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2009

### Meeting Needs: Singapore's Shifting Sands

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#### Citation

Mathi, Braema. Meeting Needs: Singapore's Shifting Sands. (2009). *Social Space*. 74-83.

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# Meeting Needs: **SINGAPORE'S SHIFTING SANDS**

What are the gaps in current social policies and interventions? Braema Mathi rolls up her sleeves and tells us where.



The developmental ideology of Singapore is deeply entrenched in economic imperatives, which means that policies are largely designed to fulfil a primary purpose of economic development. Some characteristics of this developmental approach include the subordination of welfare to economic efficiency and growth, diverting financial resources for productive purposes, minimising the dependence on the state and encouraging reliance on the family and community.<sup>1</sup> This has also meant encouraging a Confucian ethos that advocates rigorous work ethics, reliance on the family as support, greater consideration for the communitarian approach over individualism and harnessing wealth for the greater good of all. The approach to social policies effectively becomes an instrument to enhance the goal of economic growth.

During the early days, Singapore emerged as a newly independent country against a backdrop of British social system structures, the Communist political ideology and challenging partisan politics. The People's Action Party (PAP) enhanced measures to reduce poverty as well as refined schemes and policies to ensure that standards of living were maintained. Like any other developing country, such schemes and policies had to be aligned to the International Labor Organization's 1952 Convention 102 which stated that social security benefits included healthcare, sickness, unemployment and employment, injuries, old age, maternity and survivors' benefits.<sup>2</sup>

Much of this sustained growth has been attributed to the strong hand of the State and its effective developmental strategies. Factors such as health, education and housing were made the hallmark agenda for its people. The housing policy, in particular, is testament to the nation's efficient social policies, ensuring the political legitimacy for the ruling political party as having successfully met the needs of the population.<sup>3</sup> The success of the housing policy was primarily possible due to the Central Provident Fund (CPF). Both policies were regarded as crucial in terms of buttressing social investments as they provided for the people and were utilised for the nation's infrastructure build-up.

The principle behind the CPF is to meet retirement needs. Thus far, allowing the CPF to be used for health and education has served to meet the dual purpose of meeting one's immediate needs whilst also reserving some of the monies for retirement. Today, however, questions are being raised on how the CPF will meet retirement needs. Right from the start of the current political system, the government has identified the key actors – the individual, the family, the community, the

private sector and the government itself – as having a role to play in the development of the individual and the nation. In delineating the roles and as social infrastructures were being built up over the years, the State has distanced itself from providing welfare services, to ensuring that agents are fulfilling that role and doing so effectively. Thus, the social ideology of the State has key actors in differentiated roles of responsibility – self, family, community, private sector and the government – all providing care to help the individual. This co-sharing of responsibilities has evolved through the years into a complex network of providers of services that has come to be dubbed in the '90s as the 'many helping hands' approach. This also means that inadvertently, the State takes on a bigger role in needs assessment, monitoring and evaluation processes as well as governance. The national bodies – National Council of Social Service (NCSS), National Volunteer and Philanthropy Centre (NVPC) and the Commissioner of Charities – complement the State's role through the Ministry of Community Development, Youth and Sports (MCYS), whose primary aim is to be both a policy initiator and review body to meet the different needs of the people.

### **Evolving Context, Evolving Needs**

Needs are plenty and complex. One approach has been to classify them as quantitative; qualitative; and specific (particular) to a community.<sup>4</sup> These are briefly defined as follows:

- Quantitative – food, shelter, health, access to education, access to employment, access to family life
- Qualitative – emotional well-being, self-esteem, inclusiveness, empowered decision-making, having a stake in society, support of family or friends, environment for leisure, access to lifestyle practices, opportunities to exercise freedom, cultural inclusion
- Particular/Specific – indigenous, marginalised communities

Maslow's<sup>5</sup> Hierarchy of Needs – which classifies needs into categories – includes aspects such as physiological, safety and security, love and belonging as well as self-esteem.

Physiological needs refer to breathing clean air, having access to water, having enough sleep, enough food and having the capacity to have a sexual relationship. Safety needs are those that include peace and order, access to justice, job security, grievance procedures, insurance policies, and the like. Most developed countries seem to be able to,





generally, satisfy people's physiological, safety and security needs but smaller groups of people still risk being left out.

