

**QUESTION FOR ANSWER RAISED BY  
MR TEO SIONG SENG, PRESIDENT OF SINGAPORE CHINESE CHAMBER OF  
COMMERCE & INDUSTRY AND NMP  
AT PARLIAMENT SITTING ON 18 & 19 MAY 2010**

**WEIGHTAGE OF MOTHER TONGUE IN PSLE**

**Er Lee Bee Wah** asked the Minister for Education with the recent announcement on the possible revision of the weightage for Chinese language in the PSLE examination (a) how will the reduced weightage encourage and reward students who are good in English and Chinese languages; and (b) whether this revision is a contradiction to the Government's policy of encouraging Singaporeans to learn and be competent in the Chinese language.

**Assoc. Prof. Paulin Tay Straughan** asked the Minister for Education (a) if he will give an update on the proposal to reduce the weightage for mother tongue in the PSLE; (b) what are the main objections to the proposal and whether there is merit to these concerns; (c) what is the feedback from those involved in the Malay and Tamil languages; and (d) whether the Ministry has interviewed students for their perspective on this important issue.

**Mr Low Thia Kiang** asked the Minister for Education (a) what is the current weightage of mother tongue in relation to other subjects in the Primary School Leaving Examination (PSLE); and (b) how is the total aggregated mark of each student sitting for the PSLE computed.

**Mr Low Thia Kiang** asked the Minister for Education what is the rationale for assigning weightage to subjects for the PSLE examination results.

**Mr Baey Yam Keng** asked the Minister for Education (a) what is the spread of PSLE results from the top to the bottom grades for all three mother tongues in the last 10 years; (b) what is the proportion of students in these three groups who have achieved B grades and above in the other three subjects over the last 10 years; and (c) whether

the reasons to adjust the weightage are similar for students taking Chinese, Malay and Tamil as their second languages.

**Mr Teo Siong Seng** asked the Minister for Education (a) what concrete action is the Ministry taking to reiterate the international competitive advantage and cultural importance of learning Chinese language as a mother tongue to young Chinese Singaporeans and their parents, especially those from English-speaking home environments; and (b) whether the Ministry has carefully considered and sought public opinion on the social, cultural and educational impact of any attempt to reduce the examination weightage or importance of mother tongue in our current bilingual education policy.

**The Minister for Education (Dr Ng Eng Hen):** Mr Speaker, can I have your permission to take Question Nos. 3 to 8 together?

**Mr Speaker:** Yes.

**Dr Ng Eng Hen:** There has been a number of questions from Members on the weighting of the Mother Tongue language (MTL) at PSLE. The Prime Minister and I had clarified on 11th May at a press conference that the Ministry of Education (MOE) is not reducing the weighting of MTL in PSLE. We stated that the MTLs remain a vital part and a cornerstone of our education system. MOE also agrees with Mr Teo Siong Seng that our bilingual policy provides our students with a competitive advantage and is useful to transmit important cultural values.

To maintain our bilingual policy, MOE has appointed a MTL Review Committee headed by the Director-General of Education. This is to respond to a wider spread of language abilities and exposure among students, as the proportion of pupils predominantly using English at home is expected to rise further among all ethnic groups. We are starting the review now, as it will take many years to implement the Committee's recommendations. We spelt out the broad directions of the Committee's work which are for more differentiated teaching of MTL and a focus on proficiency. We provided some details at the press conference as much as we can because the Committee is still doing its preliminary work, and I need not elaborate on that today. I want to assure Members that the Committee will consult appropriate stakeholders in their deliberations. What is clear is that teaching students of different abilities at the appropriate level to produce proficient users of MTL will require more resources. We will have to recruit more MTL teachers, re-train in-service teachers, revise the curriculum to be more directly relevant to the students' daily use of the

language, and, more importantly, align our assessment and examination formats with this revised curriculum.

Mr Baey Yam Keng asked about MTL performance at the PSLE. Let me provide some statistics. Performance of our students for all three MTLs has remained relatively stable in the past 10 years, with strong support from parents, the efforts put in by our students and teachers, as well as the improvements in the curriculum and teaching methods. Some of the curriculum and teaching methods had changed from previous reviews in 1999, 2004 and 2005. Last year, for MTL, 98% of candidates scored 'A-star' to 'C'. Let me give a breakdown of the various grades: 13% of the cohort scored 'A-star's, 69% scored 'A's, 11% scored 'B's and 5% scored 'C's. Among the students who scored in the top 30% for English, Mathematics and Science, around one in 10 were in the bottom 30% for MTL. Mr Baey has asked for some of these figures, and this is the reply. MOE's goal is to help every child to be proficient in MTL, and to encourage those with the ability to go as far as possible.

