WOMEN IN SINGAPORE: A GIVING GUIDE

BY JUST CAUSE
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Contents

1. What are the issues and who is most in need? ................................................................. 3
2. How can we help? .................................................................................................................. 3
3. Focus on the five main vulnerable groups ......................................................................... 4
4. Conclusion: choosing the right charity for you ................................................................. 10
Appendix: recommended charity profiles ............................................................................... 11

About this guide

This report presents the results from Just Cause’s research into charities working with vulnerable women in Singapore. It brings together findings from speaking with many charities, volunteers and other experts in the sector, as well as a broad desk-review of publicly available data.

We hope it provides potential donors with a helpful summary of possible ways in which they can help – and some recommendations on specific organisations that we know are doing great work in this sector.

That said, this report does not claim to be the single, definitive voice on this area. As a non-profit ourselves, we were heavily reliant on volunteers to produce this report. Although many people contributed considerable effort towards this project, our resources are ultimately limited and more time would be needed in order to cover the sector in a fully comprehensive manner. If you have any comments or suggestions, we would be delighted to hear from you – please contact us via our website: www.justcauseasia.org
1. What are the issues and who is most in need?

Around 2.5 million women live in Singapore - the vast majority with healthy, happy lives. Indeed, Singapore ranks highest in Asia for gender equality (according to UNDP 2014 statistics\(^1\)). However, there are still various issues facing certain vulnerable groups - and, to an extent, women as a whole. The chart below shows some of the key issues that arise in the media and through discussion with experts in the sector, together with five particularly vulnerable groups of women.

2. How can we help?

There are many ways in which charities, community groups and concerned individuals can and do help tackle the issues above. Whilst immediate family and friends are often the first line of support for people in need, in some cases this may not be enough – for example, if the family themselves are struggling, or if the problem at hand is too complex. Charities and voluntary groups work alongside government to fill the gap in these cases.

Just Cause has identified 36 charities in Singapore that explicitly or predominantly serve vulnerable women. These organisations often support one or more of the five key groups identified above, offering a range of different services. Overall, there are ten particular services or activities that frequently arise:

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3. Focus on the five main vulnerable groups

This section gives a short summary of the key issues and needs relating to each of the five vulnerable groups identified above. We also list a number of key charities working in each area.

(Please note: the organisations marked “excellent” have been evaluated in detail by Just Cause so that we can confirm they are performing very well; however, we have not evaluated all charities in the sector so those not marked “excellent” may also be very high quality even though Just Cause cannot confirm it at this stage)

The number of elderly people in Singapore is increasing rapidly, placing a growing strain on families to support their elders. Those who lack family support are at particular risk of becoming socially isolated and failing to access necessary healthcare and other services. This risk is particularly grave for less educated and lower income women, who may lack the financial resilience and life skills to cope on their own.

Whilst there are many charities working with elderly people in general, only a small number focus specifically on ageing women. Charities working to help ageing women in Singapore offer services such as financial literacy training or female-only nursing homes. One example of a leading charity in this area is:
WINGS: One of our four recommended women’s charities, WINGS provides life skills training and empowerment programmes for women to promote “active ageing”. (see Appendix for further detail)

The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

### Ageing women: characteristics, issues and needs

#### Characteristics of this group
- There are over 280,000 women over age 65 in Singapore – and this number is forecast to double by 2030.
- Whilst most retired Singaporeans are financially stable with a good support network, those who live alone and are low income are most at risk.

#### Key needs: what can we do to help?
- Batrefriending and counseling
- Practical support
- Life skills / financial literacy training
- Care homes and day care
- Affordable healthcare

#### Most Common Issues

**Primary Issues**
- **Isolation / lack of support network**
  - We estimate that over 10,000 ageing women suffer from isolation.
  - Almost 1% of over 65s live alone.
  - 5% of over 65s and 10% of over 75s report meeting with friends less than once per month.

- **Lack of financial self-reliance**
  - Lack of financial literacy (46% of over 15’s have below secondary education).  
  - United or no savings (85% is 1st source of financial support for 2% of women).  
  - 18% of over 65’s cite children as main source of financial support.
  - 1% increase from 2009-2014 in women >60 who have to continue working (10% cited financial reasons in 2009 report).