The next stage in meeting needs of the human being include those that give an individual his or her emotional security through friendship, intimacy, a sense of belonging and acceptance, as well as being loved and able to love. All humans<sup>6</sup> need to be respected, to have self-esteem, self-respect and to respect others. There is also a higher need to self-actualise by maximising one's potential and abilities. Such a development can enhance an individual's well-being to the level of self-transcendence.

For Singapore, the fulfilment of its citizens' needs, for the majority of the population, ought to move beyond the basic to a higher level. It also means that at a secondary level, the State will still be grappling with fulfilling the basic needs of new communities, whilst extending to provide opportunities to fulfil the needs of those who are better off in society.

Others view the process of fulfilling needs as equally important as the outcomes. Scanlon argues for basic institutions in society to be 'seen as cooperative enterprises' producing certain benefits for citizens, who, as free and equal participants, can make an equal claim to the benefits they collectively produce.<sup>7</sup> This way, there is an emphasis on the process and an engagement at the citizen level. It is equally important that people have equal access to opportunities as a means to relieve suffering, deprivation, and stigmatisation through a process of procedural fairness that ensures equality of outcomes.<sup>8</sup> For this to work effectively, the citizenry itself must be attuned to look for solutions for the community and so reduce its own over-reliance on the State.

Identifying needs is also a shifting goalpost. One example of a State determinant to situate basic needs is to identify a 'poor person' based on income and expenditure patterns. Globally, such persons are defined as 'destitute', 'unemployed' and 'marginalised' among others.

Former Finance Minister, Goh Keng Swee, used the basic needs method and estimated absolute poverty to be at S\$25 per head in 1956, which meant that 0.3% of households were living below the poverty line. In 1974, the Amalgamated Union of Public Employees (AUPE) identified a poor household as one with less than S\$60 per head<sup>9</sup>. Over the years, this has shifted

as baskets of goods too were re-defined. Today, it is identified as S\$1,560 per four-member household and takes into account the Minimum Household Expenditure, which is calculated to be 1.5 times the expenditure for subsistence<sup>10</sup>.

While the figures on poverty help to identify the vulnerable group, it is not enough to inform us about the nature of the individual's environment, their access to opportunities or the variables in outcomes within the group. This kind of knowledge comes from intense outreach programmes at the grassroots level. As mentioned earlier when social infrastructures strengthened over the years, the government began devolving the responsibility of delivery services to national bodies and service providers at the grassroots level from being State-owned to State-managed to one of shared responsibilities. Today, the family is the primary 'minder' for human development in an ecosystem of shared responsibilities and a network of providers of services to enable the family to achieve its goals, conceptualised through the 'many helping hands' approach. Thus, identifying those in need and understanding the nature of their needs is now managed through this prism of multiple sources of assistance.

The needs of the people too have evolved – they are no longer just about the quantitative aspects of access to food, health, education and employment. There is an argument for nurturing an enabling environment to ensure that people have a higher level of self-esteem, are empowered decision-makers, are civic-minded, have opportunities to pursue different lifestyles for leisure and to practise their faiths and to be happy.<sup>11</sup>

States tend to offer the broad-stroke solutions but it is smaller-scaled programmes and the fine-tuning of policy initiatives that can help particular communities whose needs have been met or remain unmet in varying degrees.

### **Unmet Needs: The Disconnect**

Changing demographics, humanitarian disasters, shifts in policy principles can all put out any well-intentioned long-term policy. Reviews of structures and policies are important to ensure that needs are not being met at the expense of another group. Defining the nature of need in an ever-changing environment is also crucial via a simple assistance-to-need matching approach. It is also important to assess the kind of need that significantly contributes to an individual's sense of well-being.

The relativity in needs identification is a challenge, be it between individuals or groups. For example, having a roof over their heads is good enough for some while owning the land that the house stands on could be the ultimate need for another. The criteria used to assess wealth have been expanding in participatory analysis approaches with the citizenry where mainly the rural poor would like to include factors such as the ability to 'decently bury the dead' or having 'more resources at support services'. All these point to the fact that the colour of needs and deprivations has many shades.

