



## THE MIGRANT WORKERS PROJECT



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## UNIFEM Singapore



- **UNIFEM SINGAPORE** was established as a society in January 1998. The organization functions as a National Committee of the United Nations Development Fund for Women (UNIFEM), headquartered in New York .
- **Our mission is to assist women and children in the developing countries through:**
- **Economic Empowerment Programmes** – Enable women to develop business and entrepreneurial skills to access local, national and global markets. Projects also assist women to gain access to finance, technology and information.
- **Governance and Leadership Programmes** – Give women a voice and visibility by encouraging their leadership in decision making processes that shape their lives.
- **Conflict Area Programmes** – Provide services for women violated during war and armed conflict. The projects also promote the role of women in peace building.



## Why Migrant Workers?

- Research suggested that many migrant workers have two specific aims:
  - Save enough to return home
  - Learn new skills for use back home
- Many migrant workers never achieve their aims because of lack of planning and opportunities.
- Singapore has over 150,000 domestic migrant workers.
- Unifem Singapore decided in 2001 study and address the needs of domestic migrant workers.



## The Filipina Community

- It was decided that the Filipina community of domestic migrant workers would be the initial target group for the following reasons:
  - **Size** – They form a large proportion of the domestic migrant workers (estimated at about 70,000).
  - **Language** – Most Filipina domestic migrant workers are able to communicate in English thus reducing the language barrier.
  - **Institutions** – The Filipina community is fairly well organised in Singapore with many pre-existing institutions which we could work with (Bayanihan, NGOs, churches etc.).
  - **Common Off-day** – Most Filipina domestic migrant workers get every alternate Sundays off.
- For these reasons we conducted an initial survey of their needs.



## The Survey

Filipina Migrant workers who had an interest in Learning	%
To Save	84
To Reduce Expenditure	53
New Skills	46

Filipina Migrant workers who	%
Spent >S\$150 of monthly income	30
Had no savings	22
Believed in importance of saving	100



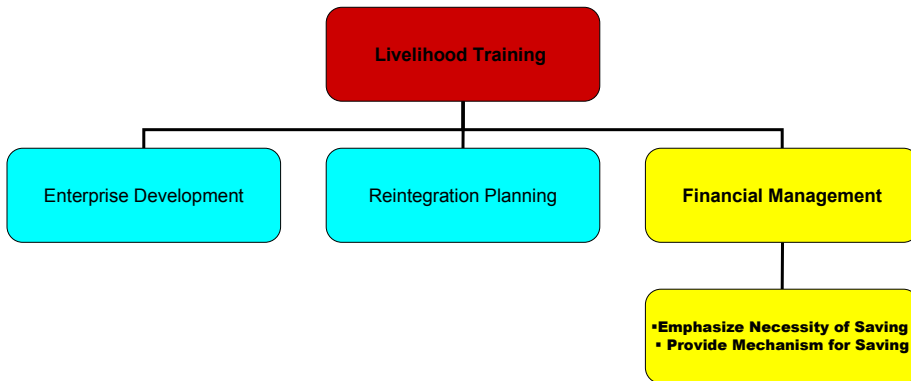
## Developing the Programme

- Learning to save stood out in the survey as a key interest.
- Learning new financial skills also ranked high.
- In 2003, volunteers with financial education and project management skills then developed 3 basic courses:
  - Managing Family and Cultural Issues
  - How to Save for Your Future
  - POEA (Philippines Overseas Employment Administration) Information
- An advanced Entrepreneurship course was also developed for those who were interested in micro-enterprise business skills.
- UNIFEM Singapore then approached various training centres to host these courses eventually FOWS at Bayanihan and GoForth at Orchard Road were chosen and courses began in 2004.

