MENDAKI Research Report

LIVING ON A TIGHT BUDGET

IN SINGAPORE

A qualitative study of 25 Malay/Muslim low-income households

By *Caroline Brassard Ph.D.*
Adjunct Assistant Professor
Lee Kuan Yew School of Public Policy
National University of Singapore

In collaboration with Research and Policy Department
Yayasan MENDAKI

Table of Contents

Preface

Much remains to be done in compiling well-researched evidence on the difficulties faced by low-income households in an increasingly fast paced and competitive Singapore. This meticulous study of 25 low-income Malay/Muslim households in Singapore helps fill this gap in a significant manner. By describing in detail some of the harsh realities through judiciously selected quotes and avoiding sensationalism, the report presents a systematic and balanced analysis of the difficulties faced by those under severe financial pressure.

This study is, essentially, an eye opener and a call for action. It calls for a re-examination of our assumptions on how we, as individuals and as a community, care and support those in need. It is striking to learn about the low level of awareness (and misperceptions) of support available from the various social services by the households in the study sample. There seem to be multiple sources to this problem, and consequently, many ways to address this problem.

The conclusions of the report point towards a revived advocacy role for Malay/Muslim organizations, and greater ability to generate independent research as well as feedback to social service agents and policy makers.

The research findings raise many emerging issues facing low-income households in Singapore that demand to be analyzed further. It is hoped sincerely hope that this study will entice others from civil society and governmental organizations to undertake further research and produce evidence for policy-makers and service providers to refine and extend the support mechanisms for all low-income households in Singapore.

About Mendaki

Yayasan MENDAKI (Council for the Development of Singapore Malay/Muslim Community) is a pioneer Self-Help Group formed in 1982 dedicated to empower the community through excellence in education, in the context of a multi-racial and multi-religious Singapore. In 2002, MENDAKI streamlined its focus along four key areas of Education, Youth, Family and Employability.

MENDAKI's programmes largely target the bottom 30% of the Malay/Muslim population and are therefore highly subsidized. They are mostly preventive and developmental programmes to provide early assistance to the beneficiaries. The programmes are designed to supplement or complement national initiatives.

MENDAKI works extensively with partners that share and support its vision and mission. They consist of government agencies, schools, mosques, Malay/Muslim organizations, employers, community centres and MAECs, family and student service centres and many more. For more information, please visit: http://www.MENDAKI.org.sg

Acknowledgements

Executive Summary

The purpose of this research paper is to shed light in the lives of low-income Malay Muslim households in Singapore, in order to understand their vulnerability to shocks, their daily challenges and needs, as well as their aspirations and perceptions about the future. The research team interviewed 25 such households over the course of 15 months, in three rounds of in-depth interviews including a detailed household survey. Using both open-ended and closed-ended questions, we were able to triangulate qualitative and quantitative data to increase the reliability of our findings and obtain deeper insights unattainable through large-scale survey questionnaires. The richness of the narratives gathered as part of this research highlights the best and worst moments in the lives of these households, and consequently, demonstrates the complexity in addressing their diverse needs. From a policy perspective, the research aims to provide evidence on how to improve support and services offered to low-income Malay Muslim households, and initiate new ways to address their needs.

More specifically, the objectives of the research were three-fold:
- To attain in-depth understanding of the households' everyday lifestyle;
- Identify the extent to which low-income households are aware of, and benefited from, the presently available assistance schemes within the social service sector;
- Understand the coping mechanisms and resilience from low-income households, when faced with multiple difficulties.

This is a descriptive and exploratory research using multiple holistic case studies with the household as the unit of analysis. The sampling design is purposive and includes 25 households in the first and second phase and 22 households in the survey, due to three households dropping because of lack of time from the participants. A detailed profile of the respondents is included in the main report. Purposive sampling was used in order to include households with one or more of these characteristics:
- Single mother
- At least one member in prison
- High dependency ratio
- Unemployed head of household
- Receiving/not receiving support from MENDAKI
- Not receiving support from any organization
- Broken family with/without family support
- Headed by elderly taking care of grand-children
- Households including disabled children

The data collection method is mixed and sequential, with two systematic interviews and one survey. The data analysis uses three distinct methods for all open-ended qualitative questions: narrative analysis and systematic analysis using the NVivo software, and quantitative analysis of the closed-ended questions in the survey, using Excel. The statistics presented in the report are descriptive statistics, as the sample size does not allow for extensive inferential analysis such as correlation analysis.

Eight major themes were addressed during the interview process: 1) Life Priorities; 2) Happy Times and Celebrations; 3) Children and Education; 4) Crises and Challenges Faced; 5) Awareness of Assistance Available and Support Received; 6) Coping Strategies and Resilience; 7) Aspirations and Perceptions about the Future; 8) Daily Life, Attitudes and Beliefs.

In sum, this research findings fill knowledge gaps in these key areas:
- Deeper understanding of the challenges encountered by low-income Malay Muslim households and their impacts;
- Understand their priorities, needs, aspirations and perceptions about the future;
- Identifying the vicious (virtuous) cycles';
- Comprehensive description of resilience, coping mechanisms and social capital; and
- Daily Lives trends and patterns

The key findings are summarized below:

1 Most respondents felt ill equipped to help their children in their homework. This was often due to the rigor of the educational system and the lack of familiarity with the curriculum, which differed significantly from the curriculum from the previous generation.

2 As part of coping mechanisms, many households in our sample could not afford proper nutrition, and stated that the cost of education put them under financial strain.

3 The most important concern for Malay Muslim low-income households is related to health, which illustrates the high level of vulnerability of low-income households to health crises, leading to potential lack of income. Second, lack of stable employment surfaces as another important vicious cycle. Third, stress related to raising children and the difficulties in supporting children in their education.

4   The level of awareness about available support is low for households with weaker social ties, thereby increasing their vulnerability, and there is a relatively poor knowledge on the extent of support available in Singapore.

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

6   In general, parents are optimistic about their children's future financial stability, and no one perceived it as potentially worse.

7   Wishes for the Singapore Community include fairness across ethnic groups and looking out more for one another, alluding to an increasingly individualistic society.

8   Many respondents regret not studying further in their youth.

9   Identifying and removing the fundamental bottlenecks that prevent low-income households from moving upwards socio-economically is a long-term process, because it involves fundamental institutional and social changes. This requires an in-depth re-examination of current strategies (and activities) and their underlying assumptions, and demand open and empathetic leadership at all levels.

10 Life priorities and aspirations must be acknowledged and understood further, such that support (to reach these aspirations) can be aligned accordingly, and be demand driven. Indeed, different aspirations lead to different needs, and require an adaptive institutional approach.

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

12 In terms of facilitating access to support, improving awareness and outreach would require proactivity and advocacy. The research findings suggest not just a need to refine targeted support services but also to raise awareness about social assistance.

13 For many, their daily pressures are compounded by a significant degree of isolation, that easily becomes a vicious cycle of poverty and ultimately, neglect.

14 Finally, there is undoubtedly a lack of voice for many low-income households, especially those headed by elderly individuals and having major responsibilities such as taking care of grandchildren, sometimes referred to as the 'skip generation' households.

The conclusions and recommendations are presented with three types of audiences in mind: Yayasan MENDAKI, the larger civil society, and the Government of Singapore.

List of Acronyms and Abbreviations

4PM	Malay Youth Literacy Association
AIN	AIN Society (AIN means 'eyes' in Arabic)
ALCP	Academic and Lifeskills Coaching Programme
AMP	Association of Muslim Professionals
CDAC	Chinese Development Association Council
CDC	Community Development Council
CET	Continuing Education and Training
CNB	Central Narcotics Bureau
CPS	Core Parental Skills
CTP	Collaborative Tuition Scheme
eWAC	Enhanced Wrap-Around-Care
ETF	Education Trust Fund
FEC	Family Excellence Circles
FSC	Family Service Centre
GCE	General Certificate of Education
HDB	Housing Development Board
MCI	Ministry of Communication and Information
MHA-WAC	Ministry of Home Affairs – Wrap Around Care
MMVS	Malay Muslim Volunteer Sector
MOE	Ministry of Education
MSF	Ministry of Social and Family Development
MTS	MENDAKI Tuition Scheme
MUIS	Majlis Ugama Islam Singapura
NTUC	National Trades Union Congress
PPIS	Persatuan Pemudi Islam Singapura
PSLE	Primary School Leaving Examination
SSO	Social Service Office
TAA	Tabung Amal Aidilfitri Trust Fund
TIGA M	Maju Minda Matematika
TIGA M2	Maju Minda Membaca
TTFS	Tertiary Tuition Fee Subsidy
WAC	Wrap Around Care
YIA	Youth-In-Action

List of Tables

List of Figures

List of Boxes

List of Annexes

Chapter 1
Introduction

1 / Introduction

Background of the Study and Rationale
In this research, the unit of analysis is the household, as opposed to the 'family'. We define the term 'household' as a group of people living under the same roof and having regular meals together over the last six months, a standard definition. The overall aim of this study is to obtain a better understanding of the daily lives, happy and challenging moments, as well as the aspirations and life perceptions of low-income Malay Muslim households. This qualitative study examines how a selection of households cope with day-to-day challenges, and what is their level of awareness of the support available to them.

A brief overview of the literature on similar themes show that many of the earlier studies on Malay families and households in Singapore took an ethnographic or sociological approach. For example, Djamour (1959) was among the earliest contemporary studies on 'Malay Kinship and Marriage in Singapore'. Then, the ethnographic piece by Tania Li (1989), followed by two other academic works by Myrna Blake (1992) and Tham Seong Chee (1993). More recently, Suriani Suratman (2001, 2004) looked at portrayals of Malays in Singapore and Shantakumar (2011) provided demographic projections on Singapore Malays. The Lien Center for Social Innovations (2011) identified six vulnerable communities in Singapore and finally, the Ministry of Social and Family Development (2013) conducted research on the experience of lower income households in Singapore based on narratives collected from 2000 individuals. This study is part of an emerging literature using qualitative data to inform policy makers and social service providers.

The report seeks to complement previous works by providing rich, detailed and up-to-date information from the perspective of selected low-income Malay Muslim households residing in Singapore. The ultimate aim of this study, at the policy level, is to provide inputs for policy-makers and social practitioners on the basic challenges of these households, to enable them to fill the gaps and improve the current support system. It provides qualitative evidence on some of the key challenges faced by low-income households, preventing them from moving up the economic scale. In doing so, this study allows us to 'hear' the voice to these low-income households, via their detailed narratives.

Some Key Statistics on Malay Households

National level statistics offer only a glimpse of the challenges faced by low-income households in Singapore. There is clearly a dearth of recent and publicly available in-depth qualitative studies based on narratives, necessary to complement larger scale surveys (which have different purposes) and to go beyond statistics. This research aims to fill this gap and update our understanding of the dynamics within, and current challenges of low-income households in the Malay/Muslim community in Singapore.

According to the Singapore Population Census of 2010, Malay households constitute 10.6% of the total number of resident households in the country. Key economic statistics for Malay households in Singapore show that many are disproportionately lagging behind economically. Based on the 2010 Census, the national median income for all households was estimated at $5000, compared with only $3844 for Malay households specifically.[1] Average monthly household income from work for Malay households in 2010 was estimated as $4575 (with a median of $3844) compared to a national average of $7214 (with a national median of $5000).[2]

National statistics showed that two-thirds of Malay household in Singapore were earning incomes below the national median figure.[3] One of the significant contributing factors is that the largest percentage of the Malay Muslim work force occupies the unskilled and semi-skilled labor. In terms of the wage earned by the respective occupational groups, the Report on Wages in Singapore 2008, illustrated the median wage of the various occupational group as to June 2008, as described in Table 1. This gives light as to why individual Malay Muslims in Singapore generally earn below the national median income.

Table 1: Education Profile of the Singapore Malay Workforce Since 1980

Occupation	Median Wage (S$) In 2008
Managers	6,400
Professionals	4,405
Associate Professionals and Technicians	3,000
Production Craftsmen and Related Workers	2,137
Plant and Machine Operators	2,009
Clerical Workers	1,960
Sales and Service Workers	1,849
Cleaners, Laborers and Related Workers	975

Source: Report on Wages in Singapore 2008, Ministry of Manpower (2008)

Adding to this fact, findings in 2009 highlighted that 53.6% of married women among the Malay Muslim community in Singapore were unemployed. This is compared to 48.5% Indian married women and 37.3% Chinese married women who are also full-time housewives.[4] Thus, the low median household income of the Malay Muslim community in Singapore is also due to the fact that more than half of the Malay households depend on a sole main income earner, and hence, have a higher dependency ratio. This translates into smaller disposable income for Malay households, and lack the purchasing power.

Finally, from an education perspective, as of 2012, the number of Malay pupils with at least 5 'O' Level passes was 62% compared with a national average of 81%.[5] In addition, only 6.8% of the Malay residents have University degrees, compared to a national average of 28.3%, as seen in Table 2.[6]

[1] *Singapore Census of Population 2010, Release 2*
[2] *Ibid*
[3] *See MENDAKI Policy Digest 2008.*
[4] *Berita Harian (Singapore), 24 September 2009.*
[5] *Ministry of Education Statistics Digest (2014: 51)*
[6] *Singapore Census of Population 2010, Release 2*

Table 2: *Education Profile of the Singapore Malay Workforce Since 1990 (%)*

Learning Institution	1990	1995	2000	2005	2010	% All races 2010
University	0.8	1.4	3.0	5.1	6.8	28.3
Polytechnic	1.2	3.5	4.3	7.6	15.6	18.4
Upp. Sec.	6.5	10.6	17.7	21.5	24.5	12.7
Sec.	37.9	41.3	37.9	35.4	29.0	19.5
Below Sec.	53.7	43.3	37.1	30.4	24.1	21.2

Source: Singapore Department of Statistic (2011)

Research Aim and Objectives

The aim of the research is to provide evidence on the vulnerabilities faced by low-income Malay Muslim households, the types of deprivation that some of them are confronted with, and their aspirations towards greater wellbeing, such that targeted action can be taken to support their aspirations.

The objectives of the study are three-fold:
First, to attain in-depth understanding of the households everyday lifestyle, such as: everyday challenges, aspirations, choice of career, attitude towards education, connectivity with grassroots, self-help groups and other national/social agencies; consumer and expenditure behaviors; activities conducted during leisure time; identification of liabilities (debt and loans); and perceptions about the future.

Second, to extent to which the households under study are aware of and benefit from the available assistance schemes within the social service sector. For example, what are the stumbling blocks for these households to get the necessary assistance –issue of self-pride, physical inaccessibility, lack of self-confidence, failure to reach a common agreement between family members so that to receive assistance in any form, skeptical and not confident of present assistance schemes, issues and bad experiences in relation to assisting bodies/organizations etc.

Third, to understand the coping mechanisms and resilience from low-income households, when faced with multiple difficulties, and identify vicious cycles as well as virtuous cycles. On the one hand, many vicious cycles are apparent from the narratives, which bring these vulnerable households further into destitution, in particular due to health shocks. On the other hand, virtuous cycles can help understand how low-income households can move into more stable lives, away from deprivation, and enjoy higher levels of wellbeing.

Research Methodology

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

The households were identified through purposive sampling, to ensure a wide range of characteristics, described further in the methodology section. Data was collected in order to perform qualitative data analysis mainly, which enables greater depth of analysis for eight themes: 1) Life Priorities; 2) Happy

Times and Celebrations; 3) Children and Education; 4) Crises and Challenges Faced; 5) Awareness of Assistance Available and Support Received; 6) Coping Strategies and Resilience; 7) Aspirations and Perceptions about the Future; 8) Daily Life, Attitudes and Beliefs.

Scope and Limitation

This is a qualitative research, and as such, it does not allow for quantification of the 'extent' or 'severity' of the challenges and issues raised in the narratives. It is beyond the scope of this research to generalize for all low-income households, given the case study approach.[7] However, it allows for the discovery of common themes and sub-themes emerging across the various cases.

The scope of the research is limited to the eight themes mentioned above. Consequently, it does not contain detailed information on issues such as intra-household dynamics, health, hobbies, and religion, for example. It does not constitute a longitudinal study, but could potentially be expanded to become longitudinal. The choice of sample size was based on the timeframe, available resources, and a focus on depth, rather than breadth for the narratives collected. The topics covered in this study are highly personal and brought many emotions on the part of the participants, necessitating much sensitivity on the part of the research team.

One of the main analytical limitations inherent to this study relates to the need for the primary data, which were collected in Malay, to be translated into English. Translation of the narratives could lead to varying interpretations of the narratives, influencing the analysis significantly. In order to address this issue, during the data collection and transcription phase, the research team met frequently to clarify the data and to minimize possible misinterpretation.

Structure of the report

The report is structured as follows. The next section presents key statistics on Malay households in Singapore, in relation to all resident households. Section two details the research methodology and the scope and limitations of the research. Section three summarizes the household profiles and their socio-economic characteristics. Section four analyses key findings from the eight themes discussed during the three rounds of data collection. The final section provides recommendations for MENDAKI, the larger civil society organizations, and the Singapore Government on future steps required to improve our understanding of the challenges faced by low-income households in Singapore, to help address their needs and support their aspirations.

---

[7] *See Yin (2012) on applications of the case study method, and Vershuren (2003) for a discussion on the ambiguities and opportunities of the case study method.*

Chapter 2

Methodology

2 / Methology

This methodological section summarizes the elaborate research phases and the rationale for the research design, sampling design, pre-testing and finalization of the data collection tools, data collection process and data analysis. It delves into ethical issues the intricate steps taken to ensure data quality and reliability, and concludes on the limitations of the study. The research timeline, from funding approval to publication, is outlined in Annexe A.