What becomes apparent is that fulfilling the basic needs is only one step in meeting human needs. The human being is happy when both his basic and intangible natures of well-being are met. There is an innate need to not feel powerless and to have one's self-respect. The individual then has the capacity to become self-reliant once systems can build up his or her potential. This ability to harness one's own potential also increases the individual's risk-taking propensity whilst also preparing the person for the hazards that come with it.

As such, whose responsibility would it be then to cater to every need or most needs of the individual? Surely the State's role would be to provide for the basic needs, leaving the higher-end needs to be met through various opportunities created directly or indirectly.

Thus, the premise on which social policies rest would be to provide for the physical needs of shelter, food, health and education, without taking away the innate desire of the individual to build up their own resilience and hence, make empowered decisions in an environment they can control. Going by human development statistics, Singapore has done well in meeting basic needs. We have low infant mortality rates, high literacy (95%), and high home ownership (91%). We have many support services – 725 child-care centres and ComCare funds that can bolster families in times of need. But it is a challenge to assess if individuals do feel empowered in their own decision-making processes and feel good and happy<sup>12</sup> about their lives. For instance, media reports have shown a low level of happiness, high elderly suicide rates<sup>13</sup>, high suicide rates among the young<sup>14</sup> and high divorce rates.<sup>15</sup>

Though the State has provided systemic structures to address education, health and housing needs, there is still a dire need to facilitate the inclusion of

marginalised communities, on top of appreciating their diversity and their sense of not belonging to a society that is bent on economic excellence. There are also new communities who find that the goal post has shifted and now they are in need of other support.

These are groups that still struggle with basic needs met. These include the mentally ill, people with HIV, the intellectually and physically disabled, ex-convicts, single mothers and the elderly whose stories have appeared regularly, featuring their struggles in getting jobs and access to independent incomes, shelter, health or education.

Whilst one grapples with the questions of meeting the needs of the general population, I would like to highlight three communities for whom meeting basic needs remains a struggle at various levels, despite the policies and programmes in place.

### **The Disabled**

It is always difficult to define disabilities. As such, it will remain a challenge for policymakers and service providers to meet the needs of a group whose numbers are not known.<sup>16</sup> Nevertheless, estimates show that 4% of any population is bound to have some form of disability. This means that in a cohort of 40,000 births a year in Singapore, about 1,600 persons will have some form of disability.<sup>17</sup>

Cumulatively, discounting attrition by death, even over a 20-year period, there ought to be about 32,000 people of varying ages with disabilities in Singapore.

A person with disabilities will need early detection, early intervention, specialised training and education, access to places, employment and financial security if he or she is to live as independently as possible. This is costly. The only way to keep costs down is to intervene early both for treatment and rehabilitation. This is being implemented through the Early Intervention Programme for Infants and Young Children; offered by some social service outfits like the Centre for Enabled Living and AWWA. Still, we are not reaching out to those children whose parents remain ignorant of the programmes and/or who cannot afford to take time off for hospital visits to determine the nature of disability for intervention to take place. Children with such disabilities are also not covered by the Compulsory Education Act which hence reduces programmes' access to children who may, unwittingly, be impaired with one disability or another.

To date, it remains unknown as to what proportion of Singapore's disabled have received training or

support, or have had assisted or independent living. According to the Ministry's report<sup>18</sup>, about 9,000 people with disabilities (PWDs) used government-funded services in 2006. These numbers reveal a gap between those who receive services and those who do not receive any over the years. Perhaps the rest are all independent, have other means of help or could be unaware of the sources of help. An example which shows the gap between people seeking services and actually accessing them is seen through the waitlist for children with disabilities seeking admission to schools. Parents anguish over an average wait of up to four months – previously up to a year – before they know if their child is accepted in a school.

Adults with not-too-severe disabilities also want to work. Two workshops funded by the MCYS and the NCSS facilitate employment opportunities for 1,300 persons with moderate disabilities. Another 1,750 PWDs are working in the open market. There is also a fund to encourage employers to employ PWDs, with the incentive of rebates of between S\$5,000 and S\$100,000 for each person they employ. Yet, these numbers are small compared to the total number with disabilities. It is again unknown how the rest are sustaining themselves.

