Working Paper Series  
No. 14002  

Trends and Policies Affecting Malay Muslim Community  
Outlook and the Underclass  

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July 2014
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ABOUT RIMA

The Centre for Research on Islamic and Malay Affairs (RIMA) is the research arm of the Association of Muslim Professionals (AMP). RIMA’s transformation from a research division of AMP to a full-pledged research centre in February 1998 underscored the growing emphasis on research to support the provision of services, as well as to promote intellectual discourse and discussion on issues and developments affecting the Malay and Muslim communities.

Today, RIMA’s mission is to undertake strategic research aimed at providing thought leadership in contemporary Malay and Muslim affairs. Our vision is to be a centre for research excellence for the advancement of the Malay and Muslim communities. To this end, RIMA conducts research programmes in a number of key areas, which include economics, education, religion, social, leadership and civil society.
ABSTRACT

The burgeoning population and its impacts on the costs of living, workforce and other socioeconomic issues have great bearings on the current and projected conditions of the Malay Muslim families. This paper revisits the issue of socioeconomic standing of the Malay Muslim community in Singapore. It attempts to examine how the community is faring in light of the continuous uptake of immigrants and the future implications to the Malays when the floodgates to immigrants are fully opened. This paper argues that Malays have to be more proactive in order to stay relevant in workforce and survive with a sustainable standard of living. It also briefly discusses the Malay underclass existing within the community. It summarizes that scarcity of resources taxes the ‘bandwidth’ of the impoverished and hence, social assistances and measures should be rendered in a manner that replenishes the taxed ‘bandwidth’.

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1. Introduction

The continuous uptake in immigrants and issue of population growth has placed the Malay community in a disconcerting position, with reasonable doubt if its proportion against the nation’s burgeoning non-Malay immigrants will be sustainable in the future and the accompanying ‘major social and political implications to the Malay community’ (Hansard, 2013) if we become the minority of the minority. This issue is not one that is unprecedented – as concerns about ethnic ratio imbalances have been raised and placated by the ruling party’s verbal assurance that they would admit ‘more Malay and Indian immigrants’ if necessary back in 1989, when immigration policy was liberalised. The reduction of Malay proportion from 13.9% in the year 2000, to 13.4% in 2010 makes this concern still a valid and habitual one.

Beyond population proportion, there is a greater need to understand and reflect upon the community’s socioeconomic status across the decades of upbringing and relative to the nation and other ethnicities. There is a general yet hazy consensus that Malays are lagging behind in many socioeconomic aspects namely education and job opportunities. With the continual influx of immigrants filling up many ranks and the increasing unequal distribution of the pie favouring the top percentile of the income group, where do the Malay community stand? In 10 or 20 years from now, when the 6.9 million population projection is realised, what kind of socioeconomic opportunities, or rather threats awaits us? At present there is a dearth of research on the socio economic backgrounds and position of the Malay Muslim community (hereafter MMC), let alone the trends and policy implications on them. Identifying the current and projected implications of the economic trends and policies on the community is therefore imperative to prescribe the next best steps moving forward.

This paper first discusses the socioeconomic situation of the Malay community in Singapore, delving into essential aspects namely income, education and the Malay workforce. The paper then follows with a brief projected outlook and implications on MMC, in light of economic policies. It then ends with an insight on the Malay underclass and an accompanying inequality framework that explain its existence and interventions. Please note that sections 3 and 4 aim to supplement a research paper studying projected scenarios for the Malay community.
2. Methodology

This paper is formulated based on studying journal articles, books, newspaper reports and other publications. Statistical reports by government bodies were also used to gather facts, figures and data.

Due to inadequate knowledge of expertise on theory and techniques, and insufficient statistical data, no formal models of projection which include econometrics will be used in this paper.

3. Current Socioeconomic Position of Malays

3.1 Malay Demographics

The Malays in Singapore stands at 13.3% of the whole population in 2013, comprising of 512,800 persons in absolute terms. Malays are considered a youthful populace with a median age of 31.4 years in 2010 (AMP, 2010).