Mr Low Thia Kiang asked how the PSLE score is computed. Four subjects are examined at the PSLE (English, Mathematics, Science and Mother Tongue). For each subject, the marks obtained are converted into a corresponding t-score (transformed score), which provides a common scale across subjects and mother tongue languages, because there are different mother tongue languages. The PSLE score of each student is the aggregate of the t-scores of the four subjects.

In responding to our press statements, Mr Low has asked publicly if Government will commit to maintaining the importance of MTL. The Prime Minister and I have said so plainly. Our statements are clear and direct, and there is no need for Mr Low to interpret them further. And, in fact, this can be counter-productive and may actually educationally work against our students. I will just cite one example. Mr Low has asked whether we will commit to keeping time spent on Mother Tongue language, as it is. That may be a little bit too prescriptive for our students - because my advice to my teachers in the school is to focus on the child. If a class needs more time in Science, English or Mathematics - because they are strong in Mother Tongue - you have to do what is professional. It could be vice versa. In some schools where the students are indeed weak in Mother Tongue, they do organise extra classes outside curriculum hours or even within curriculum hours. For these professional aspects, it is best to leave it to the school to decide. The teachers and the system as a whole and the public would have

understood what we have said in our statements about the importance of our bilingual policy and our Mother Tongue language and that weighting will not be cut. But beyond that, how you actually teach, what curriculum you use, how you set the examination formats and the standards that you should articulate, it is best to leave it to the professionals because you and I are not trained teachers and it is not our job to look over the shoulders of the Director-General of Education and the teachers. So, it is best to leave it to them.

Despite our statements and the reactions, whether we succeed in helping each new generation use and love their Mother Tongue language and appreciate their cultural heritage, will not depend on mere political statements or affirmations. MOE does not under-estimate the challenge ahead of us because we know that the language environment is changing. After this, all interested parties must now put in more effort to support our bilingual policy. MOE, on our part, is putting in more resources for the teaching of Mother Tongue language in schools, not less. As I said, we have to recruit more teachers, change the curriculum, and look at other systems. We will work with groups within the community as well as parents to create a more conducive environment for our students to use and learn their Mother Tongue language. The outpouring of support for the Mother Tongue language is a positive aspect that we can tap on and there are a number of groups. We share the same goal - how to create a conducive environment. There are new ambassadors that MOE can tap and we still use them to try and create a better environment for learning of Mother Tongue language.

We should now leave it to the Director-General of Education's Committee and the professionals to set the roadmap to enhance Mother Tongue language learning for the next 10 to 15 years.

**Er Lee Bee Wah (Ang Mo Kio):** Sir, I would like to thank the Minister for the explanation. I have three supplementary questions:

(1) I would like to ask the Minister whether he has any blueprint for the education of Mother Tongue;

(2) In the process of reviewing the teaching and examination of Mother Tongue, does he foresee that there will be further decline in the standard of Mother Tongue, especially the Chinese language; and

(3) With the continuous changes in the teaching of the Mother Tongue languages and the impending changes in the teaching methods, are our teachers

overworked? How does the Ministry ensure that there is work-life balance and that they are motivated?

**Dr Ng Eng Hen:** Let me thank the Member for her questions. I will try to take each one at a time.

Is there a blueprint for the Mother Tongue language? Indeed, that is the task for the Director-General and her Committee. The reason we appointed that Committee was because our language environment is changing rapidly. For context, there have been a number of Mother Tongue language reviews - in 1992, 1999 (chaired by then DPM Lee), and recently in 2004 where MM had been personally involved. As I visit the schools, our students are doing well in their Mother Tongue, and there may be a perception that they are doing well because the system has not changed. But, indeed, it is evolving all the time. One of the problems is, if I asked you what the recommendations for 1999 or 2004 were, people would have forgotten because it actually takes a long time to implement. Some of the changes, for example, in the 2004 review, are only being implemented now. Because, if you want to change something, you have to change the curriculum and then the assessments. Even for this Committee, if they start work now, it will take many years later. They have to start at Primary One or lower primary and change the format, which will take many years for them. So, it is like a picture of a swan - you think it is flowing gracefully but beneath the water, it is paddling furiously.

We have to appoint the Committee because within the last 20 years, the proportion of the home speaking environment has changed. If you take Chinese families - we did a survey - the proportion that is speaking English predominantly at home is 60%. It was 30% 20 years ago; it has doubled. The same is for Indian families - 60%; for Malays, it is 35%. During my visits to schools, I asked the teachers: "What do you think it would be in 10 to 20 years' time?" Nobody believes that it will be reduced because the children are spending more time on the Internet using English. Exposure to the Mother Tongue languages is very much reduced. Last week, I visited a school and the Mother Tongue language, an Indian teacher, said the way she did it was she refused to answer her child if he or she did not speak in Tamil to her. The child is in Primary Six, so I say, "Can you keep it up when he is in secondary school?" She said, "I don't think so, but I will try." So, parents are resorting to various efforts to try to create - because the language has to be used to be learned.