In this financial crisis, PWDs can be in the category of 'last to hire, first to fire'. It is not known how many have lost their jobs as there is still no central registry. In a 1999 Bizlink<sup>19</sup> report, 212 PWDs found work in 1998 (peak of crisis year) compared to 260 the previous year. That report also highlighted a 1985 MCYS survey which showed that almost 55% of the disabled population was unemployed. In that survey, the Ministry's figure was 120,000 disabled persons, much higher than the conservative estimates discussed earlier. Again definitions, detection capabilities and access to such facilities will contribute to the arbitrariness of PWD numbers. At present, there is no publicly available document that shows the present state of employability or rate of employment of PWDs.

The high costs of transport and access to transport systems continue to limit what PWDs can do in society. Transport woes limit their ability to attend training courses, schools and access recreational facilities. There have been many improvements – with bus companies promising to eventually replace all buses with wheelchair access. Nevertheless, the needs of PWDs remain on a slow burner. The MCYS' Enable Masterplan<sup>20</sup> holds much promise in meeting the basic needs of PWDs and facilitating their employment. By 2011, it hopes to set up a national office to handle all



matters related to disabilities and provide dedicated panels on education and employment among others.

### The Mentally Ill

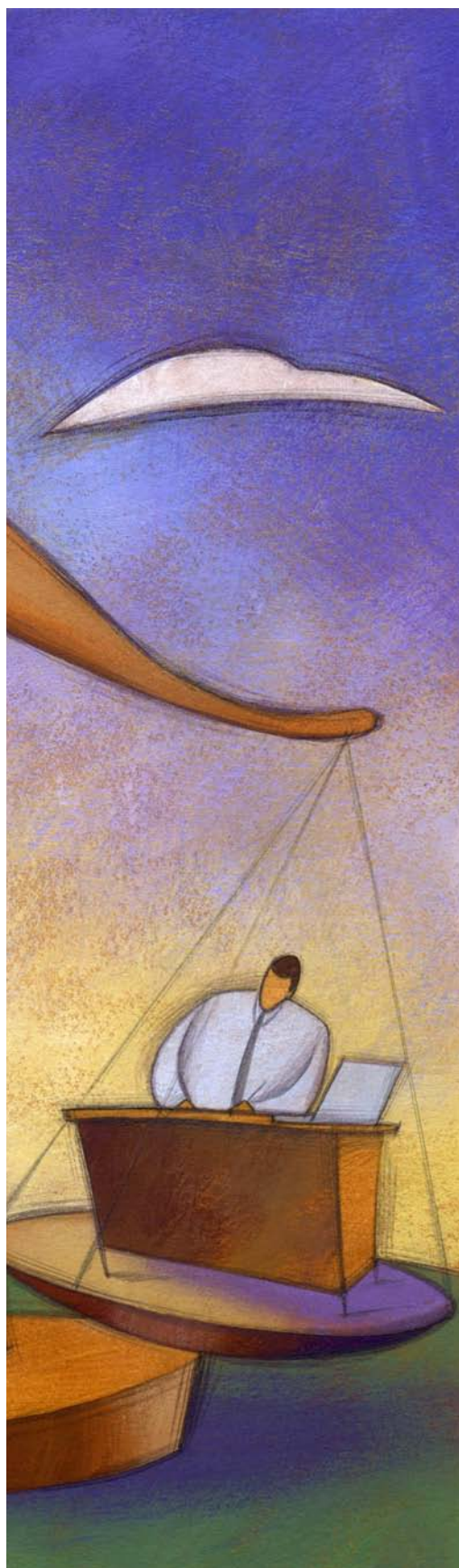
It is estimated that 16%<sup>21</sup> of people in Singapore suffer from minor mental disorders which can strike anyone regardless of age, economic status, race, religion or gender. Earlier this year<sup>22</sup>, the issue of how the mentally ill are finding it hard to secure jobs was raised in the media. The mentally ill are stigmatised as little is still known about the illness and they find it hard to secure jobs as employers fear that they might turn violent. Adding to that, there is also a constant need to take time off to attend medical appointments. In this economic crisis, it is anyone's guess how this particular community is impacted as data is hard to come by.