3.2 Income

![Figure 1 Monthly Household Income](image_url)

32.1% of Malay Muslim households cannot meet social inclusion level (Li and Hussain, 2010) that is, an income range of $2500 to $3000, a level deemed necessary to ensure intergenerational mobility. This means children from these households may suffer from
intergenerational socioeconomic immobility. This is a decrease from 44% in 2005. However, this 32.1% still represents a large proportion in MMC (see Figure 1).

From 2000 to 2010, proportion of households within the lower income classes declined but the percentage with no income remains at 7.9% (absolute increase of 376 families from ’05 to ’10) This could explain occupational immobility, whereby the same group of people who are not working in 2005, becomes discouraged and thus drop out of labour force i.e. become economically inactive.

In relative terms, Malays are overrepresented in the lower income range, with 24.9% of its community earning below $2000 (see Figure 2). Lower income indicates a preceding lack of occupational qualifications or mobility which translates into low educational qualifications attained in general.

GDP output for each individual is S$5292 in 2010 but 63.3% of Malay households do not meet this supposed share of economic gains from the nation’s economic growth. This means payoff from success of economy is not equally distributed or inclusive to the rest of society, particularly Malays.
It can be seen from Figure 3 that the bottom 10% of the household nations earn an average of $1574 and is increasing at a crawling speed, whereas that of the top 10% has increased their size at the expense of the lower rungs of income class. This results in increasing disparity in the average income of households from 2000-2013. The bottom 10% also are those earning at the unofficial poverty level in Singapore deemed at $1700.

Almost 40% of Malay households still remain in the bottom two deciles of the income group earning average income ranging around $1,497 and $2,940. This shows that a majority of them are still trapped in a cycle of socioeconomic immobility.

However, there is a considerable increase in those earning an average of $4,000 - $5,999 indicating that a proportion of Malay households are climbing the socioeconomic ranks and keeping pace with the gains of economic growth.

3.3 Education

In Singapore, where education is seen as the most viable pathway to occupational success and hence economic stability, the highest educational qualification attained is an indicator of the corresponding future opportunities and wage level.
Overall, there is an increasing trend of Malays getting higher educational attainment. However, the growth is not high enough as Malays are still very much underrepresented in higher educational attainment levels by ethnic and national comparisons (see Figure 5).

Figure 4 Trends of Highest Qualification Attained by MMC

Figure 5 Proportion of Highest Qualification Attained by Ethnic Group
Malays are overrepresented in terms of having highest qualification of post-secondary and below. Even with the much appraised high enrolment in polytechnic, Malays are still underrepresented in that category, much akin to university enrolment.

*Educational Attainment & Occupational Qualification*

The chart above testifies to the close association of education and income attained. In 2010, 58.8% of Malays have attained at most either lower secondary or post-secondary (non-tertiary) education. Likewise, 59.7% of Malays are employed in the job categories “Clerical Workers, Service & Sales Workers, Agricultural & Fishery Workers, Production Craftsmen & Related Workers, Plant & Machine Operators & Assemblers” which require at least the aforementioned qualifications.

Similarly, 11.4% of Malays are employed as “cleaners, labourers & related workers” which require primary or no education, and 24.5% of Malay community owned the corresponding educational qualifications (or the lack thereof). This congruence in proportion of Malays in education and corresponding job sectors indicates that educational attainment plays a large role in determining the job opportunities and corresponding wage levels in Singapore.

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1. excess of 0.9% could come from individuals with other higher educational attainments
2. excess could mean many from this group are unemployed or work in jobs not under the category
3.4 Workforce

Understanding socioeconomic implications necessitates an analysis of the occupational opportunities that is available to the MMC. This is imperative given the far-reaching implications on families for not securing a job that rewards sustainably.

