



Share-A-Meal Compassion Fund Evaluation

Strengthening Practices:

Preventing a Cycle of Poverty.

April, 2008

Beyond Social Services

MILK Fund

Students Care Services

Share-A-Meal Compassion Fund Evaluation Committee

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Acknowledgement

The Share-A-Meal Compassion Fund is a unique program catering to a niche section of society meeting them at a very critical time. It strives to prevent upstream shift of families that are vulnerable to merging with the pool of what is known as Families At Risk. It's philosophy of 'Prevention Better Than Cure' is time tested and Compassion Fund is a testament to this. There are remarkable stories of families working from dependency to independence told in this report.

While this is true, there are also reports of families that are still coming to terms with their grief and loss. Sometimes they are weighed down by their own perception of themselves. As human beings our perceptions are our own realities and it is areas such as this where the program needs to take renewed cognizance and work appropriately.

There is also a comparative study of other funds with similar objectives to show how the Compassion Fund is placed with the rest.

This report is based on a small pilot group and therefore has the advantage of individual case analysis methodology. Each story tells a compelling story and much can be learnt from each individual case. This report needs to be seen in its entirety and not as the sum of its parts.

In pursuance of this, the team has immense delight in being able to make recommendation that could better the scope and delivery mechanisms of the Fund. This has been an over riding objective all through the evaluation process.

The team places its appreciation for the support of the Board at MILK, Management of Student Care Service and Beyond Social Service. The team is also grateful to the selfless volunteerism of the Nurses Association, Mr. Lum Kawa, Ms.Madhuri Pai and Mr. Kunal Kripalani (Intern) who have formed the backbone of the data gathering process.

Finally, the team is indebted to the families who have taken their time to tell us their stories, mustered courage to go through some of their most challenging phases again with us and encouraging us to better our program so that we can reach out to those in a similar situation like themselves.

This report is a story about people helping those who otherwise are thought to be in need of help themselves!

Laldinkima Sailo

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April, 2008.

Chapter 1

Share-A-Meal Compassion Fund

Overview and Evaluation Framework

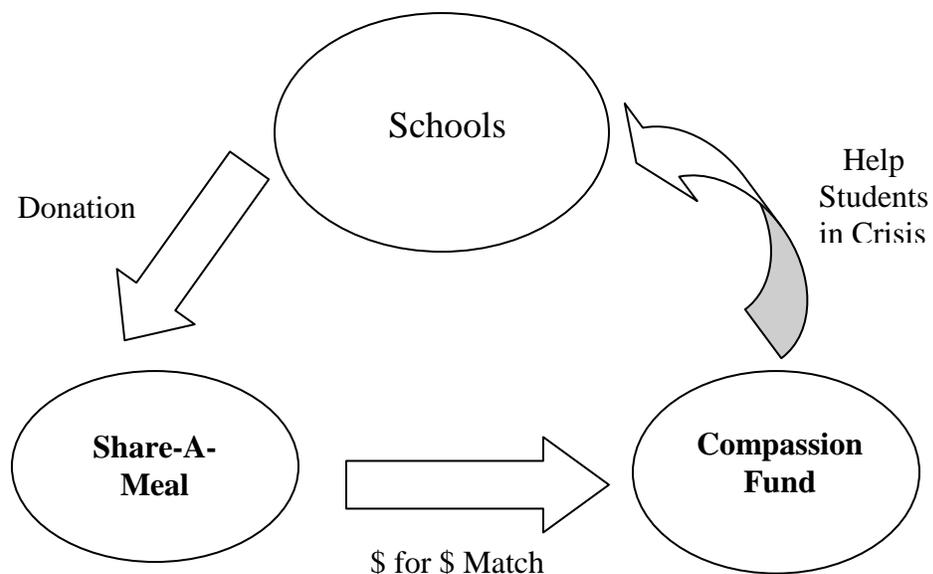
Share-A-Meal takes place every year on the 7th day of Chinese New Year, (the traditional significance of the 7th day being "everybody's birthday"), a day where everyone, including the needy, can celebrate. On that day, people from different walks of life will **share-a-meal** by donating the cash value of a meal. Besides being a fund-raiser, **Share-A-Meal** is intended for schools to educate students on the power of sharing, giving and helping the needy.

To encourage schools to identify and reach out to more needy students, MILK offers participating schools a dollar to dollar match of their collections from the Share-A-Meal

donation tins. The money the schools collected plus the dollar to dollar match is then set aside in a central pool for the purpose of the **Compassion Fund**.

The **Share-A-Meal Compassion Fund** is a crisis response fund set up for students whose families may be in crisis as a result of the death of a breadwinner, a sudden illness or accident in the family. It aims to give early or timely assistance so as to PREVENT the crisis from causing the students' families to spiral into poverty or other chronic family problems. It provides immediate assistance **at the point of crisis** to allow the family, time during the interim, to develop longer term solutions. It is the intent of the **Share-A-Meal Compassion Fund** to *complement* and not replace existing assistance schemes.

The **Share-A-Meal Compassion Fund** is about “Students helping Students”, about “Schools helping Schools”. Whatever a school raises is available for use to help their own students in crisis. If in that year, a school does not require the funds, the money will be channeled to other schools where the need is greater. Besides the pride of altruistic giving by their students and the school as a whole, the Fund will ensure that their students in crisis will get the help they need, even if the need is more than the funds the schools had collected.



Objectives of Share-A-Meal Compassion Fund

1. To give early and timely financial assistance to students whose families are in crisis so as to prevent the crisis from causing them to spiral into poverty or other chronic family problems.
2. To co-ordinate help efforts and to give immediate relief and support to help students and their families to ride over the crisis.
3. To empower school teachers, principals and counselors to identify and help students in family crises through a ready pool of fund instead of having to resort to ad-hoc fund-raising.

Partners and Administration¹

Individual schools are the main partner of MILK because the target clientele are affected students and their families. As such, even if the grassroots leaders or the social workers from social service agencies or hospitals were to be the first to come to know of a student in family crisis, they are encouraged to work with and through the schools to access the Compassion Fund. The premise is that a school is the place a child spends a big part of his time in. Also, schools often take keen interest in the well-being of their students and hence should be alerted of such students in need. Schools therefore become the most appropriate agency to make recommendations to the Compassion Fund on behalf of their students in crisis. Principals, teachers and school counselors will be empowered and entrusted to make sound assessments of their students' needs. If support is needed for the assessment, social workers from **Student Care Services** will be on hand to assist and guide.

¹ For more details regarding Selection Guidelines (including definitions), implementation process, role of MILK and Fund Administrators, approval and disbursement guideline see appendix 1.

Since the first year of learning and experimenting with this new Fund, the Compassion Fund has been centralized and administered by Student Care Services who are named the Fund Administrator. In this way, there is better management of governance and accountability issues. Over time, to empower schools further, we may consider devolving the funds to schools found to be competent and committed in managing funds to meet needs.

Only applications from students in kindergartens, childcare centres, special schools, private schools, JCs, ITEs, Polytechnics and universities are made on a case-by-case basis. Over the first year, focus was on mainstream schools as the main partners for reasons of manageability as well as because of their established and credible infrastructure. For a start, there was greater focus on younger children in primary and secondary schools because it was believed that families with younger children are needier rather than the older students in JC, ITEs and tertiary institutions who may have more means and resources. Families in crisis with preschoolers would be a vulnerable group but it is initially hard to manage the gamut of privately run childcare centres and kindergartens. Special Schools have been left out because they are believed to have sufficient social safety nets.

Quantum and Duration of Assistance

Quantum and Duration of Assistance are clearly put forth. Amount of financial assistance given will be guided by the needs of each case up to a maximum sum of \$50,000.

Duration of assistance will be guided by needs of each case as recommended by teacher-in-charge or Fund Administrator up to a maximum of 6 months. As this is a crisis response financial assistance, duration of assistance will be short term, hence should not more than 6 months. For longer term assistance, the Fund Administrator will work with the school and family involved to develop holistic support for the family in the longer run during the window of financial respite made possible by the Compassion Fund.

Evaluation Framework

The initial framework stressed on the need for ongoing **qualitative evaluation** gathered through the experience of administering the Compassion Fund in the first year. **Quantitative evaluation** of output indicators and measurable outcome indicators to be developed after having a better sense of the needs. Outcome indicators will be goal-directed. Due to the fact that it is a crisis response fund, a key success indicator will be its responsiveness. Hence a fast response time for application, approval and disbursements will be important for the Fund to be effective.

It is therefore the objective of the Evaluation process to find out the Impact of the Compassion Fund in the lives of its beneficiaries and whether or not the Fund as it is currently being administered meets its objectives meaningfully.

In light of this some of the questions that arise that may direct us towards a better understanding of the mentioned concerns include:

- Is the premises and assumption of the Disbursement Guideline that families may not have problems before the event of misfortune correct? This could severely hinder the administering of the fund and its objective of preventing the situation from escalating when there is an evident unfavourable circumstance prevalent already in the family.
- Has the partnership of Fund administration with the SCS/CCC been sufficient? Are there probabilities that there could be partners other than the SCS/CCC that must be fostered to enable the Fund to reach intended recipient who may so far be out of reach.
- What is the impact of the Fund on the Families? Have all of them actually benefited from it? How has it prevented escalation of an unfortunate incident from

spiraling into a cycle of poverty? In the longer term rehabilitation process, has it proved to be useful?

Chapter 2

How It Is Done

The Compassion Fund is an innovative Fund that aims to reach a niche clientele that is often out of the purview of conventional social safety nets and government schemes. It is very focused at providing relief to *prevent a family from falling into the cycle of poverty* and that is what makes it distinct from other Funds of a seemingly similar nature.

In evaluating practices and impact of the Fund, the central idea that led the process was on the immediate question of how any shortcoming might be improved and at the same time exploring areas where there is scope for improving the overall impact of the Fund in reaching and meeting the needs of those it was intended to meet. While most of the data and its subsequent analysis has been based on outcome and its indicators, the evaluation

took a process driven framework wherein as much care was taken so as to make the information gathering exercise as an integral part of Compassion Fund.

To capture the vastness and the diversity of the cases that the Compassion Fund has catered to, and to enable us to have a holistic understanding of the effectiveness of the Fund, an integrated approach with a mix of Qualitative as well as Quantitative methods was used. There is however a slight bias in the use of qualitative data as well as methods to better capture the nuances and complexities of the Compassion Fund and how it is poised in the process of getting families that could be at-risk due to a major illness, accident or death.