Research Design

In order to understand, in some depth, the needs, feelings and perceptions of households under financial pressure in Singapore, a qualitative research design, based on narrative enquiry is highly appropriate. The objectives of the research require the participants to share their life experiences in detail, such that emerging themes can be highlighted across the narratives collected. A case study approach was preferred in order to achieve the desired level of detail. This contrasts with large-scale sample, for example in a recent study on lower-income households in Singapore by MSF (2013), based on 2000 narratives.

The research design is exploratory descriptive holistic multiple case study design using a mixed method of data collection. It is based on a sequential implementation of two rounds of systematic interviews with open-ended questions, followed by a survey including primarily closed ended questions, with some open-ended questions. This design allowed for adjustments in interview questions between the rounds of interview, as well as triangulation of data to confirm, validate and complement the information collected.

Sampling Design and Selection of Participants

The sample size of 25 was decided on the basis of a number of important factors:
- Representation: to allow for data collection from different types of households (for example, with or without children, single head of households, elderly head of household, etc)
- Depth and focus: to collect rich and detailed narratives on selected number of themes, giving time to respondents to express themselves freely
- Timeframe: in order to undertake three rounds of interviews within 18 months
- Staffing: to take into consideration the skills required to collect the narratives
- Budget considerations

All participating households are Singapore citizens and were identified through purposive sampling, to ensure a wide range of characteristics such as:
- Single-headed households
- High dependency ratio
- Unemployed head of household
- Households receiving some form of assistance and support
- Households without any form of assistance from any organization
- Households headed by elderly and taking care of grand-children

Within the households, the selection of the main respondents of the interviews was not overly restrictive. It usually involved an adult head of household or their partner, or both, depending on their availability. This facilitated the collection of detailed narratives.

Design and Pre-Testing of the Data Collection Tools

During the pre-fieldwork phase, as part of the brainstorming of the research design, multiple informal interviews were conducted by MENDAKI research staff with key stakeholders, such as social workers, religious and community leaders, school teachers, counselors, social welfare volunteers and low-income Malay Muslim households. There were three purposes for these informal interviews: First, to help refine the research questions; Second, to ensure a consultative process which would increase both operational and internal validity (as discussed below); and Third, to identify potential households to interview, and understand the ethical considerations. The insights gathered during these discussions, together with a review of the literature and available statistics, formed the basis of the interview questions across the three rounds of interviews.[8]

The interview questions and the survey were designed with MENDAKI, based on the desired objectives described above. Following the initial design of the interview questions, the research team conducted several rounds of pre-testing, to refine the questions further. Each of the three rounds of data collection was pre-tested with at least three households, prior to finalization. The pre-test households displayed the characteristics that the participants of the study, namely low-income, Malay Muslim households, and were subsequently excluded from the final sample.

Among the main lessons learned from pre-testing the interview questions were:
- Include probing techniques when the respondents were not clear about certain questions
- Ensure more adequate Malay translation of conceptual words such as 'significant', 'optimistic', 'pessimistic', …
- Allow for some time for reflection for respondents to think about key moments in their lives, especially when the timeframe of the question is 'in the last 5 years'.

Based on the pre-tests, further refinements were done in the following areas:
- Logical ordering of questions: to create a sense of trust at the beginning by asking questions that do not require probing deeply into personal lives
- Translation of key terms: to avoid confusion in the meaning of key terms in the question, or to avoid participants feeling uncomfortable with some choices of words (such as on the topic of adultery)
- Simplification of conceptual/abstract questions: to ensure similar interpretation of the questions (for example, 'if you could change one thing in your life, what would it be?'
- Repetition of recall-type questions across more than one round of interview: to avoid biases due to the requirement to think back in the past about previous actions or earlier parts of the respondents' lives (for example, 'compared to your youth days when you were living with your parents')
- Repetition of perception-based questions across more than one round of interview: to eliminate possible biases due to the timing of the interviews (for example on expenditure patterns)

---

[8] *A separate paper covering a thorough literature review was prepared as part of the conceptualization of this research by Muhamad Nadim Adam (2012).*

"

A strict code of ethics was applied before, during and after data collection to ensure anonymity and confidentiality of the respondents."

The 25 purposely selected households were asked for their consent to participate in series of three meetings for the purpose of data collection within 15 months.

The list of interview questions for the first round is included in Annexe D. The general purpose of the first round was to obtain a profile of the household in the form of a narrative, and let the households describe their expenditure pattern, working hours, leisure, life priorities, best moments, aspirations and awareness about social agencies such as MENDAKI, MUIS, FSC, CDC and others. The first round of interviews was mainly descriptive, in order to develop trust from the participants.

A few months later, during the second round of interviews, as indicated in Annexe E, the questions touched upon a more in-depth understanding of the difficult times in their lives (some narratives focused on financial problems, others on relationships problems, health or employment issues) as well as their coping mechanisms. This round brought much emotion for the participants, understandably. The questions ended on a lighter note by asking about aspirations, perceptions and wishes for the Singapore community.

The final round consisted in a survey implemented about a year after the first round of interviews. The survey is included in Annexe F. The questionnaire was modeled along standard households surveys, and included similar categories than is typically used by the Department of Singapore Statistics, in order to ensure comparability during data analysis. However, it focused on a narrower range of topics, and also included some open-ended questions. It also incorporated similar questions than the first and second round (such as expenditures) in order to ensure reliable data. The survey included a large section on social services and asked for their experiences in obtaining support as well as their expectations and needs.

Data Collection Process

As mentioned above, narrative inquiry is predominantly used as a basis for this research. Personal narratives serve to investigate events and happenings as related by one or two members of a household. Each of the three rounds of data collection generally took place within an hour to 90 minutes. Data collection was conducted face-to-face and generally took place in the participants' home, in Malay, with two interviewers, one male and one female. Data was recorded upon consent of all participants, and were meticulously transcribed and translated.

During the course of the first two rounds of interviews, the interviewers took additional side

notes based on observations. This was possible given that the interviews were being recorded. These observations allowed us to contextualize the interviews and to note some of the emotions that may have been displayed during the interviews, which cannot be conveyed through the transcript alone. For example, some observations were made on the following aspects:

- To observe how household members communicate with each other
- To note the body language of respondents throughout the interview.
- To give a sense of the level of articulation of respondents (fluency, stammering, ...).
- To give a sense of general lifestyle of household members based on observations throughout the interview sessions.

Although these observations were not analyzed systematically, they were taken into consideration when making sense of the narratives, and provided a more contextualized perspective.

Data Analysis

Analyzing narratives requires much attention on ethical, moral and cultural aspects (Ojermark, 2007). The background of the research team members could lead to different interpretation of the significance of some parts of the narratives. Hence, we periodically held internal group discussions to refine our understanding of the meanings of certain parts of the narratives. There were two objectives for these sessions: Firstly, to ensure that the translation from Malay into English would not distort or change the essence of the narratives; and secondly, to minimize subjectivity in the interpretation of culturally sensitive issues.[9]

Data analysis was undertaken using two distinct methods for interview and survey questions: narrative analysis using the NVivo software, and descriptive quantitative analysis of the survey. Data was collected in order to perform qualitative data analysis mainly, which enables greater depth of analysis for a selected number of themes. Narrative analysis looks at emerging patterns, identifies common answers, diversity of answers and outliers.

All statistics presented in the report are descriptive statistics. Given the small sample size, inferential statistics and correlation analysis would not produce significant results. As mentioned earlier, the findings of this study aim to complement, rather than supplement, the quantitative profile of low-income households available from various national statistical surveys.

Quantitative analysis of qualitative data was done in order to codify the data and generate frequencies. This was at times transposed into graphic visualization, or infographics. In addition to systematic analysis of the narratives using the NVivo software, we paid attention to the examples and illustrations used by respondents, the emphasis of their narratives, and the emotions conveyed.[10] The presentation of illustrative quotes and longer citations in the report are used to complement the systematic analysis. Given the amount of detailed data collected, this report does not include every single finding, but focuses on those that are most relevant to the research objectives described in section 1.

Code of Ethics

All respondents signed a consent form, received an information sheet informing them of their rights. A strict code of ethics was applied before during and after data collection to ensure anonymity and confidentiality of the respondents. As a result, the citations do not include the household codes, but only identify the interview round and the question number (e.g. R1Q1).

As part of the code of ethics, detailed notes and guidance were provided to the interviewers prior to undertaking the interviews.[11] Throughout the research process, regular meetings were conducted in parallel to collection of narratives, to identify and address any sensitivities, challenges or concerns by the interview team or by the respondents. After each round of interview, the households received NTUC vouchers as a token of appreciation. However, the amount of these vouchers was not communicated to them in advance.

The demanding nature of the data collection both in terms of time and personal commitment led some households to drop out of the study after the first (one household) and the second round (two households), leading to an overall drop out rate of 12%, which is relatively low. Finally, to ensure the protection of respondents, and as part of the ethical management of the data, it was agreed that all identifiers would be destroyed within a period of 3 years after the publication of the report.

Data Quality and Reliability

Ensuring strong operational, internal, and external validity determines the quality and reliability of the data, and the overall findings.[12] Operational validity relates to the ability to measure what is actually intended. For example, it focuses on ensuring that the questions are interpreted similarly between the interviewee and the interviewer. Internal validity means avoiding any external factors to influence the reliability of the data. For example, the presence of an external family member outside the household may influence the answers provided by the interviewee. Finally, external validity relates to the generalizability of the data. As this research is based on 25 case studies, the level of generalizability is constrained those with the main characteristics of the participating households. For example, it is not possible to generalize for other ethnic groups, or for households headed by teenaged mothers.

To ensure data quality and reliability, stocktaking and checks were included in each of the research phases.[13] First, the sample was constructed with meticulous attention to the desired household characteristics mentioned above, to ensure external validity. Second, all data collection tools (questionnaires and survey) were pre-tested multiple times prior to their finalization, to ensure operational validity. In addition, translation of the narratives was done by two in-house translators, to double-check the quality of the translation, and overall sensitivity to the intended meaning of the narrators. Third, regular meetings with the research team aimed at clarifying the data collected after each round, to ensure internal validity.

[11] See Christians (2005) in Denzin (2005) on ethics in qualitative research, and Rubin and Rubin (2005) on the 'Art of Interviewing'.
[12] See Babbie (2013) for a thorough discussion on validity issues in social sciences.
[13] See also Bergman and Coxon (2005) on ensuring reliability in qualitative research.

As part of the research design, to increase data reliability and to validate findings, efforts were put to triangulate data across the three stages of data collection. For example, this was done through a repetition of some of the questions across two rounds of data collection, such as household expenditure. This triangulation also helped to refine the depth of investigation in other key and complex areas, such as daily challenges due financial pressures.

Limitations
One of the main analytical limitations inherent to this study relates to the need for the primary data, which were collected in Malay, to be translated into English. Translation of the narratives could lead to varying interpretations of the narratives, influencing the analysis significantly. In order to address this issue, during the data collection and transcription phase, the research team met frequently to clarify the data and to minimize possible misinterpretation. Another limitation in this study is due to the relatively small number of themes that could be covered during the narratives.[14] However, this was expected within the study design in order to achieve more depth in the narratives and give time for the household to share their experiences. The topics covered in this study are highly personal and brought many emotions on the part of the participants, necessitating much sensitivity on the part of the research team.

There are some analytical limitations given that a number of themes could not be covered as part of the interviews due to the limited scope of the research. For example, the following themes were not covered as part of the interviews: nutrition, savings and debt, time use, safety, inter-generational relationships, extended family members, formal and informal networks, life trajectories, inter-racial issues, knowledge and awareness about rights. In the third round of interviews, in order not to tax the households overly, the survey design had to be implemented within 90 minutes, and could not delve into specific government programs or services, or specific institutions other than FSC and CDC. Building on this research, further inquiry into these topics would be extremely valuable.

The characteristics of the interviewers, being in their twenties, may have affected the choice of answers given and may have influenced the depth of the confidential information revealed during the interviews. Finally, for the third round of data collection, some of the responses were collected around the time of Singapore's National Day and may have influenced the answers to the questions on their 'wishes for Singapore'.

---

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

Chapter 3

Survey Findings

3 / Survey Findings

This section focuses on the descriptive statistical results of the survey, which comprised mainly closed ended questions answered by 22 households, due to 3 households dropping out of the research, as discussed in the methodological section. The survey questionnaire is included in Annexe F. From an analytical perspective, it complements the two rounds of in-depth interviews for three main reasons. Firstly, it includes information at the household as well as the individual level. Secondly, it allows for triangulation of data, through similar questions from earlier rounds of questions, such as challenges faced. Thirdly, it builds on the previous rounds of interviews by asking follow-up type of questions.[15]

The findings reported in this section begin with a profile of the main survey respondents, who are usually the self-identified head of the household. We then summarize key descriptive statistics (general characteristics) at the household level. Note however that it is not possible to use this survey data to report inferential statistics (such as correlations) due to the low number of observations. The results of the open-ended questions in the survey are reported in the next section, as part of the thematic discussions.

---

[15] *See Moran-Ellis et al (2006) for a discussion on the importance of triangulation in qualitative research.*

Profile of Main Survey Respondents

Of the 22 survey respondents, 16 were females and 6 males. This gender distribution is partly due to the timing of the implantation of the survey, which typically occurred during office hours, unless the households requested otherwise. The average age of main respondent was 49, with a minimum of 27 years old and a maximum of 83 years old.

The educational attainment of the main respondent is indicated in Table 3. These categories follow those of the National statistics. None of the participants in our study had University degrees, only two had College degrees or Professional qualifications and one reported no schooling.

Respondents were asked to indicate their main occupation, which was recoded according to the definitions used by Singapore Standard Occupational Classifications of 2010.[16] As a result, the main occupation of the main respondent, following the national statistics categories, is indicated in Table 4. Most of the primary respondents who were not currently working are mainly stay-at-home mothers.

Table 3: Educational Attainment of Main Respondent (R3D2)

Educational Attainment	Frequency
No Schooling	1
Primary	6
Lower Secondary	3
Secondary	7
Post Secondary	3
Diploma/Polytechnic/ Professional Qualification	2
University	0

Table 4: Occupation of Main Respondent (R3D5)

Main Occupation	Frequency
Sales and Service	8
Not Working	6
Clerical	4
Production and Related Workers	3
Others	1
Professional and Technical	0
Administrative and Managerial	0

---

[16] See http://www.singstat.gov.sg/methodologies_and_standards/standards_and_classifications/occupational_classification/ssoc2010.pdf
[17] This information can provide a basis for further comparisons by sub-groups in future research using this database.
[18] See http://www.singstat.gov.sg/statistics/latest_data.html#15 (accessed December 4, 2014)

Table 5 was compiled based on an analysis of the overall characteristics of the households, and gives an overview of the composition of the households. It indicates the wide range of household types included in our purposive sample, as described in the methodological section.[17] In contrast, as mentioned earlier, the latest available data on household size for all resident households in 2013 was 3.47.[18]

Table 5: Distribution of Household Sizes (R3C1)

Number of Persons in Household (A)	Number of households (B)	Cumulative number of households	Cumulative number of persons [Sum(A*B)]	Proportion of total number of persons (%)
2	1	1	2	1.6
3	3	4	11	8.8
4	3	7	23	18.5
5	4	11	43	34.7
6	5	16	73	58.9
7	3	19	94	75.8
8	1	20	102	82.2
9	0	20	102	82.2
10	1	21	112	90.3
11	1	22	124	100

Table 6 shows that further analysis can be done on a disaggregated basis for sub-categories of households. For example, contrasting households receiving services from MENDAKI, versus those who don't, or contrasting households with younger heads of households versus those headed by elderly individuals. Other suggestions for further research using this database are included in the final section of this report.

Table 6: Number Of Households With Specific Characteristics (R3)

Item #	Characteristic	Number of Households
1	Single Mother/grandmother with children	6
2	At least one member in prison	4
3	No income earner in the household	2
4	Reconstituted Family	2
5	Including grand-parents (i.e.3 generations)	12
6	Including disabled children	4
7	Household without children (all 19 and above)	2
8	Income level below 1000 per month	7
9	Living in one bedroom HDB	4
10	Multiple marriages	6
11	Small sized household (3 and below)	4
12	Divorced/separated (not currently remarried)	7
13	Primary schooling or no schooling main respondent	7
14	Receiving support from MENDAKI	10
15	Receiving support from CDC	7
16	Receiving support from FSC	6
17	Not receiving from any formal organization	12
18	Not receiving ANY external support (including family)	4

Socio-Economic Characteristics

In our sample, household size varies between 2 and 11 members, with an average of 5.6 persons per household. This is compared with an average household size of 4.1 for *all* Malay households which is also higher than the national average of 3.47 in 2013.[19] In total, the 22 households comprise 124 individuals, of which 52 males and 72 females.

Given the focus of MENDAKI programs on school going children, the next table provides descriptive data on the distribution of respondents within the 22 households, for these specific age categories. Further qualitative research may be done on these selected households using this database.

Table 7: Age and Gender Distribution of Respondents - MENDAKI Age Group Focus (R3C3/4)

Age Group	Number of Males	Number of Females	Total Number of Persons	Number of Households	Cumulative Number of Persons	Cumulative number of persons (%)
0-<3	0	3	3	2	3	2.4
3-<6	0	4	4	4	7	5.6
6-<13	13	7	20	10	27	21.8
13-<19	12	17	29	14	56	45.2

[19] Data available from Singapore Statistics at http://www.singstat.gov.sg/statistics/latest_data.html#18 (accessed October 21, 2014)

Table 8 shows the complete distribution of respondents from the 22 households, based on a similar categorization done by Singapore Statistics. It shows that about 50 % of individuals covered by this study are 20 years and below, and about 25% are above 40 years old.