**Secondary Issues**
- **Poor physical & mental health**
  - 35% surveyed by LCIS report poor mental wellbeing.
  - Suicide rates for over 50’s ~6.5% higher than rest of population.
  - Charities report cases of poor quality of life and loneliness.
  - Increased risk of abuse, neglect as well as crimes e.g. thefts / scars.
  - 69% of elder abuse / neglect cases in 2009 were against women.

- **Exploitation**
  - A gradual rise in the number of women in old folks homes (64% increase 2003-2008).

- **Homelessness / lack of access to housing**

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There are well over 200,000 foreign domestic workers (FDWs) in Singapore, almost all from poor communities in nearby countries such as the Philippines and Indonesia. Often with low levels of financial literacy and possibly also poor English, they can be highly vulnerable to exploitation and abuse. For example, a recent survey suggested that 6% (ie. Some 10,000 women) reported experiencing physical abuse at least once whilst working as a FDW.²

Charities working to help FDWs in Singapore offer services such as financial literacy training, legal support and emergency shelter. Examples include:

- **AIDHA** provides financial literacy and life skills programmes for foreign domestic workers
- **Humanitarian Organisation for Migration Economics (H.O.M.E)** provides shelter; advocacy & public education; legal aid; skills training; healthcare and a helpline for foreign domestic workers

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The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

**Foreign domestic workers: characteristics, issues and needs**

**Characteristics of this group**
- There are around 230,000 FDWs in Singapore.
- FDWs come from poor communities in various countries, in particular the Philippines, Indonesia and Myanmar.
- They tend to have low professional skills and aim to earn money to send to their families back home.
- Their average monthly salary is $515.

**Key needs: what can we do to help?**
- Life skills training (e.g., financial literacy)
- Mentoring / befriending / counselling
- Emergency shelter (for cases of abuse/exploitation)
- Legal advice / support

**Most Common Issues**

**Primary Issues**
- Injustice / exploitation
  - Some FDWs report low wages.
  - Long hours / denied time off.
  - Unfair placement fees / loan terms.
- Violence
  - >60% state they have experienced verbal abuse of some kind.
  - >80% reported to have experienced physical & sexual abuse.
- Limited financial literacy & tools
  - >60% lack basic financial literacy.
  - >50% lack mechanisms to save & send money affordably.

**Secondary Issues**
- Unfair loss of job / earnings
  - 15% report that they suffered "economic abuse" e.g., late payments.
- Mental health problems
  - One quarter of FDWs report poor mental health (e.g., depression).
- Lack of shelter & security for victims
  - FDWs who suffer violence or abuse may need to flee their employer's house, leaving them in need of shelter.
- Inability to escape poverty cycle
  - Unable to save sufficient money to allow them to better their and their families' lives in the long term.

Notes:
1. Ministry of Manpower, June 2013
2. Humanitarian Organization for Migration Economics (HOME), 2012
3. ICM
4. Just Cause project on the social impact of supporting financial literacy and cheaper remittance services for FDWs in Singapore
5. Just Cause project experience

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**SINGLE MOTHERS**

Single mothers face the dual pressure of both caring and financially providing for their household. Where a single mother has low professional skills (earning capacity) or lacks wider family support, this can create a very difficult situation, with grave implications not just for the mother but also for her children.

Charities working to help single mothers in Singapore offer services such as affordable childcare, vocational training and counselling. Examples with a specific focus on single mothers include:

**As-Salaam PPIS Family Support Centre**
One of our four recommended women’s charities, PPIS provides a wide range of services to women and families within the Malay community. We evaluated three of their programmes that work to promote healthy marriages and support single parents. (see Appendix for further detail)

**DOT**
One of our four recommended women’s charities, Daughters of Tomorrow (DOT) provides job matching, life skills training and mentoring for single mothers and women from low income families. (see Appendix for further detail)

- **YWCA of Singapore** offers enriching programmes for children and youth, a hostel for young women, empowerment programmes for single mothers and food handouts to low income families.
The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