The Director-General's Committee is to create that roadmap and the blueprint for the next 10 to 15 years. There is a concern that every time we review that, standards will drop. But I think when we aim for proficiency, we have guidelines to use. If Members had followed some of the press reporters, we gave an example of *Hanyu shui-ping kao-shi* where they give explicitly what language or the standard is. So, at certain level, you are supposed to be able to read the newspapers, carry on a conversation with natives - that is quite explicit. Indeed, the move towards proficiency is exactly that. You state upfront what the standards are, and standards are transparent. I think there will be consultation with community groups. Some obviously will feel that the standard ought to be higher, some may feel it ought to be lower but, educationally, standards are not set arbitrarily. In other words, you can make an examination so difficult that everybody fails. But you have to set realistic standards. And I think that I have confidence that our professionals are not out to dilute the standards. They are out to set realistic standards. They take reference from various systems across the world. We should leave it to them. They will give examples of the curriculum, the text as well as the examination formats to give us comfort that there is a certain rigour in the system.

Are my teachers overworked? They work very hard. There are continuous changes. But I think they are up to the challenge. I have been impressed that despite the confusion in some instances and the reactions to this, the teachers are not discouraged. They said that this is the right thing to do.

I met the Singapore Chinese Teachers Union, with Mrs Josephine Teo. I met the President of the Indian and Malay Teachers Union or the equivalent, and they are very keen on these changes because they said that they want to make the language engaging and interesting. Most times, when the children reach Primary Four or Primary Five, the parents say, "Can you just drill and practise because there are examinations coming up." And they sometimes disconnect between what we examine and what parents want so that the whole issue of making them "like the language" becomes secondary. This is the aim for our Director-General's Committee.

**Mr Baey Yam Keng (Tanjong Pagar):** Thank you, Sir, I have three questions. I support the Minister in the need to review the teaching assessment of MTL due to the changing profile of student population. I would like the Minister to clarify if the objective of this review is to enable better learning of the Mother Tongue with the necessary relevance to the changing environment, and not to pander to the declining interest and willingness of certain segments of the student population to put in the effort to master respective Mother Tongue languages. The second point is I note the Minister's

explanation that the review will take many years to implement. I would like the Minister to share when he expects the review to be completed and whether the plan would be made public. My last question, Sir. We note that the past two reviews were done in 1999 and 2004. Assuming that the changes of those reviews were implemented in those years, the students who had just completed the full primary and "O" level education affected by the first review and then under the second review, they would have just undergone may be six years of primary school education. So would the Minister share the achievements made under those reviews and whether our student proficiency in the Mother Tongue language has improved as a result of those reviews?

**Dr Ng Eng Hen:** Let me thank the Member for pointing out that important aspect, ie, the purpose of the review is not pander to a declining interest. It is not and we would not waste effort like this - we would have to hire more teachers, change textbooks, re-examine the formats. The Director-General's Committee is looking at various systems to glean important lessons. If it were just to make it less important, it just does not make any sense to spend all the effort. Let me give that assurance. It is to respond decisively to the changing language environment. When you look at our children, when you talk to the teachers, when you actually calculate the time that they are actually exposed to the Mother Tongue language, it is very clear that the hours that they spend on English is certainly more. So how do you teach a Mother Tongue in that new environment, especially so when it is progressive? I was quite glad when I met with the language group - this is the small group that was petitioning at Hong Lim Park. I met them on Saturday when they were going there and on Sunday. They were very clear and they volunteered their services. They said, "It is not only MOE's job, but it is also the job of the parents and the community. We have to help you to maintain that speaking environment." So we ended on a very positive note. They all volunteered to be ambassadors to go to my schools - one is a previous DJ, the other is drama teacher, another lady has a job in the advertising industry, so they have skills that we can use. So I think the challenge is how do you align what they study in schools, get tested and use it. One clear learning point from all the systems that the Director-General's Committee has visited in *Hanban* or advanced placement system in America is that language - this is quite intuitive - if you want to teach it, you have to use it, you have to teach them to use it. It cannot be just an examination subject. They looked at alternate assessment modes - fairly interesting. These are ideas and I do not want to prescribe it to them. I want the Committee to go through these. The examples that they have shown to us and members of the Cabinet is, for example, in an advanced placement

module, you enter a module and it is the computer speaking to you, as you were in social context, and then there is a tape recorder and then you reply. Then based on the reply, you are graded, or you will be asked to do an oral presentation on different cultural festivals, for example, and you are graded on a project basis. It is quite, what we call, enriching - even pop songs or even current movies, so that the students feel that it is relevant today. I am not only studying because I might be working in China or India 15 years later, I am building the foundation, but I can use it, I can email, I can SMS, I can browse the web, I can even create my own website and I will be given points for it. So I think the professionals are excited that this opens up a different box to engage them.

