

**Empowering Women
through
Financial Education**



1. **Situation of MDWs in Singapore**
2. **Aidha's Courses & Activities**
3. **Aidha's Impact**

MDWs in Singapore (1)

Large numbers of women migrate for domestic work

- Singapore had 245,600 FDWs as of Jun 2021
- 1 in 5 Singapore households hire an FDW
- Approx distribution by nationality: 48% Indonesia / 35% Philippines / 16% Myanmar / 1-2% India & Sri Lanka

97% migrate for economic reasons

- Average salaries in their home countries*:
 - Indonesians S\$164
 - Filipinos S\$214

vs S\$700 in Singapore**

**Survey by Farsight (2016) – data from 4,000 FDWs, returned or prospective FDWs in Indonesia, Philippines, HK and Singapore*

***Aidha 2018-2020 data indicates \$702/month on average*

MDWs in Singapore (2)

Challenging working conditions

- Domestic workers excluded from Singapore's Employment Act
 - No limitation on daily hours worked; average 13hrs/day*
 - 40% do not have a weekly day off
- Typically incur recruitment debt of \$2-3k (nearly half a year's wages) for first contract
- No minimum standards for housing
- Living with your boss!



Made to Work Attitudes Towards Granting Regular Days Off to Migrant Domestic Workers in Singapore

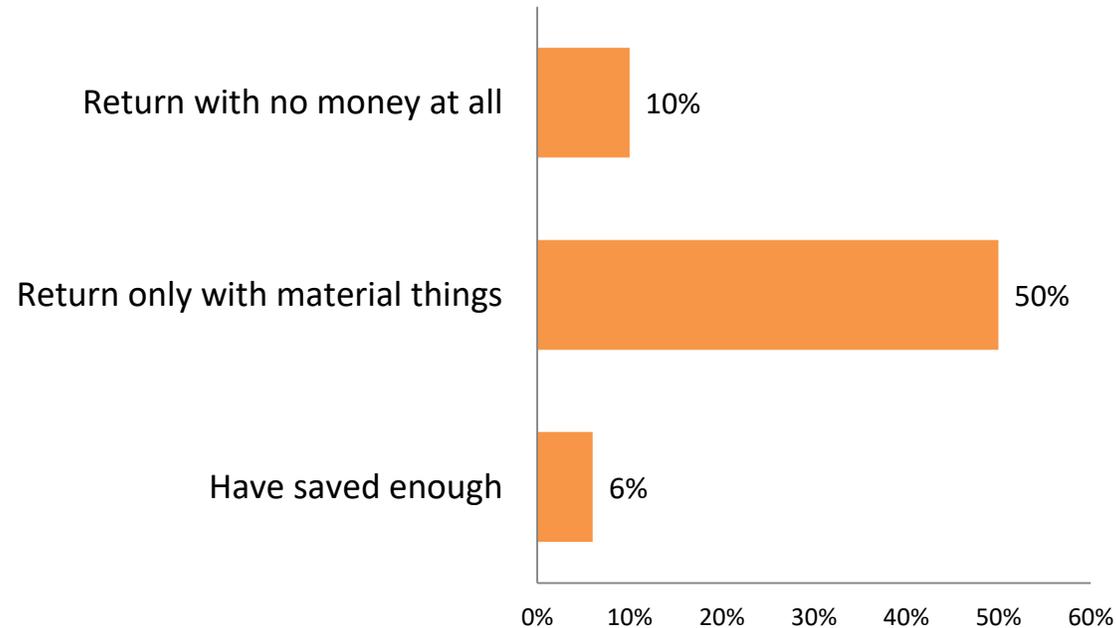
The Singapore National Committee for the United Nations Development Fund for Women (UNIFEM Singapore)

Humanitarian Organisation for Migration Economics (HOME)

Transient Workers Count Too (TWC2)

Some Sobering Data

Savings of returned FDWs



Aidha seeks to change this!