**Single mothers: characteristics, issues and needs**

<table>
<thead>
<tr>
<th>Characteristics of this group</th>
<th>Key needs: what can we do to help?</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Estimates suggest up to 70,000 households headed by single women in Singapore, with up to 800 babies born to single mothers each year</td>
<td>• Affordable &amp; accessible childcare support</td>
</tr>
<tr>
<td>• 20% of single mothers are teenagers and a disproportionate number of single mothers are Malay (nearly half)</td>
<td>• Access to flexible jobs</td>
</tr>
<tr>
<td>• Over 2/3 are estimated to earn below $3,100 per month</td>
<td>• Vocational training</td>
</tr>
<tr>
<td></td>
<td>• Emergency support (e.g. financial, food)</td>
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<tr>
<td></td>
<td>• Counselling/intervening/befriending</td>
</tr>
<tr>
<td></td>
<td>• Subsidised services (e.g. accommodation, education)</td>
</tr>
</tbody>
</table>

**Primary Issues**

**Lack of appropriate job opportunities**
- Many single mothers report difficulty finding jobs that allow flexible hours to accommodate childcare.

**Ineligible for certain assistance programmes**
- Single mothers in Singapore face tighter restrictions on various financial support programmes, e.g., baby bonus, tax rebates & maternity leave.

**Low income even before becoming a single mother**
- The pressures are most acute for those women who had low savings and income even before they became a single mother.

**Secondary Issues**

**Poverty / lack of financial self-reliance**
- Often rely on family for shelter, financial and emotional support.
- There are reports of overcrowded conditions – unwed single mothers do not meet HDB eligibility criteria for larger “family nucleus” apartments.
- 51% surveyed by LCSW had not socialised with friends in over a month.

**Most Common Issues**

The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

**Domestic violence victims: characteristics, issues and needs**

Victims of Domestic Violence

Millions of women worldwide experience the horror of domestic violence – and many of them suffer in silence. Whilst surveys indicate that women in Singapore suffer less than the global average, still it is suggested that some 10% of Singaporean women report suffering abuse by a male.

Charities working to help the victims of domestic violence offer services such as counselling, legal advice and emergency shelter. Examples in Singapore include:

- **AWARE** One of our four recommended women’s charities, AWARE provides legal advice and counselling to victims of domestic violence and other women in need, as well as acting as a leading voice on issues facing women in Singapore through research, advocacy, and public awareness raising. (see Appendix for further detail)
- **UN Women**: public awareness raising around domestic violence as well as human trafficking

The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

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“Youth at risk” is a broad term used to describe young people who are at risk of experiencing a range of negative outcomes, such as teenage pregnancy; anti-social behaviour; or simply failing to progress into a stable pattern of adult life. A particularly vulnerable subset of this group is girls living in care homes: public data is unclear, but we estimate there are around 300 girls in care homes in Singapore⁴.

The main group of charities supporting young women at risk are those that operate care homes. Others provide services such as counselling, befriending and skills training. Examples of charities in this area include:

- **AG Home** provides shelter, life skills training, confidence building / empowerment, mentoring and counselling for teenage girls at risk.
- **Babes** supports pregnant teens through casework/counselling; helpline; public education; referral services; youth engagement/outreach; community involvement.
- **Residence @ St George’s (RSG)** (managed by Methodist Welfare Services) Provides shelter, life skills training and emotional support for young women at risk.
- **YWCA**: provides skills workshops in care homes and the youth centre provides workshops, mentoring and a “home away from home” for young people (both boys and girls)

The diagram below summarises the key characteristics and issues facing this group in Singapore, together with the main needs that arise where charities can offer their support.

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⁴ Just Cause analysis based on 2014 statistics from MSF and annual reports from key Singapore care homes
Youth at risk: characteristics, issues and needs

In addition to the five groups covered above, there are various other specific groups of women in Singapore who are particularly vulnerable and potentially in need of support. For example:

- **Caregivers** – an under-recognised group, made up mostly of women (often either female relatives or foreign workers): caregivers can be at risk of stress, isolation, financial pressures and other issues.  

- **Trafficked sex workers** – another under-reported group. Hagar International is an example of one of the charities in Singapore supporting trafficked women, both through direct services and public awareness-raising.