### 3.4.1 PMETs & Non-PMETs

**Figure 7** Data only reflects 73% of Malay households whose predominant language is Malay.

**Figure 8** Proportions of Residents and Non-Residents in Workforce

In the working industry, around 23.3% of head of households are working in the professional industries. The remaining majority are holding non-PMET jobs, which generally entail lower income. They are more susceptible to depressed wages as almost half of the non-PMET workforce comprises of non-residents who are willing to be employed at lower wages (see Figure 8).
Figure 9 Resident Households by Predominant Household Language and Occupation of Head of Household

Note: Indians have higher proportion of PMETs due partly to influx of foreign Indian nationals with better qualifications and job opportunities. National accounts for the group “Others” as well.

Malays are also very much underrepresented in PMETs sector, showing higher representation for “Associate Professionals & Technicians”, which entails a median monthly basic wage of $2801 (Ministry of Manpower, 2012). Malays are however overrepresented in “Plant & Machine Operators & Assemblers” whose basic wage deviates around $1600.

3.4.2 Working women

Since the 1960s, Singapore economy saw increased share of female labor participation due to its export-oriented\(^3\) development which necessitated a large supply of women especially in industries like electronics (Pyle, 1997). This led to an increase in share of the workforce to 40.1%. However, economic restructuring which placed emphasis on human capital and technology-intensive products witnessed many of the women unskilled for the jobs. Hence many women, including the Malays dropped out of the labor force, and after years of being inactive coupled with minimal educational qualifications, most chose to remain unemployed.

In a Report on Survey of Households (1977, p72), 27.2% of Chinese married couples had both husband and wife working, compared to 23.9% and 18.8% of Malays and Indian households. On the other hand, the proportions of couples where only the husband worked

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\(^3\)Singapore export-oriented plan was designed to attract foreign direct investment in industries which typically employed large percentages of women (such as electronics).
were 63.0% among the Chinese, 67.7% among the Malays and 70.6% among the Indians. The observation remains similar even after three decades, with 54.4% of Malay females unemployed and 34.2% of households have only one working person.

In Census 2010, 81.7% of households whose head is aged below 35 years old have youngest children who are still not working. 79.5% of households whose head aged 35-49 years old have youngest children who are still not working. Both groups constitute 56% of the total Malay households.

This coupled with the fact that a preponderance of Malay women are not working clearly demonstrates that majority of Malay families are dependent upon a single source of income provider i.e. heads of households. This could result in many families facing a threat of not having a sustained income for a good standard of living.

The unemployed women who are mostly housewives are fully aware of the opportunity costs of childbearing which includes loss in potential income and savings as well as opportunities for social life and independence. It is thus imperative to ease the prospect of staying employed whilst still enabling the ability of the women to provide maintenance and care for their families. This could be in the form of having a network for the Malay women which provides a list of jobs whose level and skill requirement is congruent with the skills and goals of the childbearing women. Such a network could call upon mothers with secondary and or below qualifications to seek part-time job offers that would be suitable and best fits their schedule. An example of such a website available is Mums at Work Singapore (MW, 2010).

<table>
<thead>
<tr>
<th>% of households w youngest child below 12 yrs or aged 12 yrs over (%)</th>
<th>Age of Head of Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>81.7</td>
<td>&lt; 35 Years Old</td>
</tr>
<tr>
<td>79.5</td>
<td>35 – 49 Years Old</td>
</tr>
<tr>
<td>28.8</td>
<td>50-64 Years Old</td>
</tr>
<tr>
<td>1.8</td>
<td>65 Years and Above</td>
</tr>
</tbody>
</table>

Table 1 Percentage of Households with youngest children unemployed
4. Future Implications and Projected Scenarios

4.1 Demographics

Based on analysis of MMC current and past socioeconomic positions as well as observations of Singapore’s economy, various insights and cautionary measures could be shared regarding implications on MMC.

4.1.1 A Young Workforce

By 2030, the youths of today who are also the biggest age group in the MMC will start contributing to the workforce of the economy. Being in their 30s, they should see a stable and thriving career. However, they will also be vulnerable to competition from the steady influx of foreigners into the country.