Note: Survey by Farsight (2016); 1,081 returned FDWs in Indonesia and the Philippines



2.

Aidha's Courses and Activities

Aidha's Mission

'Sustainable futures through financial education'

Our Courses

Financial Literacy + Computer Skills + Communications/Leadership + Entrepreneurship

Our Courses

Elective – Improve Your English

Improve
communication
and confidence in
English

Module 1 Manage Your Money & Tech

Learn how to save,
budget, improve
communication skills
& confidence, and
use a computer

Module 2 Plan Your Financial Future

Build financial
decision making
and leadership
skills

Module 3 Start Your Business

Learn how to start
and manage a
business

6 months

6 months

6 months

6 months

We start new classes almost every month

ELECTIVE

Improve Your English

- Increase confidence in speaking English
- Learn new words
- Improve grammar
- Communicate better
- Become more confident

6 months

MODULE 1

Money Management 1

- Learn to save money, how to budget, plan and stick to a budget
- Develop a saving habit
- Share goals with family

Communications & Confidence

- Manage oneself better
- Learn to present
- Become more confident

Essential Computer Skills

- Improve computer skills
- Use the Google suite of Docs, Sheets and Slides to draft business letters, make spreadsheets and presentations

6 months

MODULE 2

Money Management 2

- Define long term goals
- Make a financial plan
- Learn more about savings, investments, insurance and loans
- Start investing in land, livestock, vehicles, etc.
- Become a better financial decision-maker

Communications & Leadership

- Manage oneself and others
- Become more resilient
- Improve presentation skills (writing & PPT)
- Learn to tell a story
- Learn how to work in a team and lead a team

6 months

MODULE 3

Business Operations

- Become an entrepreneur
- Brainstorm ideas
- Learn about real business cases through videos and practical exercises
- Control finances
- Learn to manage a business
- Write a business plan

Business Strategy

- Understand the business environment better
- Develop a marketing strategy
- Explore partnership possibilities
- Develop negotiation and presentation skills in group activities and public speaking exercises

6 months

Aidha's Short Courses

Free workshops for all MDWs providing practical information to inform significant financial decisions or build important life skills



Intro to Financial Education



How to Open a Bank Account



Understanding Debt



Debt Counselling Explained



Health Insurance for Filipino Domestic Workers



Building Your Resilience

Sample Short Course Key Learnings

Short Course: Understanding Debt

- Understand the true cost of debt, i.e. EIR
- What is good vs bad debt
- How to prevent and manage debt
- What are the regulations around borrowing in Singapore
- Where to get support if you are having trouble with debt

Additional Programmes:

Aidha Business Accelerator

The Aidha Business Accelerator provides support to Aidha alumnae who aspire to set up or strengthen their business

Participants get workshops and one to one mentoring support



'Low Income Women's Programme

Partnering with non-profits such as Daughters of Tomorrow to run a customised financial literacy programme

'Managing My Money' with DOT

Designed to increase savings and build knowledge/behaviour/skills for long-term financial success



Life at Aidha



Graduation Ceremony!





3.