Meanwhile, to a broader extent all women in Singapore (as in many countries) are at risk of encountering gender-related challenges such as discrimination and sexual harassment. One of the main charities addressing some of these broader issues is AWARE, a leading voice on issues facing women in Singapore through research, advocacy, and public awareness raising. (see Appendix for further details).

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4. Conclusion: choosing the right charity for you

This guide aims to provide potential donors with a helpful summary of possible ways in which they can help vulnerable women in Singapore. There is no one “best” way to help – the decision will be very personal for every donor – and so what we have tried to do is to lay out a range of potential options.

There are two main considerations when deciding which charity to support:

1. **Do I support their cause?** Look at the “WHO”, the “WHAT” or the “HOW” to identify what group, issue or activity it is that you identify with and would like to support.

   **Choosing a cause: WHO, WHAT or HOW**

   - **WHO** (target group, e.g. single mothers)
     - Foreign domestic workers
     - Victims of domestic violence
     - Aging women
     - “Youth at risk”
     - Abst to scake
   - **WHAT** (issue, e.g. lack of financial independence)
     - Domestic violence
     - Poverty / lack of financial self-reliance
     - Human trafficking
     - Injustice / exploitation
     - Neglect
     - Homelessness / lack of access to housing
     - Discrimination
     - Antisocial behaviour
     - Teenage pregnancy
     - Mental ill health / self-harming
     - Lack of opportunity (e.g. vocational skill)
     - Isolation / loneliness
   - **HOW** (activity, e.g. mentoring and training)
     - Healthcare and Care
     - Education and Training
     - Life Skills training
     - Employment Opportunities
     - Psycho-social support
     - Legal advice / support
     - Public awareness raising

2. **Am I confident that they will use my money effectively?** Research possible charities that tackle your chosen cause and decide which ones you think will use your money most effectively. To do this, you can go by recommendations from friends; speak to the organisation directly; or look for other independent sources of information.

   To support this decision-making, Just Cause has independently evaluated a number of charities working with vulnerable women in Singapore. Although we have not assessed all charities in this sector, we are at this stage able to recommend four organisations in particular: AWARE, Daughters of Tomorrow, PPIS and WINGS, all of which scored highly on our “Excellence Framework” (Please note that there may also be other organisations that are performing at a high standard). For further detail on our recommended charities, please see the Appendix or our website: [http://justcauseasia.org/recommended-charities/our-recommended-charities-in-summary/](http://justcauseasia.org/recommended-charities/our-recommended-charities-in-summary/)
Appendix: recommended charity profiles

Leading voice for women, playing a valuable role:

AWARE is Singapore’s leading women’s advocacy organisation. It envisions a society where there is true gender equality and works to influence policy to remove gender barriers. It has successfully worked with policy makers to amend a number of laws and policies and was a key driver in the passing of the Protection from Harassment Act in 2014.

Besides its research and advocacy work, AWARE also provides a number of support services for women who are in distress or at a time of uncertainty in their lives. These services include a helpline, counselling, legal support, befriending and support groups and a Sexual Assault Care Centre.

What we love about AWARE:

- **AWARE fills a much needed gap in challenging ideas, giving voice and deepening the discourse on issues relating to women in Singapore**
- **The organisation creates meaningful impact at scale, reaching both individuals in need and society as a whole**
- **Beneficiaries report high satisfaction with AWARE’s support services**, describing their experience as “life-saving”, “life-changing” and “comforting”
- **AWARE has a strong culture for working with others**; partners value their **collaborative and passionate attitude and policy makers appreciate their evidence-based approach to influencing change**

Domains of Excellence

AWARE scored particularly highly in the following domains of the Just Cause Excellence Framework

- Legal, governance & finance
- Mission & strategy
- Beneficiary satisfaction
- Staff satisfaction
- Reputation

How your support will help AWARE:

As part of its 5-year (2014-2018) strategic plan to grow its constituency and build capacity, AWARE will provide programmes to support and empower single parents as well as promote more inclusive policies toward them in 2016.