Quantifiable indicators such as change in income and expenditure levels before and after Event, change in family structure (breadwinner-before and after Event), skills acquired in the intervening period, effect of Event on children (in terms of school results as well as emotionally), time of help, usefulness of help etc. all of which have a bearing on the Fund's impact on the family, were collated. There was a strong focus on the delivery of the Compassion Fund in terms of its scope which extends beyond giving financial assistance.

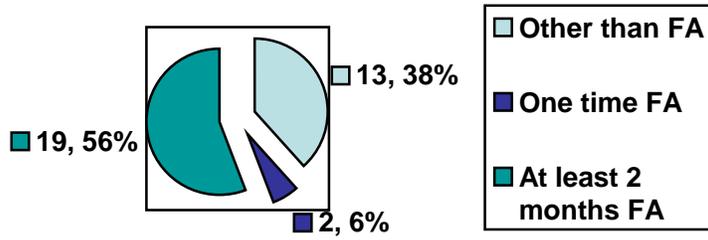
Following are some of the main resources that were used:

- Entry Reports of the beneficiaries (At the time of approval of Fund).
- Follow up report by the Case Worker
- Financial Status before and after the crisis.
- Support Available to the family after 6 month.
- Beneficiary feedback via interview
- MILK Fund Administrator Feedback
- SCS Case Worker Feedback
- Structure of family reorganization after and during the Fund.
- Feedback from Agencies to which some of the families were linked to.
- Current coping strategies (Family's continued dependence on assistance) etc.

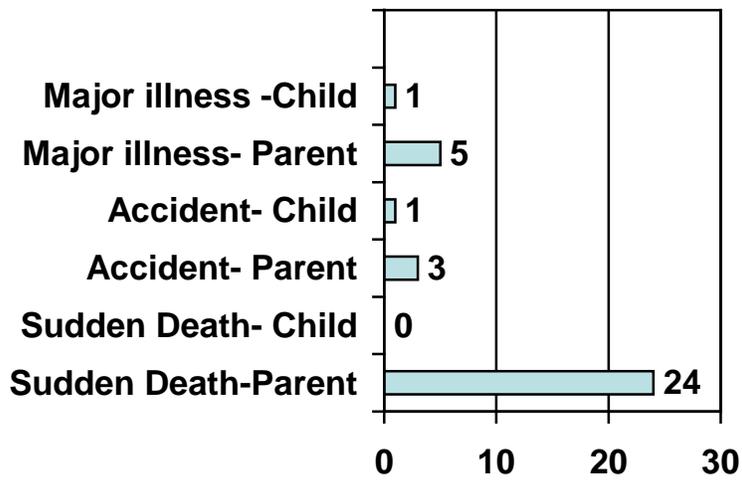
- Questionnaire for clients
- Questionnaire to teachers.
- Observation notes at the time of interview.

Out of a total intake of 95 cases thus far, 40 were identified to be included in the study. These were families that had received help from the Compassion Fund and 6 months has lapsed since the last date of help (either in the form of money or social work practice). Besides being the pilot group, such a group was believed to have had considerable time to re-organize and at the same time manifest the effect of the Fund either for the good, worse or indifferently. Out of the 40 contacted families (who initially agreed to be a part of the evaluation) 6 families re-considered and opted out. This report is based on the information gathered from 34 families. A break up of the families is as follows.

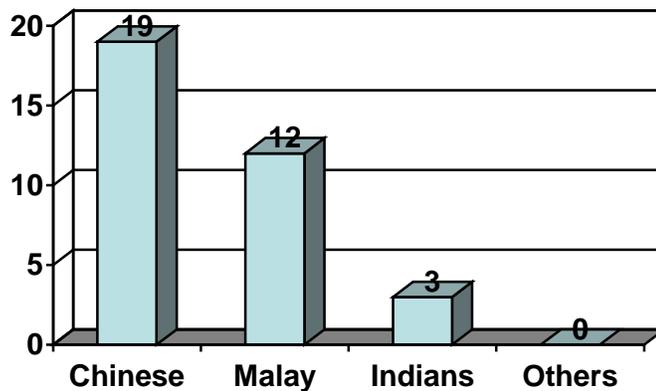
Type/Length of Assistance given



Type Of Presenting Crisis



Ethnicity of Families



Questionnaire for Clients

The questionnaire developed for families was to aid us and enable us to gauge their understanding of their situation immediately after the Event, how they coped and the help avenues that were available to them, timeliness of help that came, willingness of those that helped and the types of help that they perceive to be most meaningful.

The Nurses Association was selected as a volunteer group to conduct interviews and gather information. This selection was made after a careful consideration of the nature of work that they undertake and the type of cases they were exposed to. They were however, briefed in terms of ethical considerations relevant in a research process². Observation notes were made on the condition of the house, emotional condition of the family and whether or not the major decision maker in the family seemed to be in control of himself/herself and the other members of the house. These were incorporated in the report.

In keeping with a process driven evaluation that kept the concerns of these families at the fore, these interviews were designed to serve as follow up visits to the families. They were, however, clearly told about the purpose of the visit and that they could opt out before or even during the process.

² Briefing notes can be seen as appended.

Questionnaire for Teachers

The questionnaire for teachers looked at the application process and the way in which Compassion Fund was placed for teachers to access. It also helped us gauge their perception of the Fund and provide the types of cases which could be included into the ambit of the Fund and at the same time avenues as to how they can be and would like to be engaged vis-à-vis the Fund.

Questionnaire for teachers was self administered and assessment in this report is made on the response of about 40% of the 84 teachers that we sent the forms to. Teachers to whom forms were sent included those who have referred a case to the Compassion Fund as well as those who have not referred anyone.

Teacher responses along with individual family responses were in turn individually analyzed against the other information that we have as well as input from the Fund Administrators.

Limitations

There are multiple issues that the Compassion Fund in turn brings up, there are also multiple areas that the Compassion Fund caters to. However, in light of time and resources constraints, and for pragmatic reason, our areas of investigation have been led by the above mentioned questions, which the Team found most pressing. The report therefore is limited by findings that have looked at areas that are considered crucial at this point in time.

There are also necessary limitations in the use of volunteers in data collection. Thus, there is a gap between the user of these information and the primary gatherers which could mean a loss of some important essences of the cases that were not reflected in the reports.

Note

The word 'Event' has been used interchangeably through the report to signify either of these following presenting crises:

“Sudden Death of Parent”

“Sudden Death of Child”

“Accident of Parent”

“Accident of Child”

“Major illness of Parent”

“Major illness of Child”

Chapter 3

Compassion Fund - Preventing a Cycle of Poverty

The essence of the Compassion Fund is in the timeliness of its intervention and at the same time addressing the needs of a family in the face of the Event (a loss or incapacitation of the main breadwinner). The idea is to support the process of transition and complement the already available avenues of help should there be a need for a more prolonged intervention.

This study looks at these important aspects and analyzed the transition processes for families with distinct background and presenting crises’.

Immediate Concerns

For almost all families, the loss or incapacitation of a sole breadwinner meant a disruption in the financial situation that could easily tip over to an ‘at risk’ situation if not for timely intervention. This is corroborated by our finding that almost all families mentioned that ‘Finance’ was the immediate concern.

Families also took time to come to terms with the new situation where another member of the family (usually the mother), had to take charge and become the major breadwinner as well as the major decision maker of the family.

The reports show that there are cases where the families who other wise seem to be coping quite well have a perception of their situation differently. It is in this light that not only were the Financial Assistance to these families helpful, but also the services of the Social Worker in making 'home visits'. Apropos, a family said there was no "follow up" and pointed it out as a shortcoming.

Children's education was the major concern for many of the mothers/ guardians. While most of the cases in our group showed that education have continued smoothly, there was a case where the child was adversely affected and grades went down. Another child found it difficult to cope with the new situation and looked for a "father figure" to replace his own father. This is consistent with reports from the teachers that there is a positive shift among students were administered the Compassion Fund.

While schools have responded meaningfully to families in terms of provision for school fees, text books and canteen expenses, SPMF has filled the gap for transport and miscellaneous expenses of the child. There is yet, however, a gap for students who need extra tuition expenses which could come as a meaningful help to the student in the time of crisis. This is, however, limited by the fact that our current concern does not investigate into whether there was a prevalent issue such as this before the Event.

In the cases where there has been death of a Father who was the sole breadwinner, all the mothers have taken up the responsibility of filling the shoes. Mothers who have not worked for many years took up jobs that suited them. There seems to be a preference for these mothers to take up home-based work as it gave them the flexibility to earn some money and at the same time take care of the children.

Older children are able to help by working part-time and therefore earning their own pocket money and in a few cases contributing to the family income. This provides as a slight relief for the mothers.

Resources known and tapped

There were a large number of respondents who said that they did not know of any help available to them. All of these families received help from the schools included provision of information (and referrals) to the Compassion Fund. Among the group that we surveyed, schools remain a most frequented place for help seekers. This is in turn consistent with our earlier finding that the child's education is a major concern of the family.

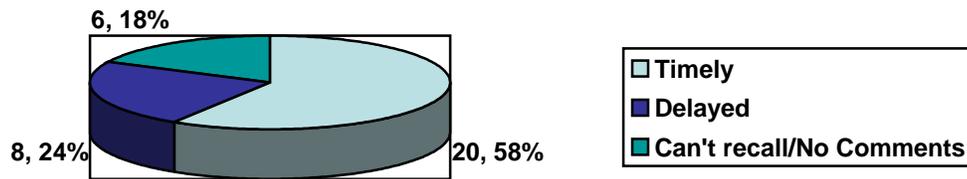
Besides the Schools, most respondents said they would go to the Member of Parliament for help. This was followed by nearby Family Service Centres, Community Centres, Friends/Family/Relatives, CDC, CDAC etc.

Frequency Table Showing the Avenues of Help Known and Approached

NIL	8
School (Including Teachers and also CF)	21
FSC	7
MP	8
Family/ Relatives/ Friends	5
Hope Scheme'	1
Community Centre	5
Darul Ehsaan	1
CDAC	3
Mosque	2
SINDA	1
CDC	4
YMCA	1
Hospital MSW	2
Mendaki	1
NCSS	1
SPMF	1
NTUC/CPF	2
SPDS	1
"Back to School" Project.	1

59% of those that have received help from the Compassion Fund felt that it was a timely intervention. 23% felt that help came too late and 18% ‘Cant Remember if the help reached on time.