Timelines - this is a large project because it means that you have to start from curriculum and then teach the teachers how to teach this in different ways and then make sure that you align with testing. I think the Committee will not finish its work soon and more likely it will roll out in stages. One definite timeline is probably towards the end of the year where they will come up with preliminary recommendations for the curriculum for the lower primary where they will show examples of what the curriculum would look like, perhaps the types of texts, and examination formats. It is quite a long way off from PSLE. So I think that would be the first stage. And then you have to field test it. In other words, it may be a great idea but can the teachers teach it. Can you roll it out to 500,000 students within your system? You have to field test it. I think we should allow them to do it. I will assure Members that when it is done, it will be open so that we can discuss it with Members of the Parliament as well as with various groups who have expressed interest - various groups have written to me and I have replied to them.

Past lessons from past reviews - it is interesting that Mr Baey asked that question. I will give Members some examples. He asked, has it made a difference? The short answer is, yes. When I met the Singapore Chinese Teachers Union, they were very much involved in the 2004 review. They said that they are quite happy that the review now changed textbooks because the primary school students are finding it more engaging and they find the textbooks more lively. But it is only being rolled out now. I think Members would not have remembered what 2004 review recommended. So let me remind them. The 2004 review recommended a modular CL curriculum, providing differentiated programmes to students of varying CL abilities. So we are just doing more of the same and from the 2004 review, they recommended the bridging module for students without CL background, and it was fully implemented in schools from Primary One to Primary Five, last year. And the new PSLE MTL format was implemented from 2010, the interim format was in 2006. There was a greater

emphasis - another recommendation from the 2004 review - on oral communication and reading for a majority of students. The new PSLE format from 2010 was that there would be greater emphasis on listening and speaking skills and the interim change in 2006 was the 5% increase from weighting from 30% to 35% at PSLE. As Members can tell, once you recommend it, it does take a while for it to come to fruition. The 2004 review also recommended that we allowed greater use of IT by schools which, as a result, in 2007, hand-held electronic dictionaries were allowed in the composition component of national examination from 2007. And we also set up the Committee to promote Chinese Language learning.

Mr Baey also asked if the proficiency has increased. To be honest, I think if you ask different groups, we might have different responses. And it is hard, if you just look at examination grades, for example, you will see it is stable. But that is one measure. If you ask whether students are using the language, you might get a different answer. So it is quite wide. I would say that what we want for MOE is to see the engagement level of students, whether they are interested in MTL lessons. Some revisions for the MTL, for example, the CLB syllabus have made great strides so much so that students who are exempted from MTL, from Chinese, as the Prime Minister mentioned in the press conference, are asking to join the classes, and that is for the teachers a great feedback, a positive one, when people are asking for once to join their class. We have to watch that and see that the textbooks are engaging as well as finally whether they are using it, and that is a more difficult challenge. If you take a survey, when I visited schools, there are different profiles, but some are using it and struggling with their English, some are using it less and struggling with MTL. So I think it would be different across the system. But if you look at examination grades, they are the same. I think the level of engagement has gone up.

**Mr Speaker:** I will take the last three clarifications - Prof. Tay, Prof. Faishal and Mrs Teo.

**Assoc. Prof. Paulin Tay Straughan (Nominated Member):** Thank you, Sir. I wish to place on record my sincere appreciation to the Minister for highlighting the difficulties that our children are going through. I have four supplementary questions concerning the review that is ongoing at MOE. The first concerns feedback from the students directly. I have heard following the debate in the newspapers concerns from all different segments or interest groups of society, but we have not heard from the students

themselves - the children who are going through the PSLE and who are suffering from post-PSLE outcomes. Has MOE spoken to these students and if not, what is MOE's plan to incorporate the students' concerns? My second supplementary question has to deal with the quality of teachers. There are success stories in the teaching of Mother Tongue definitely. I have two sons, one has completed Higher Mother Tongue with Merit and the other is struggling. He has just failed his Chinese test recently. But the beauty of this is that he loves Chinese. Why? Because God has blessed him with this wonderful Chinese teacher and he looks forward to every Chinese lesson, he thinks the world of her, he comes to mimic her in a positive way. So will the Ministry consider convening a working group or ---

**Mr Speaker:** Prof. Tay, make your question short.

**Assoc. Prof. Paulin Tay Straughan:** --- effective Chinese teachers. This is from the students' perspective. Teachers who can reach out to students who are struggling. My final question concerns the testing boundaries. When we shifted from trying to achieve proficiency in Chinese Language, I think the boundary had expanded tremendously. Would the Ministry consider placing restrictions on these boundaries for testing purposes so that the students who are struggling can see meaningful end to their strive towards learning Chinese?

