

**SPEECH BY DR YAACOB IBRAHIM, MINISTER FOR INFORMATION,  
COMMUNICATIONS AND THE ARTS AND MINISTER-IN-CHARGE OF MUSLIM  
AFFAIRS AT THE HARI RAYA GET-TOGETHER ON FRIDAY, 9 SEPTEMBER  
2011, 8PM, AT HYATT SINGAPORE**

**THE COMMUNITY SPIRIT: UNITED, GRACIOUS, PROGRESSIVE**

Our Special Guest DPM Teo Chee Hean  
Community, Religious, Grassroots, Union and Youth Leaders  
Honoured Guests  
Ladies and Gentlemen

1. We are celebrating Hari Raya in the midst of several major events and the long-term impact of such trends is not yet well understood. Economically, major world powers are grappling with challenges that would require difficult political decisions. Europe, Japan and the US are facing major domestic and regional issues that will have global impact. Some analysts have raised the possibility of a double dip recession globally in the not-too-distant future. If this forecast pans out, then Singapore's economy will be affected and subsequently our community will also feel the brunt of the challenge, government assistance and support notwithstanding. As I have mentioned in my HR message, our community must do our part and prepare for this eventuality by focusing on our children's education, our workers to go for training and re-training and for our families to better manage finances. Together, we can overcome the challenges.

2. At home, we have gone to two elections – the General Elections in May and the Presidential Elections in August. A good number of commentators have used the term “new normal” to describe the subsequent mood and expectations of the population. This mood – which is not very different from elsewhere in the world – have led to calls for more transparency and for putting Singaporeans first in our policy formulation. My colleagues and I welcome greater exchange of views and more importantly ideas that will contribute to the overall long-term development of our community. Indeed, this process of consultation and cooperation have always been ongoing formally and informally. The platform of our Community Leaders Forum has opened up opportunities for Malay/Muslim organisations and like-minded partners to share data and expertise to contribute to capacity and capability building in the social services sector. More recently, younger leaders came together for the Forward Planning Exercise to look further beyond the horizon to identify challenges and come up with good ideas. We will continue to nurture an environment that supports the growth of such ideas so that our young are with us and continue to contribute to a future they will own. Whether an issue comes under MUIS, ROMM, Syariah Court or Yayasan Mendaki we will continue take in ideas as long as these are constructive.

3. But beyond ideas and suggestions we also need people to be pro-active in doing things for the community. We are seeing a healthy trend of volunteers in our community – be it at the mosques, madrasahs, or Malay/Muslim organisations. But it would good to see more people starting projects on their own, which are of benefit to

our community. I am encouraged by a group of young Malay/Muslim post-graduate students starting a network to assist students keen to do post-graduate studies overseas. We must encourage more examples of such bottom-up movement that, instead of merely providing a critique, take ownership of issues in our community.

4. This tradition of giving back to our community manifested itself across our community during the month of Ramadan when many well-wishers and donors stepped forward to contribute to a more vibrant and compassionate community. It is this spirit which we must capture and make into a way of life for us here in Singapore. The principle – where those who are able step forward to assist those who are not well-off – is very much a tradition in our community and a value highly cherished in our religion. Indeed the formation of many Malay/Muslim organisations in the 1950s, 60s and 70s reflected this strong desire among our leaders to contribute back to the community. And today, we see many more volunteers from all walks of life doing their part to make our community an even better one.

### **Tertiary education subsidies for Malay students**

5. It is this tradition that has helped evolve the Tertiary Tuition Fee Subsidy or TTFS we are familiar with. TTFS replaced the policy of automatic exemption from tertiary tuition fees for the Malay community in 1991. This move, implemented 20 years ago, is a strong testament to how Malays have progressed in tandem with the rest of Singapore society since independence. We take pride in the *gotong royong* spirit, where the better-off forgo their share willingly to assist those who need more help. The move to TTFS reflected our determination to be self-reliant.