Table 8: Age and Gender Distribution of All Respondents (R3C3/4)

Age Group	Number of Males	Number of Females	Total Number of Persons	Number of Households	Cumulative Number of Persons	Cumulative number of persons (%)
0-<5	0	6	6	5	6	4.8
5-<10	9	4	13	8	19	15.3
10-<15	9	12	21	15	40	32.2
15-<20	12	11	23	13	63	50.8
20-<25	6	4	10	8	73	58.9
25-<30	1	9	10	6	83	66.9
30-<35	1	2	3	3	86	69.3
35-<40	0	5	5	5	91	73.4
40-<45	0	5	5	5	96	77.4
45-<50	5	3	8	7	104	83.9
50-<55	5	3	8	7	112	90.3
55-<60	0	1	1	1	113	91.1
60-<65	2	5	7	7	120	96.8
65-<70	1	1	2	2	122	98.4
70-<75	0	1	1	1	123	99.2
75-<80	0	0	0	0	123	99.2
80-<85	1	0	1	1	124	100
TOTAL	52	72	124	--	124	100

Housing

All respondents live in HDB housing, and among the 22 households, the minimum number of person per room was 1 and the maximum was 7, with an average of 2.5 persons per room. A total of 14 of the 22 households were owner-occupier, 7 were tenants and 1 household was lodging at a friend's place. All of the households who are tenants earn a total income of less than S$2000. The distribution of households according to the size of HDB housing is presented in Table 9.

Table 9: Housing Distribution (R3B1)

HDB Number of bedrooms	Frequency
1 Bedroom	4
2 Bedrooms	6
3 Bedrooms	5
4 Bedrooms	5
5 Bedrooms	2

Marital Status of respondent

Only about half of the main respondents were married. The distribution of marital status of the main respondent is described in Table 10:

Table 10: Marital Status of Main Respondent (R3C5)

Marital Status	Frequency
Single	1
Married	12
Widower	2
Divorced / Separated	10
5 Bedrooms	2

Out of the 10 divorced or separated couples, 6 mentioned 'unreasonable behavior' as the main reason for separation, while two mentioned financial reasons, one desertion and one due to character mismatch.

Age at Marriage

For individuals aged 50 to 74, the average age for the first marriage for males was 25 compared with 20 years old for females. The minimum age was 13 and the maximum was 27 years old. It is noteworthy that half of the females were in their teens at their first marriage. As a caveat, the data does not include information for males when the females are widowed or separated. For individuals aged 26 to 49, the average age first marriage for male was 26.5, compared with 21 years old for females. This contrasts with 29.2 as the median age of grooms and 27.2 for brides in Malay households in 2013.[20]

In addition, a total of 8 households had a second marriage, two had a third marriage and one had a fourth marriage. However, there is insufficient data to compute the average age at these subsequent marriages in a meaningful way.

---

[20] See Table A1.6 and A1.7 in http://www.singstat.gov.sg/publications/publications_and_papers/marriages_and_divorces/smd2013.pdf (Accessed December 3, 2014)

Reasons for separation

In our sample, the reasons for separation or divorce for the first marriage were as follows (note that more than one reason could be selected in the survey): 4 due to the death of their partner, 3 due to desertion, 3 due to adultery, 5 caused by unreasonable behavior, 4 because of financial difficulties and 1 due to imprisonment. For the second marriage, the reasons noted were death (1), prison (2), unreasonable behavior (3) and financial (1). One of the respondents described her experiences in the following words:

> " There's no happiness for me. Since young till I'm old. Since young, I was sent here and there. Then when I was in school, I was not good. I had to leave school at Primary 4 because I was not clever. Besides I was match made. And when I was married, I was controlled. I couldn't be friends with anyone and I couldn't go anywhere. So when I can't stand it anymore, I asked for divorce. When I got married the second time, I faced the same issue. I was controlled and couldn't make friends with anyone. When I was working, my income was controlled. And when I asked for money, he said I'm greedy. So all in all, I got married twice and I got enough of it." [R1Q10]

Household Monthly Income

The distribution of the total household income reported by the main respondents is presented in Table 11. Note that the household size in the category of 4000-4999 includes 10 persons, and that of the category 5000-5999 includes 5 persons.

Table 11: Total Household Monthly Income (R3E1)

Range of income	Frequency
No Working Person	2
Below 1000	5
1000-1999	7
2000-2999	4
3000-3999	2
4000-4999	1
5000-5999	1

One limitation is that we followed the Singapore Stats categorization, which is by categories of thousands, but our target group often fell in the second category, and it would be more appropriate for future studies to use more disaggregated categories, for example by $500. Further research would also need to compute the number of households who support others outside the household, because per capita income may be underestimated. Note that the total dependency ratio in Singapore (2010) is 35.7, compared to 39.9 for all Malay households in Singapore.[21]

Seven households support people outside their households, such as their parents or parents-in-law, though none of the respondents support children living outside their household. Additionally, not all income earners are working full time, and some are working part-time to earn pocket money only. Hence, the dependency ratio is not an accurate measure of financial pressure. Furthermore, some of the salaries received are variable and irregular, as illustrated in this quote:

> " I am paid by the hour, at 6 dollars per hour. I will only work for 6 hours. So my pay is not a fixed amount. The other day I only just received my pay. I only brought home 500 dollars after CPF deduction." [R2Q11]

The number of income earner per household varies between 0 and 5. When taking the mid-point of each income bracket and dividing by the number of income earners, the average income per income earner is as seen in Table 12. It shows for example that, for households earning about S$ 500 per month, the average income per income earner is S$ 357, and for households earning about S$ 1500 per month, the average income per income earner is S$ 577.

---

[21] Shantakumar (2011: 193) table 1.

Table 12: *Average Income per Income Earner (Per Income Bracket) (R3E1)*

Income Bracket	Number of households	Average number of income earners	Average household size	Average income per income earner per household*
No Working person	2	0	6.5	0
Below 1000	5	1.4	5	357
1000-1999	7	2.6	6	577
2000-2999	4	1.5	4.5	1667
3000-3999	2	2.5	5.5	1400
4000-4999	1	4	10	1125
5000-5999	1	3	5	1833

Computed using mid-point of income bracket divided by the average number of income earner. For example, the mid-point for income bracket 1000-1999 is 1500.

Income Outside Main Job

Aside from income from employment, only 9 out of 22 said they received additional income from other sources (excluding assistance from civil society organizations) as indicated in Table 13:

Table 13: *Type of Income Received Outside of Main Job (R3G2)*

Type of Income Received	Frequency
Secondary/part time job	2
Allowances given by spouse	1
Allowances given by children	4
Other	2
Total	9

None of the respondents in our sample earned income from rental/dividends/annuity/trusts or from interests. However, most working respondents also mentioned that they worked overtime, which leaves less time for family matters and attending to children, as discussed more in detail below.

From our sample of 22 households, the survey findings revealed other financial facts, such that:
- 7 households financially support someone living outside their home. For most of them, they support their immediate father/mother.
- None of households support children living outside their home
- 16 households foresee that their children will have better financial stability than they had themselves, one household mentioned that they expected it to be the same, whereas 5 of the households could not tell.
- 6 households reported having loans (3 from the Bank, 4 from the government)
- 9 households reported having health insurance and 3 reported having life insurance

Household Expenditure

Each household was asked in both the first and second round of interviews, about the main expenditure items. As seen in Figure 1, the majority of households in our sample spend more on food (and households items such as cleaning materials) than any other items, which is a common trait across the world for low-income households.

Figure 1: *Household Expenditure - Top 3 Items (R2Q11)*

utilities

&

ehold

on

items

rent
housing

children expenses

For some of the households living on a tight budget, the situation can become quite severe, and involve much deprivation, as some of the narratives indicate:

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

" Seldom eats dinner as the family tries to reduce consumption" [R1Q7]

Other households indicated that the cost of education was quite burdensome, such as this respondent:

" We spend more [on] everyday items and education, tuition. Others, no. Education, tuition, madrasah, Arabic [tuition] is also quite expensive. Academic [fees], even though there is help from MENDAKI but it's not enough, there's no back up. Especially my daughter, as she's from a madrasah, she needs [a] strong academic [performance] to push [her] up [in] Arabic. (...) I reduce expenses on everyday items to use it for expenses on education. You know my pay isn't that much so we can't spend that much. It's not that we cannot – we still do go out to eat but it's not that often. Once a month, payday." [R2Q11]

Type of courses taken for upgrade

Self-upgrading is a recurrent theme as part of all three rounds of interviews. In total, 25 individuals mentioned having taken courses (including 20 individuals aged 20 and above). Given that there were a total of 61 individuals aged 20 and above, we found that only a third of all adults in the sample have taken courses to upgrade themselves. Only 5 households mentioned having taken courses from MENDAKI, and 2 from CDC, but many took on-the-job training.

The details list of courses taken is as follows: Office skills; Computer skills (via CDC) WSQ (Workplace Skills Qualifications) as part of job training, MENDAKI-organised courses - operations courses, supervisor course, professional service course Communications, Computer courses, Masseuse Computer skills (at CDC), MENDAKI Sense Bread-making, Management and Professional Image Course, Effective Communication Course, FECs WPLN (Workplace Literacy and Numeracy) organised by WDA, Body Language skills, hotel-line related courses, Forklift course, Driving course, Safety courses, MENDAKI's Program Bijak Belanja (Financial Literacy Programme)

Based on the narratives and the list mentioned above, one of the implications for MENDAKI is to consider focusing on income generating courses and soft skills, as discussed in the final section of the report.

Reading Materials

As shown in Table 14, the favored choice of reading material is clearly for freely supplied materials, including the main national newspapers. However, these households typically could rely on their television for a source of news Altogether, few households tend to purchase reading material and prefer to borrow books or exchange with friends. A surprising low number of respondents mentioned the internet as a source of reading; only 4 out of 22. It is conceivable that the phrasing of the question 'reading materials', led many respondents not to consider the internet as reading material, so this finding might be underestimated. However, this information does not reveal 'what' is being read within these newspapers.

Table 14: Types of Reading Materials (R1Q8)

Type of reading material	Specific Examples	Frequency	Remark
Purchased	New Paper	7	Some regularly, some irregularly
	Books bought from bookstore	3	-
	Novels	3	-
	Lifestyle Magazines	2	Lifestyle/Celebrity magazines
	Books bought in Malaysia	1	Due to cheaper prices
	Berita Minggu	1	-
	Mastika	1	-
	Religious books	1	-
	Gila Gila	1	-
	Sunday Times	1	-
Purchased Or Free	Berita Harian	10	Provided by school, or by MENDAKI
	Straits Times	5	At times issued by CDC, or provided by schools
Free	Internet	4	-
	Textbooks from school	4	-
	Books borrowed from the library	4	-
	Books borrowed from friends	3	-
80-<85	1	0	1
TOTAL	52	72	124

The findings synthesized in this table have two key implications. First, it can inform community-based and governmental institutions on where to invest in terms of printed advertisement of services or support targeted at low-income households. Second, the low frequency use of internet and newspapers - except when provided by CDCs, schools and community-based organizations - may point towards the need to invest in providing regular free newspapers, to ensure a well-informed community, regardless of income levels.

An interesting follow-up question would be to investigate whether the frequency of English spoken at home has a significant influence on educational results. Further data mining and correlation analysis could be explored with this database, for example to examine the language spoken with respect to the age of each member of the households. A recent study in 2011 found that the language most frequently spoken at home for resident population aged 65 and over for the Malays is 17% English, 82.7% Malay and 0.3% others.[22]

Language spoken at home

The survey asked respondents to indicate the language most frequently used, on an individual basis, within each households. The results are presented in Table 15.

Table 15: Language Used at Home by Main Respondent (R3C8)

Language Used	Frequency Main Respondents	Frequency All Respondents	Proportion of All Respondents (%)
Equally using Malay and English	8	49	39.5
Malay used more than English	8	40	32.2
Malay Only	5	23	18.5
English used more than Malay	1	6	4.8
English Only	0	3	2.4
Total	22	121	--

[22] See Table 6 in: http://www.singstat.gov.sg/publications/publications_and_papers/population_and_population_structure/ssnsep11-pg1-9.pdf (accessed December 4, 2014)

Chapter 4

Thematic Discussion

4 / Thematic Discussion

This section discusses the results of the open-ended questions, under the eight themes that cut across all three rounds of interviews and the survey:

1 Life Priorities
2 Happy Times and Celebrations
3 Children and Education
4 Crises and Challenges Faced
5 Awareness of Assistance Available and Support Received
6 Coping Strategies and Resilience
7 Aspirations and Perceptions about the Future
8 Daily Life, Attitudes and Beliefs

Life Priorities

Understanding the priorities for low-income households provides an insight in the needs as well as the challenges faced by these households. Figure 2 synthesizes the answers provided by the 25 households. In this figure, the font size for each theme represents the frequency households raising a particular theme as a priority in their life.

Figure 2: Top Three Priorities in Life (R1Q9)
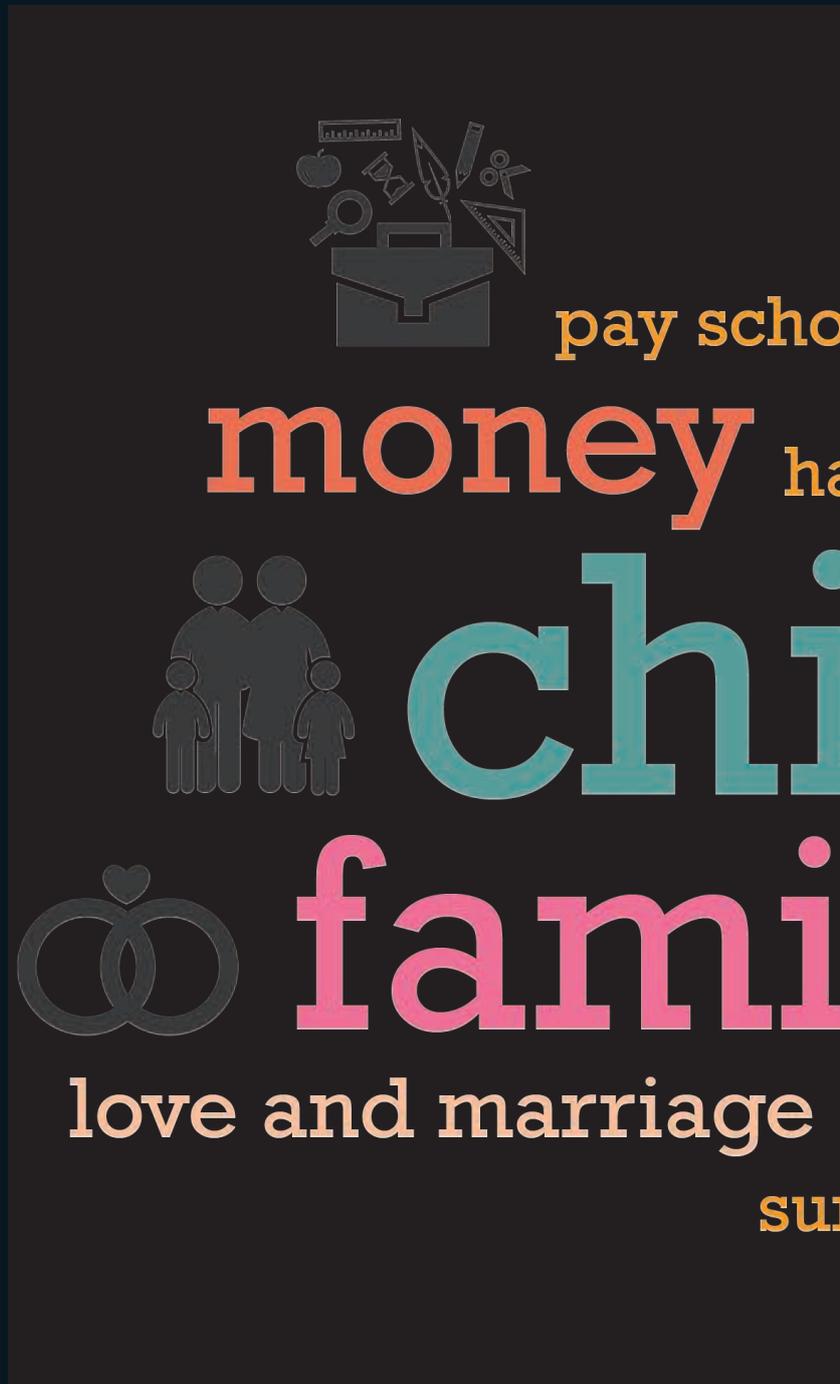
"

Most respondents mentioned
the birth of their children as
the happiest times of their life,
followed by marriage, their youth
days and being with the children."

It is noteworthy that none of the respondents raised the issue of 'work-life balance' as part of their priorities, in contrast to findings in public consultations for the Singapore White Paper.[23] Table 16 complements this figure by providing further insights in the relevant parts of the interviews where life priorities were discussed, and presents some of the explanations given by the respondents.

In our sample, the priority clearly was put on children and family, education, followed closely by career, money, religion and health. These findings can be contrasted with those of the "Singapore Conversation Survey" imparted in 2012-13 to 4000 Singaporeans, where top priorities of Singaporeans for today were collected.[24] In that survey, job security, healthcare and housing were ranked at the top three priorities.[25]

[23] See Diagram 2.4 page 20 in the Singapore White Paper, available at: http://population.sg
[24] See "our Singapore Conversation Survey – Final report" http://www.reach.gov.sg/Portals/0/Microsite/osc/OSC-Survey.pdf (accessed November 14, 2014)
[25] Ibid, Figure 2, page 2.