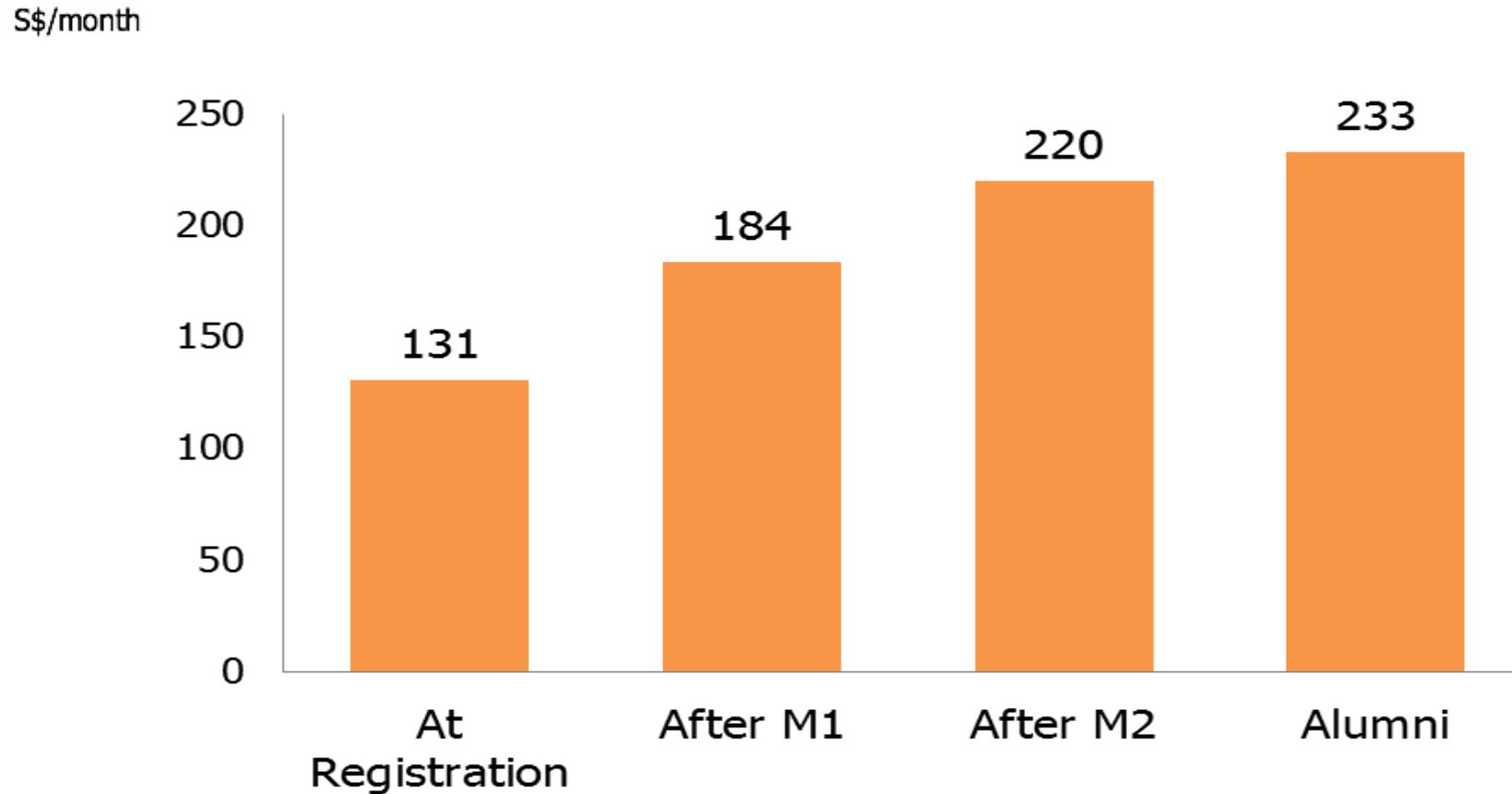
Aidha's Impact

More than

5,000

