



A student learns about budgeting during the Care About Money programme, in which girls are taught money management skills such as responsible spending and differentiating between needs and wants. PHOTO: CARE SINGAPORE

# Helping women to help themselves

## Two groups aim to teach life skills to underprivileged girls

■ BY LIM POW HONG

YOUNG women from underprivileged backgrounds are getting a helping hand from two groups hoping to give them the skills to break free of the vicious circle of poverty.

One group, the United Nations Development Fund For Women (Unifem) Singapore, will pay for those living in a welfare home to attend a year-long career guidance course called My Beautiful Life.

The programme was started this year by Beautiful People, a non-profit group which mentors girls living in welfare homes.

Each Unifem scholarship is \$500 and is given to girls aged between 15 and 18. The success of Unifem's current fund-raising efforts will determine how many scholarships it can award in the first quarter of next year.

To qualify, applicants must write an essay about how they plan to keep their lives on track and about their vision for themselves in the future, then go through face-to-face interviews with Unifem.

Unifem Singapore's programmes here and in South-east Asia assist women by providing access to education, health, economic independence and a life free of violence and abuse.

Scholarship holders will have

access to training resources, and Beautiful People's mentors will support the girls by keeping track of their progress, job placements, and whether they are coping.

The programme will teach job skills such as jewellery-making and retail management, as well as stress management. The girls will also go for on-the-job training every three months and learn financial literacy.

The president of the National Committee for Unifem Singapore, Ms Saleemah Ismail, 40, was moved to set up the fund because of her own experiences growing up in a neighbourhood where broken homes and serial marriages were common.

"I feel very strongly about the scholarships. A kid who grows up in a broken home may grow up not having self-confidence.

"The scholarship provides those girls with no family support with a big sister to mentor and coach them," she said.

Financial literacy is also at the heart of a programme run by GE Money, which teaches teenage girls money management skills. The consumer finance company has a global Banking On Women programme, which aims to empower women by giving them the knowledge to create opportunities for themselves and their children.

Here in Singapore, it runs Care

About Money, a financial education programme developed in partnership with Children-At-Risk Empowerment Association (Care) Singapore.

Since it was launched in March, the programme has reached 160 students at five schools. Up to 90 per cent of these students come from the Normal (Technical) stream.

In the three years that the programme will be run, it aims to reach 600 girls aged 14 to 16 from the eight neighbourhood schools with which Care Singapore works.

Participants learn life skills such as responsible spending and differentiating between needs and wants.

Real-life scenarios like making a choice between an expensive pair of shoes or one that costs less but does not look as nice inject a dose of reality.

One 16-year-old participant, who wanted to be known only as Cheryl, said: "When I go shopping with my friends now, I ask them whether they really need that new dress."

It is important that girls who lack role models get life skills, said Ms Saleemah, who added: "These girls will be mothers in the future. When you educate them, you educate the whole family, including the children."

To raise funds for its scholarship programme, Unifem is organising Buy to Save, a charity designer fashion sale.

It is being held today and tomorrow from 10am to 5pm at InterContinental Singapore.

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