Along with entering the workforce, the youths of today will also have added financial responsibility of caring for the elderly, as an ageing population emerges, particularly since 28.8% of those in age range 45-54 years are economically inactive and thus may not have enough retirement savings.

Figure 3 Population Pyramids of Singapore Malay Residents by Age Group and Sex

Note: population pyramid likely to change when accounting for mortality and fertility rate
4.1.2 Educational Attainment

The above projection postulates that Malay community is moving slowly but certainly towards greater educational attainment. There are more programmes tailored by the Malay self-help groups to boost educational attainment. Further, diversity in educational pathways allows for greater opportunities and platforms to seek higher qualifications. The higher intergenerational mobility present today also meant that younger generation can attain better education and corresponding socioeconomic position compared to preceding generations. Hence the most probable situation would be an upward trend towards greater educational attainment levels.

The increasing trend of greater education levels would thereby mean a resultant upward trend in occupation and wage level. Even for those whose highest education is primary level and below, they may still earn entry level wages of $1000 with the inception of the Progressive Wage Model (Hansard, 2014), starting with the cleaning industry (Ministry of Manpower, 2014). Nonetheless, it can be postulated a disproportionate 67.9% of Malays will still not be eligible for PMETs on the sole basis of their educational attainment. Based on

Figure 11 Projected Path of Malay Proportion by Highest Educational Qualification Attained
median wages of the respective occupational groups in Singapore, this group of non-tertiary graduates and or below earn median wages ranging from $1000 to $1920⁴.

4.2 The immigration policy

4.2.1 Evolution of Foreign Talent Inflow (Hong Kong, 2013)

Generally, the non-residents who are granted a stay and job in Singapore are the young, with 45.9% of the population being in the age range 25-39 years (see Figure 12). Admittedly, this is to ensure the foreigners remain an asset rather than liability to Singapore’s resources and hence, the intake trend will remain similar. This however entails increased competition for the Malay Muslim youths today that will be in that age range as well. There is a thus a need to prop up the educational attainment (minimum qualification of a diploma) and job qualifications of the present secondary and post-secondary students to a certain benchmark in order to ascertain and or prepare for their relevance in the economic market.

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⁴Median wages based on statistics disclosed in year 2012, hence projection do not account for nominal nor real increases in median wages in the future
The liberalisation of the immigration policy and its resultant burgeoning foreign pool has seen the government stepping up its efforts to retard its growth through inception of various tightening measures since 2010. This however begets concern for the economy and businesses. Restructuring and tightening of immigration policy has harmed certain sectors of the economy that depend heavily on foreign labour. This risks increased business costs and subsequent relocation of investing companies. In the first quarter of 2014, electronics industry growth reduced by 8.8% due to a semiconductor company which “is growing in Singapore in other areas” as reported in The Straits Times (Chan, 2014). On this, Bank of Merrill Lynch economist, Chua Hak Bin asserts that “firms choose to relocate or invest their manufacturing capacity elsewhere”.

This essentially shows that Singapore cannot tighten foreign manpower drastically given its repercussions on the economy and businesses. Henceforth tightening measures are expected to be mild and aimed to reduce but not stunt the growth of foreign workers.

4.2.2 Workforce

Non-Professionals, Managerials, Executives and Technicians

To this end, Malays will have to continue competing for jobs with foreign workers especially since the middle-skilled workers with S Pass holders continue to rise. The higher entry qualifications of S-pass holders, as part of efforts to transient towards a productivity-driven growth model (Hansard, 2012) will also see more foreign workers who have higher skills.

Further, increases in technological advancement increases substitution of labour by ‘information technologies and mechanisation’, thereby dampening the income of unskilled and semi-skilled labourers (Bhaskaran, et al, 2012, p. 132). Hence, all these should compel
Malays to continue progress in skill attainment albeit working in middle-skilled industries in order to remain competitive and relevant in the market.