**Dr Ng Eng Hen:** Let me thank the Member for her heartfelt sharing and words of encouragement. Do we ask students how they feel? Yes, we do. Prior to starting this Committee, we did a survey with parents, teachers and students, both on their time spent and their reaction to it. It is an interesting anecdote. I hear that when some of the students got the wrong impression as well that we are thinking of cutting the MTL, they cheered. But they would cheer when any subject is being cut because they are under examination stress. That is not quite the right question to ask. As you read, students went to the petitioner as well as to sign the petition. The public across all ages do want to retain this ability, to be able to speak the Mother Tongue language. I do not think that is the problem. The motivation is there. We all want it. But we are all struggling with the fact that when we impose greater requirements on our students in other subject, the research is done as we do more project work, critical thinking, it is done in English. Except for certain schools, even the Special Assistance Plan (SAP) schools. Even if you ask what the speaking environment for students in SAP schools - I will leave it to Members to ask and get the response. So there is a difficulty there that we have to address.

Quality of teachers - good teachers make a big difference and my teachers know it. They are on the forefront, wanting to change and they are indeed, exactly as NMP says, to make the teaching more aligned with the assessments so that they can continue to make it interesting. They are pushing for use of more drama but they say, "will you give marks if my children act out a script in Mother Tongue language"? And I say, "why not?" If the Committee can look into it, why do you not give marks for projects so that it is seen as that? Ultimately, we do not want a system where the message is that you do not have to work hard for Mother Tongue or any other languages. That has never been our message. Indeed, those with higher proficiency deserve to get higher marks and you do have to work hard and mastering anything and that includes the Mother Tongue, and that is not the message. But we have to face reality that as home environment changes, especially at primary one and two, there will be a wider spread of ability and we have to deal with that in a very constructive and enlightened way that helps everybody understand the challenge so that we can maintain our Mother Tongue policy.

**Assoc. Prof. Dr Muhammad Faishal Ibrahim (Marine Parade):** Sir, I had the opportunity to attend two events organised by the Indian and the Malay Activity Executive Committee of my grassroot organisation over the weekend. I find that the residents from both races are very passionate about it. They found that the review is very timely as they do not want the standard of the Malay and Tamil language to deteriorate further. What they have suggested was that we should enhance, as what Minister has said, - the use of Mother Tongue at home. Personally, I find it very rewarding. I applied it together with my wife on my children, conscientiously. And they are able to speak Malay better over the months. I would like to know what the Ministry is doing currently in engaging parents, in trying to help the learning of Mother Tongue. And in the years to come, what approach are we taking to further enhance this?

**Dr Ng Eng Hen:** Let me thank the Member for his feedback. Parents play an important and vital role. The home environment makes a big difference. I have sampled, as I visited schools every one or two weeks or so, talking to Mother Tongue language teachers. They try different things. Some have grandparents and they insist that you have to speak to your grandparents in the Mother Tongue and that helps. We had a Superintendent who told his children, "I do not really mind how you do in your exams (I

do not know whether it is true or not), but when it comes to your grandparents, you must be able to converse to them" and that is the way he encourages his children. Educationally, experts would say the younger you start, the easier it is, so parents would have to do their calculations if they want to speak to their child in the Mother Tongue language when they are very young and hope as I gave the example of the Indian Mother Tongue language teacher where she spoke to him in only Tamil, and is still doing it, and he is in primary five or six now. She refuses to answer him if he speaks to her in English. But he can speak to anybody else in English, but for her it is that way. I think the Member has a point. If you want us to learn the Mother Tongue, you have to create the speaking environment. I visited a school recently and I asked, "should we have one day designated in the school where all of you just speak Mother Tongue? Just one or two days, so that you create that atmosphere". And I think it is a big challenge. As I have told various representatives, we want to work them, whether it is Business China or SCCCI, to bring them into our schools, excite the students about what China is, or India, the value of a second language and interest groups that will help them realise that the language is hip. The students need something beyond just an examination grade for utility. I do not want to underplay this challenge. Members have asked, "can you get the teachers"? It is difficult. I posed this question, too. We are sourcing. Our preference is to get Singapore teachers, but that means that you must be willing to do MTL at higher levels in JCs and Universities. We are willing to fund that, put up even more scholarships. So we have to get a pipeline for more MTL teachers, but I think the curriculum and the testing will have to follow, so I welcome any new idea. As I said as when the ideas are more cooked, we will share them in Parliament and we will have debate and more good ideas.