Table 16: *Life Priorities and Sub-Themes (R1Q9)*

Item	Theme (Frequency)	Sub-Themes	Illustrative Quotes
1	Children (12)	Young children Teenagers Grand children	"I want them to succeed" "their future (…) be able to be independent"
2	Family (7)	Needs Well-being Healthy interaction Happiness	"Must ensure that they have enough to eat" "Maintaining healthy interaction among family members-ensure that the family remains intact"
3	Education (6)	Children Own studies	"For my own education, I want to… pass." "Send kids to school" "ensure that my children have education and good religious foundation"
4	Career (6)	Stability Savings Expenses	"Work. Because of our financial problem, my husband still hasn't gotten a stable job" "Getting a stable job"
5	Money (6)	Savings Stability Expenses	"We hope to have savings in the future" "To be financially stable" "Be able to pay school fees"
6	Religion (6)	Prayers Principles Knowledge Practices	"Prayers are important" "To further my understanding and knowledge of my religion" "Instill religious principles and knowledge to my children"
7	Health (5)	Sickness	"Health to ensure that I can continue working"
9	Myself (4)	Tranquility Upgrade Self	"tranquility for you alone"
8	My Home (3)	Housing Expenses Renovations	"I want to renovate the house (…) the floor tiles are cracked, lights tripping, need rewiring"
10	Love and Marriage (3)	Love Strong Marriage Sincerity	"to go through life through thick and thin together"
11	Happiness (2)	Self In Family In marriage	-
12	Survival (1)		-
13	Independence (1)		"Not to burden the children and not ask them for help"
14	Food (1)		-

Happy Times and Celebrations

Figure 3 summarizes the themes raised by all households as the best moments in their life. Again, the size of each circle represents the frequency of households raising a specific theme. Most respondents mentioned the birth of their children as the happiest times of their life, followed by marriage, their youth days and being with the children.

The importance of the family clearly stands out, which is also a reflection of the fact that Malay households tend to live in larger households.

"

As many as 18 (out of 22) households felt that they were not sufficiently involved in their children's development and education."

Figure 3: Best Moments in My Life (R1Q10)
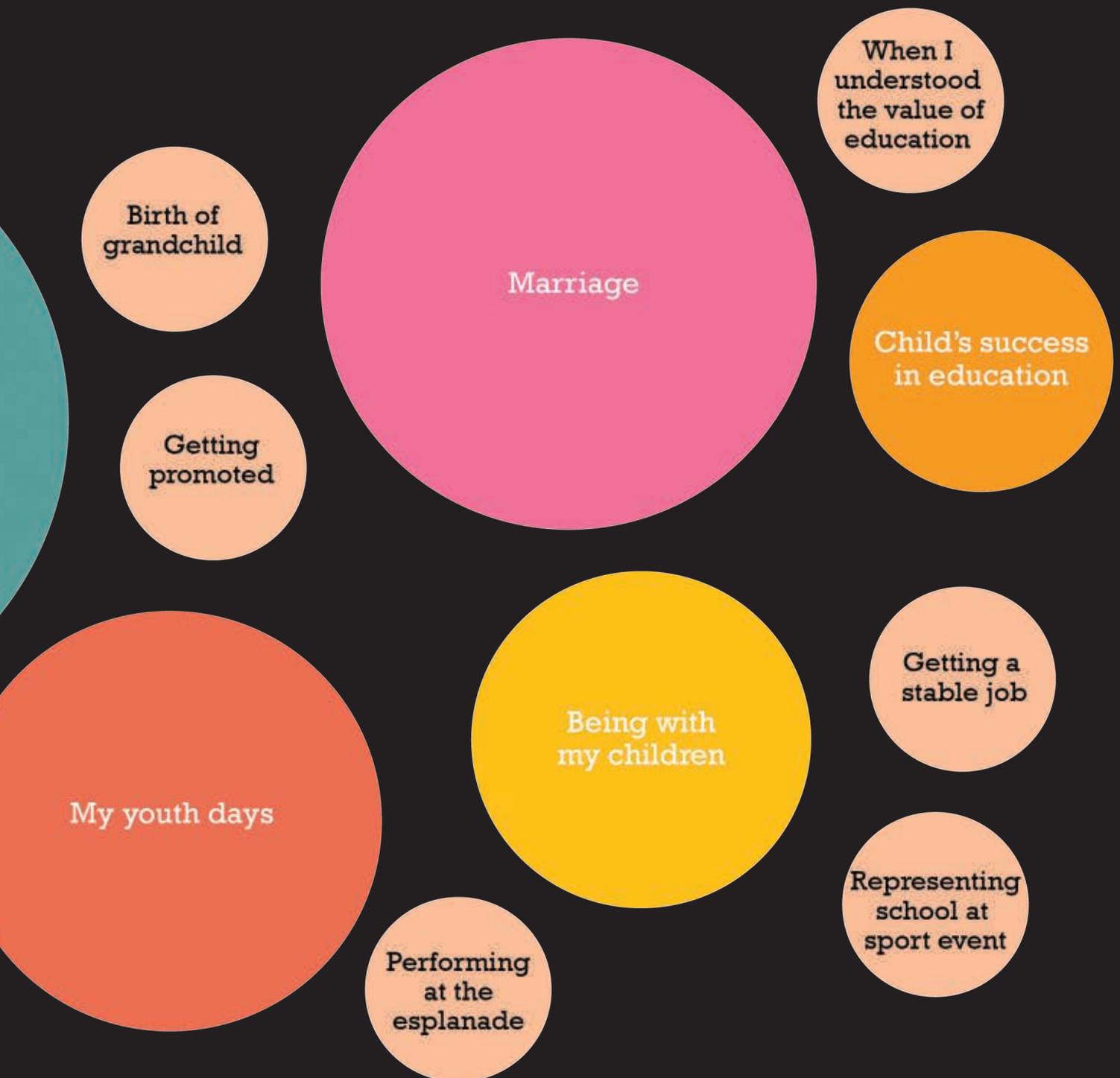
When I understood the value of education

Birth of grandchild

Marriage

Child's success in education

Getting promoted

Getting a stable job

My youth days

Being with my children

Representing school at sport event

Performing at the esplanade

"

Many households in our sample mentioned that at times, they cannot afford proper nutrition, or that the cost of education puts them under financial strain, which compounds their difficulty in providing support to their children's education. "

Children and Education

As indicated in Figure 4, as many as 18 (out of 22) households felt that they were not sufficiently involved in their children's development and education. This is an important finding, especially for MENDAKI's programming and is discussed further in the final section in this report. Most of those respondents mentioned that they felt ill equipped to help their children in their homework. This was often due to the rigor of the educational system and the lack of familiarity with the curriculum, which differed significantly from the curriculum from the previous generation.

Many households in our sample mentioned that at times, they cannot afford proper nutrition, or that the cost of education puts them under financial strain, which compounds their difficulty in providing support to their children's education. This situation seems to be prevalent especially in broken families, as discussed later.

A deeper understanding of the issues raised above would have direct implications not just on MENDAKI's programs and services, but also on future strategic directions. For example in addressing individual needs according to age, and education background of the parents and primary care takers (including grand parents) and complementary assistance required by the school going children, as discussed in further in the final section of the report. Box 1 includes a narrative that illustrates how things can be turned around given appropriate support.

Figure 4: *Involvement in Children's Education (R3E7/8)*

Do you feel sufficiently involved in your children's development and education?

4	18

What type of involvement do you have in your children's development and education?

Type of Involvement

In touch with teachers

Does not get involved

Grand parent involvement

Provide encouragement

Direct involvement regular support in homework

Send children to student care center

Ask for father/husband to be involved

Help with Malay language

Support with religious education

Types of Challenges Faced

Difficulties due to high standards of education

Difficulties due to mathematics

Difficulties to being educated in a different educational system

Child quit school early

Difficulties due to child meandering

Difficulties due to health problems

Difficulties due to children being handicapped

Lack of time

Box 1: *Education and Children*

" Although I have an O-Level [certificate] my grades are not very good. The grades were bad. So when I began a family (…), so I began to think of building the children [up] (sic). At first it was very very difficult because the standards of education are getting tougher and tougher in our context. So when my children ask me [questions] I start to scold them. I lament by saying how difficult things are. I get frustrated. Furthermore, my children go to madrasahs, [so] when they ask me questions about religion I have no problems [with that]. So academic only (sic) – maths and sciences, I'm not very good [at that]. So after that I had the chance to, like, empower myself through MENDAKI. So actually I was receiving assistance from MUIS. So at that time MUIS gave me about 2800 dollars, if I'm not mistaken, in a year, for a whole project. They had a project in which they took me in – so with this [amount of] money, I could use it to enrol in whatever courses. [It's considered] my own money. But of course, we had officers [attached to us]. So I took up a lot of courses, like repairing computers, all these things. So from there, when the project ended MUIS reviewed my progress and then they transferred me to FSC. There was 2500 [dollars] left. With that amount of money I enrolled in courses in maths, parental involvement [in children's development], children's education – I applied to all these courses. From there I felt that I can do it. So I slowly studied and studied. (…) So when the children ask me questions it's easier for me now. So I just sit down with them… Actually, even if we don't know [the answers to the questions they have], just sitting down with them provides them with a moral booster." [R3E7]

"

The most important concern is
related to health, which illustrates
the high level of vulnerability of
low-income households to health
crises, leading to potential lack of
income."

Crises and Challenges Faced

Within the narratives collected, questions relating to challenges and crises delved into the personal lives of the main respondents and cannot be summarized in terms of frequencies. The severity and peculiarity of the challenges related during the narratives constitute some of the most important findings of this study. Figure 5 shows the range of topics raised by all participants during the second round of interviews.

In the narratives compiled, we also found that 5 households reported that a member of household had been or was currently in prison, and 3 households mentioned that a member of their households had drug problems.

Our analysis points to a variety of issues underlying these, as compiled in Table 17. This summary of the challenges raised across all three rounds of interviews, organized by themes and sub-themes reveals three key points. The most important concern is related to health, which illustrates the high level of vulnerability of low-income households to health crises, leading to potential lack of income. Second, lack of stable employment surfaces as another important vicious cycle. Third, stress related to raising children and the difficulties in supporting children in their education.

Figure 5: *Challenges Faced (R2Q3)*

Facing contemptuous treatment

Trying to apply for financial assistanc[e]

Financial assistance stopped

Violent spouse

Unstable jobs

Separated from children

Times are always difficult

Going without food

Coping with the educational system

Unruly

Child out of school due to lack of finance

Raising teenage children

Taking over caring for
our grand children

Children refuse to attend school

Health problems

Financial pressure

Bringing up my sick child

Utilities cut off

Unable to work

Child incarcerated

child

Homeless

Divorce

Table 17: Challenges and Sub-Themes (R2Q3)

Item	Theme (Frequency)	Sub-Themes
1	Health (7)	Sick children Sick parent Sickness leading to unemployment
2	Finances (5)	Job hopping Laid off Multiple part time jobs Instability
3	Children (5)	Child going to prison Unruly child Divorce, separation Raising teenager Coping with educational system Violent children
4	Employment (4)	Could not work Unemployment Laid off Instability
5	Utilities cut off (3)	Electricity, lack of light at night to study
6	Not enough to eat (3)	Lack of good nutrients Lack of money Lack of planning
7	Prison (3)	Child incarcerated Husband incarcerated
8	Homelessness (2)	Kicked out of own children's house
9	Financial assistance (2)	When applying for financial assistance When assistance stopped
10	Child out of school (2)	Financial difficulties Child refusal to go to school
11	Violence (2)	Spouse Child
12	After divorce (1)	Financially tight, shouldering all responsibilities alone
13	Unruly child (1)	Staying out late at night
14	Taking over care of grandchildren (1)	When parent in prison
15	Times are always difficult (1)	No happiness in life
16	When facing contemptuous treatment (1)	From in-laws, from family

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

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

Annexe G includes transcriptions of partial narratives illustrating in more details some of the vicious cycles leading into what can be labelled as a 'poverty trap', as experienced by some of the households in our sample. Examples coming from the so-called 'skip generation' households (i.e. headed by elderly individuals and having major responsibilities such as taking care of grandchildren) will be discussed further as part of the concluding section.

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

> " We clearly observed a certain culture of tolerance, especially in the older generation, but this should not be confused with resilience."

Coping Strategies and Resilience

> " From the past until now, my practice has always been (...) to buy a sack of rice immediately upon receiving my pay." [R2Q11]

At a broader perspective, participants were asked about the types of trade-offs they faced when going through difficult times. Table 18 reveals the resulting coping strategies used by these households, and helps to illustrate their level of resilience.

Table 18: Coping Strategies (R3F1)

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

"

The narratives suggest that the
level of awareness about available
support is low for households
with weaker social ties, thereby
increasing their vulnerability."

A few households mentioned that they went to Johor
to purchase food and households items to save
money, or that the first thing they did when receiving
their pay was to buy rice, to make sure that this was
prioritized. Finally, the following citations also bring
light into the more extreme coping strategies, in
the form of nutritional deprivation, especially when
times are hardest:

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

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

It is noteworthy that, many times in the narratives,
we clearly observed a certain culture of tolerance,
especially in the older generation, but this should
not be confused with resilience.

Awareness of Assistance and Support Received

As of 2014, there are more than 35 community-based Family Service Centres (FSCs) in Singapore, run by voluntary organizations. Since July 1st 2013, the Ministry of Social and Family Development (MSF) oversee the FSCs. According to the National Council of Social Service (NCSS), their priority outcome is for "disadvantaged individuals and families [to be] equipped and supported to meet their basic needs."[26] Among the main strategies to achieve that goal is "Effective outreach to multi-stressed, disadvantaged families and enhance self-reliance in meeting basic needs of family members". In addition, there are five Community Development Councils (CDCs) catering for families in need of assistance. More recently, Social Service Offices (SSO) were set up in 2013 to facilitate the delivery of social services in Singapore, and increase the 'touch points' beyond the five CDCs. The first SSO was opened in Kreta Ayer on 15 August 2013.[27]

The findings related in this section bear many similarities with MSF (2013) on the experiences of lower income households in Singapore, based on 2000 interviews.[28] The narratives suggest that the level of awareness about available support is low for households with weaker social ties, thereby increasing their vulnerability. In general, in our sample, there is relatively poor knowledge on the extent of support available in Singapore, as indicated in Figure 6. The size of the bubbles represents the relative level of awareness for each institution. Out of 25 households, only one household mentioned knowing about the services offered by CDAC, Jamiyah, Rainbow Association, School Pocket Money Fund, Buddhist Association or Tzu Chi. Only two households mentioned AMP or Meet-the-People session with MP, and four households mentioned TAA. However, 17 households stated that they understood what services were provided by MUIS and FSC, and 20 mentioned Mendaki or CDC, out of the 25 households interviewed. No other institution was mentioned. In sum, this does not represent a high level of awareness about available support in Singapore.

Figure 6: Level of Awareness about Available Support (R1Q13)
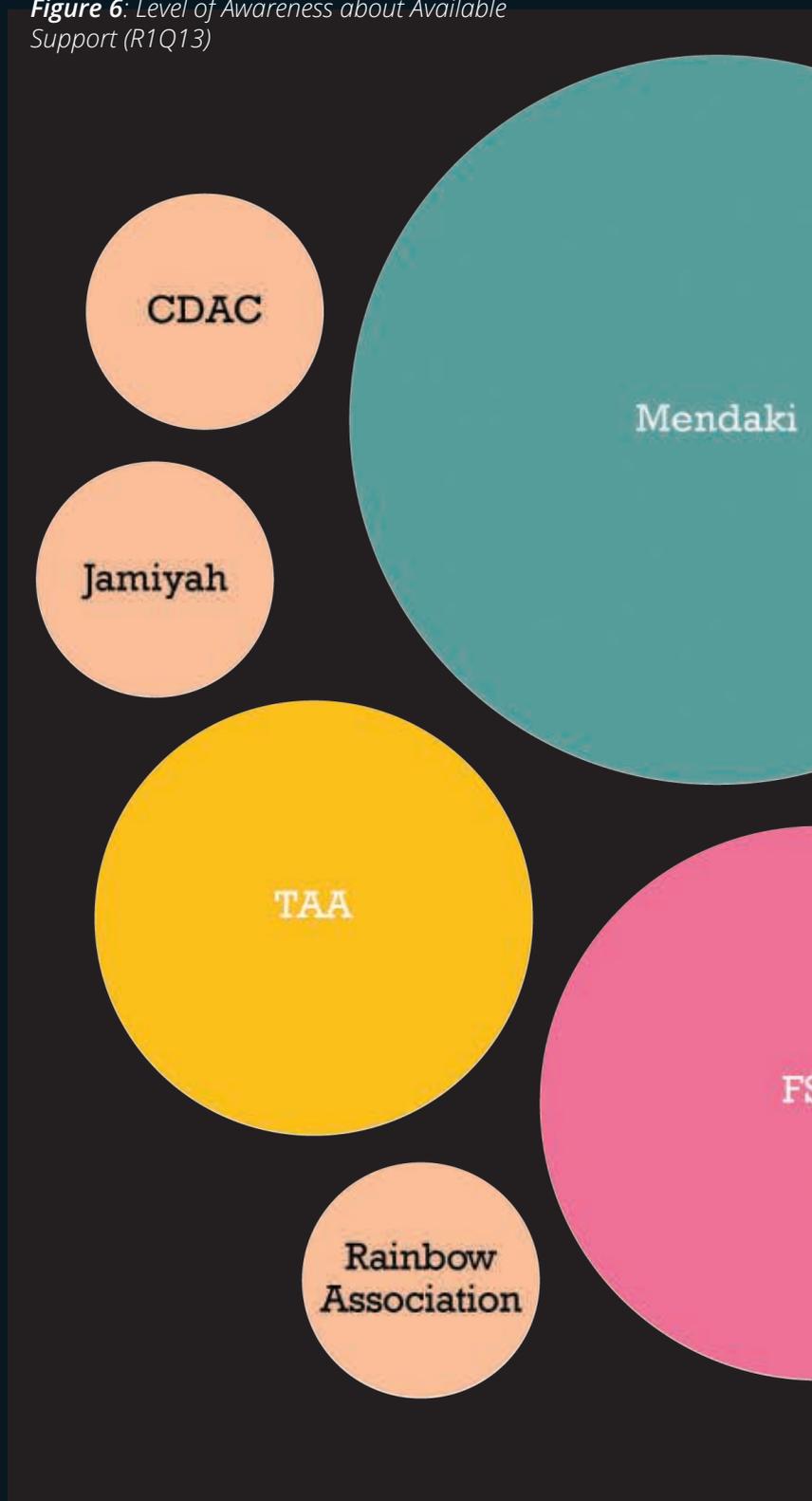
[26] See http://www.ncss.org.sg/social_service/family_services.asp (accessed November 13, 2014)
[27] See http://app.msf.gov.sg/Press-Room/Launch-of-Social-Service-Office-at-Kreta-Ayer
[28] See highlights 4 and 5 page 1 in http://app.msf.gov.sg/Portals/0/Study%20on%20 experiences%20of%20the%20lower%20income.pdf

AMP

MUIS

CDC

Meet-the-
people
session
with MP

SC

Buddhist
Association

School
Pocket
Money
Fund

Tzu Chi

Box 2: Like Beggars Knocking on People's Doors

In our sample, as many as 16 out of 22 households did not receive any type of support from any FSCs, although 13 of these 16 mentioned that they would like to receive assistance from them, as illustrated in Figure 7. Discussions on seeking assistance bring up many emotions for the participants in our research. Among the reasons for not seeking support is the fear of appearing 'like beggars', as illustrated in this quote:

" Well, I managed to pour my heart out a bit. It is like there is at least someone who actually wants to hear my [story]. But sometimes it's difficult for me to talk. To recall [those things] make my heart ache as well (laughs). So, if possible I don't want to recall those memories (...) Alhamdulillah, it feels like... there is someone who still wants to listen [to me] in an open manner, and not to tease or taunt me. When people start to tease or taunt us, they will spread such stories to other people too. I've been through such things many times. But I tell my children not to care about what people say, that's their own problem. We carry on living, living happily as a family without asking for money from people like beggars knocking on people's doors in the middle of the night – that's all. That's what that is important. That's all. Alhamdulillah, thankful that I feel at ease (laughs)." [R2Q9]

> "Within the narratives, there also
> seem to be some perception that
> the FSC does not have sufficient
> resources to help those in need,
> or that they lack funds."