Timeliness of Help



The identification of timeliness of help is relative and in the different case that were investigated upon, for instance help that took ‘3 months’ was ‘Timely’ for some and ‘Delayed’ for some. Some cases necessarily came to notice after considerable time since the event.

56% of our respondents said that they did not face much problem in seeking help or while they applied for assistance. 23% however felt that the process were troublesome and that there was “too much questioning”, “the process was too long” and “there was no follow up”. 12% were either too embarrassed to get help or just didn’t know where or how to go about it. 9% perceived that there was no help rendered to them.

Types of Problems Faced While Seeking Help.

Problems Faced	Number (%)
No Problem at all	19 (55%)
"Lost, didn't know where to get help"	2 (6%)
"Didn't get any help"	3 (9%)
"Process too Long"	3 (9%)

"Embarrassed"	2 (6%)
"Too strict/ Too much questioning"	4 (12%)
"No follow up"	1 (3%)

Transition

For families that have been rendered help under the Compassion Fund, there has been major transitions in the family functioning. In the death of the sole breadwinner, another person comes forward to fill in the shoes of the deceased, and in the incapacitation of a sole bread winner, another adult steps up to take a major role in the family. In the case of incapacitation there is however a shared responsibility in decision making processes though this is not indicative that the situation is less pressing. In fact, it could be even more pressing with surmounting medical expenses. This is also true of cases where the child has had a major accident or illness.

Data collectors were also able to gather that in cases where there is a report of positive transition, the disposition of the family members as well as the condition of the house supported the claims.

Perception of Support and their Outlook Towards the Future

Help in terms of Financial Assistance has been rendered most useful by most respondents. This is consistent with earlier finding that finance is an area that families were most affected at. There is however considerable impact of the Fund delivery in terms of ‘personal visits’ and support through ‘phone calls and emails’.

Even as all families are still coping with coming to terms to the new situation where they need to re-arrange a family and another person/s takes the place of a breadwinner/s, stepping up to be a co-breadwinner, changing lifestyle to meet ends meet (cutting expenditure etc.), re-organizing family to meet needs of injured/ill father or ill child there is a clear sign of resilience that comes across.

While some are optimistic, the lesser optimistic ones are focused on “living day by day”. This is supported by actions that they have pursued where they are not just sitting in misery but passively working out a future for themselves and their families albeit in some cases without their own cognition.

Families’ concern over the continuation of sound education for the child is an encouraging signal for the Compassion Fund as a measure of meeting a correct target as well as focusing on a correct need of those that it services.

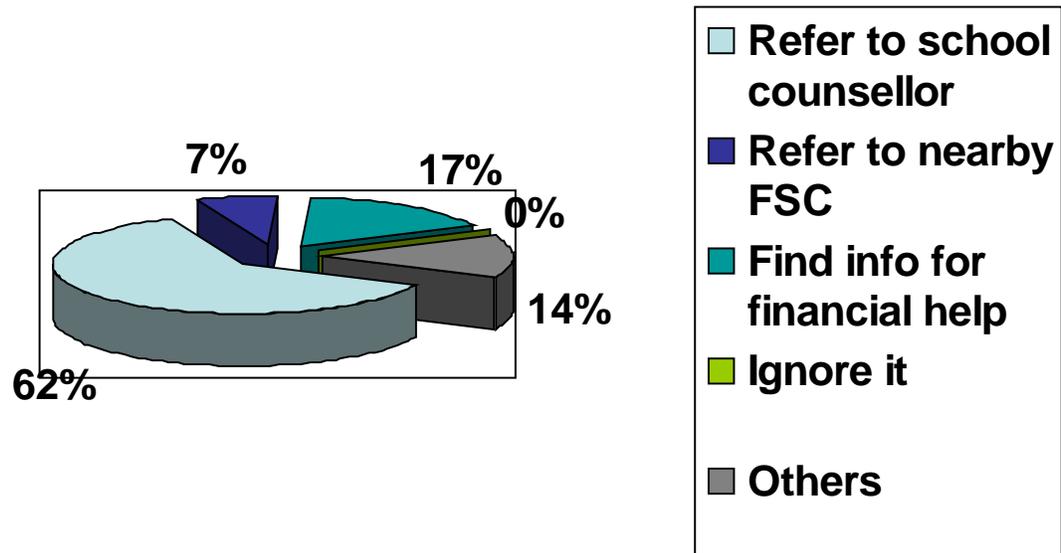
Chapter 4

School Participation - Empowering Teachers

Empowering teachers by engaging them and realizing their role as primary referents is key to the success of the Compassion Fund in its outreach. This is acknowledged and rightly put as a key objective of the Fund. In the structure of the way Compassion Fund flows through the Administrators and MILK, the teachers remain the first vital contact point which can determine issues such as timeliness of the Fund, correct administration of the Fund etc.

Out of the 21 respondent teachers who had never referred a case to the Compassion Fund, more than 50% of them had not even heard of the Compassion Fund. Their input is critical in exploring ways to reach out to teachers like themselves who are unaware. Out of those teachers who have never heard of it, all of them said that in case they found out if they knew of a student in need of help (because there has been an incapacitation or death of the family’s breadwinner), they would refer the child to the respective school counselors.

Action Taken by Teachers in the Event of a Child Losing a Care Giver Either Through Incapacitation or Death.

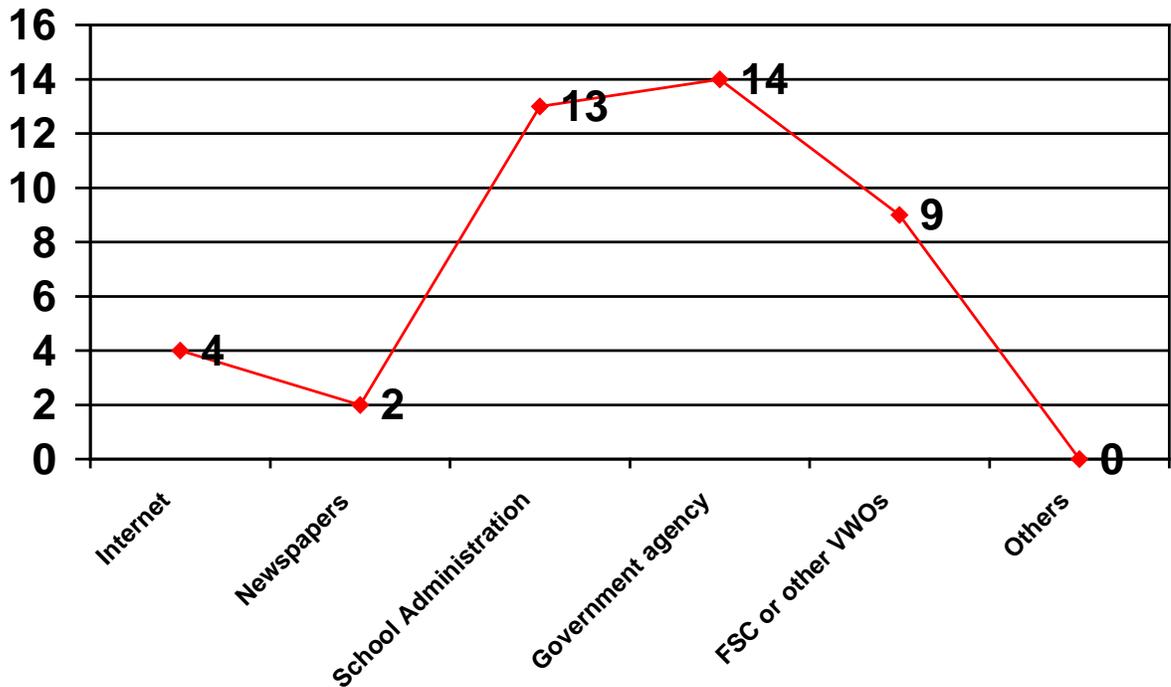


The next most common response that they would “look for information for financial help for the child”, which is an indicator that they are keen and willing to take initiative.

And in perusal to their search for information, most of the teachers said that they would look at “Government Help/Agency”³. A lot of them also indicated that they would look for information from the pool of resources that the school already knows. It is important that information regarding the Fund is easily available to these teachers.

Common Avenues for Teachers to find Information Regarding Aid Available for Students.

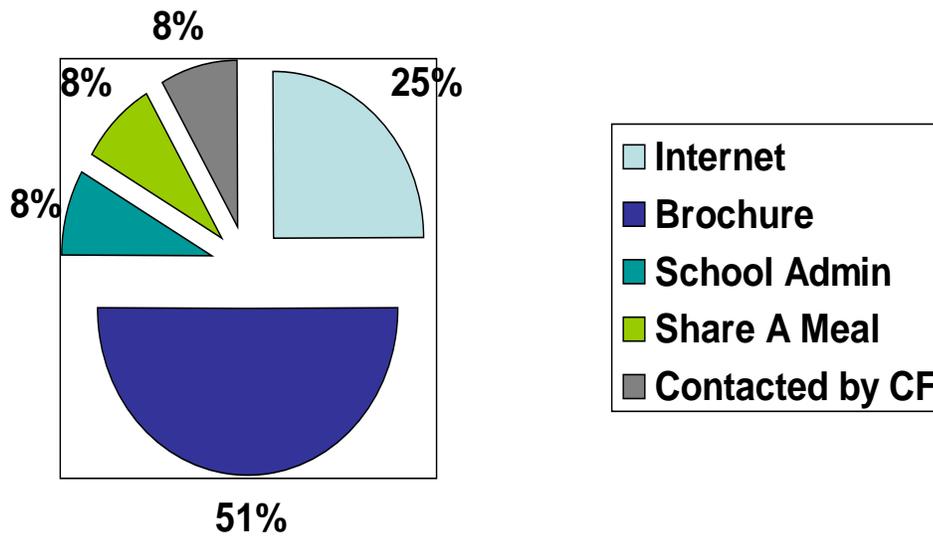
³ CCs, CDCs, Govt. Schemes etc.



As for teachers who have referred cases to the Compassion Fund, there is a general level of satisfaction with the administration and all respondents said they would refer students again. There was a sign of displeasure from teachers whose referrals were not administered the Fund.