**Mrs Josephine Teo (Bishan-Toa Payoh):** Thank you, Mr Speaker, Sir. Some parents whose children have greater difficulties learning Mother Tongue had come to believe that reducing the weightage for MTL at PSLE would have been helpful to them. And they have since expressed some disappointment that the MTL weighting is going to remain unchanged. I would like to ask the Minister whether the needs of this group of students—who are weaker in the learning of Mother Tongue—have their needs been fully taken into account and how will the review be helpful to these groups of students?

**Dr Ng Eng Hen:** We want to create an education system, where you play up the strengths and help those who are weak level up. That, very simply stated, is our

aspiration. But there is a group that is struggling with MTL. And I think this is the purpose of that review as well. My professionals believe that, take an average student, if you make the language alive, if you show him the ability, if you put him in China for a long time, will he pick up the language? The answer is probably yes, because he uses it and he knows that it is useful and that is the thinking then. So how do you transport the environment to him without him spending a long time in that environment? The way to do it is to use modules that engage him and he can see the relevance, as well as change the way you approach him. If he has never had any exposure to Mother Tongue language, which will be a growing number at primary one, you might have to use English initially. We leave it to the professionals to decide on the best method and the clear aspect from other systems is that you have to focus first on aural and recognition before writing. And I think that is sensible to get them to have confidence in the language, but we do not want to prescribe to say that just because you come from any environment, where your highest point is. We do have many examples of those who come from predominantly English-speaking backgrounds, and we want to encourage that. So, our basic philosophy is to recognise the spread of ability but to help each one go as far as they can. Where you go, depends on your effort and how much time you want. It is not our purpose to try to order the system so that one group benefits over the other because everyone will have to put in the effort and you have to strive for all the subjects. Our purpose is to make sure that the Mother Tongue is retained that when you gain proficiency we can continue to keep the language alive, to pass on the cultural heritage and the language to the next generation. Each generation will pose new challenges, and I would say increasing challenges, as our language environment changes. If I take a show of hands, how many Members speak predominantly Chinese at home with your kids? The environment changes and we have to recognise that. I would just end off by saying that we are working very hard on this and we cannot do this alone, so we would indeed need to consult various groups as well as Members of Parliament for their efforts and ideas.

**Mr Low Thia Kiang:** Thank you, Sir. I welcome the Minister's positive response to my statement made in the press, except one on the time allocated to teach MTL. The Minister replied to say that probably some students will require more time so there will be some flexibility but I suppose he was referring to remedial lessons. What I was asking was whether or not the time allocated to teaching Mother Tongue in a school timetable would be cut in the future. Sir, the Minister, in his answer, also said that we have to set realistic standards, probably pegged to the changing language environment

and also students' exposure to Mother Tongue. Would he not agree that the language environment for Mother Tongue, especially Chinese, is going to be weaker. Generation after generation will be adverse to the learning of the language. So if the standard is pegged to that, would we, one day, realise that the realistic standard is only to require the students to be able to write their own names in Chinese?

**Dr Ng Eng Hen:** Sir, I wanted to pointedly address the point on time to illustrate that we should not constrict our professionals with limits. It is sensible just to state what we want and allow them to do it. So, let us take curriculum time, which Mr Low has brought up. I may very well have a school where within curriculum time, the teacher assesses that the children are weaker in other subjects, whether it is Mother Tongue, English, Science or Math, and spend more time on these. Suppose the teacher or the principal decides that for this class, they are doing well and I am going to take some curriculum time from some subjects and use it for drama. I am willing to back my principals and teachers up. The message to them is, "you focus on the child do what you think is educationally right for the child and the Minister will back you up". Should we then worry about standards? If the realistic standard is just to be able to write your name, then we would not have this issue. That is obviously not the aim of the exercise, neither do we have to convene a high powered committee, high level involvement of government to look at this issue, if the whole aim of the exercise is to lower standards. How can it be and why would we want to put in resources? Over 20% of curriculum time is spent on Mother Tongue language now so we expand resources to maintain that. But that is quite different from saying, let us just prescribe a standard and never mind how students reach it. Make the exams very hard so that the penalty is so great that the lashing of the exam is so punitive, that will strive and push you to that –it is not only for Mother Tongue, it could be for Math, Science or English. Professionally, the standards should be set by the professionals because they know what is worth, how it is necessary. Obviously for Mother Tongue, we said that it is useful to teach the language. It also teaches who we are and we are an Asian society and that has to be factored in. But the aim of the Committee to create proficient users is clear. The standard of proficiency states upfront, and as I had said, we can compare with other systems. Internally we feel that some of our brightest and most capable students should be as good as native speakers in China or Taiwan. My professionals want that, I said, "well, you do it; push them". There are some who are struggling at the other end and we say, "well, let us help them to like the language, to use it, and after ten years when they leave school, they have the ability to use the language and when they use in social

settings, it adds value to them. But what we are recognising in the middle band – there will be a broader spread – will be more less homogeneous. We have to change the way we teach them so that they will by themselves, gain the proficiency. The incentives will stay because those with high proficiency will get higher marks but I am not keen on the system that ignores the changing landscape, ignores what the students have to go through and just administratively set a standard and get everyone to try to jump at it, because I do not think that our professionals want to weaken the standards. They have been very realistic and they have professional boundaries in which they discuss with people elsewhere from Taiwan, China and other places that teach foreign languages and our second language Mother Tongue as well, that set appropriate standards. I entrust it to them and the committee will know whether our standards are acceptable.