Within the narratives, there also seem to be some perception that the FSC does not have sufficient resources to help those in need, or that they lack funds. Indeed, there are many misperceptions and confusion about the role of FSC, such as illustrated in the following quote:

> "MUIS asked to go to CDC, go to MENDAKI. After Ghufran, after 3 months. They advised to go (seek assistance) at CDC.. [I did not go] Because they said if you are working it's difficult. For those who are unemployed..they will help..1 month $500. They look for a job (for you). I did not go [to FSC]. They help school children right?.."
> [R1Q13]

Figure 7 displays the proportion of households who received or who would like to receive support from FSCs as well as the types of support they would prefer.

Figure 7: *Support from Family Service Centre (R3H1/2/3)*

Do you receive any type of support from any Family Service Centre (FSC)?

👍	👎
6	16

Would you like to receive any support from any FSC?

👍	👎
13	3

What type of support would you like to receive?

Financial Support

Social Worker

Tuition

Emotional Support
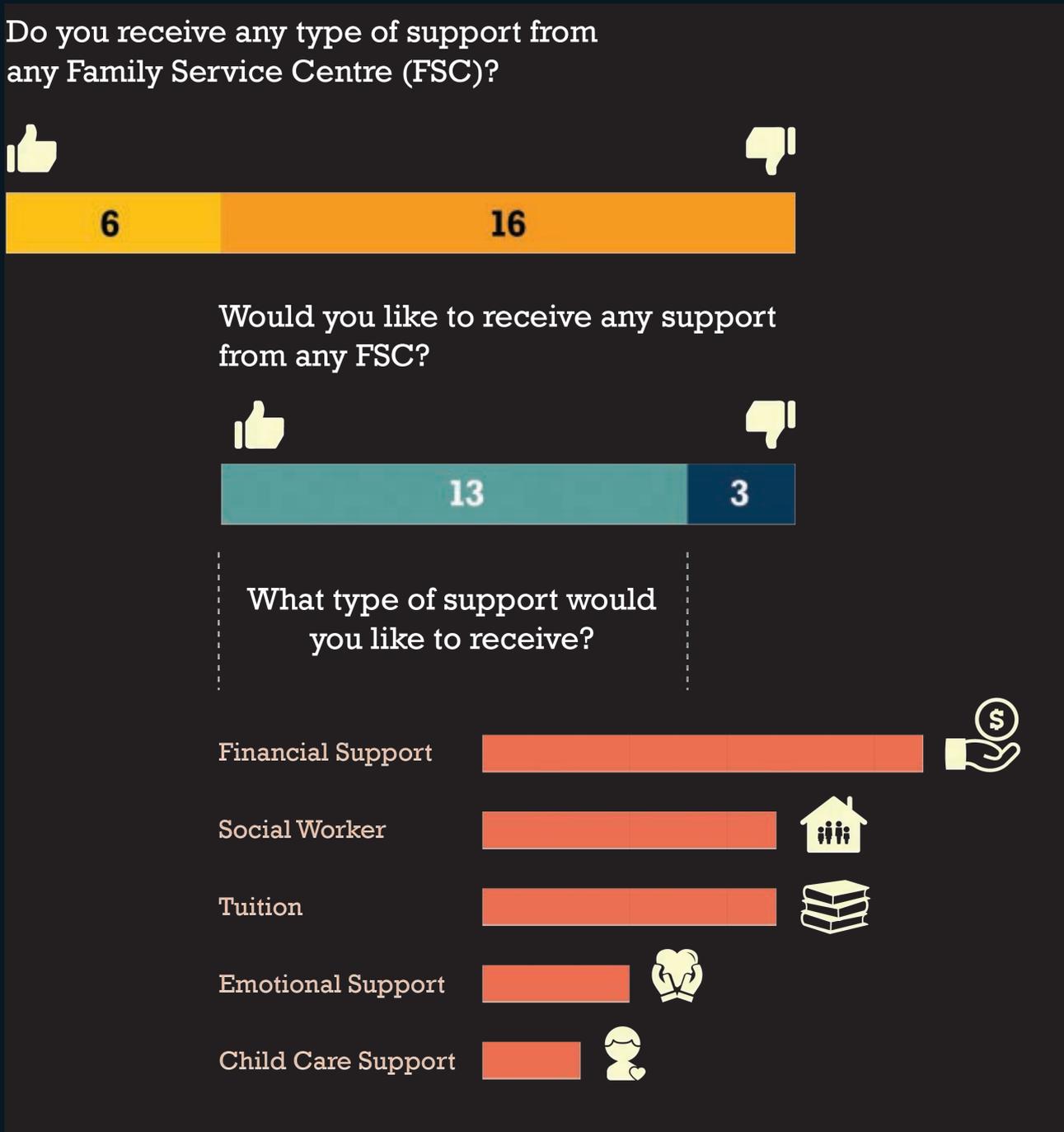
Child Care Support

In addition to financial support, access to social workers, tuition, emotional support and childcare were mentioned as support they would like to receive by the FSCs.

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

Do you receive any type of support from any Community Development Council (CDC)?

👍		👎
7	15	

Would you like to receive any support from any CDC?

👍		👎
10	5	

What type of support would you like to receive?

Financial Support

Tuition

Social Worker

Child Care Support
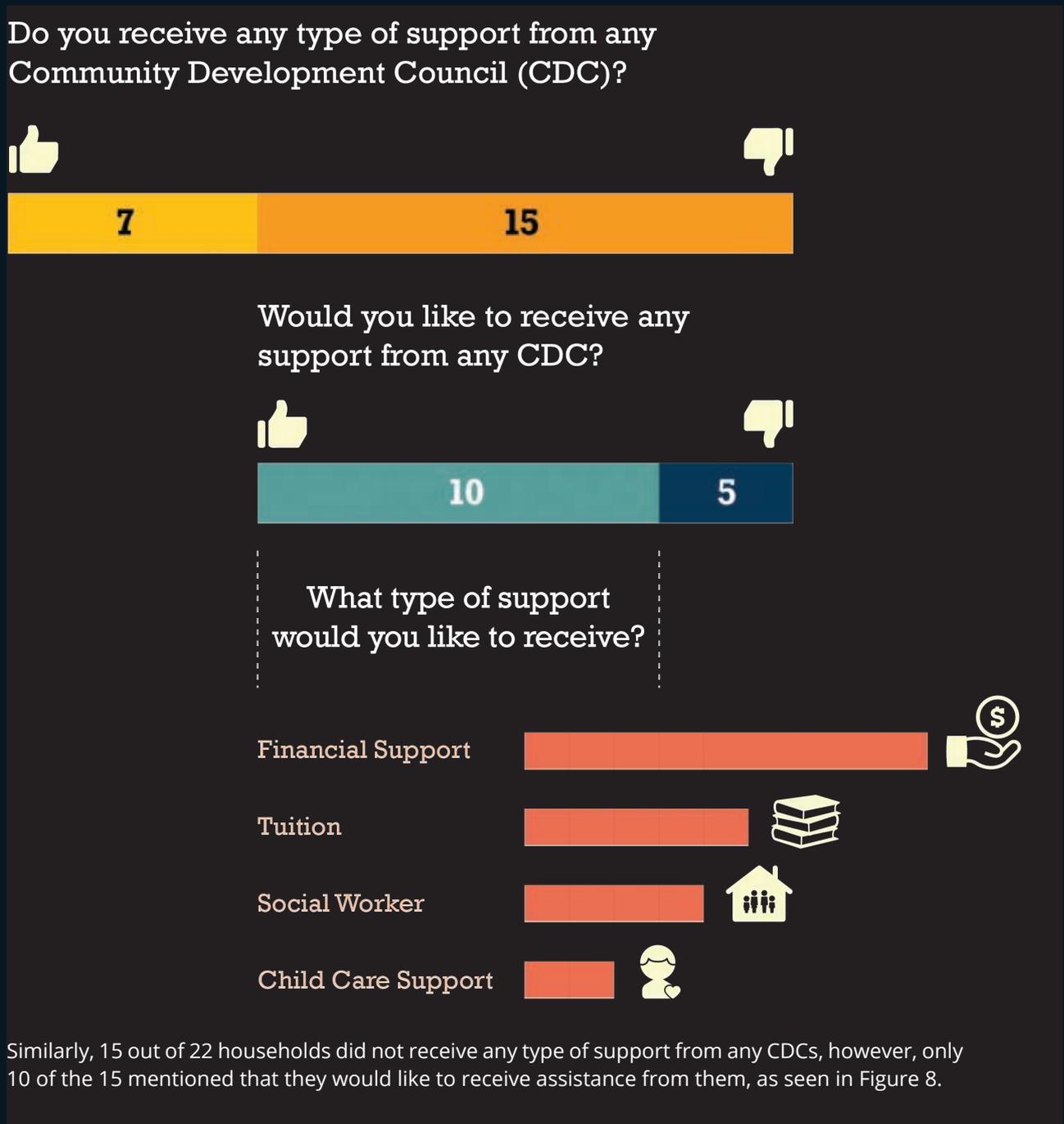
Similarly, 15 out of 22 households did not receive any type of support from any CDCs, however, only 10 of the 15 mentioned that they would like to receive assistance from them, as seen in Figure 8.

Box 3*: Where to Get Support?*

For some of the households, the requirement of providing information on income by CDC was a stumbling block:

" CDC for Job matching services but they want to see your income and bank statement. We can't expose what we have to them." [R1Q13]

The survey questionnaire did not require further explanation when households mentioned that they did not wish to receive any support from the CDCs, but this would be an important area for further investigation. However, for households who do not wish to receive support, or who do not wish to renew assistance previously offered, the reasons vary, such as described in each of the quotes in Box 3.

" I can't always be asking for support from others, right? I can only rely on my family members for support. I can't rely on others, right? So I must… As a mother, I had to take on many [income-earning activities], especially sale orders [for kuih-kuih (pastries)]. I had to take them on no matter how tired I was. From a monetary perspective, I worked overtime as I took on whatever other job assignments available" [R3F1]

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

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

> " I don't have money. I did think of asking for assistance, but my children (say), how are you going to ask for assistance? Who are you going to seek assistance from? I said to myself, that's true, who am I going to find? Some did ask me to ask assistance from TAA (Tabung Amal Aidilfitri, TAA Trust Fund), but I haven't gone down to ask yet. I don't know where the place is. I want to ask for assistance for myself only, not for my children. For myself, I can get this and that monthly, at least there's something, right? That's all that I want. About food etc, Alhamdulillah my children can settle for me. I only don't have money to spend on myself." [R2Q11]

In sum, the reasons provided for not seeking assistance vary greatly, from a lack of awareness, a sense of pride, to a strong sense of personal responsibility. A close look at the data points towards the need to address the lack of awareness on the availability of services. This may require a hands-on approach and an individualized approach. Based on our sample, this appears to be particularly relevant for households headed by older generation.

Aspirations

The interviews touched upon aspirations for the interviewees in the short and long term, as well as aspirations for their children, focusing on the minimum educational attainment, as summarized in Figure 9. Despite the fact that the households participating in our study encounterserious financial pressures, they share the same aspirations as the general population.

Figure 9: *Minimum Educational Aspiration for Our Children (R3E5)*

Post-Secondary
(Non-Tertiary)

1

10

Diploma/
Polytechnic/
Professional
Qualification

What aspiration do
you have for your
children, in terms
of minimum
educational level?

11

University
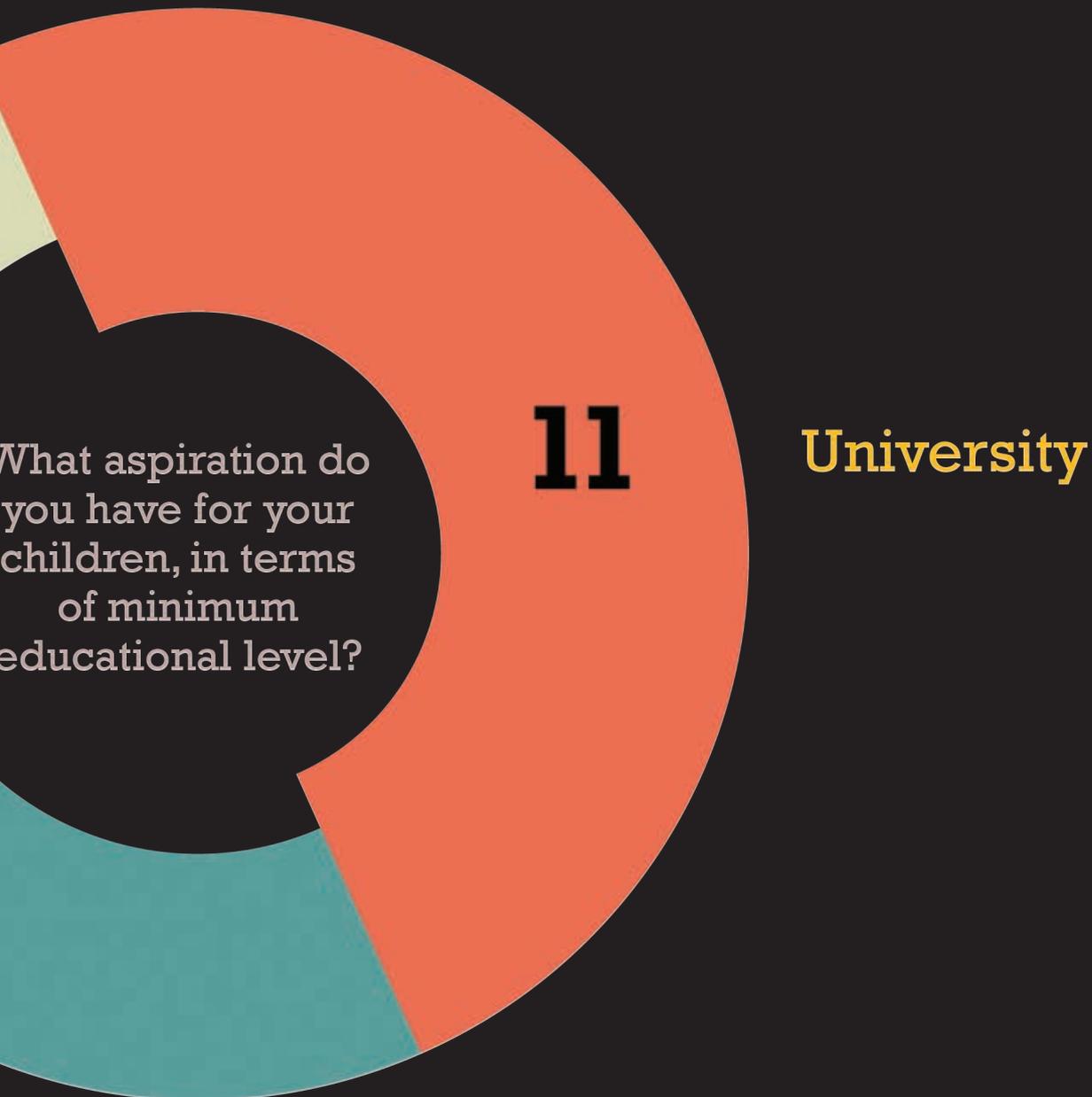
In terms of their own aspirations, Table 19 contrasts the short and long term aspirations of the respondents. Obtaining a better understanding of individual aspirations provides useful information on the needs, and can help to better target services and support.