90% of the respondents said it was easy to find information about the Fund and the rest said it was neither easy nor difficult. Most of these teachers who have referred the child knew about the Compassion Fund through Brochures and via the Internet. There was also response that teachers can learn about the Compassion Fund through the Share-A-Meal event.

Teachers Found Information Regarding the Compassion Fund Via These Avenues



Information about the Compassion Fund per se in the publicity materials is “Easy” to understand though there was a comment which said that “criteria should be clearer”. 50% of teachers who applied for their students noticed improvement in the students after the administration of the Fund. There were however some of them who strongly felt that they were not informed about the outcome and that they “should be informed” about the decision of the Administrators.

Chapter 5

Individual Case Reports

The individual family reports have been designed to capture and expose the transitional dynamics that are at work in a family. It shows all vital data, coping strategies and processes, and perception of help that came in time of crises.

It begins with particular information such as details of family members before and after Event, exact nature of crises, Finances- income, expenditure, savings and debts.

The following reports are made to complement this information and tell the story behind each of them. Each report ends with a brief on the analysis of each case and includes concerns that still exists as well as the respondent's outlook towards the future.

Case Reference Number: 8307

Referral Date <i>Apr 2007</i>	Help Rendered <i>\$300 one time FA</i>
Household Members <i>Mum with 1 daughter (19), 2 sons (16, 18)</i>	Presenting Crisis <i>Death- Parent (Dad died of Nose Cancer- Dec '06)</i>
Income Before Event: \$2470 Income at the time of Visit: \$470	Savings⁴ Before Event: \$25,000

- The family as narrated by the mother was severely affected as the lost “somebody they loved”. Coming to terms to this is the most challenging issue.

⁴ Including Insurance Coverage/ CPF Payout.

- They manage so far and “try not to think too much and live day by day”.
- Main concern of the family is the expenses related to the eldest son’s education. Younger son already got financial assistance from the school.
- While the husband was still alive, he was the main breadwinner. But after the event, mother has taken up job as a seamstress and daughter has taken up a job (temp sales asst.) while she’s waiting to get into ITE.
- The Mother makes major decision of the family in consultation with her children.
- She found the help rendered to her very helpful and timely. She is particularly grateful to the school as they were the ones that referred her and offered her younger son assistance.

She is hopeful that her elder son too would get some assistance from the school (Polytechnic) as this would be very helpful. The family also learns to be thrifty in their expenditures, the children are quite healthy and their education progresses smoothly. She is optimistic to “be able to get by”.

Case Reference Number: 8207

Referral Date <i>Apr 2007</i>	Help Rendered <i>Other than Financial Assistance</i>
Household Members <i>Parents with 2 sons (11, 16)</i>	Presenting Crisis <i>Major Illness of Father (Brain Hemorrhage, unfit for employment)</i>
Income Before Event: \$700 Income at the time of Visit: \$500	Savings⁵ Before Event: \$NA

⁵ Including Insurance Coverage/ CPF Payout.

- At the time of visitation the family has come to “accept the fact that it happened”. And that “it has changed (their) lives”. It has deeply affected their financial situation and the mother sounded rather stressed.
- The mother is working as a baby sitter at home and the elder son has found a job as an assistant in an internet shop. He however does not contribute to the family income “at all”.
- The mother is particularly worried about her elder son’s behavior and is concerned over the fact that he did not “fare well in the ‘N’ level exams”. The younger son’s education fees along with textbooks expenses are covered.
- While before the incident, husband and the wife were the main bread winners, they also made major decisions. Now, the mother is the breadwinner and makes major decisions.
- She found that help from school was forthcoming, however her application to the CDC was a very long wait. She mentions the fact that she is not comfortable seeking help from family and friends. She found help in relation to the younger son’s educational expenses most meaningful.

The stress and the toll the event has had on the mother is evident. She is not so much concerned with financial and other aspects as she is concerned with her children’s future particularly that of her elder son and her younger son’s understanding of the situation.

Case Reference Number: 5906

Referral Date <i>Nov 2006</i>	Help Rendered <i>Other than Financial Assistance.</i>
Household Members <i>Parents with 2 sons (7, 8)</i>	Presenting Crisis <i>Major Accident of Father (At work; Knee injury)</i>
Income Before Event: \$5000	Savings⁶ Before Event: \$NA

⁶ Including Insurance Coverage/ CPF Payout.

Income at the time of Visit: <i>\$1500</i>	
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- The family feels the event has affected the family and changed their financial situation. At the time of visitation they were still coping and adjusting to the new situation.
- The family is heavily in debt to family and friends and also had to pawn their jewellery to pay for the deposit of the taxi that he is now driving (since the last one month)
- The school has provided assistance with regards to children's educational expenses, however, expenses related to additional tuition classes remain a concern. At the same time, the husband's mother who lives with them is dependent on the family.
- The wife has since found a job as a hawker assistant and contributes to the income of the family. Major decisions are however made by the husband and his mother.
- While help towards children's educational expenses were timely and useful, applications to the CDC were futile as the first time they did not qualify on grounds that there was savings in the bank a/c (borrowed from family) and the second time, the process seemed 'too tedious'.

With the father back to work as a taxi driver the family is hopeful coping with the situation fully. The family is banking on the hope that the new job would be smooth and that they would be able to pay back the debts.

Case Reference Number: 5806

Referral Date <i>Nov 2006</i>	Help Rendered <i>\$1200 in 2 months</i>
Household Members <i>Parents with 2 sons (8, 18) 1 daughter (14)</i>	Presenting Crisis <i>Child with a major medical condition (born with holes in the heart). Operation in May, 06 successful.</i>

Income Before Event: \$1900 Income at the time of Visit: \$2000	Savings⁷ Before Event: \$22322
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- Expenses related to the child's medical needs has put a constraint on the family's finances. In this regard there are credit bills borrowed earlier that needs to be repaid.
- The young child's condition has also had adverse effects on the couple in their coping process and with regards to his upbringing. The fact that the child has not been doing very well in school has added to this stress.
- Other major expense of the family includes hormone therapy (cyst in the uterus) for the daughter and medicines for the diabetic father. And the mother is being investigated upon for a tumor in the left temporal region
- The father is the main breadwinner as well as the major decision maker of the family. The family has managed to clear some credit bills and is hopeful of clearing the rest soon.
- Their search for help was rather futile as the MSW turned them away. It took 3 months for them to finally receive help from the Compassion Fund
- While the FA was helpful, assistance in handling credits account was very meaningful.

The success of the heart surgery has brought much optimism to the family. The main challenge the mother now faces is in motivating him. Over time, she also hopes to find a part time job to supplement their income.

Case Reference Number: 5406

Referral Date <i>Nov 2006</i>	Help Rendered <i>\$800 one time FA</i>
Household Members <i>Aunt is guardian of 1 boy (15), 1 girl (17) and own child (10).</i>	Presenting Crisis <i>Sudden Death of Single Parent- Mother (Cancer).</i>
Income Before Event: \$1200 Income at the time of Visit: \$1200	Savings⁸ Before Event: \$NA

⁷ Including Insurance Coverage/ CPF Payout.

⁸ Including Insurance Coverage/ CPF Payout.

- Since the death of the mother, the 2 children have been taken care of by the aunt (mother's sister) who says that she's managed the situation quite well so far.
- The aunt takes care of much of the financial needs and reports that the educational concerns been manageable so far. The children and the aunt have also coped with the event and the new situation at the time of visit.
- Aunt has taken over the role of the mother and is the main breadwinner as well as the major decision maker of the family.
- They did not seek help other than that which came from the Compassion Fund through the School and the one time FA was very meaningful. They were also not aware of other places where they could seek help from.
- She hopes that the Fund could have provided assistance rather than a one time help.

In general, the family seemed quite happy as the aunt is very caring and supportive. She is also grateful for whatever help has come her way. In the meanwhile, she is trying to draw her deceased sister's CPF for the educational expenses of her niece and nephew.

Case Reference Number: 3706

Referral Date <i>Sep 2006</i>	Help Rendered <i>Other than Financial Assistance.</i>
Household Members <i>Mother with 2 daughters (11, 13), 1 son (14) & Mother-in-Law (62)</i>	Presenting Crisis <i>Sudden Death of Father – Stabbing witnessed by Mother.</i>
Income Before Event: \$1544 Income at the time of Visit: \$700-900	Savings⁹ Before Event: \$40,000

- At the time of visitation, the family is yet to settle down and still living at a relative's place. It is also evident that they have not coped with the event and have

⁹ Including Insurance Coverage/ CPF Payout.

not coped too well. The mother is still in need of a lot of emotional help. And also feels financially insecure

- The 3 children, however, continue with their schooling.
- Since the death of the father, the mother is the main breadwinner as well as the major decision maker of the family.
- She received assistance from the Compassion Fund 3 months after the event and was unable to receive any other assistance from the other avenues as she faced many “problems” and challenges. She is still seeking out financial and other help.
- The assistance for the pocket money for her children is most meaningful.

Even as the mother comes to terms with the event and the new situation- she is yet to stabilize and restore her sense of security. She is however hopeful of being able to rent a place for the family in the near future.

Case Reference Number: 3206

Referral Date <i>Aug 2006</i>	Help Rendered <i>\$600 in 4 months</i>
Household Members <i>Mother with 2 daughters (16, 21), 2 son (12, 23)</i>	Presenting Crisis <i>Sudden Death of Father – Lung Cancer</i>
Income Before Event: <i>\$1440</i> Income at the time of Visit: <i>\$760</i>	Savings¹⁰ Before Event: <i>\$9000</i>

- Immediately after the event, there was great financial stress on the family and the mother was lost in her search for help. About 3 months later, the Compassion Fund was the first help that reached them.

¹⁰ Including Insurance Coverage/ CPF Payout.

- It is evident that the mother has not been able to make a transition to the new situation fully yet and have several outstanding housing and PUB bills. The family however has readjusted their spending habits.
- While the children have come to terms with the event, mother is yet to fully come to terms to it. She does not keep good health and finds difficulty in holding down her job.
- Children's education has been moving smoothly (younger son and daughter with fairly good results). Elder daughter doing part time course and elder son in the army (want to go to Polytechnic after that).
- The mother is the main breadwinner as well as the major decision maker, though she consults her elder children.
- Apart from Financial Assistance, "personal visits" have been very helpful to her.