The Ministry of Health (MOH) recently pumped S\$88 million into mental healthcare programmes such as for early detection.<sup>23</sup> But this remains insufficient if it means potentially reaching out to more than 500,000<sup>24</sup> people at a cost of no more than about S\$146 to diagnose and treat each person. In recent parliamentary debates, MPs also asked for Medisave to be liberalised to cover the outpatient treatment of the mentally ill and for them to be covered by Medishield.<sup>25</sup> The Minister's response was kind but clear that these provisions can only be considered when the economy picks up – an economically-based pragmatic approach.

Taking care of a mentally ill person can also send family members into a downward spiral. A moving story of 59-year-old Raymond Anthony Fernando, who has been looking after his schizophrenic wife for 33 years, also details the arbitrary support that family caregivers receive in terms of financial assistance, support programmes and respite care.<sup>26</sup>

It is also not known how the mentally ill and their families are coping in this downturn in terms of finances, medical treatment and support for caregivers. Even caregivers are at risk in view of flexi-time off from work to see to medical appointments and to care for the mentally ill in their family. The voluntary welfare organisation, Silver Ribbon (Singapore), holds regular talks and runs support programmes for families, but they will be under-resourced if they aim to reach even half of those who are mentally ill.

In the last decade, more attention has been given to the mentally ill. There are campaigns and a concerted effort through the Community Development Councils (CDC) and other grassroots organisations to aid



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the community. But the risk of stigmatisation and ostracisation is so great that many continue to fear being diagnosed and risk further deterioration of their condition.

#### Single-person-headed Households

Women and men aged between 40 and 60 who own or rent one, two or three-room Housing Development Board (HDB) flats and who manage care-giving single-handedly (single-person-headed households)<sup>27</sup> need due consideration. These are lower-income single women, men and divorcees who are caring for their parents, siblings or children. Probably due to their lower incomes, most live in lower-priced homes.

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Buying a home under HDB can also prove to be a challenge for single women and men as the eligibility criteria are specific to family intactness and income ceilings. Both elements of the eligibility criteria – family intactness and income – to secure a home can prove to be daunting for lower-income single-person-headed households. They have limited access to housing grants which are essential if they wish to purchase a flat as property prices keep escalating.

At the lower-income levels, the prevalent practice is to rent a flat rather than to buy one. The number of one and two-room flats sold last year (2008) was only 653 and 6,478 respectively. However the long queues for

HDB rental flats – 19,656 one-room and 23,128 two-room<sup>30</sup> – indicate (among other factors) that majority of the lower income are unable to afford their own homes. The waiting period for a rental flat is almost two years, up from two to three months in 2006.<sup>31</sup> Every month, 300 others join the queue, adding to the existing list of 4,550 applicants.<sup>32</sup>

This means that families and single-person-headed households need to rely on friends and relatives for a roof over their heads till the rental flat is available. A voluntary welfare organisation – New Hope Community Services – that provides shelter for families without homes, has seen a doubling in numbers to 30 families on its waiting list. As with most service providers, priority is given to intact families and most of such families are on the waiting list. However, New Hope will still admit a small number of single parents with children who seek refuge at the centre. Protocol obliges an adherence to state ideology<sup>33</sup> as explained earlier and exceptions are made on a case-by-case basis.

Community officers have noted dramatic increases in the number of people seeking help amid this downturn. In one case, a community worker cited a 50% increase in women seeking help for their families and returning often to ask for more household rations before their due date. Most were single parents.

Women do remain vulnerable as spouses may leave home to seek work elsewhere. In the case of divorced women, receiving regular and sustainable maintenance from ex-spouses remains a problem. Moreover, women from this group will have even less as they grow older. General trends already show that women have less money, are more prone to life-long disabling illnesses, and have less money in the CPF as they stop work for child-bearing years. They also tend to earn less than men at the lower-income levels or work in the informal sector which offers less security benefits to workers. Women managing households on their own have to maintain a home on their own and also face the bleak possibility of limited monies for old age. Similarly, men who are lowly educated face similar dilemmas as women. The exception would be that fewer men at this level have custody of their children.



Employable adults in single-person-headed households, especially those aged 45 and above, work as contract workers<sup>34</sup> earning between S\$650 and S\$1,200 a month (with CPF). They either work as cleaners, gardeners or trolley retrievers. There seems to be no profile on these contract workers whose numbers have swelled to 189,100 in 2008, up from 180,200 in 2007 and 172,000 in 2006.<sup>35</sup> But surely, some are relying on these salaries to pay for the flat and support their families. Savings can be non-existent under such circumstances, hence increasing their vulnerability.