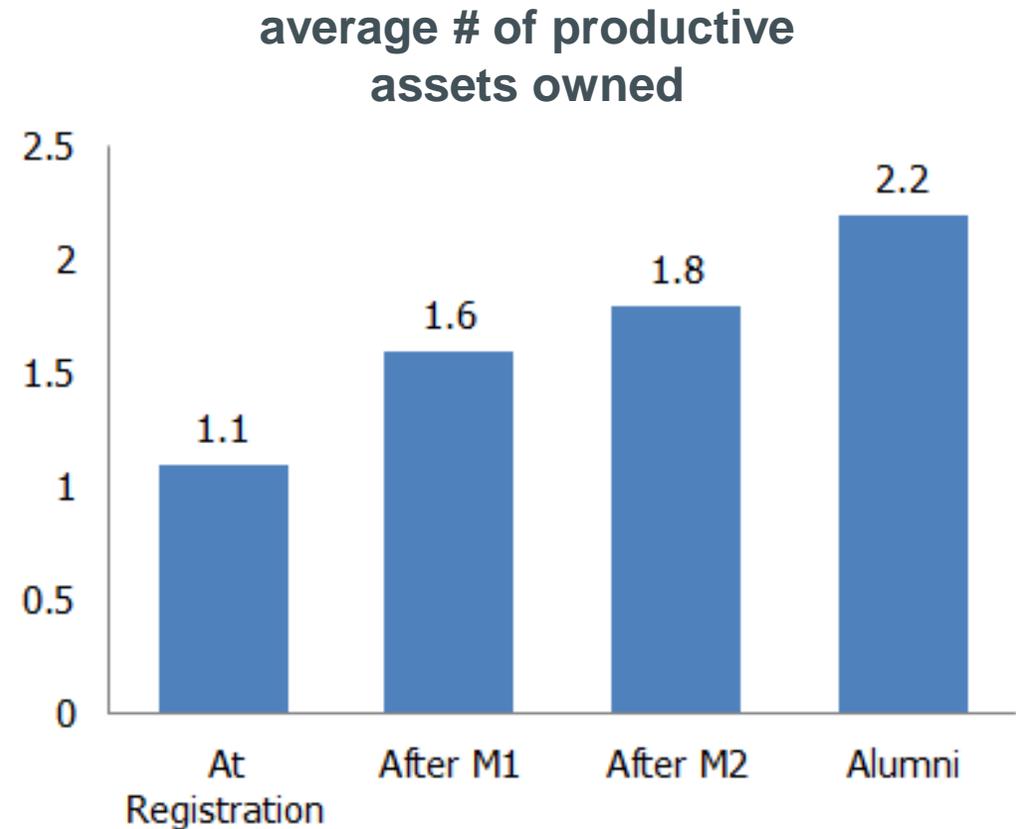
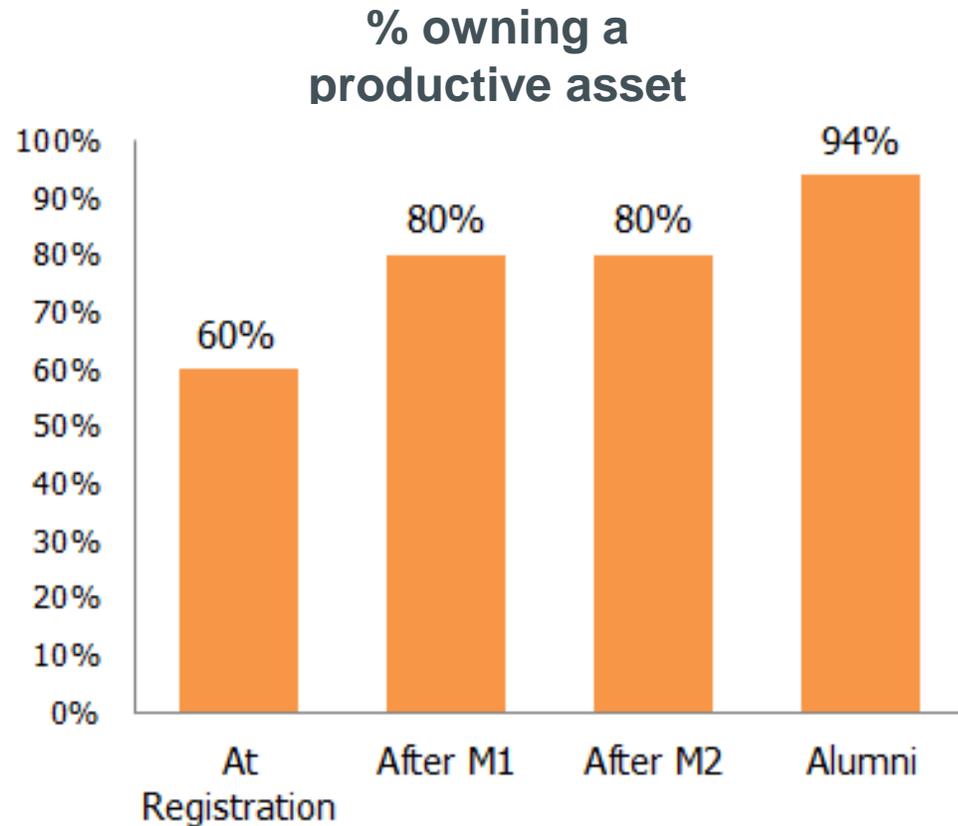
students benefited since 2006