*Professionals, Managerials, Executives and Technicians*

PMETs new entrants are not spared from competition as there is significant growth in the number of tertiary educated\(^5\) nationwide, namely those in the age-groups 25-34 and 35-44. In 15 years’ time, these numbers will remain stable or increase given government efforts in bettering the education system, which will allow students greater opportunities to take up higher education.

![Figure 14 Percentage Change of Highest Education Attained by Age Group](image_url)

Statistics Singapore Newsletter, March 2013

The current percentage of people from younger age groups who owned university education nears 50%. The numbers in white-collar PMET jobs will increase from half the workforce to about two-thirds by 2030 (Chan, 2013). With the increased supply of graduates, there will be greater demand and competition for jobs in the PMETs industry. In response to this, MTI will create more PMETS jobs for 40,000 to 45,000 young Singaporeans expected to enter the job market annually over the next three years (Ministry of Trade and

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\(^5\)Persons with diploma, professional or university qualifications
Industry, 2014). The government will also undertake a fresh approach to continuing education and training (CET) for PMETS, to ensure they stay relevant and leveraged in skills.

As the government continue to invite global talent with cutting-edge skills and abilities (2013), graduates can expect to face stiff competition from both the larger supply of local graduates as well as more competitive foreign talent. This makes it even more necessary for Malay graduates to be proactive in leveraging themselves with new set of skills, expertise or trade (Ong, 2014) to stay on par with the rest of the competition.

**4.2.3 Singapore Industries**

Singapore’s small and open economy renders it vulnerable to external shocks or cycles. The effects of a worldwide downturn will be further amplified on Singapore’s external industry. This is proven when Singapore economy contracted by 5.9% (QOQ, SAAR) in third quarter of 2013, after experiencing effects from financial volatility in Eurozone, decelerated output and employment which discouraged spending in US as well as a sluggish Chinese economy. This saw external-oriented sectors like trade-related industries feeling the full brunt of the slowdown while economic growth was sustained due by domestic-oriented sectors such as business and consumer lending as well as professional services (Bhaskaran, Yahya, Sitheek, 2012, p.9).

This is further attested during a discussion on the Macro-Economic Outlook for Singapore and Implications for Policy (Bhaskaran, Yahya, Sitheek, 2012, p.49). Participants acknowledged that industries tied closely to external economies such as retail sales, financial intermediaries and bank lending tend to be affected by cyclical economic phenomenon. On the contrary, industries like construction, healthcare and education are supported by ‘slew of infrastructure and other supply-side expansion projects underway to cope with the much larger population base that has grown in recent years’. This would also be a resultant effect of opening of floodgates to the foreign talents.

As Malays are overrepresented in the healthcare and education sector, they can be assured of job security in the long term due to the greater demand for such profession. Nonetheless, to satiate this demand, the government is opening its doors to more foreigners especially in healthcare and eldercare in order to cope with its growing ageing population. This could lead to overrepresentation of foreigners in such sectors which would thereby affect the dynamic of the workforce in such industries in the near future.

**4.2.4 The Wage Revolution**

Further, a wage restructuring which transcended in middle 1980s as part of plans to efface low-cost and low-skill industries led to a wage boost in skills-intensive industries but this

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6 Industries related to IT greatest hit as weak external demand took its toll on domestic IT production and supporting services
7 The government engendered a wage hike to ‘force manufacturers to upgrade, move out or close shop’.
8 Industries such as life sciences, pharmaceuticals and other high-tech manufacturing industries had wage increments as a result of the revolution.
also saw real wage deterioration for domestic industries\(^9\). Also, as the revolution ceased\(^10\) halfway, the wage increments did not extent to domestic economy such as construction, retail and hospitality. Hence, while job security in domestic economy may be assured, the progress of wage increment is limited compared to skill-intensive industries (Ping, 2013, p. 104-106).