While the children seem to have coped with the event overtime, the mother bearing the major burden of the family is still to fully come to terms with the event. However, in the midst of this, it is evident that there is strong family support among themselves. The mother is hopeful that "children will complete the education to bring in income" so that she can "look after grandchildren".

Case Reference Number: 2706

Referral Date <i>Aug 2006</i>	Help Rendered <i>\$1500 in 3 months</i>
Household Members <i>Mother with 1 son (14)</i>	Presenting Crisis <i>Major Accident of Father – Head injury affecting memory</i>
Income Before Event: \$1280 Income at the time of Visit: \$900	Savings¹¹ Before Event \$NA

- Even in the face of financial difficulties that arose from the event, the family has coped with the new situation quite well. She is quite secure with her job as a daily rate cleaner.

¹¹ Including Insurance Coverage/ CPF Payout.

- They have managed to gather help from relatives and even though they don't go out much, spend time with relatives. The mother occasionally borrows money from relatives.
- Other than help from relatives, the mother is aware of help available through the CDC and other avenues.
- The child has been able to continue with school and the event has not had an adverse effect.
- The mother is the major decision maker as well as the main breadwinner, a role she has taken over from the husband.

The family has adjusted to the new situation rather well and is not seeking further help. The mother has taken the role of the head of the family and is quite confident about it. Having overcome the major challenges that arose due to the event, the family now wants to be able to "live day by day".

Case Reference Number: 2506

Referral Date <i>Aug 2006</i>	Help Rendered <i>\$1,200 in 3 months</i>
Household Members <i>Mother with 1 daughters (19), 1 son (17)</i>	Presenting Crisis <i>Sudden Death of Father – Heart Attack</i>
Income Before Event: \$3,000 Income at the time of Visit: \$720	Savings¹² Before Event <i>\$30,000</i>

- At the time of visit, the family seems to have readjusted to the new situation and quite well at it. They have come to terms with it and are confident of facing the future.
- While they were willing to accept help from others, they did not seek nor knew of any other help than the Compassion fund (which they learnt about through the daughter's teacher).
- Both children continue with their education. Daughter is in University and Son in polytechnic.

¹² Including Insurance Coverage/ CPF Payout.

- The mother is now both the breadwinner as well as the major decision maker of the family. Although being the sole breadwinner is “stressful”, she can “overcome it”.

With both children in tertiary education, the family is hopeful of the future. The mother is confident of being able to hold on to her job and says that they are quite “happy” at the present

Case Reference Number: 2006

Referral Date <i>Jul 2006</i>	Help Rendered <i>\$2,400 in 6 months</i>
Household Members <i>Mother with 2 daughters (17, 20)</i>	Presenting Crisis <i>Death of Father – Colon Cancer</i>
Income Before Event: \$NA Income at the time of Visit: \$NA	Savings¹³ Before Event \$NA

- Immediately after the event, the mother who otherwise had not been working found a job to overcome their initial financial difficulty.
- At the time of visit, the family seemed quite fine. They have coped with the situation and seek out help from family and friends.
- Apart from the families and relatives, they also sought help from the local MP. Help was quite forthcoming to them.
- The children have continued on with their education with financial aid from the schools.
- The children also contribute by working part time during their school holidays for their pocket money which is a bit of a relief for the burden on the mother.

At this point in time, the mother’s main concern is that the 2 daughters complete their education and “get a good job for themselves”.

Case Reference Number: 1706

Referral Date	Help Rendered
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¹³ Including Insurance Coverage/ CPF Payout.

<i>Jul 2006</i>	<i>\$2,400 in 6 months</i>
Household Members <i>Grandmother with 1 son(27), 3 grandchildren (5, 6, 9) &her own mother (70) and husband (57).</i>	Presenting Crisis <i>Sudden Death of Mother (Father left son after)</i>
Income Before Event: <i>\$1,300</i> Income at the time of Visit: <i>\$1,400</i>	Savings¹⁴ Before Event \$NA

- Soon after the death of the mother, the father of 3 (5, 6, 9) left them to the care of their grandmother and has not come back since.
- The grandmother had to give up her job so that she could take care of the 3 young children. The family lives on the meager income of the husband as well as the son. The family also relies on support from neighbors.
- There is also additional financial burden as the family needs to service loan for the current home.
- There is much disappointment over the behavior of the father and they are still to deal with the anger associated with this and come to terms with the loss of the mother.
- While 2 of the children are doing well in school, the boy is not doing too well.
- The grandmother was aware of different avenues of help and applied to several of them. She found help in filing up of forms to be particularly useful. Besides the Compassion Fund, the local MP provided them with financial assistance and the school has given the children fee subsidies.
- Apart from the financial assistance, she is grateful for the home visits made.
- Grandfather along with the son are the main breadwinners and the grandfather along with the grandmother makes major decisions in the family.

Apart from dealing with the anger over the behavior of the father (of the deceased mother), the family has dealt with the event quite well and are resolute in adjusting to their new situation. Their main focus remains the children and even at the time of visit, their main concern was help with regard to applying for School Pocket Money Fund for them. The grandmother is determined to find a job and start working again as soon as the children are a bit older. She said that she “has to stay positive” otherwise it will “affect her health”.

Case Reference Number: 1506

¹⁴ Including Insurance Coverage/ CPF Payout.

Referral Date <i>Jun 2006</i>	Help Rendered <i>\$4,319 in 6 months</i>
Household Members <i>Mother with 1 daughter (18), 2 sons (13, 14)</i>	Presenting Crisis <i>Sudden Death of Father – Cancer</i>
Income Before Event: \$2,000 Income at the time of Visit: \$1,000±	Savings¹⁵ Before Event <i>\$15,000</i>

- The event brought a situation where the mother who had not been working before had to fend for the family. The mother had to rise to the occasion and take charge. At the time of visit, they were coping quite well.
- The mother took a Hair Dressing Course and acquired a skill whereby now she is able to gather income for the family. She operates from home and even though the income is not steady, she feels quite secure.
- Her children have overcome the “grieving period” and continue with their education – daughter in 2nd year Polytechnic, and sons in Sec 3 and Sec 2.
- When she was referred to the Compassion Fund by the school teacher she had explored avenues such as the MSN and CCs as well as relatives and found it difficult to get any sort of help.

Being the sole breadwinner, she makes major decisions in the family and is ready to face challenges. She does not expect any more help from any one and is quite comfortable with doing hair dressing from home so that she can look after the children as well.

Case Reference Number: 0906

Referral Date <i>May 2006</i>	Help Rendered <i>\$2,100 in 2 months</i>
Household Members <i>Mother with 3 daughters (13, 16, 17)</i>	Presenting Crisis <i>Sudden Death of Father – Lung Cancer</i>
Income Before Event: \$2,000 Income at the time of Visit: \$550 <i>(400+150)</i>	Savings¹⁶ Before Event <i>\$20,000</i>

¹⁵ Including Insurance Coverage/ CPF Payout.

¹⁶ Including Insurance Coverage/ CPF Payout.

- Besides struggling to cope with the new situation without a father figure, there was additional challenge in coping with the change in lifestyle (shifting from Johor Bahru to Singapore). However, at the time of visit, they were coping quite well.
- The mother has taken up job and is getting her family to readjust to her meager income (much reduced than that of the husband). The 2 elder daughters work part time during the holidays which is a relief for the mother.
- They are aware of the fact that their situation could be worse had the father not left some money for them and paid for the house.
- The children are doing fine with their education. The eldest is in Sec 4, the 2nd one in ITE (she plans to learn hair dressing) and the youngest who is in primary school is doing OK in school.
- Besides help from the Compassion Fund she received help from the NTUC Children Book Fund. She also received help from her husband's former company (boss and colleagues) for which she is very grateful.
- In retrospect, she feels that help that comes (particularly from the Compassion Fund), should be evenly overtime rather than in lump sum!

The mother is eager to be able to provide more for the family and would ideally like to take up a job which she can do at home too (such as sewing) so that she can provide for the family and at the same time take care of the daughters. She is confident that in a short time it will become much better as children become "independent".

Case Reference Number: 0306

Referral Date <i>Apr 2006</i>	Help Rendered <i>\$2,400 in 6 months</i>
Household Members <i>Mother with 1 son (17)</i>	Presenting Crisis <i>Accident of Father – Head Injury (Unable to work)</i>
Income Before Event: <i>\$1,480</i> Income at the time of Visit: <i>\$1,000±</i>	Savings¹⁷ Before Event <i>\$6,000</i>

¹⁷ Including Insurance Coverage/ CPF Payout.

- One of the main burden that was put on the family due to the accident was the very high hospitalization bill and the sudden loss of family income. The family still remembers that it was extremely tough at the beginning.
- However, the wife took up a job to bring in the income for the family while the husband was incapacitated. At the time of visitation the husband is back to work.
- The husband's accident has brought about medical conditions such as hearing difficulty which they are still coming to terms with.
- The son continues with his education in Polytechnic.
- Immediately after the event, they did not know much help avenues not did they apply for any. Relatives were not very forthcoming and were "very lost, did not know what to do".
- Even though they felt that their financial assistance not enough, they liked the idea of a monthly disbursement over 6 months.
- Even as the husband is back to work, the wife shares the responsibility of bringing income to the house.

At the end of this, they feel that rather than being dependent on any help it is important to have "own saving". The wife remains optimistic as the husband is back to work and the son has been working hard at the Polytechnic.

Case Reference Number: 0206

Referral Date Mar 2006	Help Rendered \$3,600 in 6 months
Household Members <i>Mother with 2 sons(17, 19)</i>	Presenting Crisis <i>Sudden Death of Father (Admitted to hospital for vomiting, lapsed into coma and died)</i>

Income Before Event: <i>\$1,300</i>	Savings¹⁸ Before Event: <i>\$NA</i>
Income at the time of Visit: <i>\$700</i>	Debts at the time of the Event: <i>\$200</i>

- Due to the very sudden death of the father, the family was taken aback and even though they are coping with it, the mother is still worried.
- Even though the mother has started working, they still mainly depend on the father's CPF. One of the worry arises over the fact that the CPF will finish soon. The elder son works part time on and off.
- While the elder son will be going to the army soon, the younger son is still studying in JC. There is concern over the younger son's emotional status as he has "turned quieter after the father's death".
- As she is a PR, there is not much help available to her. And she had reservations against asking too much for help due to cultural orientation. Even the MP could not help her as she was a PR.

