



Business @ AsiaOne

## Maid today, business owners tomorrow

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LIKE many Filipino maids working here, Ms Myrna Imperial heads for bustling Orchard Road every Sunday.

But instead of spending her day off thronging the shopping malls or having a picnic, the 37-year-old is busy mastering the intricacies of business.

Sitting in a classroom with about 20 other foreign maids, she is learning how to craft a proposal to get a bank loan and to make a PowerPoint presentation.

Transforming today's maids into tomorrow's entrepreneurs is serious business at Aidha, a non-profit organisation that runs business courses for these women every Sunday.

The brains behind it is Dr Sarah Mavrinac, an American who was teaching finance at the Singapore campus of the international business school Insead.

'I really believe in the power of women,' Dr Mavrinac, 46, told The Straits Times.

Aidha - Sanskrit for 'that to which we aspire' - aims to tap the economic potential of women and reduce poverty in developing countries, much like the micro-credit Grameen Bank in Bangladesh, which won founder Muhammad Yunus the Nobel Peace Prize in 2006.

But beyond giving maids small loans for businesses, Aidha also prepares them with skills training.

The curriculum has eight courses on topics ranging from improving self-esteem and tips on time management to effective communication and money management.

Students also pick up hard skills like resume writing and database management, while neat touches, like having a student advisory council to provide feedback on the courses, help to boost their self-confidence.

Said Ms Imperial, who recently completed a money management course: 'Now, I know the importance of saving some money for my future, instead of remitting every cent to my family or buying unnecessary things.'

Earning about \$400 per month, she plans to open a sari-sari shop, or neighbourhood store, when she returns home in two years' time.

'I can't wait to start my own business,' she said.

In all, more than 600 maids have enrolled at Aidha since it was founded in 2006 with \$16,000 in seed funding from the United Nations Development Fund for Women (Unifem).

About 80 per cent of those attending are Filipinas - who tend to get regular days off - with Indonesians making up the rest.

They pay between \$25 and \$75 per course. However, if the maid's employer is paying, the fees for each are slightly higher: \$50 to \$200.

Volunteers, including university lecturers, run the courses, said Dr Mavrinac, who holds a business

administration degree from Harvard University.

The mother of two said it was during the five years she was teaching management accounting at Insead that she woke up to the problems faced by the 180,000 foreign maids here.

'There are many who strive to go home, but once they get off the plane back in their own country, find that life is totally different from what they had expected,' she said.

'Their families could still be impoverished, and having spent years away from home, they may also have grown apart from their communities.'

She gave up a five-figure salary at Insead to start Aidha.

While there are currently a smattering of courses for maids run by embassies and organisations such as the Foreign Domestic Worker Association for Skills Training, most are focused on grooming domestic skills such as cooking and sewing.

On the other hand, Aidha helps the women acquire skills and mindsets that will be useful to them and their families when they go home.

'When they first arrive here for example, most maids see themselves as sacrificial lambs, and have no qualms remitting home their entire pay packet,' Dr Mavrinac said.

'We help them think of themselves as family heads, and use their salaries not just to provide for their families' daily necessities, but also to make serious land or property investments.

'For example, they learn the importance of building up a financial safety net for themselves during their time here. This buys them time to emotionally reconnect with their community, and set up new income-generating opportunities for themselves.'

But it is not just the maids who benefit. Their employers can look forward to having more effective workers as well.

'Instead of just scrubbing floors and cooking meals, they learn to run the household, helping employers to identify bargains at the supermarket,' said Dr Mavrinac.

She has been impressed by the drive and enthusiasm displayed by the maids in their coursework.

'All the women did market research for their business ideas, calling their families back home and asking them to do surveys for them,' she said with a laugh.

One student displayed so much business acumen that 'she could easily have been a senior executive in a multinational company had she been born in another country and received more education'.

As for the majority who are not as savvy, Dr Mavrinac is convinced that simply being in a classroom full of people with similar goals and visions will spur success.

Indonesian maid Parwati Suhutin, who has been working here for six years, is amazed at how she has changed since she began going to Aidha last year.

'At first, I lacked self-confidence, and was afraid to attend the classes because my English is not very good,' said the 25-year-old high school graduate from central Java.

'But now, I have plans to set up my own cafe when I go home. It's my dream.'

#### **HELPING THEM ACQUIRE MONEY SAVVY MINDSETS**

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**DR SARAH MAVRINAC, who gave up a five-figure salary to start Aidha**

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