Some of the respondents began their narratives by saying that their aspirations were not met in the past, so they changed their aspirations, or shifted their aspirations to the next generation. Other unmet aspirations related to the lack of opportunity to do the Haj.

Table 19: Main Respondents' Aspirations (R1Q11)

Short Term
Become a businessman in F & B
For everybody to be healthy
See my children succeed until University
Upgrade myself (because I studies only to primary 6), upgrade myself especially in computer/IT skills
Get our own home
Get a stable job and work
Long Term
That my children start providing for me
Open a car factory, Open a boutique
Set up own business selling pastries
Undertake legal studies, as a back up to working with partner in own company
Have a better life, more money
Have a better job
Go to Mecca, do the Haj
Be happy
Be able to relate to future grandchildren through IT skills
Invest for the family (savings), To have financial stability
Too 'boggled down' with our problems, no time to think about aspirations

Perceptions about the Future

Less than half of our sample households had optimistic perceptions about the future, as seen in Figure 10.

Figure 10: Perceptions About the Future (R2Q10)
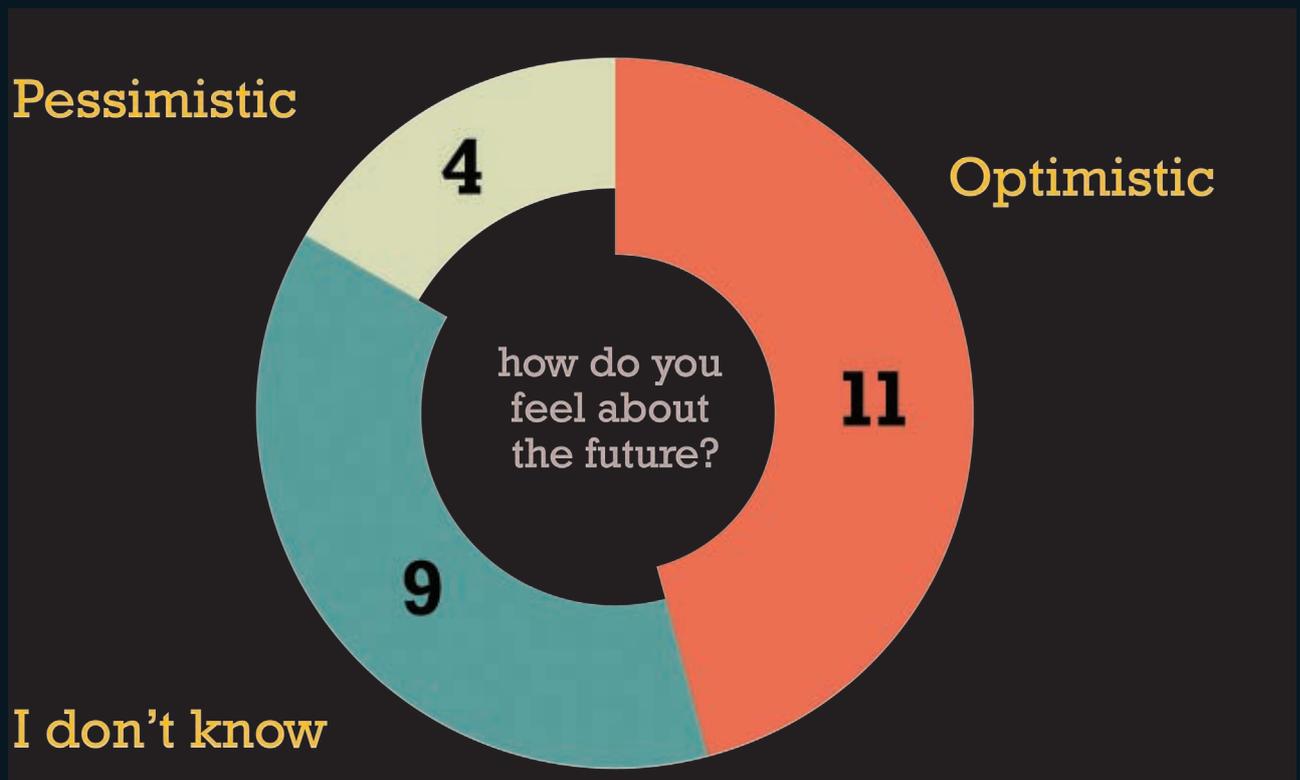
In general, parents are optimistic about their children's future financial stability, and no one perceived it as potentially worse.

Table 20: Perceptions About Children's Future Financial Stability (R3F4)

Perception	Frequency
Worse	0
The Same	1
Better	16
I don't know	5

Wishes for the Singapore Community

Figure 11 synthesizes the wishes of the participating households for the Singapore Community. Issues of fairness across ethnic groups came up in various forms, with some households detailing some negative experiences when applying for jobs, for example. Others felt that the Singapore community needed to be looking out more for one another, alluding to an increasingly individualistic society.

Figure 11: Wishes for the Singapore Community (R3F7)

Prosperous
life

Understand more
deeply the causes
of unstable lives

Cheaper
housing

Free
self-upgrading
courses

Keeping the
Singapore
identity

Stability

Unity
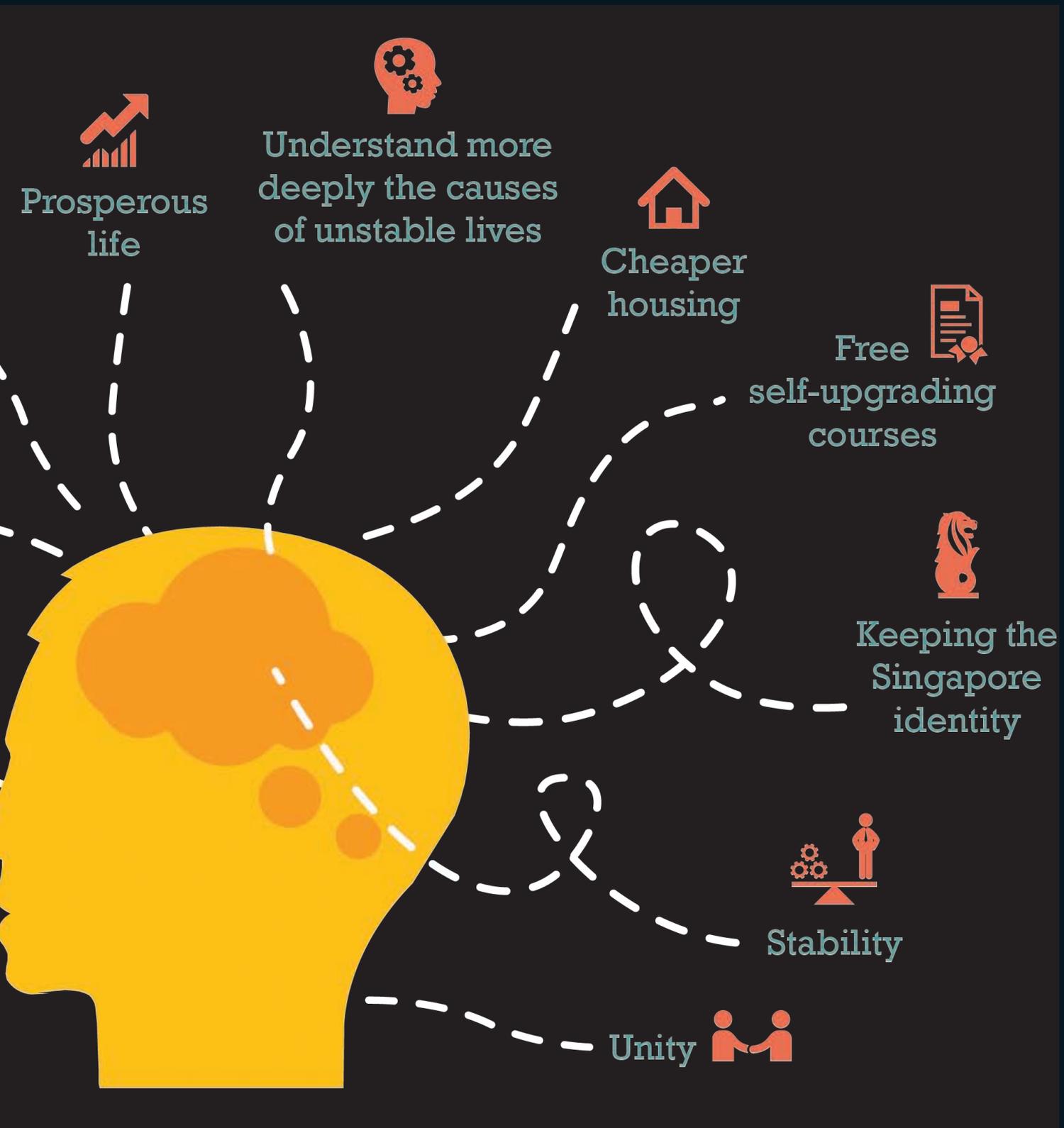
Daily Life, Attitudes and Beliefs

With respect to the most important skills identified by the participants, most mentioned patience and moderation, as indicated in Table 21.

A hypothetical question on aspects of the respondents' life the latter would change if they could led to the following answers:

Table 21: *Most Important Life Skills (R3F2)*

Life Skill	Frequency
Patience	6
Moderation and prudence with money	5
Parenting	3
Communication	2
Adaptability	1
Leadership	1
Religion/Spirituality	1

Table 22: *One Aspect of My Life I Would Change - If I Could (R3F6)*

What would be changed	Frequency
I would study	6
I would be financially stable	3
I would change everything about my life	2
I would not get married	1
My children would take care of me	1
My grandchildren would be responsible people	1
I would be a role model for my siblings	1
I would be a teacher	1
I would go to Mecca	1
My spouse would be healthy	1
My father would be a changed man	1

An interesting finding from this question is that many respondents mentioned regretting not studying further, once again clearly demonstrating the recognition of the value of education. Here is how one respondent put it:

"Due to incomplete education, the type of jobs that I want to find will never be commensurate with my level [of education]. It's very hard. (...) To put it simply, I would go back to school so that I can upgrade myself." [R3F6]

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

Chapter 5

Conclusions And Implications

5 / Conclusions and Implications

Identifying and removing the fundamental bottlenecks that prevent low-income households from moving upwards socio-economically is a long-term process, because it involves fundamental institutional and social changes. This requires an in-depth re-examination of current strategies (and activities) and their underlying assumptions, and demand open and empathetic leadership at all levels. For this purpose, this research provides supporting evidence on the type of targeted action that can lead to greater wellbeing for low-income Malay Muslims, and ultimately help them reach their aspirations.

This final section summarizes some of the main implications of the research for Yayasan MENDAKI, for the wider civil society organizations and for the Government of Singapore. The discussion is organized around three themes: 1) Priorities, aspirations and needs; 2) Children and education; and 3) Awareness and perceptions about social assistance. The report concludes on broader implications and areas for further research.

"

Identifying and removing the fundamental bottlenecks that prevent low-income households from moving upwards socio-economically is a long-term process, because it involves fundamental institutional and social changes."

Priorities, Aspirations and Needs

The study clearly lays out life priorities and aspirations as identified by the research participants. These must be acknowledged and understood further, such that support (to reach these aspirations) can be aligned accordingly, and be demand driven. Indeed, different aspirations lead to different needs, and require an adaptive institutional approach. For example, at the institutional level, a review of the courses and workshops offered as part of lifelong learning (target audience, long term impact) would help address the changing expectations and demands of low-income households, from a bottom up perspective, for example looking at income-generating activities and soft skills.

For most low-income households in this study, health shocks and loss of income deepens their vulnerability, and at times lead to serious deprivation, including nutritional deprivation. Therefore, beyond showcasing successes and providing role models, there is a need to break vicious cycles and reinforce virtuous cycle, such as those illustrated in this study.

Finally, in order to improve resilience and strengthen coping mechanisms, attention should be paid to closely monitor coping mechanisms and to study the role of social capital in supporting low income households, as these dynamics change very rapidly.

Children and Education

Education is one of the key activities for MENDAKI. Despite the importance given to children's education by all households in this study, we find that lack of income is only one of the many constraints they faced. Parents and caretakers also mention lack of time, lack of confidence, low self-esteem, as well as lack of familiarity with the curriculum, which compounds their difficulties in providing adequate support to the children under their care.

The results of this study call for a more individualized approach to addressing needs, according to age, and education background of the parents and primary care takers (including grandparents) and complementary assistance required by the school going children. The findings suggest that MENDAKI could consider engaging further in the following:

1   A holistic approach to supporting children's education by targeting groups of parents and caretakers to provide them with skills, knowledge and self-confidence necessary to enable them to support their children's education. This would complement the direct support provided to the school-going children in many of the existing programs and would also empower parents and caretakers.

> **Different aspirations lead to different needs, and require an adaptive institutional approach."**

2 Major advocacy and awareness campaigns about the issues faced by low-income households on the challenges they encounter in supporting their children's education. Conduct research specifically on this important topic and bring this evidence at the attention of policy-makers.

3 Hands-on guidance parents and caretakers on the types of assistance available to them and their children regarding educational support. Take a more individualized approach to support targeted groups such as low-income households headed by elderly taking care of their grand children and households including handicapped children.

Various modes support and strategies can be taken by civil society organizations to support low-income households facing difficulties in assisting in their children's education. A proactive approach would involve working directly with schools and teachers in identifying students that come irregularly to school and who are lagging behind academically. There is a need for greater role in advocacy, such as providing information on the type of support available to parents and students, and enabling a feedback mechanism or channel for parents and children in difficulty.

Finally, within a broad ranging perspective, is would be appropriate to reappraise institutional strength and weaknesses in the Singapore educational system, to remove some of the main remaining impediments and bottlenecks faced by low-income Malay Muslim households, so that they achieve educational gains at all levels.

Awareness and Perceptions about Social Assistance

For social service providers, the findings of this research point towards a need to better understand the systemic bottlenecks faced by low-income households due to the administrative requirements during the application and renewal process. The results may reveal a need to simplify procedures, provide hands on guidance to the prospective beneficiaries and to invest in staff training, both on a technical and soft skills perspective.

In terms of facilitating access to support, improving awareness and outreach would require proactivity and advocacy. The research findings suggest not just a need to refine targeted support services but also to raise awareness about social assistance, such as in the following ways:

1   Conduct door-to-door campaigns to raise awareness and provide information on support available to low-income households

2   Providing assistance during the process of requesting for assistance either by providing transportation and/or helping with the paperwork itself.

3   Proactively sending out widespread information on the types and sources of support available and the application process. Identify appropriate communication channels beyond those currently used.

4   Accompany first-time households or those facing particular difficulties, assisting staff in handing complex cases in a sensitive manner

5   Identify and target protection and support to vulnerable and isolated households, including households headed by elderly individuals. Tailoring support for elderly income earners, and grandparents taking care of grand children.

6   Provide financial management skills and guidance in managing personal budgets.

Many of the households did not have much opportunities to express themselves about their daily challenges prior to this study. Some mentioned finding some degree of relief while discussing with the research team, and also requested for emotional support. Our findings suggest that, for many, their daily pressures are compounded by a significant degree of isolation, that easily becomes a vicious cycle of poverty and ultimately, neglect.

"

For many, their daily pressures are compounded by a significant degree of isolation, that easily becomes a vicious cycle of poverty and ultimately, neglect."

Therefore, it would be important for civil society organisations to give priority over the provision of specialized support (e.g. from psychologists and social workers) with whom low-income households could voice their concerns confidentially. Beyond providing a listening ear, a complementary strategy should look into the development of accessible channels through which low-income households could voice their concerns (either individually or as a group) for advocacy purposes and to help inform the design of targeted services.

Broader Implications

The broader implications of our findings and the larger scale considerations suggest the need for a revived advocacy role for Malay Muslim organizations. Many issues need to be tackled head on, from an advocacy perspective. There is undoubtedly a lack of voice for many low-income households, especially those headed by elderly individuals and having major responsibilities such as taking care of grandchildren, sometimes referred to as the 'skip generation' households. Based on our findings, 'skip generation' households often emerge out of sheer necessity, rather than on a voluntary basis.

Another aspect of this advocacy role is to address the lack of information on the available support, the rights and the processes to obtain support, for households who find themselves unable to make the first step due to the stigma attached with obtaining or asking for support. In sum, an important area to address is to correct misperceptions and misinformation associated with applying for and receiving support.

Finally, it has become apparent that there is a dearth of recent, in-depth and systematic analysis of both quantitative and qualitative data on low-income households in Singapore, in general[29]. This hampers efforts to establish targets to address their needs, due to the lack of understanding of their aspirations, desires and daily challenges. In addition, Singapore does not have an official poverty line, despite the fact that it would enable measurements on the number (and proportion) of households under the poverty line, and most importantly, the possibility of identifying poverty reduction targets over time.

Over time, as inequality between socio-economic classes may become more salient than inequality between ethnic groups, this study calls for a greater ability for civil society organizations to generate independent research and consequently, provide constructive feedback to the government. However, this will require much greater capacity and resources than currently exist.

---

[29] With exception from MSF (2013).

"

There is undoubtedly a lack
of voice for many low-income
households, especially those
headed by elderly individuals and
having major responsibilities such
as taking care of grandchildren,
sometimes referred to as the 'skip
generation' households."

Areas for further research

Many areas for further research have been identified for academic institutions, other civil society organizations as well as for the Government of Singapore. This final section mentions three specific areas: 1) deepening the analysis using this database; 2) extending this research; 3) complementing it using action research.