The changing demographics and lifestyle expressions of people can be at odds with maintaining the family unit as we know it. Housing policies are linked closely to State ideology of being pro-family. But the constitution of the family unit, especially in the cases of lower-income single-person-headed households, perhaps need some reviewing. Single-person-headed households – who have breadwinners that do not hold a regular job or those who struggle to retrieve maintenance from hard-pressed or reluctant ex-spouses while caring for young children – will be hard-pushed to prove their credit-worthiness under the current housing schemes even for the one-room rental flats. Much will then depend on the goodwill, case-by-case analysis and knowledge to secure a flat that is priced at a lower rate.

### **Sustaining the Social Development Model**

To meet needs of the vulnerable communities, it is important to re-assess criteria to give them a sustainable leg-up to the next level. Social policies need to emphasise empowerment as outcomes without being overly conditional on providing assistance. Policies to help vulnerable communities – the disabled, the mentally-ill and the lower-income – need to recognise these groups as social capital and a social investment with long-term benefits. This approach falls into the scheme of the same economic pragmatic model that continues to sustain Singapore. The more one invests in these communities at an early stage, the less dependent they become on external schemes and they will be more enriched to find their own solutions. We have overlooked some of the needs of these communities in the early years of nation-building. In some instances, interventions have remained piecemeal as the communities do not fall into our paradigm of groups in need or they fall short of fulfilling the eligibility criteria.

The ‘many helping hands’ approach<sup>36</sup> of shared responsibilities may not work for chronic cases in

**Policies to help vulnerable communities – the disabled, the mentally-ill and the lower-income – need to recognise them as social capital, a social investment with long-term benefits.**



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the communities described in the previous section. Individuals have to wait between three to six months before a review establishes. Also, the individual has to ply between service providers to receive assistance and support through the various schemes. This model is a complex web of cooperation among several groups, including vulnerable communities who are dispossessed. NCSS has a document that outlines various Assistance Schemes<sup>37</sup>, while government financial assistance programmes provide various services to meet situational needs. Yet the structure of rendering help is still fragmented, under-resourced for outreach programmes and over-reliant on IT to notify the public. A sustainable, comprehensive and tailor-made model would help in accessing each case from the survival to the sustained development stage. This means more resources, expertise and time needed. But the outcome will be one that transforms such communities, families and individuals into social capital for the country.

The 'many helping hands' approach also needs to become a physical one-stop information kiosk for the layperson. The delivery of service, which is already at the community level, should pan out at a deeper level of citizenry engagement, perhaps through initiatives to empower and enable those who require more support than us. It is a space that is currently being claimed by grassroots organisations and civil society actors who volunteer or help to raise funds. Recently, more of such volunteers have been asking for change further upstream and have shown that they want to be engaged at a higher level to ensure the well-being of the community is taken care of. They are currently participating in dialogues and questioning the rationale behind policies in order to bring about changes to the community.



Singapore is also changing demographically. This diversity will change the social landscape and social development policies structurally.

The Total Fertility Ratio (TFR) fell to 1.08, the third lowest in the world for 2008<sup>38</sup>, even though it was 1.29 in 2007. Literally, this means a smaller pool of talent to draw from to maintain Singapore's status as a developed nation. Hence, this reflects the urgent need to woo more foreigners to become Singaporeans. Currently, almost 100,000 new immigrants become citizens and permanent residents each year.<sup>39</sup> This influx sets the scene for increased representation of different communities at the local and policy levels. How will the Singapore society evolve and how will we include new citizens in our paradigm shift? What is the social glue that will keep us together? What will be our shared values and common needs? What social structures will meet our diverse needs? Who will be the new communities in need? Many of these questions cannot be answered. But we need to reflect on policies that govern integration to ensure peace and development in diversity.

A falling TFR indicates that fewer people are taking care of the society's greying population. By 2030, one out of every five residents in Singapore will be 65 years or older. This will mean that the ratio of an employed adult to a senior citizen will decline. Presently, many middle-aged couples are the caregivers to their children and their parents. As a result of this, they would have to shoulder a heavier financial burden in order to support their families.