Monthly Savings



Monthly savings amongst students increase by **40%** after Module 1 and by **78%** amongst Aidha alumni

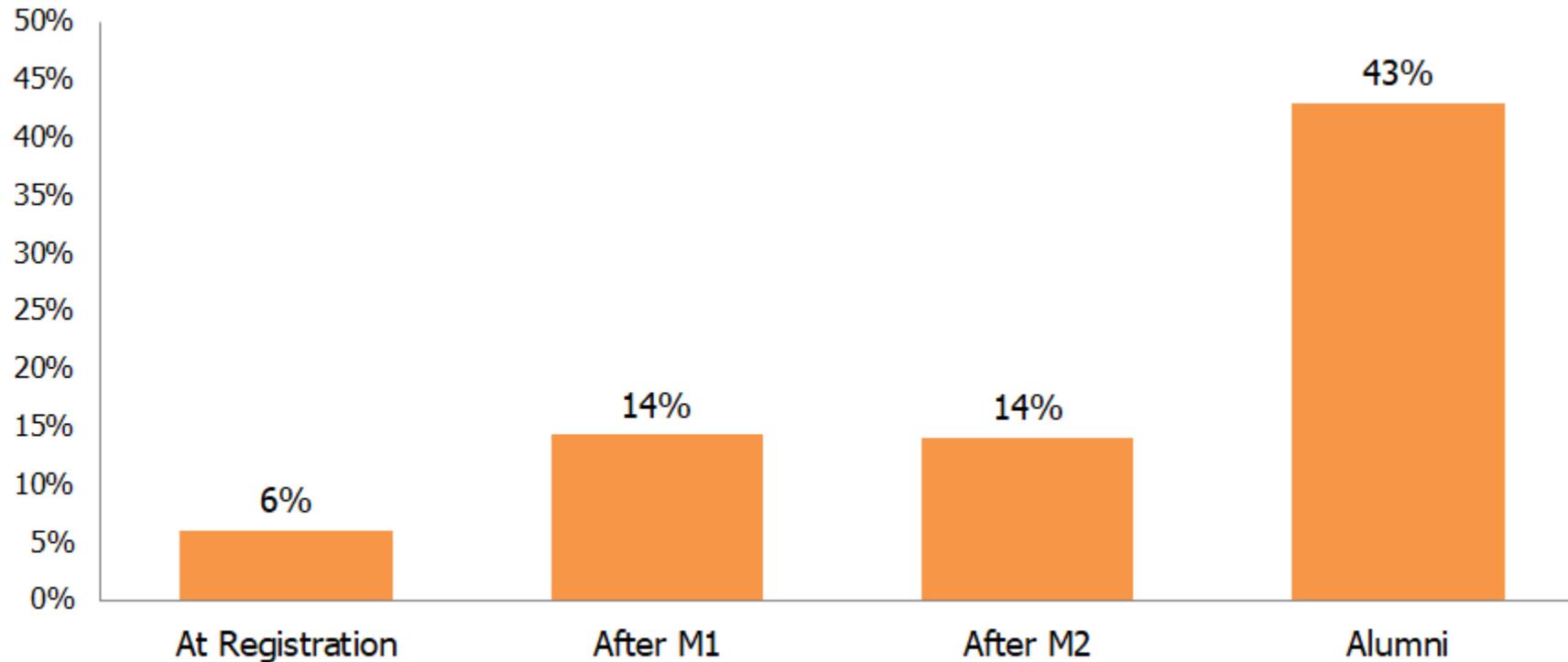
Ownership of Productive Assets



The number of productive assets owned (including a house/renovation, building, land, vehicle, livestock, machinery/equipment) **doubles** amongst alumni.

Productive assets include house/renovation, motorcycle, land/farm, building, livestock, machinery, car/truck/van, bicycle, ...

Business Ownership



Business ownership rises progressively, increasing from 6% for newly registered students to **43%** amongst our alumni

Many Wonderful Stories



Marilyn Orit (2016) from the Philippines

- Marilyn's parents and sister were hospitalised due to water contamination after Typhoon Yolanda in 2013
- She joined Aidha in 2014 and opened a water refilling station in her village with her sister and mother in Sept 2016
- She's returning home in 2019 to expand her business



Radliyah (2015) from Indonesia

- Liyah started work in Singapore in 2007 and had no savings when she joined Aidha in 2013
- In 2014, with her husband, she set up a guest house in Semarang, Central Java
- She has now opened a second guest house and returned home to Indonesia in early 2020



Nilushika Jayaweera (2012) from Sri Lanka

- Orphaned at 16 and, as the eldest sibling, worked in a garment factory and then came to Singapore in 2003, sending back all her earnings until she joined Aidha in 2011
- Set up an online tea business and in 2016 was able to return home
- Set up an NGO, Emerging Hope Lanka, in 2017; launched Nilu Tea (sold on Redmart!) in 2018



THANK YOU

Hearing from Our Students



Aidha is a school for MDWs teaching financial education and English.

<https://youtu.be/WlaX8hkTDt4>