**4.3 Projected Scenario: Futures Wheel**

With the various implications and cautionary insights on the socioeconomic position of the MMC, the chart below summarizes and identifies the primary, secondary and tertiary implications on MMC in 20 years’ time when the 6.9 million population projection is actualized (see Figure 15).

In summary, the historic forces of insufficient skills and expertise of the past workforce, coupled with dwindling fertility rates and emigration saw Singapore opening its door to foreign talents, a policy which sees no end in its intake in order to sustain economic growth.

With the immigration policy currently prioritizing the low-cost foreign labour as well as high-income talent, wages of the lower-income jobs will remain dampened while those at top deciles are likely to increase. This should be a cause of concern for the Malays who in majority are still working in unskilled and semi-skilled industries.

It has also been mentioned earlier that approximately 40% of Malay households earn less than $2940. While these amounts should suffice in expending on basic daily needs, there will be little left for discretionary and CPF savings. They are unable to save for longer term healthcare and retirement. Hence, these households will be acutely vulnerable to unemployment spells or critical illness facing family. This can thus exacerbate social immobility for such families who are barely surviving on their current earnings. Further, they may not have enough CPF savings to own housing and may have to resort to small rental flats, thereby begetting more social problems.

The increasing inequality meant that inflation will likely impact the families in the lower rungs of the economy. More Malay households will face difficulties in maintaining a sustained standard of living in Singapore and may see emigration as a highly viable option.

With ageing population well underway, one can expect many families or householdsto have insufficient retirement funds and thus pose greater strains on the families and community.

A rising underclass of Malay households is not implausible in future if there are more people who are stuck in low-skilled and low-paid jobs, yet face with increasing costs of basic expenditure, healthcare and education.

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\(^9\)Construction workers, plumbers, waiters and cleaners, etc. declined in the past decade.

\(^10\)Low costs in domestic economy which translated into low living and business costs rendered wage restructuring for these industries unnecessary (p. 104)
Figure 15 Futures Wheel: Projected Scenarios for MMC

**Future Consequences**
- Reduced Malay ratio
- Increased emigration of Malay families
- Rising underclass
- Rising inequality
- Increased inflation → reduced real income
- Liberalisation of immigration policy
- Lack of personal & CPF savings
- More families to resort to rental houses
- Greater household size
- Cannot support economy’s transition to human capital, R&D and knowledge-based
- Reduced growth of domestic labor force
- Increased intergenerational immobility
- More socioeconomic problems
- Dampened low income & rising high income

**Current Impacts**
- Increased graduates on national level
- Insufficient skills & expertise
- Nation’s ailing total fertility rate (TFR)
- Emigration
- Smaller future workforce
- Greater competition for jobs for graduates

**Historic Forces**
- Nation’s ailing total fertility rate (TFR)

**LEGEND**
- Primary impact
- Secondary impact
- Tertiary impact
5. The Malay Underclass

Table 2 Monthly Nominal Income of Households and Individuals

<table>
<thead>
<tr>
<th>Monthly Income from 2000 – 2010</th>
<th>Poorest 10%</th>
<th>Richest 10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Malay Households</td>
<td>2000</td>
<td>&lt; $1,500</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>&lt; $2,000</td>
</tr>
<tr>
<td>Working Malays</td>
<td>2000</td>
<td>&lt; $1,500</td>
</tr>
<tr>
<td></td>
<td>2010</td>
<td>&lt; $1,500</td>
</tr>
</tbody>
</table>

In terms of income mobility, the poorest 10% of the Malay individuals (and households) has experienced stagnant growth in income level as opposed to the richest 10%. This stagnation in nominal income is alarming given an average CPI inflation of 1.5% throughout the decade (Ministry of Trade and Industry, 2010). This renders the poorest 10% of Malays reduced purchasing power during the decade. On a national level, the nation’s bottom 20% where two-fifths of Malay households are situated, see their real income rising by a mere 0.3% (Sim, 2011) over the decade.