Even though the mother has found a job and has some income from the CPF, she is still very worried about the 2 sons. She is particularly concerned about her younger son's behavior. She tries to console herself by not thinking too much about the future but rather live each day at a time.

Case Reference Number: 0806

Referral Date <i>Mar 2006</i>	Help Rendered <i>Other than financial aid</i>
Household Members <i>Mother with 4 Daughters (3, 7, 9, 18) and parents-in-law</i>	Presenting Crisis <i>Death of Father- Lung Cancer</i>

¹⁸ Including Insurance Coverage/ CPF Payout.

Income Before Event: \$NA Income at the time of Visit: \$NA	Savings¹⁹ Before Event: \$2,000
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- Soon after the death of the husband, the mother of 4 was able to get by with help from relatives and in-laws and therefore make a transition to the new situation with adequate support.
- She has been able to overcome her grief and is working part time with her brother. She and her daughters continue to live with her in-laws.
- All children continue with their schooling. They have been able to get Bursary Fund from the School.
- Working part time from home gives her time for the family and she is not very worried financially.
- They didn't seek any help at the time of the event and only referred to the Compassion Fund by the school. She claims that there was no help received from the Compassion Fund ("as she is staying with the in-laws").

The mother is unaware of help rendered by the Compassion Fund and does not know anything about it to even recommend it to others in the future. She is otherwise quite fine and does not plan to move out (from the in-laws) in the near future nor does she desire much change.

Case Reference Number: 7607

Referral Date <i>Mar 2007</i>	Help Rendered <i>Other than financial aid</i>
Household Members	Presenting Crisis

¹⁹ Including Insurance Coverage/ CPF Payout.

<i>Mother with 2 Daughters (14, 19), 1 Son (12)</i>	<i>Sudden Death of Father- Stroke</i>
Income Before Event: \$800 Income at the time of Visit: \$NA	Savings²⁰ Before Event: \$NA

- The mother seems to be still struggling to come to terms with the new situation and over come her grief. She is “depressed and lost that she felt she had neglected the children and the house”. She is also struggling to pay outstanding bills.
- The mother is now working towards taking charge as the breadwinner and is juggling with 3 part time jobs. She makes decision in consultation with her children. Eldest daughter gives tuition provides for her pocket money.
- The eldest daughter had just finished with University exams before the incident. The son however did not manage to go to he ‘O’ Level stream and might have been affected by the incident and his grade dropped tremendously at the ‘N’ Level exams.
- As she was “very lost” due to the event, she did not seek any help, nor knew avenues of help. She however got into Child Care Training Course with NTUC within a month.
- She felt that the lack of follow up and financial helps from the Compassion Fund would prevent her from recommending it to others.

While the mother is resolute in her determination to work and provide for the family, she is bothered by concerns such as a recurrent stroke that might affect the family again.

Case Reference Number: 6807

²⁰ Including Insurance Coverage/ CPF Payout.

Referral Date <i>Jan 2007</i>	Help Rendered <i>\$2,400 in 6 months</i>
Household Members <i>Parents with 3 Daughters (13, 17, 19), 1 Son (15) & Mum's Mother (86)</i>	Presenting Crisis <i>Major illness- Mother had Pulmonary Embolism and diagnose with Epilepsy.</i>
Income Before Event: <i>\$1,500</i> Income at the time of Visit: <i>\$1,200±</i>	Savings²¹ Before Event: <i>\$5,000</i>

- Since the mother has “escaped death twice”, the husband and children are quite worried. The loss of income that she used to bring and the medical expenses related to her treatment has put some additional burden. The SGH Medical Social Worker, however, has helped in getting some medical expense free of cost.
- At the time of visit, the mother’s condition has improved and has taken up a part time job
- The family is dependent on the father’s income as a taxi driver. However, the mother continues to participate in decision making in the family. Some changes in their expenditure had to be made.
- While the family is managing to bear with expenditure related with the schooling of 3 Secondary level children, they are worried that they may not afford the eldest’s polytechnic education.
- Other than the Compassion Fund, they receive help from the SGH MSW. They have been satisfied with the help that has come and find that they were timely. The fact that it helped them tide over the period when the mother was in a critical condition was most helpful.

The family’s main concerns remains education cost for eldest daughter as well as continuing medical costs for the mother. The mother is however hopeful that her sickness will be “treated and she will be healthy soon” so that they can support the children and “bring them up to be good and independent adults and have a good career”.

Case Reference Number: 6707

²¹ Including Insurance Coverage/ CPF Payout.

Referral Date <i>Jan 2007</i>	Help Rendered <i>Other than financial aid</i>
Household Members <i>Mother with 1 Daughter (6), 1 Son (8) & Mother-in-law (54)</i>	Presenting Crisis <i>Sudden Death of Father- Chest Pain</i>
Income Before Event: \$2,000 Income at the time of Visit: \$550	Savings²² Before Event: \$53,000

- The mother explained to us that she took the first 6 months after the event to come out of the grief and could not think of ways to come to terms to with the event. The young son also missed the father and found difficulty in adjusting.
- Since both children are still very young the mother was unable to go to work as she has to look after them. Their schooling has however not been affected. They have rented out 2 room of their house for income. Very recently, the mother has started working for additional income.
- They were referred to the HOPE scheme by the FSC they went to for help. And are so far quite satisfied with the help rendered.
- While the mother of 2 is the bread winner, she shares decision making responsibility with her mother-in-law.

Even as the family finds that they are still overcoming their grief, and thinking that they are not coping too well, they have actually managed to continue without much difficulty. The children's education is continuing smoothly and the mother says she's looking forward to her new job.

²² Including Insurance Coverage/ CPF Payout.

Case Reference Number: 6607

Referral Date <i>Jan 2007</i>	Help Rendered <i>Other than Financial Assistance</i>
Household Members <i>Mother with 1 Daughter (8), 1 Son (16)</i>	Presenting Crisis <i>Sudden Death of Father – Cancer</i>
Income Before Event: \$2,000 Income at the time of Visit: \$400	Savings²³ Before Event: \$1,000

- At the beginning of the interview, the respondent claimed that they were not given the Compassion Fund even though they were in great financial difficulty. The family is still struggling to come to terms and deal with the grief.
- While the husband was alive, he was the sole breadwinner. But now none of the members are working and generate some income by renting out a room in their house. The family is living off the deceased father's CPF. The mother is, however, looking for a job.
- The children have continued education and receive help from Edusave and CDAC Tuition fees. Besides this, the family also received help from relatives.

The family is still struggling to come to terms with the new situation and over time realizes that the CPF is running out soon. The mother has taken some time in taking charge and is now earnestly looking for a job to “see to the needs of the children”.

²³ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 6206

Referral Date <i>Dec 2006</i>	Help Rendered <i>\$400 in 2 months</i>
Household Members <i>Aunt (Husband's Sister) is guardian of 2 boys (7, 10)</i>	Presenting Crisis <i>Sudden Death of Mother (Father Deceased in 1999)</i>
Income Before Event: \$2744 Income at the time of Visit: \$1,200	Savings²⁴ Before Event: \$NA Debts Before Event: \$5,130

- Since the sudden death of the mother of 2 (7,10), the aunt has taken care of them and has been their guardian. This besides tending to her own 2 sons (8, 9).
- The Aunt being the sole breadwinner of the family puts a lot of pressure on her and therefore acute financial constraints. Her husband is not working.
- The Aunt feels that the nature of the death and the fact that it was so sudden has been shocking and they still find it difficult to accept it.
- The 2 boys have managed to continue with their education and are doing quite well. They have received some assistance from the school in terms of school fees and additional help from Edusave.
- Her appeal for help to the Schools, orphanage (Darul Eshaan), Compassion Fund were responded to promptly. SINDA Bursary came later.
- Being the only breadwinner, she make major decisions- both responsibilities she shared with the nephew's mother before she died.

Even though the financial help she has received from the Compassion Funds and others have been inadequate, she realizes that any help is useful. She is determined to continue to support the nephews and “try her best” to “see to their needs” until they grow up.

²⁴ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 5206

Referral Date <i>Nov 2006</i>	Help Rendered <i>\$400 in 2 months</i>
Household Members <i>Parents with 2 Daughters (6, 16), 1 Son (11) & their Grandmother.</i>	Presenting Crisis <i>Accident of Child due to road accident- Broken Knee</i>
Income Before Event: <i>\$1830</i> Income at the time of Visit: <i>\$1830</i>	Savings²⁵ Before Event: <i>\$NA</i> Debts Before Event: <i>\$296</i>

- The accident of the child put some financial pressure on the family and were greatly relieved with the assistance of the Compassion Fund which covered her additional costs related to transportation.
- The child has coped very well and was not affected much academically. She passed her 'O' Levels and wishes to apply for JC.
- Since the father was employed, and is the main breadwinner for the family, the mother has to take care of the child at home and arrange for her transport to and from school.

The family has managed to function normally with the help of assistance received from the Compassion Fund. This was timely and meaningful to them. Additional financial burden that could have put them in debt was averted.

²⁵ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 5006

Referral Date <i>Nov 2006</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Mother with 1 Daughter (15), 1 Son (14)</i>	Presenting Crisis <i>Sudden Death of Father – Cancer.</i>
Income Before Event: \$1900 Income at the time of Visit: \$700	Savings²⁶ Before Event: \$40,000

- The mother is not very comfortable in talking about the event and how it has changed their lives. Since the death of her husband, she has now taken up work as a seamstress even though she did not work before. She is concerned at her inability to save any money.
- Her relative helps them by providing them a fixed amount of money every month. Besides, they have the husband’s CPF to tide them over the months when their expenses are more.
- She has difficulty in expression herself and feels the loss particularly during festive seasons.
- The children’s education (both in secondary school) has not been adversely affected. And they have also managed to receive financial help from the schools. Otherwise, they have not received any help though they have applied to the CDAC Fund.
- The family is supportive of each other.

The mother is reticent and is struggling to find more confidence in herself. She feels that she will not be able to look for a job as she “cannot speak even simple English”. She however feels that she will manage with her current earnings “until the children start to work”.