First, this extensive database can be exploited and explored further by looking at disaggregated analysis by sub-groups of households, given certain characteristics (see section 3). For example, it would be interesting to explore the differences (e.g. in terms of challenges and coping strategies) between:

- Households receiving support social services versus those who don't;
- Households with younger heads of households versus those headed by elderly individuals.
- Smaller versus larger households
- Single headed households versus headed by couples
- Households where Malay is the primary language spoken at home versus English

Secondly, an extension of this research can be done in may ways: by covering additional topics (such as health, nutrition, savings, religion, inter-generational dynamics, social networks), over a longer time period, by increasing the sample size,

by diversifying the sample design (characteristics of the households such as teenage mothers, disabled head of household), or by changing the unit of analysis to individuals. A survey could be designed to cover specific government programs or social services provided by civil society institutions. Further inquiry into these topics would be extremely valuable in order to refine programs, and initiate new services to address the changing needs of low-income households. Quantitative research aiming at measuring the severity and breadth of the problems faced by low-income households would be extremely valuable, and would require extensive resources and technical skills.

Finally, action research could be undertaken in partnership with the target individuals and households in designing social services and support that addresses their immediate and longer term needs. This could begin with focus groups discussions with low-income groups, on topics such as the role of social capital and social safety nets, the importance of formal and informal networks, the efficiency of social services, the barriers to supporting children's education, vulnerability to health shocks and loss of income, bottlenecks and constraints when applying for support, as well as hopes for the future. Based on these focus group discussions, community based workshop could be set up to jointly design programs targeted to the needs, together with the future service providers.

"

Singapore does not have an official poverty line, despite the fact that it would enable measurements on the number (and proportion) of households under the poverty line, and most importantly, the possibility of identifying poverty reduction targets over time."

REFERENCES

1   **Babbie, Earl** (2013) The Practice of Social Research, 13th edition, Wadsworth Cengage Learning Chapter 3. Inquiry, Theory and Paradigms, pp. 56-85.

2   **Bazeley, P.** (2007) Qualitative Data Analysis with NVivo, Chapter 7: The 'Pit Stop', Sage Publications, pp. 155-176.

3   **Bergman, M.M. and A. P. M. Coxon** (2005) "The Quality of Qualitative Methods", Volume 6, No. 2, Art. 34, May 2005, also available at: http://www.qualitative-research.net/index.php/fqs/article/view/457/975

4   **Bernard, Russell H. and Ryan, Gery W.** (2009). Analyzing Qualitative Data: Systematic Approaches. Sage: London. [Chapter 2]

5   **Blake, Myrna** (1992) Growing Old in the Malay Community. Centre for Advanced Studies Occasional Paper No. 10, Singapore, Times Academic Press.

6   **Christians, Clifford G.** (2005) "Ethics and Politics in Qualitative Research", Chapter 6 in Denzin, N.K. and Y.S. Lincoln (Eds) (2005) "The Sage Handbook of Qualitative Research" 3rd edition, Sage London, pp.139-164.

7   **Djamour, Judith** (1959). Malay Kinship and Marriage in Singapore. London: Athlone Press.

8   **Government of Singapore** (2013) "Singapore Population White Paper" Available at: http://population.sg

9   **Institute of Policy Studies** (2013) "Our Singapore Conversation Survey – Final report" Available at: http://www.reach.gov.sg/Portals/0/Microsite/osc/OSC-Survey.pdf

10 **Li, Tania** (1989) Malays in Singapore: Culture, Economy and Ideology. Singapore: Oxford University Press.

11 **Lien Center for Social Innovation** (2011) "Unmet Social Needs in Singapore: Singapore's Social Structures and Policies, and their impact on six vulnerable communities". Social Insight Research Series.

12 **Moran-Ellis, J., V. D. Alexander, et al.** (2006). "Triangulation and Integration: Processes, Claims and Implications " Qualitative Research 6(1): 45-59.

13 **MSF** (2013) Study on the Experiences of Lower Income Households in Singapore, 2011. Ministry of Social and Family Development. Available at: http://app.msf.gov.sg/Portals/0/Study%20on%20experiences%20of%20the%20lower%20income.pdf

14 **Muhamad Nadim Adam** (2012) Dysfunctional Malay Muslim Families in Singapore (unpublished)

15 **Rubin, H. J. and I. S. Rubin** (2005) second edition, Qualitative Interviewing: The Art of Hearing Data, Chapter 7 "Structuring the Interview" and Chapter 10 "Unobtrusive Measures".

16 **Shantakumar, G.** (2011) Singapore Malays in the New Millennium: Demographics and Developmental Perspectives.

17 **Surantnam, Suriani** (2001) "Studies on Malay Families and Households in Singapore – A Critical Assessment", Department of Malay Studies, National University of Singapore.

18 **Suratnam, Suriani** (2004) "Problematic Singapore Malays – The making of a portrayal", Paper for International Symposium on Thinking Malayness organized by the Research Institute for Languages and Cultures of Asia and Africa (ILCAA), Tokyo University of Foreign Studies, 19-21 June 2004.

19 **Statistics Singapore Newsletter** (2011) "The Elderly in Singapore" September 2011. Available at: http://www.singstat.gov.sg/publications/publications_and_papers/population_and_population_ structure/ssnsep11-pg1-9.pdf

20 **Temple, B. and A. Young** (2004) "Qualitative Research and Translation Dilemmas" Qualitative Research, Vol. 4, No. 2, pp. 161-178.

21 **Tham Seong Chee** (1993) "Malay family structure: Change and continuity with reference to Singapore" seminar paper.

22 **Singapore Statistics** (2010) Singapore Standard Occupational Classification 2010. Department of Statistics Singapore, Available at: http://www.singstat.gov.sg/methodologies_and_ standards/standards_and_classifications/occupational_classification/ssoc2010.pdf

23 **Singapore Department of Statistics** (2011) Progress of the Malay Community in Singapore since 1980. Available at: http://app.msf.gov.sg/portals/0/Summary/research/ ProgressofMalayCommunity.pdf

24 **Singapore Department of Statistics** (2013) Statistics on Marriages and Divorces: Reference Year 2013. Available at: http://www.singstat.gov.sg/publications/publications_and_ papers/marriages_and_divorces/smd2013.pdf

25 **Singapore Department of Statistics** (2014) Statistics on Marriages and Divorces: Reference Year 2013. Department of Statistics Singapore, Available at: http://www.singstat.gov.sg/ publications/publications_and_papers/marriages_and_divorces/smd2013.pdf

26 **Verschuren, P. J. M.** (2003) "Case Study as a Research Strategy: Some Ambiguities and Opportunities", International Journal of Social Research Methodology, Vol. 6, No. 2, pp. 121-139.

27 **Yin, Robert K.** (2012). Applications of Case Study Research (3rd edition). Sage: London.

ANNEXES

Annexe A*: Timeline of the Study*

Stages	Period
Approval by chairman	Nov-Dec 2012
Research Design and Literature Review	Jan-Feb 2013
Pre-testing of Interview Questions	March-April 2013
Finalization of Data Collection Tools	April-May 2013
Interviews – Round 1	June-Sept 2013
Translation and transcription of Round 1	Nov-Dec 2013
Preparation for round 2	Jan-Feb 2014
Interviews – Round 2	Mar-May 2014
Translation and transcription of Round 2	June-July 2014
Survey – Round 3	June-Aug 2014
Data entry, Translation and transcription of survey data and data clarifications	July-Sept 2014
Preliminary research sharing with MENDAKI CEO and Chairman	October 2014
Report Writing and Editing	Sept-Nov 2014
Publication	December 2014

Annexe B: Information sheet

Research on the Challenges of Malay Families in Singapore

FACTSHEET

1   In Yayasan MENDAKI's 30 years of existence, the organization would like to better understand the day-to-day challenges faced by our clients, namely the Malay/Muslim families in Singapore.

2   For Yayasan MENDAKI to better understand these challenges, the organization has decided to embark upon a study that hopes to explore the specific issues faced by Malay/Muslim families in our present times.

3   Findings from this study are aimed as guiding indicators for Yayasan MENDAKI to better serve our clients in the near future.

4   Yayasan MENDAKI hereby is pleased to inform you that your household has been randomly selected to participate in the above-titled study.

5   The study would require participation of the student and either his/her guardian in the form of a series of direct interviews.

6   The nature of participation shall be in the form of a series of audio-recorded, face-to-face interviews, which shall be conducted in three separate sessions. The sessions shall not exceed 90 minutes each, and scheduled to be conducted during the following dates:

May-August 2013 1st Interview (with student)	October 2013-January 2014 2nd Interview (with parent/guardian)	April-June 2014 Final Interview (student)

7   Ideally the interview session are to be recorded, is for the purpose of quoting the respondents more accurately. However, in the course of the interview, if the respondent wishes to express information that is too sensitive, and therefore does not want it to be audio-recorded, the respondent may request to do so.

8   In the course of the study, at any point of time if the respondent feels that he/she needs further clarification or no longer wants to participate in the interview, or even wish to opt out from the study totally, he/she may be able to do so.

9   The research team fully understand the sensitive implications of this study, and have put through all efforts to ensure that respondents for this study are served with respect and dignity. However, despite all the efforts, if any of the respondents in this study wish to opt out in the near future, the contact persons are as follows:

Aidaroyani Adam – Head of Research and Policy Department, Yayasan MENDAKI (Tel: 6245 5810)

10 Please be assured that all information shared during the interview sessions are confidential, and no real names shall be featured in the research study, so that to safeguard the confidentiality of the participants involved in the study.

Yours truly,

Aidaroyani Adam
Director of Research and Policy Department
Yayasan MENDAKI

Annexe C: Consent Form

Research on Families with Multiple Difficulties

Principal Researcher: Muhammad Nadim Adam
Research and Policy Department, Yayasan MENDAKI

Interview Consent Form

1   I agree to be interviewed for the purposes of the study named above.

2   The purpose and nature of the interview has been explained to me, and I have read the information sheet as provided by the interviewer.

3   Any questions that I asked about the purpose and nature of the interview and have been answered to my satisfaction.

4   Choose a) OR b): please tick

    a)   ☐   I understand that the principal researcher may wish to pursue publication at a later date and my name may be used.
    OR
    b)   ☐   I understand that the principal researcher may wish to pursue publication at a later date but I do not wish my name to be used, cited or my identity otherwise disclosed.

5   Choose a) OR b): please tick

    a)   ☐   I allow the interview to be audio recorded.
    OR
    b)   ☐   I decline the interview to be auto-recorded.

6   At any time that I wish to opt out from the study, I am able to do so.

    Name of interviewee _____

    Signature of interviewee _____

    Date _____

7   I have explained the project and the implications of being interviewed to the interviewee and I believe that the consent is informed and that he/she understands the implications of participation.

    Name of interviewer _____

    Signature of interviewer _____

    Date _____

Annexe D: *Interview Questions for Round 1*

Question 1   Please describe the members living in your present household.

Question 2   Do you have any direct family members (parent, siblings) living outside your household?

Question 3   Based on your monthly income, can you rank the proportion spent for each item in descending order.

Question 4   What is the number of days spent working per week?

Question 5   How many hours do you spend at home?

Question 6   How many hours do you spend for recreation with your family (on a weekly basis)?

Question 7   How often do you have a meal as a family?

Question 8   What are the types of reading materials available at home?

Question 9   What are the three most important priorities in your life?

Question 10   What are the three highest/best moments in your life?

Question 11   In terms of your career aspirations, what do you intend to become?

Question 12   What are your aspirations for your children (or if you have children in the future)? Or for your future generation?

Question 13   Have you heard of Yayasan MENDAKI? Do you have any idea what services are provided by Yayasan MENDAKI? MUIS? FSC? CDC? Any other welfare agency?

Annexe E: Interview Questions for Round 2

Question 1   In the last 5 years, what were some of the happy moments that the family experienced?

Question 2   How does the family celebrate such happy moments?

Question 3   In the last 5 years, what were some of the difficult moments that the family experienced?

Question 4   Out of the various moments that you mentioned, what do you feel is the most significant problem?

Question 5   How was this problem addressed?

Question 6   If this happened again, would you address it the same way?

Question 7   Since the last time we met, did you receive any emotional and/or financial support from any organization or person?

Question 8   Since the last time we met, have you contacted any community level organization?

Question 9   As compared to 6 months ago, do you feel happier, the same, or less happy?

Question 10   How do you feel about the future- optimistic, pessimistic, or neutral?

Question 11   Can you state three things that you spend the most on, in order of amount (e.g. no. 1 the most, no. 3 the least)?

Annexe F: *Survey questionnaire for Round 3*

Version 3 May 29, 2014

MENDAKI Study - Round 3 (Questionnaire)

PART A Administration

A.1 **Date** _____

A.2 **Time start** _____

A.3 **Interviewer name #1** _____

A.4 **Interviewer name #2** _____

A.5 **Interviewee name/nickname #1** _____

A.6 **Interviewee name/nickname #2** _____

Note: The interviewee must be an adult (above 21 years) and a key decision maker in the household

_____

PART B Housing

B.1 **Housing type**
- ☐ 1 HDB 1 bedroom
- ☐ 2 HDB 2 bedrooms
- ☐ 3 HDB 3 bedrooms
- ☐ 4 HDB 4 bedrooms
- ☐ 5 HDB 5 bedrooms
- ☐ 6 Other (specify) _____

B.2 **Home ownership**
- ☐ 1 Owner-occupied
- ☐ 2 Tenant
- ☐ 3 Other (specify) _____

PART C Household composition - Note that this may include include extended family members and friends, anyone who has lived in this home on a regular basis in the last six months. Please list all their names or nicknames: (names will be confidential, so nicknames may be used) Enter letter codes

#	1 Name/ nickname	2 Relationship to Interviewee*	3 Gender M1/F2	4 Age	5 Marital Status#	6 Age at Marriage	7 If separated or divorced: reason~	8 Language(s) spoken at home ^	9 Religion (N)one1 (I)slam2 Other3 (specify)
1									
2									
3									
4									
5									
6									
7									
8									
9									
10									
11									

Notes * For relationship to interviewee: please write e.g. son, grand-son, daughter-in law, mother, friend, cousin, etc.

For marital status, please indicate:
(S)ingle1 (M)arried2 (W)idower 3(D)ivorced/Separated4

~ Reason for separation/divorce/annulment:
(A)dultery1, (F)inancial2, (U)nreasonable behavior3, (D)esertion4, (I)ncarceration5, (O)ther6

^ For Languages please indicate ALL that apply individually:
(M)alay1, (E)ngligh2, (B)ahasa Indonesia3, (M)andarin4, (C)hinese dialect5, (T)amil6, (O)ther7 If so, specify.

PART D Education and Income within Household

#	1 Name/nickname	2 Highest Educational attainment **	3 Income earner (Y1/N2)	4 If working (P)art time1 or (F)ull time2	5 Main Occupation^^	6 Other income earning activities (Y1/N2)(if yes, please specify)	7 Since completing formal education, taken any courses for skills upgrading? (Y1/N2) (if yes please specify)
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							
11							

**Codes for Highest educational attainment:

1 Primary
2 Lower Secondary
3 Secondary
4 Post-Secondary (Non-Tertiary)
5 Diploma/Polytechnic/Professional Qualification
6 University

^^Codes for main occupation

1 Not working
2 Professional and Technical
3 Administrative and Managerial
4 Clerical
5 Sales and Services
6 Production and Related workers
7 Others (specify): _____

Part E Income, Children and Dependents

E.1   **What is your TOTAL estimated monthly household income: (all income earners)**
☐   1 No Working Person
☐   2 Below 1000
☐   3 1000-1999
☐   4 2000-2999
☐   5 3000-3999
☐   6 4000-4999
☐   7 5000-5999
☐   8 6000-6999
☐   9 above 7000

E.2   **Does your family include any children living outside your home?**
☐   1 Yes
☐   2 No

E.3   **Does your household financially supports any of your children living outside?**
☐   1 Yes
☐   2 No

E.4   **Does your household financially supports anyone else living outside your home?**
☐   1 Yes
☐   2 No

E.5   **What aspiration do you have for your children, in terms of minimum educational level?**
☐   1 Primary
☐   2 Lower Secondary
☐   3 Secondary
☐   4 Post-Secondary (Non-Tertiary)
☐   5 Diploma/Polytechnic/Professional Qualification
☐   6 University

E.6   **On a weekly basis, how many hours do you spend with your children?** _____

E.7   **What type of involvement do you have in your children's development and education?**
_____

E.8   **Do you feel sufficiently involved in your children's development and education?**
☐   1 Yes
☐   2 No

PART F Open-ended questions (interviewer to write answers on separate document)

F.1   **You have shared earlier about the major challenges you faced in your life, now can you recall what major trade-offs you have had to make in your life over the last five or ten years?**

F.2   **In your life, what is your most important life skill?**
_____

F.3   **Compared to your childhood, when living with your parents, how financially stable do you feel?**
☐   1 Worse
☐   2 The same
☐   3 Better
☐   4 I don't know

F.4   **How do you foresee your children's financial stability, when they become adults?**
☐   1 Worse
☐   2 The same
☐   3 Better
☐   4 I don't know

F.5   **Overall, do you feel you have control over your life?**
☐   1 Yes
☐   2 No
☐   3 Maybe

F.6   **If you had the power to change one aspect of your life, what would you do/what would it be? And why?**

F.7   **What would be your wish(es) for the Singaporean community in the future?**
_____

PART G Support from organizations

G.1   **Aside from income received from employment, does your household receive any income from other source?**
☐   1 Yes (if yes, go to G.2)
☐   2 No (if no, go to G.3)

G.2   **If yes, please tick all that apply:**
☐   1 Secondary/part time job (specify): _____
☐   2 Allowances given by spouse
☐   3 Allowances given by children
☐   4 Income from interests earned
☐   5 Income from rental/dividends/Annuity/Trusts
☐   6 Other sources (no need to specify)