**Mr Seng Han Thong (Yio Chu Kang) (In Mandarin):::** Just now, Minister mentioned this committee is going to set a standard. They will consult professionals. I would like to ask the Minister who are the professionals? I remember in 2004, when MM was leading the review, his professionals included writers, teachers. These are very important people. So I hope this Review Committee will include these professionals. Just now you mentioned the standard. I remember Minister Mentor mentioned in the press conference, you should set a certain standard but do not set the top, so how do we maintain this bottomline? So what is this bottomline, and for the best ones, you should achieve as best as you can.

**Dr Ng Eng Hen:** Members of this House are important and appropriate stakeholders. But there are various groups. As we have engaged the teachers' unions in 2004, we have engaged them now, for all mother tongues. There were post-2004 reviews, and we have also set up three groups which promote the Mother Tongue language – for Chinese, Malay and Tamil. We engaged them all. As Mr Seng Han Thong had said, they comprise members who are writers and those who are in the media. So they would know what is appropriate. But the recent episode has also thrown up new stakeholders, which is quite interesting and quite useful. They are very passionate about it because they have struggled with it. I have made an offer to them to come and advise us. They said "Yes", in-principle, they are willing to do so. So, we will engage them as well.

The issue of standard is one that will concern us all. I want to give an assurance that the professionals will look into this that the ideal is to maintain standards, while

move towards proficiency, because that is a better environment to keep the language alive. In reality, there will be a spread of abilities. The ones that have gone very far, can even go further. We are trying to push the rest up. It is a difficult task, but one that we feel that given the resources and change in approach, we can achieve. But this is our aim, we are able to say in 10 or 15 years' time, whether we can achieve it. We can only achieve it if all the stakeholders put in efforts to create the conducive environment for our children to use and learn the Mother Tongue language.

**Er Lee Bee Wah:** Sir, the Minister mentioned that by end of the year, the Committee will produce the new syllabus. I would like to ask the Minister whether there will be any consultation from now till end of the year, so that there would not be any abortive work?

**Dr Ng Eng Hen:** Yes, the consultative process will be worked into the timeline. Not so much of the syllabus, but a sample of what the curriculum will be like in Primary One or lower primary. The problem is when discussing are done in abstract like I have done, you know, and principles. People will say, "Well, I do not know what he is discussing." We need to come up with something tangible – what a sample of the textbook will be like, what the test paper would be like, and people can discuss and say "Well, I agree with this or I do not agree with this. Can you add this? Can you not add this?". Let me assure the Member that we will work in the consultation but it will be something that people can get their minds round, rather than just principles.

**Mr Low Thia Khiang:** Sir, the Minister is talking about the spread of language proficiency and ability. And Member Seng Han Thong was not talking about "*bao di, bu feng ding*". The question is what is the bottomline? What is the bottom in proficiency that we are looking at? Not so much on whether we can keep that bottomline, but what is the bottom line we are talking about? What is the minimum proficiency level?

**Dr Ng Eng Hen:** One is what we hope for, and one is the reality which we face. It is no different from saying, "What do we hope for our students in mathematics?" I, as a Minister, and you, as Members of Parliament, certainly want all our students to be good at Mathematics. But what is reality? Reality is the spread of performance, in terms of exams. But the bottomline for this Committee is to try to make proficient users of all our students. That is a very sensible bottomline. Can we teach them to use the language? If you want them to use the language, they would be concerned about the exams and they

would want to do well in exams. I do not think that will change. I am not sure what Mr Low is pushing for, but educationally, what will change is we want to make proficient users, we want the language to be interesting, and the assessments to reflect what we teach and the curriculum to reflect our desires to make the language alive.

## **SPECIALISED FINANCIAL INSTITUTION FOR CROSS-BORDER SME FINANCING**

**Mr Teo Siong Seng** asked the Minister for Finance whether he will provide an update on the study of a specialised financial institution to handle cross-border financing for local SMEs as proposed by the Economic Strategies Committee.

**The Second Minister for Finance (Mrs Lim Hwee Hua):** Sir, the study that the Member has asked about is still underway. The Government is evaluating how best we can realise the development of a market-based institution, to support and catalyse cross-border financing for Singapore-based companies.