6. Currently, under the TTFS scheme, Malay students from households with a monthly household income less than \$3,000 are eligible to receive a subsidy for tertiary tuition fees. It is a two-tier subsidy system. Those with monthly household income of \$2,000 and below are given full (100%) subsidy on tuition fees, while those with income between \$2,000 and \$3,000 receive a 70% subsidy.

7. With better access to educational opportunities, along with the community's emphasis and support for education, we have seen a steady increase in the proportion of Malay students entering tertiary institutions. And as the government increases the number of university places, our community must be ready to seize these opportunities. Although the income levels of Malay households have risen over the past 20 years, tertiary tuition fees have also increased. Today, the majority of TTFS applicants still continue to qualify for at least 70% subsidy under the current criteria. However, the proportion of Malay households that benefit from the scheme has decreased over time as the income criteria has not kept pace with changing income levels of the households. As such, some Malay families – particularly the larger ones - have found it financially challenging to meet their children's tertiary education needs.

8. Over the years we have received many feedback and suggestions on how the TTFS can be better implemented to help more Malay students. This is an issue which I have personally paid attention to and have in fact raised it at highest levels of government on several occasions. Meanwhile at the operational level, Mendaki as the administrator of the scheme has been very flexible in implementing the scheme.

Where possible and with good enough justification, Mendaki has extended the scheme to those whose income level has exceeded the threshold. Clearly a review of the scheme is needed. I am pleased to update that the Government has studied the issue with Yayasan Mendaki and has taken into account the numerous feedback and suggestions received.

### **Revisions to Tertiary Tuition Fee Subsidy**

9. We will revise the TTFS so that it remains relevant to the needs of the community and allow more Malay families – including larger families – to benefit from the scheme. There will be 3 key changes:-

10. **First, the scheme will move from using a monthly household income criterion to a per capita income criterion (or PCI for short).** This revision takes into account household size, which gives a more accurate picture of a family's financial situation. Large families with more dependent children can now have a better chance of qualifying for subsidies.

11. **Second, the scheme will move from the current two-tier subsidy system, of 100% and 70%, to a three-tier system of 100%, 75% and 50%.** This will retain the principle of differentiating subsidies for households with different abilities to provide for their children. It would also allow for a better matching of subsidies with household income.

12. **Third, we will raise the income eligibility criteria for the scheme. The new income criteria for TTFS will be a per capita household income (PCI) of \$1,500 and below.** For a 4-member household, this corresponds to a household income of \$6000. There will be three levels of subsidy. Students from households with PCI \$1,000 and below will receive 100% fee subsidy; those between \$1,000 and \$1,200 will receive 75% subsidy; and those with PCI above \$1,200 but below \$1,500 will receive 50% subsidy. MENDAKI will continue to exercise flexibility in approving subsidies for families with unique circumstances, such as those supporting more than one child for tertiary education or families who may have members with chronic medical problems.

13. The revisions will take effect from the next academic year and MENDAKI will put up the details on its website. The new criteria has been set at higher than average income ceilings to cover more families under the scheme given that it has not been revised for over 20 years. Nonetheless, as Malay households continue to progress financially, we will review the income criteria regularly to ensure that no less than **two-thirds of Malay households in Singapore continue to benefit from the TTFS.**

### **Programmes for all Muslim students at all education levels**

14. Undisbursed funds will continue to go into the MENDAKI's Education Development Fund (or EDF). The money saved from the better off segment of the community will go towards educational programmes for all Malay/Muslim students at *all* educational levels, not just Malay tertiary students. More students and families

have benefitted from the programmes run by EDF – for instance, more than 13,000 Malay/Muslim beneficiaries participated in EDF programmes last year.

15. For those who do not qualify for TTFS or need help with the balance of tuition fees, there is a wide array of schemes that can be tapped. For instance, this year, \$1.6 million is being set aside under the Supplementary Assistance Scheme (SAS) to provide more interest-free loans to students ineligible for the full TTFS. This is a 17% increase compared to the SAS disbursement last year.