G.3   **Does you household have any loans?**
☐   1 Yes (if yes, go to G.4)
☐   2 No (if no, go to G.5)

G.4   **If yes, who is the lender? (tick all that apply)**
☐   1 Bank
☐   2 Family member
☐   3 Friend
☐   4 Other

G.5   **Do you receive any other support from any organization?**
☐   1 Yes (if yes go to G.6)
☐   2 No (if no, still go to G.6)

G.6   **Do you receive any type of support from any of these organizations? (Please tick all that apply)**
☐   1 Yaysan MENDAKI ☐ if ticked, go to G.7
☐   2 Tabung Amal Aidilfitri Trust Fund (TAA)
☐   3 Majlis Ugama Islam Singapura (MUIS)
☐   4 Malay Youth Literary Association (4PM)
☐   5 Persatuan Pemudi Islam Singapura (PPIS)
☐   6 Association of Muslim Professionals (AMP)
☐   7 Jamiyah Singapore
☐   8 AIN Society
☐   9 Singapore Buddhist Lodge
☐   10 Mosques

G.7   **Within MENDAKI, do you receive any support from any of the following?**
(Please tick all that apply)

Education

Primary to Secondary
☐   1 MENDAKI Tuition Scheme (MTS)
☐   2 Collaborative Tuition Scheme (CTP)

Pre-Primary to Primary
☐   3 Maju Minda Matematika (TIGA M)
☐   4 Maju Minda Membaca (TIGA M2)/ Pintar Matematika
☐   5 Reading Programme
☐   6 Cahaya M
☐   7 Success in PSLE Seminar
☐   8 Reach-out, Progress and Excel (RoPE)
☐   9 GCE 'A' Level Tuition Programme

Niche Programmes
☐   10 Core Parenting Skills (CPS)
☐   11 Program Bijak Belanja (Financial Literacy Programme)
☐   12 Strengthening Families Series

Education Assistance Schemes
☐   13 Education Trust Fund (ETF)
☐   14 Scholarships and Bursaries
☐   15 Interest-Free Study Loans
☐   16 Tertiary Tuition Fee Subsidy (TTFS)/ Special Malay Bursary
☐   17 Supplementary Assistance Loan Scheme

Family Development
☐   18 Wrap-Around-Care (WAC) Programme
☐   19 Enhanced Wrap-Around-Care (eWAC) Programme
☐   20 MHA-WAC Programme
☐   21 Family Excellence Circles (FEC)/ Keluarga AKRAB

Employability
- ☐ 22 Continuing Education and Training (CET)
- ☐ 23 Employment Facilitation
- ☐ 24 Career Readiness Workshop
- ☐ 25 Career Readiness Studio
- ☐ 26 Career Coaching

Youth Development
- ☐ 26 Youth-In-Action (YIA)
- ☐ 27 Academic and Lifeskills Coaching Programme (ALCP) for Malay/ Muslim ITE Students
- ☐ 28 Empowerment Programme For Girls
- ☐ 29 Max Out
- ☐ 30 Developmental Programmes

PART H Support from FSC and CDC

H.1 **Do you receive any type of support from any Family Service Centre (FSC)**
- ☐ 1 Yes (if yes, go to H.5)
- ☐ 2 No (if no, go to H.2)

H.2 **Would you like to receive any support from any FSC?**
- ☐ 1 Yes (if yes, go to H.3)
- ☐ 2 No (if no, go to H.6)

H.3 **What type of support would you like to receive?**
- ☐ 1 Social Worker
- ☐ 2 Child Care Support
- ☐ 3 Tuition
- ☐ 4 Financial Support
- ☐ 5 Emotional Support
- ☐ 6 Other family support (specify): _____

H.4 **Who do you think is the best place to offer this support?**
- ☐ 1 Singapore Government
- ☐ 2 Malay-Muslim Organizations
- ☐ 3 Other Non-Government Organizations
- ☐ 4 Family and Friends
- ☐ 5 Other (specify): _____

H.5 **Which of these FSC do you receive support from? (please tick all that apply)**
- ☐ 1 Ang Mo Kio Family Service Centres, The (Ang Mo Kio)
- ☐ 2 Ang Mo Kio Family Service Centres, The (Cheng San)
- ☐ 3 Ang Mo Kio Family Service Centres, The (Sengkang)
- ☐ 4 AWWA Family Service Centre
- ☐ 5 Bukit Ho Swee Family Service Centre
- ☐ 6 Care Corner Family Service Centre (Admiralty)
- ☐ 7 Care Corner Family Service Centre (Queenstown)
- ☐ 8 Care Corner Family Service Centre (Toa Payoh)
- ☐ 9 Care Corner Family Service Centre (Woodlands)
- ☐ 10 Covenant Family Service Centre

☐ 11 Daybreak Family Service Centre
☐ 12 Fei Yue Family Service Centre (Bt Batok)
☐ 13 Fei Yue Family Service Centre (Choa Chu Kang)
☐ 14 Fei Yue Family Service Centre (Yew Tee)
☐ 15 Hougang Sheng Hong Family Service Centre
☐ 16 Kampong Kapor Family Service Centre
☐ 17 Lakeside Family Centre (Jurong East)
☐ 18 Lakeside Family Centre (Jurong West)
☐ 19 MacPherson Moral Family Service Centre
☐ 20 Moral Family Service Centre (Bedok North)
☐ 21 Moral Family Service Centre (Bt Panjang)
☐ 22 Pasir Ris Family Service Centre
☐ 23 PPIS-Jurong Family Service Centre
☐ 24 REACH Family Service Centre
☐ 25 Rotary Family Service Centre
☐ 26 SBL Vision Family Service Centre, The
☐ 27 Sembawang Family Service Centre
☐ 28 Serangoon Moral Family Service Centre
☐ 29 SINDA Family Service Centre
☐ 30 Singapore Children's Society Family Service Centre (Yishun)
☐ 31 Tampines Family Service Centre
☐ 32 Tanjong Pagar Family Service Centre
☐ 33 TRANS Family Service Centre (Bedok)
☐ 34 TRANS Family Service Centre (Bukit Timah)
☐ 35 Whispering Hearts Family Service Centre
☐ 36 AS-SALAAM YWMA Family Support Centre
☐ 37 HELP Family Service Centre

H.6   Do you receive any type of support from any Community Development Council (CDC)
☐ 1 Yes (if yes go to H.10)
☐ 2 No (if no, go to H.7)

H.7   Would you like to receive any support from any CDC?
☐ 1 Yes (if yes, go to H.8)
☐ 2 No (if no, go to Part I)

H.8   What type of support would you like to receive?
☐ 1 Social Worker
☐ 2 Child Care Support
☐ 3 Tuition
☐ 4 Financial Support
☐ 5 Emotional Support
☐ 6 Other family support (specify): _____

H.9   Who do you think is the best place to offer this support?
☐ 1 Singapore Government
☐ 2 Malay-Muslim Organizations
☐ 3 Other Non-Government Organizations
☐ 4 Family and Friends
☐ 5 Other (specify): _____

H.10   Which of these CDCs do you receive support from? (please tick all that apply)
- ☐   1 Central CDC
- ☐   2 North East CDC
- ☐   3 North West CDC
- ☐   4 South East CDC
- ☐   5 South West CDC
- ☐   6 National Trades Union Congress (NTUC)

H.11   What type of support do you currently receive from the CDC? Please tick all that apply.
- ☐   1 Social Worker
- ☐   2 Child Care Support
- ☐   3 Tuition
- ☐   4 Financial Support
- ☐   5 Emotional Support
- ☐   6 Other family support (specify): _____

H.12   What is your level of satisfaction for the services currently received? (Please check the box)

	Service/rating	1. poor	2. below expectations	3. meets expectations	4. above expectations	5. excellent
1	Social worker					
2	Child care support					
3	Tuition					
4	Financial support					
5	Emotional support					
6	Other (specify)					

PART I Family Background and History

I.1   Does your household have any health insurance?
- ☐   1 Yes
- ☐   2 No

I.2   Does your household have any life insurance?
- ☐   1 Yes
- ☐   2 No

I.3   Has the household ever had any problems with drugs?
- ☐   1 Yes
- ☐   2 No

I.4   Did anyone in your household ever go to prison?
- ☐   1 Yes
- ☐   2 No

END OF QUESTIONNAIRE – THANK YOU VERY MUCH!

Annexe G: Narratives Illustrating Vicious Cycles

Box 4: *'Skip Generation' Household*

"   Yes. My [biggest] sacrifice [is that] I was forced to take care of them. Seeing that their mother's situation is already like this (being imprisoned for drug charges)... Who else would then look after them, if not me? Who else would show them care and concern? I want them to become good in their studies [and] their meals to be taken care of. [I] always monitor what they are up to – if not, I would be fearful [for them if] they roam around anywhere outside with their friends or something like that. We are always monitoring them. Sometimes [our hearts] will be uneasy when they go out. Sometimes when they go to play downstairs, who knows they will end up going to their friends' houses. We always have to sacrifice for them [in this manner] (sic). If possible, I don't want them to turn out like their elder brothers [or] their mother. Their elder brothers have already gone too far off course, as they cannot accept advice anymore. At this point I asked whether the two recently-released brothers are siblings with the grandchildren that she is taking care of. According to her, they are half-siblings – same mother but different fathers. So it's difficult to educate the elder ones already. They think... they can't accept whatever we have to say to them. They can't accept advice [from us]. So it's only these (the younger grandchildren) that we want to [monitor]. We also always monitor and advise the elder ones, but they won't listen. For us it is a burden. We don't want all these things (sic). But we [are] forced to [accept this burden as] their parents are irresponsible people who are in prison (sic)." [R3F1]

Box 5: *Health Problems and Pay Cut*

Box 6: *Retrenchment*

" The period when I was ill was when I really had to fight for my life. That was when I really had to struggle. I had to pray to Allah to not take away my life so soon. When I was ill I became bedridden, and I faced problems at my workplace as I received a warning from my manager due to my continued absence from work. It was really very difficult. Then I had to fight for my life. I sought treatment at the hospital, so I spent so much money but I still didn't manage to recover. I went for therapy sessions but I still couldn't manage to recover and walk again. It was really stressful [but] I left it all to Allah. Financial-wise, there was nothing much to speak of. As I was absent from work, my pay was cut. I had used up all my MC leaves and entitled leaves, and also went on unpaid leave – I earned only a very small amount of money. I couldn't survive, and I hadn't even factored in the hospitalisation bills. Can you imagine that? And they (the children) were going through their examinations. I couldn't breathe. The stress [I went through] was so much. I would be lying if I said I wasn't stressed. I wanted to cry every day but I couldn't because I needed to put up a brave front to show my children that I wasn't in difficulty or in sadness. But Alhamdulillah, they understood [my situation] and didn't ask from me things that were beyond my means." [R3F1]

" The moment I was retrenched [from work] in 2005, I began job-hopping and my finances were being squeezed. Sometimes I would walk to work and not take the bus. We only ate what we could get hold of, and we obtained assistance from NTUC and the CC. So we used all of those resources. So the sacrifice that I made was that I only got rid of my.... I don't mean to say happiness, [but] of course everyone has their own wants. So I shut down my own system (sic) so I could get on [by]. Together with prayers as well. I prayed, InsyaAllah – to the point where now I have a good job. In the last seven years I've held a good a job working in a school. Gradually the difficulties became not as challenging as they were before. At most, I faced my greatest difficulties for a duration of three years, relying only on my own resources. My wife also went through sacrifices for the sake of the children. After that, when I got a permanent job [things got better] gradually." [R3F1]

Box 7: *Loneliness*

" I am a mother, so I sacrifice whatever I have for my children. Thinking of the sacrifices I had made for my children – it was tough. There is only one that can really help me – my eldest son. But because he has also committed a mistake… It will still be a while till he is released from prison – in 2015. Sometimes when I am by myself I ask myself why my children [are like this]. My third son isn't even staying that far away from me, he stays nearby. They don't even call to check on me once a week, or even visit me at least once a month. It's difficult for me to talk about sacrificing for the children (at this point she begins to cry). What else have I not done to sacrifice for my children? Working day and night, and then when their father did this to me… (cries). I had thought of it. I had gone down to an old folk's home and applied to stay there. They told me that I could stay here but they needed my children's approval via signatures. I said that okay, if you need my children's signatures then I don't want it anymore (cries)." [R3F1]

Box 8: *Divorce and Sacrifices*

" My sacrifices were the ones after my first husband passed away. My second husband was [an] irresponsible [man]. I had to sacrifice as well. [He] wasn't working and what else, so my children were the ones who sought out subsistence (actual phrase was mencari nafkah). The elder brother assisted the younger sibling(s) with their schooling, as their [step]father didn't bother [about them]. Their [step]father never bothered [about them]. I've been divorced from him for six or seven years already. It's quite recent. Because [I] couldn't stand him anymore. When he gets his pay it will all be wasted on betting and smoking. Now he (her ex-husband) stays in an old folks' home at Clementi. No, I've never gone [to visit him]. Because there's nothing between us anymore. (…) It was really torturous. It reached a point [where the children] couldn't even go to school, and there was no food to eat either. [In the end] all my children told me – that's enough. What was the use of having him around [when] my children were the ones who supported all of us? As my child was already a bit older then, he told me that they couldn't bear things anymore. He had no pocket money for school and there was no food at home to eat. He wanted to quit school to find a job. What was I to say to him? It was such a waste, you know, that his studies [had to be abandoned]. No one had helped me out from the beginning. No one – up till now, 30 years later. No one had helped me out. My children and I relied on ourselves. My relatives have never come to visit me too. During Hari Raya they've never come knocking on my door to come and visit their nephews and nieces. Never. But when my children had grown up and living a life of… well yes, it's not a life of ease or of difficulty – they then want to come over [to visit]. They want to come over and look at the house and what not. I welcome them – [if] they want to visit us I will receive them and not chase them out, but in my heart. It's swollen (sic). If the hand is swollen it can be seen, but no one can see a swollen heart. I just keep [my feelings inside of me]. Those are my [sacrifices] – it's difficult for me to talk." [R3F1]

Box 9: *Effects of the Economic Crisis*

❝ I'm a woman. We need children in a marriage. As a wife, if we cannot grant something to our husbands... actually it's not only for our husbands, but for ourselves too. We need to have children. So [I] received a lot of criticism from my husband's relatives as well my own relatives, as they kept asking me why I still was not bearing any children yet. So I told my husband to allow me to try IVF just once. So we did that. In the past my husband used to work at Khong Huat (?). He only earned 1250 dollars per month. During that period we had shifted to Chai Chee, and when the economy crashed the first time round (1997-1998) we weren't affected that much. [But] the second one (2008), yes. Because most of our money was gone. Firstly we had used it to pay for the house, and secondly during that period we had used it to pay for the IVF treatment. For all of the hospital visits, we really needed money to pay for all of that. So, when our CPF account savings wasn't enough [to pay off the housing loan], we had to fork out cash to make up the difference. So, because our spending had to be channelled towards these areas, things became quite chaotic. So we rented out [our house]. Even after renting out our house, we still felt that our financial situation was still unstable. We couldn't... furthermore we had already gotten (my son) during that point in time. It all felt like we just couldn't [pull through].

We tried to rent our house, as well as trying out other means [to save money/to source out money] and we just couldn't survive. We ended up selling our flat. Because that was probably the only way left [for us to survive]. Firstly, we needed the money. Secondly, we also needed the money to pay off all of our accumulated debts. So when we [first] rented out our house, we began to move around a lot. After we had sold our house, we carried on to move around a lot – that was the most difficult/painful period [for me]. That was most painful, painful, painful for me. [That became] a life lesson for all of my life. If I'm not wrong, we sold the house in 2010. [That period] was most painful. Having (my son) around [but] without a home [of our own], it was difficult for us to educate him (sic, raise him up) without having a house [of our own]." [R3F1]

Box 10: *Working Overtime Despite Medical Condition*

" For me, I can't receive any assistance because they want your salary to be less than $1800. And I just tell Abang (husband) to just go (to place like MENDAKI) and apply because they don't understand our problems and if we can get, if not never mind. ..because for Abang's salary, he has to get overtime. If not it's not enough..household expenditure..even rental we have to pay $500 even if with parents... so most of the salary goes to rental? Most go to the rental..not including PUB bill.. How much are the bills per month usually? Bill... because we use top up. Water bill my father will pay. For top-up current (electricity), one month around $90. For telephone top-up? For my child and myself, one month is around $10 for myself and $10 for him so around $20. For husband, we make mistake, he took contract for the phone.. so a bit more expensive..one month around $50. For example, at certain places, now we have dealings with HDB, we need a phone line. When it is just 3 of us (myself, son and husband) the expenditure was under control but now with Father and my brother, there are 2 more mouths (2 more persons eating). Rice is 20 kg per month. [We] go to the market twice a month. $100 per trip so $200 a month. (We spend) on NTUC (supermarket) is a separate expenditure. Rice, Sugar, Soap, Oil, eggs and others. My husband has a medical condition (...) Before when we were living in Chai Chee and we had to downgrade from three-room to 2-room because he can't work hard any more. No choice. Previously we had to pay additional cash but then when we had our child, we can't survive any more. We downgraded because at the time we need to top up monthly payment in cash. We thought about it. We want to sell it. Whatever we have, we had to pay HDB. We paid HDB $30,000. Every month we have to pay $500. We sold our flat in 2010. End of next year we will be shifting to Bukit Panjang (BTO). The new house is ready. 2-rooms like this. Self-owned. [For my husband's docto we pay] about $100+, sometimes $200+ per month. These all costs money. For his bone problem, he told his doctor, if he is not sick, he won't go. They ask him to go for physiotherapy so he told his doctor that he won't go because of the medical costs. The doctor said he was too stiff so he had to relax his muscles." [R1Q3]