AWARE relies on independent donors for much of its activities and your support will help the organisation continue its brave and challenging work. Your support will particularly benefit AWARE’s research initiatives, which create systemic change that the public may not so readily link to individual beneficiaries, yet represent an invaluable part of AWARE’s advocacy activities.
Rising star, growing its impact:

DOT supports underprivileged women to build financially independent and resilient families. It provides confidence-building and skills workshops as well as employment matching services. Founded in 2014, DOT is a young charity with big ambitions and an entrepreneurial approach.

What we love about DOT:

- Though yet small, DOT is significantly impacting the lives of its beneficiaries, providing access and opportunities to sustainable employment for some but also helping a broader group of individuals increase their self-confidence and skills
- **Beneficiaries are highly satisfied** with the service they receive and the organisation has an excellent reputation amongst partners
- DOT stands out for the dynamism of its leadership

Domains of Excellence

DOT scored particularly highly in the following domains of the Just Cause Excellence Framework

- ✓ Investing in the future
- ✓ Beneficiary satisfaction
- ✓ Staff satisfaction
- ✓ Reputation

How your support will help DOT:

As an early stage organisation, one of DOT’s key challenges is scaling up its operations and reach. To do this DOT needs more core funding to build a larger team and core capacity to deliver larger-scale programmes.

Your support will help DOT reach its goal of putting 100 women on their confidence and back-to-work journey in 2016. DOT will also be launching a Befriender and Mentorship programme to provide more customized support to individual women this year.
Established organisation, tackling niche issues:

PPIS is a large, well-established organisation providing a range of social services to the Muslim community in Singapore. They work closely with the government to provide services including counselling and support to families in need and after school student care.

Just Cause assessed three of PPIS’ specialised social services programmes:
1) **AS-SALAAM**: A programme that specialises in providing support for divorcing and single parent families
2) **INSPIRASI**: A programme that helps prepare young couples (aged below 21) for marriage by offering preparation courses, counselling and a support network
3) **VISTA SAKINAH**: A programme that helps prepare step-families for remarriage through courses and counselling

What we love about PPIS’ specialised services programmes:

- Established over 60 years ago, PPIS’ experience and understanding of its beneficiaries provides a solid foundation for its programmes
- All three specialised services programmes scored highly on the Just Cause assessment, in particular for their excellent beneficiary satisfaction and proactive attitude to continuous improvement
- Two programmes stood out for their high staff satisfaction and their positive attitude towards investing in the future (through staff training & innovative initiatives)
- The programmes are unique for dealing with issues that are not being widely addressed, e.g. VISTA SAKINAH is currently the only programme of its kind, addressing step-family issues

How your support will help PPIS’ specialised services programmes:

While PPIS and its programmes are currently largely funded by the government, your donation will help to:
1. Support the expansion of its programmes to reach out to more beneficiaries; and
2. Ensure resources and expertise are focused towards effective programme implementation instead of fundraising.
Strong all-rounder, seeking new heights:

With the ageing population on top of many people’s agenda, WINGS is a leader in promoting active ageing for women. WINGS offers a variety of awareness workshops, in-depth courses and engaging activities that promote health, happiness and security and aims to create a supportive community of peers.

What we love about WINGS:

- **Beneficiaries report high satisfaction with WINGS’ programmes**, describing their experience as “enriching”, “informative” and “fun”
- **WINGS’ partners speak highly of the organisation** and praise it for its good understanding of the needs of its beneficiaries
- **WINGS stands out for communicating its mission and strategy very clearly and sharing its results and lessons learned openly**
- **WINGS creates meaningful impact** for hundreds of women of all backgrounds, with the potential and ambition to reach many more
- **WINGS’ proactive approach**: empowering women to take action early on

Domains of Excellence

WINGS scored particularly highly in the following domains of the Just Cause Excellence Framework

- Legal, governance & finance
- Mission & strategy
- Investing in the future
- Efficiency logic
- Beneficiary satisfaction
- Staff satisfaction
- Reputation

How your support will help WINGS:

For the next 3-5 years WINGS’ key strategic goals are deepening its reach to women in the community, especially in the vulnerable segments, expanding its offerings to a network of satellite communities across Singapore, and developing innovative programmes in skills development, employment & entrepreneurship for older women.

WINGS’ activities are largely made possible by donations and your support will help this organisation continue to make a difference in its beneficiaries’ lives.