The varied growth in income levels for different classes signals a precursor to rising inequality within the community. Beyond inequality, there is a more pressing issue of the sluggish socioeconomic progress of the poor within the MMC.

Figure 16 Resident Households Percentage

In 2010, about 18.3% of MM households fall in the bottom 10% of national average income and 39.1% of households fall under the bottom 20% of the national average household income, with an average household income of below $3000. This essentially means that more than a third of MM households run the risk of failing to meet the ‘social inclusion level’. This signals an incipient underclass in the Malay Muslim community.
6. Inequality and Intervention

To explain the reason behind inequality of outcome for the impoverished and social assistance rendered, a framework will be used. This framework borrows from a combined work of distinguished economists and psychologist who have propounded on the issue of scarcity and inequality.

6.1 Inequality of Opportunity and Outcome

The widely held view of inequality in current economic and political agenda is that inequality of outcome, which is the final inequality experienced resulting from ‘economic, demographic and social process’ (Lefranc, Pistolesi & Trannoy, 2006) can be attributed beyond the individual locus of control known as “individual effort” in the labor market or in education, to include inequality of opportunity. Current discourse imputes inequality of opportunity to inequality of outcome due to differences in “individual circumstances”, as originally conceptualized by economist Roemer (1998). Circumstances include any features that are outside the control of an individual, such as gender, race, ethnicity or place of birth as well as a child’s parental characteristics, such as education or income (Kanbur, Rhee & Zhuang, 2014, p. 2 – 4).

6.2 The Bandwith Tax

For the 40% of Malay households surviving with income well below level deemed ‘socially inclusive’, scarcity of resources is common. Scarcity directly reduces a person’s bandwith (Mullainathan & Shafir, 2013), which refers to two components of mental function: cognitive capacity and executive control, responsible for our ability to ‘think and reason abstractly and solve problems...’ and ability to ‘manage our cognitive activities including planning, attention, initiating and inhibiting actions and controlling impulses’ respectively (p. 47). Hence, upon experiencing scarcity of any kind, one becomes consumed by it (p. 7). For the poor and impoverished, this could mean constantly thinking about paying off debts, rents or even healthcare costs. As a result, they have lowered effective capacity than the well-to-do, because their mind is held by scarcity instead of them being less capable (p. 60).

\[\text{Bandwidth does not refer to a person's inherent capacity but how much of that capacity is currently available for use}\]
6.3 The Inequality and Intervention Framework

The ideologies above explain that a typical household facing challenging socioeconomic circumstances may not be able to progress independently, not due to lack of effort (refuted as fallacy of the idle poor), but rather because their existing circumstances such as low income attainment (arising from inequality of opportunity and/or effort) keeps them preoccupied in addressing urgent issues such as providing for family’s daily expenses (thereby acting as a ‘bandwidth tax’). This subsequently affects their level of effort to improve on their quality of living (outcome). Children from such families are not spared as concomitant issues of being poor impose a ‘bandwidth tax’ on them too and consequently affect their quality of ‘education, information and emotional support’ (Ho, et al, 2009) received, thereby impinging on their future outlook.

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12Families interviewed in the Malay Underclass were mostly single-parent families which could thus entail issues of parent-child relationship, child neglect or dysfunctional family environment.
6.3.1 Self-sufficiency in Assistance

The premise of Singapore’s social security system (Kang & Leong, 2013, p. 159) and government’s strong emphasis on self-sufficiency and self-reliance when giving aid to the poor (Hansard, 2011) should recognize that various assistance or social service provisions may not reach them precisely due to the limited bandwidth that they experience. Sole breadwinners are often already relentlessly putting in hours of time struggling with two jobs and the impoverished are constantly reminded about the arrears in household bills and other debts. There is thus further ‘bandwidth tax’ to pay in every step or process they take to source out for the assistance they qualify for such as complicated forms and pre-requisites or long waiting times. The trade off of each process may prove to be too large for families to even consider application. Hence, any form of assistance should be rendered to the families with greater ease to create more free ‘bandwidth’ and augment level of control and cognitive capacity to deal with other equally important issues in their lives.