16. Similarly, needy **Muslim tertiary students** who do not qualify for TTFS because they are not classified as Malay by race – for example Arab Muslim, Chinese Muslim, Eurasian Muslim or Indian Muslim tertiary students – can also make use of MENDAKI's interest-free loans for their study, for both full-time and part-time programmes. These schemes contribute towards making sure that **no Muslim student is deprived of tertiary education due to financial difficulties**.

17. As education is key to progress, MENDAKI will continue to ensure that there is no lack of resources and channels of support for Muslim students to pursue tertiary education. The Malay/Muslim community must continue this good work for the continued improvement of all in our community, so that those who find it more financially challenging will not be left behind. At the same time, families must continue to build on the tradition of saving up for our children's education from young.

### **Fostering greater community spirit**

18. Besides the spirit of cooperation and self-help another key value that has upheld our community is the emphasis on humility and gratitude. I see this among our senior community and religious leaders who have seen much development in our community and are thankful for all that we have been blessed with. My thoughts went in that direction when I heard our Mufti Dr Fatris Bakaram speak about his predecessor Sheikh Syed Isa. I see this also in MUIS Jasa Cemerlang winner Ustaz Ibrahim Kassim. Such men remind us of the need to shake off self-absorption. No matter how we rise in terms of wealth and achievements in the material world, we must not lose the gracious manners that our community has been known for.

19. This collective spirit which rises above individual needs has given us the boost to propel our community forward for the last 40 odd years. With visionary leaders like Prof Ahmad Ibrahim and Syed Ali Redha Alsagoff we created institutions that helped us be what we are today. Thirty years ago we came together to form Mendaki to tackle our educational underachievement. The formation of AMP gave renewed interest to community issues. And under the Community Leaders Forum, we have been able to channel our energies cohesively for the betterment of our community. Our leaders are committed to improving the lives of the members of our community. A lot of effort and resources have been put towards uplifting the community in tandem with national efforts.

20. Today we are seeing the results of that collective commitment. Whether in terms of education, employment or quality of life we have made much progress. On the social front, we are seeing clear trends in declining divorce rates and minor

marriages which point to a community committed to making our family lives strong and vibrant.

21. A sense of unity and a spirit of contribution will also be the way for us to move ahead. More from our community are involved in giving selflessly. MUIS has been able to recruit many mosque befrienders after launching the programme which would see the volunteers reaching out to low-income and disadvantaged families in the neighbourhood as part of our Enhanced Wrap Around Care concept mooted by the Community Leaders Forum. More youths are coming forward to involve themselves in our mosque programmes and in organisations like PPIS, 4PM, Jamiyah and Muhammadiyah to help reach out to their peers. The Rahmatan Lil Alamin Foundation which was set up to reflect our ethos of being a “Blessing to All” is slowly but surely gaining momentum. Our young are embarking on humanitarian projects that are making a significant change to people elsewhere in need of such assistance. Indeed we have built up tremendous capital with our fellow faith communities and friends through efforts not by seeking rewards for ourselves but by being genuinely interested in common causes and concerns that bring about better outcomes for all.

22. We must keep up this spirit and strive to do even more. Even as we discuss issues and raise concerns, we must do so with an appreciation of the facts and a genuine desire to contribute. Throwing a stone and kicking some dust to get personal attention does not get a job done. That is not the way this community was built up.

23. Indeed our community as a whole is progressing well and recognised in Singapore and beyond – our religious life which is anchored on a progressive understanding of Islam steeped in Islamic traditions is vibrant, our collective effort to do good for the community is strong, our community leaders are committed to excellence.

24. There is no substitute for continuous effort whether it is improving ourselves as students and workers, raising a family, or building a community. And it is only by being together for everyone in our community that we are able to excel and create a better life for all of us. My colleagues and I will continue to work with our leaders at all levels to build an even better and stronger community. I am confident that by continuing to put in the efforts together towards the greater good of our community and nation, we will see many more peaks of excellence being scaled in the years to come.