What is the nature of well-being within the family? What will family responsibility come to mean in due course? In view of changing demographics, how do we re-look family-oriented social policies? Is it time to

re-conceptualise what a family unit means to embrace evolving structures of singlehood, cohabitation, divorce or cross-border marriages? Each of these models impacts on caregiving of children and parents differently.

Social policies need to emphasise integration, encourage greater spaces for civil society involvement, build social capital for the nation and enhance human development. In meeting the basic needs of vulnerable communities, there is a need to review certain eligibility criteria and acknowledge the changing dynamics in family models so that people are supported throughout the various stages of self-development. This way, we are poised to build up the social capital for all Singaporeans. ❖

<sup>1</sup> Chua Beng Huat, "Welfare Developmentalism in Singapore and Malaysia," in *Transforming the Developmental Welfare State in East Asia*, ed., Huck-Jug Kwon (New York: Palgrave Macmillan, 2005)

<sup>2</sup> M. Ramesh and Mukul G. Asher, *Welfare Capitalism In South East Asia* (New York: Palgrave Publishing, 2000), 31

<sup>3</sup> Chua Beng Huat, op. cit

<sup>4</sup> Dan Vale, Beth Watts & Jane Franklin, *Receding Tide: Understanding Umnet Needs in a Harsher Economic Climate* (UK: Young Foundation, January 2009) <[http://www.youngfoundation.org.uk/files/images/publications/The\\_Receding\\_Tide.pdf](http://www.youngfoundation.org.uk/files/images/publications/The_Receding_Tide.pdf)>

<sup>5</sup> Abraham H. Maslow and Deborah C. Stephens, eds., *The Maslow Business Reader* (New York: Wiley, 2000). Wikipedia <[http://en.wikipedia.org/wiki/Maslow's\\_hierarchy\\_of\\_needs](http://en.wikipedia.org/wiki/Maslow's_hierarchy_of_needs)>

<sup>6</sup> Carl Jung, *Psychological Types* (NJ: Princeton University Press, 1976)

<sup>7</sup> T. M. Scanlon, "The Diversion of Objections in Inequality," in *Ideal of Equality*, ed., M. Clayton Williams (New York: Palgrave Macmillan, 2002), 46

<sup>8</sup> The equal access to opportunities and equality of outcomes is a core tenet in the United Nations Conventions related to Human Rights. One such example is the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW).

<sup>9</sup> Bey Yong Keng, *The Poor and Destitute in Singapore*, Academic Exercise, National University of Singapore (NUS), 1992

<sup>10</sup> Mukul G. Asher and Amarendu Nandy, "Singapore's Policy Responses to Ageing, Inequality and Poverty: An Assessment," *International Social Security Review*, Vol. 61, No.1 (2008): 41-60

<sup>11</sup> In a recent *Today* report, "The Next 50 Years" (6-7 June 2009) there were references made to measuring Gross National Product as needing to include compassion, wit, joy in play, etc, as espoused by the late American politician, Robert Kennedy.

<sup>12</sup> *The Straits Times*, "Happy? Spread it around," December 7, 2008

<sup>13</sup> *The Straits Times*, "Depressed and Alone: The Old Need Help," August 11, 2008

<sup>14</sup> "Suicide Statistics – The Young and the Stressed?" *TheOnlineCitizen*, October 20, 2008 ["...the incidence of suicide among youths (rate of youth suicide per 100,000), was 4.9% in 2006 and 6.7% in 2007. This is an increase of 37%."]

<sup>15</sup> According to the General Household Survey 2005 by the Singapore Department of Statistics, the percentage of divorces stands at 2.8% in 2005, a slight increase from 2.5% in 2000.

<sup>16</sup> Ministry of Community Development, Youth and Sports, "Enabling Masterplan 2007- 2011," <<http://www.mcys.gov.sg/enablingmasterplan/MainReport.html>>

<sup>17</sup> Ibid.

<sup>18</sup> Ibid.

<sup>19</sup> Bizlink is a voluntary welfare organisation that looks into the training and employment needs of PWDs.