²⁶ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 4406

Referral Date <i>Oct 2006</i>	Help Rendered <i>\$800 in 2 months</i>
Household Members <i>Mother with 3 Daughters (9months, 5, 10), 1 Son (7)</i>	Presenting Crisis <i>Sudden Death of Father – Road Accident</i>
Income Before Event: \$2,000 Income at the time of Visit: \$NA (CPF Payout)- Looking for Job.	Savings²⁷ Before Event: \$1,700

- The death of the father in a road accident suddenly left the mother to fend for the family. This put many challenges in front of her and at the time of visit, she is yet to find a job.
- They manage so far from the CPF payout and other assistance like the Compassion Fund and aid for the Children's education.
- All 3 children are supported through Edusave and the school provides additional financial assistance.
- Besides these, they have received some help from the Community Centre and the local MP but these were one off help for food.
- Being jobless, the mother has to be very thrifty in her expenditure and is concerned over the fact that not much money is left in the CPF.

At this point in time, she wants to get over the grief and find ways in which she can manage the situation. Her priority is to get herself a job and at the same time find ways of getting a tuition teacher who can help her children without charging for it.

²⁷ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 4106

Referral Date <i>Sep 2006</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Mother with 1 Daughter (18), 3 Sons (13, 13, 19)</i>	Presenting Crisis <i>Sudden Death of Father – Stroke</i>
Income Before Event: <i>\$1,450</i> Income at the time of Visit: \$NA	Savings²⁸ Before Event: <i>\$30,000</i>

- Since the father passed away, the mother has taken charge of the family. They are coping well and mostly live off the savings that was left to them. Mother has not taken up a job as she does not feel capable since she has not worked for such a long time.
- The eldest son as well as the daughter takes up part time jobs from time to time. They contribute to the family income.
- Children are doing well in school, the eldest son is waiting to get to university and the daughter is in Polytechnic. While the 2 boys in Secondary school get assistance for their school expenses, daughter gets Mendaki Fund for her education.

The mother is happy to inform us that her children are very supportive and as she has 2 children who are quite grown up now, she can share the burden. At the time of visit she is looking at taking up a sewing course at AMP (hoping she can get funds for the course). This way she has overcome her main challenge which was to get some income for the family till the time the children start working.

²⁸ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 3906

Referral Date <i>Sep 2006</i>	Help Rendered <i>\$1,200 in 3 months</i>
Household Members <i>Parents with 3 Daughters (14, 14, 15), 1 Son (6)</i>	Presenting Crisis <i>Major Illness of Father- Cataract Operation (Unable to Work)</i>
Income Before Event: \$1,200 Income at the time of Visit: \$1,200	Savings²⁹ Before Event: \$NA Debts Before Event: \$1,562

- For the family who manages on a tight budget any kind of disruption in the income flow and extra expenditure means a lot. While, they managed to tide over the operation, their main worry is regarding the next operation that is to take place soon.
- In these periods, the wife finds it difficult to work as she has to take care of the children and at the same time take the husband to hospital.
- Children have received help from schools. Because of this their education has not been disrupted.
- Other than the Compassion Fund, they knew and applied for different sources of help. Though they eventually got it, it was after a lot of effort and “questioning”. Once the Compassion Fund stopped coming, there was a sudden disruption as there was not other help immediately.
- They have received a lot of help and support from relatives.
- Father being the breadwinner and the incapacitated member of the family, is very anxious and feeling much of the pressure.

²⁹ Including Insurance Coverage/ CPF Payout.

Concerns with the father’s medical condition and future employability notwithstanding, both parents remain quite optimistic and since 2 daughters will be finishing their ‘O’ Levels, they could start work.

Case Reference Number: 7707

Referral Date <i>Mar 2007</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Mother with 3 Daughters (15, 17, 19), 1 Son (13) & 2nd Wife of husband.</i>	Presenting Crisis <i>Sudden Death of Father- Pulmonary Thromboembolism & Deep Vein Thrombosis.</i>
Income Before Event: \$NA Income at the time of Visit: \$800	Savings³⁰ Before Event: \$NA

- For the mother, the effect of the event was severe as she had just lost her job not very long ago. She “felt lost” and finances were very tight.
- She has however been fortunate that some of her relatives came forward with help. At the time of visit, she was coping quite well and had recently got a job.
- The Children have managed to continue with their education and the school has stepped in to provide assistance with regards to the school fees and text books. Her children also get pocket money from the FSC.
- She is the main breadwinner and takes charge of decisions of the family. Since the 2nd wife also works as a part time masseuse, she also contributes to the income.

Even though the situation was very difficult, the respondent has managed to get back on track. She found help that came her way very useful and timely. She did not face much

³⁰ Including Insurance Coverage/ CPF Payout.

delay in her applications. There is however a certain sense of uncertainty in the family and they are thinking of selling the house and split the money (with the 2nd wife).

Case Reference Number: 3606

Referral Date <i>Sep 2006</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Mother with 2 Sons (15, 18)</i>	Presenting Crisis <i>Sudden Death of Father- Heart Failure</i>
Income Before Event: \$900 Income at the time of Visit: \$NA	Savings³¹ Before Event: \$40,000

- The event was a great shock to the mother who now has the responsibility to take care of 2 sons. She felt lost and found it difficult to cope.
- Even as the family continues struggle to cope up with the situation, they are much stable now. Initially, the son had some difficulty in focusing on his studies, but is now quite “OK”.
- She feels she’s managing with financial difficulties quite well.
- The mother has taken up a job and at the same time has some support as the elder son is in National Service.
- Other than the Compassion Fund, there was no other help to which they were referred to or knew of. She feels that at the point in time, financial help or even in food voucher would be helpful.

³¹ Including Insurance Coverage/ CPF Payout.

The mother is hopeful that she will manage the affairs of the house as she struggles to live day by day. The son's support has also been meaningful. The family is focused on continuing to provide support to the younger son to complete his education.

Case Reference Number: 3106

Referral Date <i>Aug 2006</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Parents with 2 Son (4, 11)</i>	Presenting Crisis <i>Major Illness of Father- Spinal Injury at Work.</i>
Income Before Event: \$1,500 Income at the time of Visit: \$200	Savings³² Before Event: \$2,000 Debts Before Event: \$2,000

- The major accident of the father came as a terrible shock to the wife. She felt as if the “world is trembling down on her”. It has taken a while for the mother as well as the children to get out of their depressed state.
- The elder son's school grades dropped drastically after this. The mother however got help from the school counselor in this regard.
- The mother had to take the role of being the sole bread winner following the event. Now, the husband is able to help her with home based work. And they manage with the savings that they had. Their main financial concern is also with transport expenditure for the father's rehab treatment.
- This arrangement is convenient with the mother as she is able to work and take care of the family. However, she would be happy to be able to bring in more income.
- They explored different avenues of help including CDC, the local MP and Singapore Physical Disability Society. Besides these they also consulted friends and family. They neither had much problem with help nor felt it was delayed.
- Moral support through email and phone calls from the Compassion Fund was meaningful to them. They are also happy with Financial Assistance from the CDC and provision of assistance related with children's education.

³² Including Insurance Coverage/ CPF Payout.

The family is working on bringing themselves to function as before. The father continues to involve himself with decision making and the mother is looking at avenues such as baby sitting to bring in more income. They have also applied to the SPDS for school pocket money for the elder son.

Case Reference Number: 2406

Referral Date <i>Aug 2006</i>	Help Rendered <i>\$4,800 in 6 months</i>
Household Members <i>Parents with 3 Sons (9, 12, 16)</i>	Presenting Crisis <i>Major Illness of Father- Traffic Accident.</i>
Income Before Event: \$3,400 Income at the time of Visit: \$1,200	Savings³³ Before Event: \$12,000

- Since the school of the children was very quick in contacting the Compassion Fund for assistance, they were able to cope well with the situation.
- They have adapted well to the situation and children are doing well in school. They receive assistance from Edusave.
- The family had to work on changing their spending habit and “prioritizing basic needs first”, which they have managed well. The eldest son also takes up part time jobs and provides support.
- The husband got 6 months paid medical leave and therefore financially they did not seem to be stressed. In the meanwhile, the husband has taken up a computer course sponsored by the Physically Handicapped Society to make himself employable for suitable types of jobs.
- Other avenues of help available to them are the NTUC and CPF payouts. The financial as well as the emotional support of the Compassion Fund were very meaningful. The also felt that counseling by the social worker at the hospital was useful.
- The fact that much help came during the first 6 months had a very strong impact in their ability to make a smooth transition.

The period during which they received a lot of help, immediately after the event has, been used meaningfully to readjust their lives and also at the same time for them to develop strategies to continue and move on. Though there is concern over the father’s vision impairment due to the accident, the family is optimistic that he will become better and the computer course will be useful.

³³ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 0606

Referral Date <i>May 2006</i>	Help Rendered <i>\$4,800 in 6 months</i>
Household Members <i>Mother with 2 Daughters (6, 13) & 1 Son (11)</i>	Presenting Crisis <i>Death of Father- Cancer</i>
Income Before Event: \$NA Income at the time of Visit: \$800	Savings³⁴ Before Event: \$20,000

- The event threw the mother into a financial difficulty following which she had to find a job (after not working for 8 years). This however meant that she had lesser time for her children and in retrospect, she felt that she neglected the children.
- She works ad-hoc with various odd jobs and manages to get some income for the family.
- Even as her children's grades went down, she was in a dilemma whether or not to go out to work and put her children in child care. She felt it was "not worth to work and put children in child care. She however applied to CDAC for tuition fees assistance. She also got assistance from "Back to School" Project.
- Besides the school, she went to the nearby FSC for help but did not manage to get anything from there.
- She has also managed her finances by way of cutting some expenditure such as the cable TV.

Even as the mother who has not worked for over 8 years find herself in a situation where she needs to take charge of the family, become the breadwinner and also make all decisions of the family, there is a lot of stress and demand on her. In the midst of this, her main concerns are to keep the children in school and find a job that will give her security.

³⁴ Including Insurance Coverage/ CPF Payout.