The study includes an assessment of the various possible business models for such an institution. It involves discussions with both companies and banks, as well as with Export-Import (EXIM) banks and Export Credit Agencies (ECAs) of other countries who can give us a detailed understanding of how they operate in the marketplace.

We would like to find an approach that is commercially sustainable, and which also stays relevant through business cycles, not only at times of crises. Sir, we should also not rush into duplicating models elsewhere but instead explore solutions that meet the needs of our companies and address the gaps in our financial market.

In the meantime, IE Singapore continues to support cross-border financing through existing schemes like the Loan Insurance Scheme (LIS) and LIS+, the Export Coverage Scheme (ECS) and the Internationalisation Finance Scheme (IFS).

**Mr Teo Siong Seng (Nominated Member):** Thank you, Minister for the explanation. While we see the world trade picking up with the economy recovery, the SMEs do not want to miss out on the opportunity. So I have three questions.

One is that though it is under study, when can we expect such a scheme to start, a time frame? What is the amount the SMEs can expect? Lastly, will the Government consider taking in any partners, whether local or foreign, into this scheme?

**Mrs Lim Hwee Hua:** Sir, I would like to assure the Member that even as the study is underway, the existing schemes will continue to be there to support the cross border financing as well as internationalisation activities. So the SMEs will not have to worry about there being a reduction in lending or financing support. I will highlight some of the areas being considered in the study. There are two main areas of considerations.

The first is the scale of operations for such a market-based institution, and this will include questions like, whether it will cover trade finance, internationalisation and project finance; in what forms should these be undertaken, whether they be guarantees or they be direct lending. There is also the question on which markets to cover, so as to better support the SMEs and Singapore-based companies seeking to expand abroad.

Finally, there is the question, which the Member has raised, which is the size of the institution, as well as the type of capital funding that such an institution will need, in terms equity and debt. These are all very complex issues that we would have to look through very carefully.

The second major area of consideration is the nature of Government's participation. Here, there is a whole range. It could be a Government-owned and Government-run organisation or institution, to one that is in partnership with private institutions, to the other extreme where Government outsources the entire operation. Again, there are various implications for each of these models. So until the Government is convinced that the resulting institution is best able to meet the different needs, it will not rush into forming one that may eventually proved to be ill-equipped. Because of the complexity of the issues and the need for us to continue consulting other players who have already been operating in that space, as well as consulting the business community in greater detail, the study would take the better part of this year.

## **IMPACT OF US SUBPRIME FINANCIAL PRODUCTS SAGA**

## ON SINGAPORE ECONOMY

**Mr Teo Siong Seng** asked the Senior Minister (a) whether the recent fraud charges against Goldman Sachs over its marketing of a subprime mortgage product is likely to have any impact on the Singapore economy; and (b) whether his Ministry has received any feedback on the financial reforms put in place in the aftermath of the Minibonds saga.

**The Minister for Trade and Industry (Mr Lim Hng Kiang) (for the Senior Minister):** Mr Speaker, Sir, the Monetary Authority of Singapore (MAS) monitors developments in various jurisdictions. However not all developments in other jurisdictions will be equally applicable in Singapore. The securities fraud charges brought by the US Securities and Exchange Commission against Goldman Sachs are very specific in nature, and are in relation to a specific synthetic collateralised debt obligation (CDO) linked to the performance of subprime residential mortgage-backed securities. The allegation is that Goldman Sachs failed to disclose to investors the role that a large hedge fund had played in the portfolio selection process, and the fact that the hedge fund would benefit if the mortgage-backed securities defaulted. The notes were marketed to financial institutions, not to the retail public.

MAS has not found a similar situation to have taken place in Singapore. All entities offering securities to the public in Singapore are required to comply with the Securities and Futures Act which, amongst other things, requires disclosure of all the information that investors and their professional advisers would reasonably require to make an informed assessment of the product. Where there is a breach of regulations or law, MAS will take appropriate regulatory action.

Mr Teo has also asked about feedback on the proposals that MAS set out following its review on the regulatory regime for listed and unlisted products. MAS has released two consultation papers containing proposals to further safeguard consumers' interests and promote higher industry standards for the sale and marketing of investment products in March 2009 and January 2010.

MAS has received a wide range of feedback from investors, market practitioners, industry associations, as well as the Consumer Association of Singapore (CASE) and the Securities Investors Association Singapore (SIAS).

In finalising its proposals, MAS will take these views into account as well as the outcome of its own review. Some proposals will require legislative amendments and take some time to implement. MAS has started work on the legislative amendments, and will start consulting on draft legislation this year. Prior to implementation, MAS encourages financial institutions intending to sell investment products to adopt the proposed safeguards as good practice in conducting business with retail customers. MAS considers this to be part of the obligation of financial institutions' Boards and senior management to deliver fair dealing outcomes to their customers.