



When maids are their families' 'sacrificial lambs'

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FOR two decades and from two cities - Hong Kong and Singapore - Ms Aida Bautista single-handedly put her nephew and two nieces from primary school through to university. After all, the 43-year-old used to be the main breadwinner in her family when she lived in the Philippines, which she left to eke out a living overseas as a domestic helper.

The key words are "used to be".

Ms Bautista, who is single, has cut down on the amount of money she remits home each month from about 15,000 pesos (\$530) to about 8,000 pesos.

It is migrant workers like her - mainly women employed as domestic helpers - who non-profit organisation aidha aims to help, to ensure they are able to save money for themselves. This is one of the key issues facing the migrant population here, for whom tomorrow has been designated International Migrants' Day.

Said aidha president Dr Sarah Mavrinc, 45: "These women seem to be the sacrificial lambs of their families. They shoulder the burden entirely and those back home, particularly the men, seem to do little to support them."

By learning better money sense to manage their earnings, as well as business skills, migrant workers are better equipped to improve their lives in the long-term - something Ms Bautista realises now.

She decided to remit less each month after attending courses offered by aidha, a spin-off of a United Nations Development Fund for Women (Unifem) Singapore project.

"Before the classes last year, I was going nowhere - just sending money, sending money," she said. "I was happy to do it, but after I reached my 40s, I said: 'This is tough. I must think about myself.'"

Her decision was met initially with tears and fears from her family. Her brother and sister were unhappy, worried that their children could not complete their education. Their children were upset about not being able to buy what they wanted.

"My niece (who is still in school) still cries about it. For me, it's very hard. I really want to help them, but once I break my promise, that's it," she said.

"It" refers to her plan to return to the Philippines to set up her own business. Only after Ms Bautista had mailed her financial plan to her family and made several phone calls to them to "make them dream about what I am dreaming of", did they come to accept having less money to live on.

Mother-of-five Nida Devera, who also supports her parents, is another who recounted tension with her family after making a similar decision.

"Sometimes my children ask a lot of questions, like 'Mummy, why are you doing this?' So, I have to explain to them why I'm not giving them so much," said the 39-year-old. "It's really very sad because all parents want their kids to be happy."

She has told her children, who are under the care of her parents, to "fight for your rights

and get some support from your dad".

The "unfairness of it all" is what motivated Dr Mavrinac to make the leap from academia to non-governmental organisation when she became aidha's first president last year. The former faculty member at Insead had been active in leading financial education and women's initiatives at the business school's campus here.

A recent study by Nielsen Media Research in the Philippines suggested that most families of overseas Filipino workers "tend to just sit back and wait for remittances", instead of working or saving any of the income they receive.

"That, to me, is scandalous. When will it be someone else's job to save the family?" said Dr Mavrinac, a mother of two. The "seemingly endless demands of 'needy' relatives" and the poor money sense of migrant workers mean that maids are kept from reuniting with their families for good, she added.

Even when they do return home, another factor comes into play: Their inexperience in starting up and sustaining a business.

Dr Mavrinac, a Permanent Resident here, has come across women who scrimped to start a small enterprise, only to pack up to work abroad once again due to the "lack of experience and planning, and a failure to understand the nature of competition".

Running a business that lasts "isn't built simply on hard work", but on careful thinking and planning, she stressed.

With courses that range from business communications to building self-esteem and entrepreneurship, aidha hopes to help on this front.

"Our budget is miniscule, largely because we have focused on building our services rather than on fund-raising. It's enough to cover our rent and the costs of producing student materials," said Dr Mavrinac, and added that the group would also look into micro-credit funding later.

For now, Ms Bautista is counting on herself - as she has done all this while - rather than any micro-financing. Her target is to bank at least 10 per cent of her salary each month, and she hopes seven years of saving will be enough to accumulate the capital she needs to start a business back home.

"My mother is longing for me to go back home. My father has passed away," she said. "So, that's a big consideration of mine - to save money to go back and look after her."

How Aidha works

Set up with \$16,000 in seed funding from Unifem, aidha has put over 100 people through one to 14-session courses, which are usually conducted on Sundays.

Students can pay subsidised rates of \$10 to \$75. The fees are waived if an employer donation is made. Three full-time and 11 part-time staff - none of whom, including Dr Mavrinac, receives a salary - run the show at aidha, backed by over 40 volunteers who teach or help out in areas like research, administration and fund-raising. Twelve university lecturers and corporate trainers are on board.

There are plans to extend aidha's mission to areas with a high foreign domestic worker population, such as Malaysia, Taiwan and the Middle East.

The non-profit group has tied up with partners in Hong Kong and the Philippines to extend financial education and possibly even micro-credit services to this particular group.