Beyond ease of receiving assistance, various programmes by self-help groups such as classes should also function in a manner that aims to economize bandwidth used while still benefiting the clients (Mullainathan & Shafir, 2013, p. 174). It may also be worth to find out why certain clients withdrew from programmes, to look into their strengths and individual concerns with greater consideration for their bandwidth.

“it’s not that these programs deliver something people do not want or do not consider important, perhaps the problem is not in what these programs are trying to deliver but with the actual deliver” – Scarcity, Why having too little means so much (2013)

6.3.2 A Holistic Intervention

With the framework, it can be inferred that intervening policies should be directed towards promoting equality of opportunity, as has been proferred by various philosophers Dworkin (1981), Arneson (1989) or Cohen (1989), as cited by Checchi and Peragine (2005) in a study. Beyond state assistance, the help programmes and measures by Malay self-help groups have been executed to counter inequality of opportunity or bandwidth tax. For instance, AMP’s Adopt a Family Youth Scheme (AFYS) has a multifaceted approach, offering economic empowerment which attempts to rectify inequality of opportunity or promote a more level-playing field, financial assistance and management for parents and socio-educational development for the children that reduces bandwidth tax. All these approaches cumulatively help to reduce bandwidth tax and improve socioeconomic standing of the families which subsequently boost level of effort for them to lift themselves out of poverty and dependence. One must recognize that education, health, finance and child upbringing all form part of a parent’s bandwidth capacity. Rectifying and managing each of these could “liberate bandwidth, boost IQ, firm up self-control, enhance clarity of thinking and even improve sleep” (Mullainathan & Shafir, 2013, p. 180).

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13 Social security system is based on ‘the principles of individual and family responsibility, community help, and government assistance as a safety net of last resort’.
14 skills upgrading courses and business training
15 financing utilities arrears and education fees
16 enrichment programmes and camps
7. Limitations and Future Areas of Research

The issue of data transparency in Singapore is one that has not received significant attention and hence improvements. Various statistics retrieved from Department of Statistics Singapore lack independent classification or identification of the Malay Muslim Community. Hence a considerable amount of assumptions and links have to be made regarding the implications which albeit logical, may still affect the accuracy of derived conclusions.

Further, a large body of data are taken from sample of different composition in Singapore. For instance, data on income and wages includes variability in wages from differing job scope and responsibilities and market conditions (Ministry of Manpower, 2014). Hence it cannot be regarded as true reflection of the situation in reality and could only be used as an imprecise guide in measuring expected wages of an individual entering the industry.

Also, as this study rests upon informal methods, it lacks the substantive discipline that would corroborate the findings and conclusions.

8. Conclusion

Malays in Singapore are progressing, but much discourse laments its modest socioeconomic standing compared to other ethnicities. Beyond relative comparisons, it is essential to evaluate whether the progress is enough to cope with the changing present and future outlook. The evolving landscape of the economy and its continuous invitation to talents overseas meant that Malays have to learn to be proactive in staying relevant in the market. Greater support and interaction should be facilitated for those who see value in upgrading their skills. Greater resources could be channelled for women to ease their re-employment or efforts to seek extra source of income for the family, without discounting on the quality time invested in loved ones.

For those starting with less than level playing field, any form of social assistance that creates ‘bandwith’ will improve the family's self-reliance. One must also be aware that there are families who fall through the social safety net due to the lack of bandwidth to seek assistance. The efforts of various self-help groups have been commendable and more resources must be channelled so that aid could be rendered in a non-exhaustive manner, seeking to clarify family's failure to seek assistance or cope with conditions or criteria needed to be fulfilled to get assistance and tackling needs of family individually. This is even more so required given that a considerable proportion of Malay families suffer from inequality of opportunity and more so could be under that threat in the near future.
References