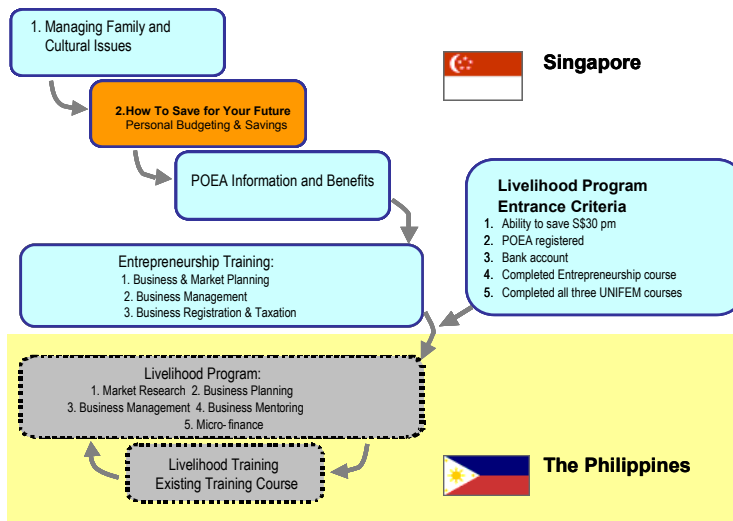
# Programme Objectives



- Financial skills empowerment of migrant domestic workers
- Reintegration opportunities for migrant workers



# The Training Programme





## The Four Courses

- **Managing Family and Cultural Issues** aims to develop a worker's self-confidence and personal skills to create a vision for herself and her family and manage issues that conflict with her budget and savings plan. It will offer role-play opportunities for the worker to develop her skills. (2 x 2-hour sessions)
- **Personal Budgeting and Saving** will cover the basics of goal setting, developing a savings plan, budgeting personal income and expenses to meet the savings plan and banking options available in Singapore. Upon completion the participant will have developed her personal budget, savings plan and have access to a bank account. (3 x 2-hour sessions)
- **POEA Information** will cover Philippines legal requirements for registration of OFWs, the services offered by Philippines Overseas Labour Office (POLO) and OWWA in Singapore and benefits to ex-OFWs they returns to the Philippines. (1 x 2-hour session)
- **Entrepreneurship** covers business and market planning, understanding the enterprise life-cycle, basic bookkeeping, enterprise registration and taxation.



## *How to Save for Your Future*

- Module on Personal Budgeting and Savings
  - Basics of long and short-term financial goal setting
  - Setting a personal savings target
  - Personal income and expenses budgeting
- Guidelines on purchase of real estate properties
- Tips on spending
- Local Banking options available
- On completion, students will have:
  - A personal budgeting plan
  - Access to a local bank account

## Programme Delivery



- Promotional material is distributed and some publicity is done at the training centers prior to the commencement of the courses.
- Recently, UNIFEM Singapore has partnered with the Association of Employment Agencies Singapore (AEAS) to publicise the courses to their clients (both the employers and the domestic worker).
- The courses are taught on Sundays by trained volunteers (an equal number of Singaporeans and Filipino expatriates).
- At the moment, the courses are free of charge (except for the entrepreneurship course which costs a subsidised S\$50) and UNIFEM Singapore bears the cost of the rental of premises and production of materials.

## Our Graduates



- A total of 52 Graduates have finished four modules.
- Two have returned to the Philippines
  - Concepcion started *sari-sari* (*provision shop*) business
  - Tereshita manages retail trading business.



## Evaluation of the Programme



- Currently UNIFEM Singapore is starting to survey the graduates of the programme so as to improve the offerings.
- Volunteers from INSEAD coordinated by Prof Sarah Mavrincac and Vanessa Sadler will be reviewing the contents of the courses.
- Follow up work with the two graduates who have returned to the Philippines is being done.

## Our Partner in the Philippines



### **Centre for Overseas Workers (COW)**

- Assessment of business plan and climate
- Family Wealth Survey
- Skills Training
- Market research
- Business mentoring
- Microfinance
- Counselling

## Future Partners



- Centre for Agriculture and Rural Development (CARD)
- Social Development Foundation for poverty eradication of landless women
  - Livelihood Education
  - Microfinance schemes
  - Savings Mobilization
  - Micro-insurance

## Future Plans



- Collaboration with institutions to establish project as full-fledged facility serving complete needs of migrant workers.
- Currently UNIFEM Singapore is exploring joint partnerships with NTUC and AEAS in Singapore to expand our training centres and course.
- It is hoped that this programme can be expanded to the other communities of migrant domestic workers in Singapore and then perhaps in the region as well.