<sup>20</sup> Ministry of Community Development, op. cit

<sup>21</sup> Changi General Hospital, "Mental Health – Understanding Mental Illness," <[http://www.cgh.com.sg/library/mental\\_mentalillness.asp](http://www.cgh.com.sg/library/mental_mentalillness.asp)>

<sup>22</sup> *The Straits Times*, "Helping the mentally ill to find jobs is hard," January 9, 2009

<sup>23</sup> *The Straits Times*, "Singaporeans fear mental patients, study finds," October 29, 2007

<sup>24</sup> 16% of a population of 3.5 million people.

<sup>25</sup> Medisave allows the Central Provident Fund account holder to use a certain portion of the money to cover hospitalisation expenses incurred in Class B2/C wards while Medishield is a medical insurance scheme enabling settling part of the expenses from prolonged hospitalisation and certain outpatient treatments. Central Provident Fund Board <<http://mycpf.cpf.gov.sg>>

<sup>26</sup> *The New Paper*, "Living with my mentally ill wife," January 22, 2009

<sup>27</sup> Pundarik Mukopadhaya and Dr G Shantakumar, "Gender Disparity and the Older Women, The Case of Singapore," <[http://wbiconpro.com/london%20economics/Mukhopadhaya\(223\).pdf](http://wbiconpro.com/london%20economics/Mukhopadhaya(223).pdf)> (2006) and AWARE-TSAO Report Committee, "Beyond Youth: Women Growing Older and Poorer," *AWARE-TSAO Position Paper* (February 14, 2005) <[http://www.tsaofoundation.org/pdf/AWARE\\_TSAO\\_Ageing\\_Report\\_23pp.pdf](http://www.tsaofoundation.org/pdf/AWARE_TSAO_Ageing_Report_23pp.pdf)>

<sup>28</sup> Ministry of Community Youth and Sports November 2008, "Singapore's Fourth Periodic Report to the UN Committee for the Convention on the Elimination of All Forms of Discrimination Against Women," <[http://www.mcys.gov.sg/MCDSFiles/Download/Fourth\\_Periodic\\_Report.pdf](http://www.mcys.gov.sg/MCDSFiles/Download/Fourth_Periodic_Report.pdf)>

<sup>29</sup> Paulin Tay Straughan, *Family Policies: Interface of Gender, Work and the Sacredisation of the Child*, NUS Research Report, 2006. The family is the most important social unit in any society. Its functions include reproduction, socialisation, care for the young and elderly and it also serves as an important agent for social control. It is through family policies that the State polices a normal family ideology that is ideal to the well-being of society.

<sup>30</sup> Housing Development Board, Singapore, "Fulfilling Aspirations: HDB Annual Report 2007/2008," *HDB Info Web* <<http://www.hdb.gov.sg/fi10/fi10221p.nsf/Attachment/AR0708/Sfile/HDB%20AR%202008.pdf>>

<sup>31</sup> *The Straits Times*, "More Families Seeking Temporary Shelter," June 19, 2007

<sup>32</sup> The Housing Board has announced that by 2011, it would have increased the number of rental flats to 49,860, from 42,800.

<sup>33</sup> Paulin Tay Straughan, op. cit

<sup>34</sup> MOM defines contract workers as those who work part-time, full-time and on adhoc projects that last a few months.

<sup>35</sup> *The Straits Times*, "Can MOM define contract workers as those who work part-time, full-time and on adhoc projects that last a few months," January 6, 2009

<sup>36</sup> *Channel NewsAsia*, "Singapore's 'many helping hands' approach wins praise at global summit," May 16, 2009 <<http://www.channelnewsasia.com/stories/singaporelocalnews/view/429747/1/.html>>. Singapore's policy of engaging and working with the public, private and people sectors to empower women to fulfil their multiple roles in society.

<sup>37</sup> National Council of Social Services (NCSS), "Assistance Schemes for Individuals & Families in Social & Financial Need," <[www.ncss.org.sg/documents/AssistanceSchemes.pdf](http://www.ncss.org.sg/documents/AssistanceSchemes.pdf)>

<sup>38</sup> Central Intelligence Agency (CIA) World Report, 2008

<sup>39</sup> In 2008, Singapore saw 20,513 foreigners being accepted as new Singapore citizens and 79,167 new Permanent Residents, up from 17,334 new citizens and 63,627 new PRs in 2007.



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