“ I have no words to describe how proud I’m to be one of Aidha’s student. I remember a year ago before I found Aidha, I was completely lost with no saving on my hands, and no future plans ahead. I was about to give up and go home, until one day I found Aidha through website and I start join this program. I've learned a lot of things especially about self confidence and financial management. Now I still finishing my module 2 and also I've started a small business which I always dreamed of . ” **Aninda Kusumawati**

WHAT OUR MENTORS SAY



“ Mentoring at Aidha is such a fulfilling and enriching experience. The students’ eagerness to learn, determination to complete the Aidha curriculum, and drive to improve their lives are so impressive. As a mentor, I have witnessed first-hand the extent of Aidha’s impact on the lives of its students. Students become more empowered and financially independent. ”

- Marie-Laure, Module 2: Plan Your Financial Future Mentor

“ Being part of Aidha has improved my self-confidence, communication skills and [taught me] to be more empathetic. I would encourage someone to join Aidha to not only get firsthand insights into the lives of foreign domestic workers in Singapore but also to improve their mentoring-related skills and of course, to make a positive impact on others. ”

- Sai Ming, Module 1: Manage Your Money & Tech & Module 2: Plan Your Financial Future Mentor



aidha™
sustainable futures through financial education

LEARNING FEST

IN CELEBRATION OF INTERNATIONAL WOMEN'S DAY 2022

FREE & OPEN
TO ALL MDWS
IN SINGAPORE!

INTRODUCTION TO FINANCIAL EDUCATION

Join us for a fun, interactive workshop that will help you understand the life-changing benefits of making better-informed financial decisions!

SUNDAY,
6 MARCH

10 AM-
12.15 PM

ONLINE: bit.ly/aidha6maronline
IN-PERSON: bit.ly/aidha6marinperson

“At this first class, I feel like I am starting my future.”
- Past participant

YOU CAN
JOIN US
ONLINE OR
IN-PERSON!