Case Reference Number: 1006

Referral Date <i>May 2006</i>	Help Rendered <i>\$3,800 in 6 months</i>
Household Members <i>Mother with 2 daughters (11 and 14)</i>	Presenting Crisis <i>Death of Father - Heart Attack</i>
Income Before Event: <i>\$1,200</i> Income at the time of Visit: <i>\$600-800</i>	Savings³⁵ Before Event: <i>\$500</i>

- The respondent said the family faced financial difficulty after the loss of the main breadwinner. “Financials quite tight...”
- The Mother has since taken up a course on Personal Makeup and hopes to supplement her housekeeping job salary by also working as an Indian Sari Stylist and take in clients.
- Main concern of the family is the expenses related to maintaining her household as a single parent with her part time income
- While the husband was still alive, he was the main breadwinner while she had a part time job. But after the event, mother has taken up the above mentioned course and is keen to learn more skills.
- The Mother currently makes the major decisions in the family. Whereas before the event, both parents jointly made the major decisions.
- She found the help rendered to her very helpful with regards to finance. Further help received from a Family Service Centre was also equally helpful. However, she found such assistance to be too short at 6 months, with not much further follow up. She is grateful to Compassion Fund for the school subsidies and breakfast vouchers.

³⁵ Including Insurance Coverage/ CPF Payout.

She is hopeful and keen to learn new skills so that she can supplement their income. The house is very well maintained and clean which speaks well for their presence of mind. With spiritual support and her daughters' fairly good performance in school, she appears to be in a relatively peaceful state of mind.

Case Reference Number: 3006

Referral Date <i>Aug 2006</i>	Help Rendered <i>Help Other Than Financial Assistance</i>
Household Members <i>Mother with 1 son (9) & 2 daughters (20 and 23)</i>	Presenting Crisis <i>Sudden Death of Father- Car Accident</i>
Income Before Event: \$2,600 Income at the time of Visit: \$1,150	Savings³⁶ Before Event: \$20,000

- Financials have become tight following the event as the Mother is now the sole breadwinner. Eldest daughter's odd-job hopping has not helped the situation. Family is mostly coping with the event with the exception of the youngest son who is "searching for a father figure".
- The Mother currently has a stable job at IMH.
- Mother is concerned with the lack of supervision at home during the day after school. Is interested in exploring day care possibilities. Also their house is still under payment monthly and it has fallen to her alone to pay it off. Used to be joint payment with her husband.
- Both were breadwinners before the event but where important decisions were concerned, the late father made them.
- Now she is the sole breadwinner and also makes the decisions in the household.
- She felt the help received was limited by her sense of privacy. She feels uneasy talking about her problems and feelings. During this period, felt that having to attend counseling, holding her job and the traveling involved was inconvenient for

³⁶ Including Insurance Coverage/ CPF Payout.

her. She also feels that help was not offered early enough as it took 2-3 months before it came.

The Mother shows good awareness and sensitivity of her family members and home environment. She senses that her youngest son is looking for that “father figure” in which she feels she is not able to provide. Because of this she feels inadequate about being unable to help her son cope with his loss. She feels that day care is a good option for her son.

Case Reference Number: 2906

Referral Date <i>Aug 2006</i>	Help Rendered <i>\$900 in 3 months</i>
Household Members <i>Mother with 2 sons (12 and 17) & 1 daughter (18)</i>	Presenting Crisis <i>Sudden Death of Father - Lung Infection Accident</i>
Income Before Event: \$1,200 Income at the time of Visit: \$1,200	Savings³⁷ Before Event: \$NA

- Financials have become tight following the event as 2/3 of the Mother’s salary goes into paying for the flat and she is the sole breadwinner now
- The Mother currently has a stable job at CISCO and is very happy there. She is coping well. Eldest daughter started a Nursing course (sponsored) and eldest son is in ITE.
- Mom is concerned with the management of financial issues. She finds it hard with the minimal cash leftover after paying for the flat (\$700 monthly). She wishes that her salary could be increased a little or HDB could reduce her flat’s monthly payment so she could spend more on food.
- Both were breadwinners before the event (Husband was a taxi driver)
- Now she is the sole breadwinner and makes the decisions in the household with the help of her children’s input.

³⁷ Including Insurance Coverage/ CPF Payout.

- She felt the help received was very helpful, especially the money at the initial stage when she was jobless. The timing was also fast enough and right for her.

The mother is quite resourceful as she is able to tap on her Mosque for help and also her Minister of Parliament. She has approached her MP for assistance on flat payment. She shows gratitude to Compassion Fund, “Tell Mrs. Ang I am OK” She says she is looking forward to the future.

Chapter 6

Next Steps - Recommendations.

The findings of the Evaluation exercise have been able to paint a picture of the result of the pilot group of the Compassion Fund. Areas that have done well and areas that have not done as well have clearly come out. While there is a need to strengthen those areas that have done well, areas that have not done well needs to be re-strategized. There are also areas where the Compassion Fund can explore and expand in the future in terms of delivery mechanisms, outreach process and target group reorientation to meet larger objectives and goals.

In-built Evaluation

First and foremost, there is a need to put in place an in-built evaluation mechanism within the Compassion Fund. This will ensure that future practices and results would be better aligned to the larger objective. At the time of writing the report an Exit Report mechanism is already in place, this will give us a picture of the situation before and after the Fund has been administered.

Further follow ups could be conducted depending on the availability of manpower or as an avenue for Volunteers such as the Nurses Association to become an integrated part of the Compassion Fund.

Expansion- Incarceration.

There was a suggestion by one of the teachers that the Compassion Fund include families of an incarcerated breadwinner into its ambit. Upon further inquiry there were similar concerns raised by other Social Workers and the Fund itself has been asked if this criteria could be looked into.

The effect of incarceration and its effect on a family in terms of its risk of spiraling into poverty and its long term effects on the child should they discontinue school could be a consideration that could be looked into.

Help other Than Financial Assistance

Families are greatly encouraged by “personal visits”, “follow up” and communication through phone and email. There are also families that seem to be well on the way to normalization and full recuperation, yet their perception and their levels of anxieties and fears do not corroborate with the earlier fact. There is a strong potential for expansion and strengthening of services in this front.

New partners who can focus on these specific areas and work with families can also be explored should already existing resources be a bit tight.

Working with families in terms of reduction in expenditure could be broadened through a better protocol as well as through the use of community resources as partners. 'A penny saved is two pence gained'.

Education Gap

While partnership with schools have translated into tangible support for families with provision of child's education fees, expenses related to text books and canteen costs, some of the children need additional help.

Provision for this type of help (extra tuition) till the time the child has not gotten fully back on track, could be made in terms of Financial Assistance, tapping school's resources further or through engagement of Volunteers.

Skills Upgradation for new Breadwinner

Family member/s who take up the role of a Bread winner are usually people who have not acquired adequate skills or who have been out of the workforce for a considerable period and those who were never a part of it to meet current demands. This is not adequate to meet the requirements of the family even after reorganization and reprioritization. This situation could leave families in a state of risk in case of any further disruption.

There is a need to focus on skill upgradation as well as support to keep the family running smoothly in the intervening period. Note must be mentioned that from the cases under the purview of this report, we learn that there is a preference for home-based and freelance work as this gives them the flexibility to carry out household responsibilities.

Families where children are in tertiary education must be encouraged to complete education. While support to the family in terms of part time work is a welcome relief, caution must be made on the possibility of part time work taking over the course of tertiary educational achievement.

Partner with Known Avenues of Help

A disturbing number of cases mentioned that they did not know of any place for help. Could information be given at the time of accident/ death at the hospital through a medium that is not intrusive to their grieving process? Perhaps through MSWs, so that families have an easy and early reference once they begin getting their lives back on track.

From the survey among the families, Members of Parliament were the most frequented place when looking for help. This was followed by nearby Family Service Centres, Community Centres, Friends/Family/Relatives, CDC, CDAC. An outreach to the MPs in an appropriate term could be initiated and depending on its success, to be followed by the other avenues mentioned.

Timeliness

There is a clear need in strengthening ascertaining mechanisms of timeliness of help. While the abovementioned resource of MSWs could help in early provision of information of help, delivery of actual help may need to be faster.

Schools as partner is good to the extent that they are able to refer students only once the problem manifests itself in the child which could be after a considerable time since the event.

New partners in the outreach provision need not alter Fund administration process as established.

Clarification of Help Rendered to Clients at the Time of Administration

Several clients who were rendered help other than Financial Assistance perceived that the absence of any monetary help meant the Compassion Fund “did not” or “unable” to help. And therefore a perception of not being helped.

This underlines the need to inform clients of the help rendered clearly as it also has a bearing on the morale of the family when there is a cognition and realization that there is indeed help available.

Pointing out the inherent strengths of the family as well as taking an inventory of the family’s already available resources could change their perception of their own situation.

School Partnership

The findings of this report show that the partnership with the schools has been doing well. Specific areas of strengthening this collaboration are the widening of networks and better provision of information to School Counselors. Most teachers sent students with situation as underlined by the criteria of the Compassion Fund to the School Counselors.

Simultaneously, there is a need to emphasize that the Compassion Fund is within the direct reach of all teachers who may wish to recommend their students. This process necessarily empowers teachers as key players of the Fund.

In turn, teachers must be kept in the loop of information regarding the decision taken and the administration of the Fund, they could provide vital input as well as serve as a mechanism for feedback collection. Teachers surveyed have also expressed this explicitly.

Information for Teachers

While most teachers who have referred a child to the Compassion Fund said they got information about it from the internet and the brochures (placed in schools), teachers who have not referred a child yet said they would refer the child to the School Counselor³⁸ or look for a Govt. Agency.

There was also a response that indicated that teachers can find out more about the Compassion Fund through Share-A-Meal. The Share-A-Meal exercise could provide as an excellent avenue for publicity for the Compassion Fund.

This could be achieved by information that accompanies the Share-A-Meal or by rebranding the Share-A-Meal as an exercise that is interlined with the Compassion Fund.

Projects Similar to the Compassion Fund

Kunal P. Kirpalani

³⁸ Which further supports better networking with school counselors.

The focus of the Compassion Fund is so unique that it is almost one of a kind. This can be said after extensive research into finding any NGO projects that are similar to it.

The uniqueness of the Compassion Fund comes out of the reason that it is one of the very few funds in the world that concentrates on preventing the spiralling into poverty of those who are marginally above the poverty-line. Globally, the vast majority of humanitarian projects only aim at financially assisting people who are already impoverished. However, there are two projects in the United States that are very similar to the Compassion Fund. They are the Homeless Prevention in the Emergency Shelter Grants Program and APHF(American Paediatric Health Fund) Poverty Prevention.

The Homeless Prevention in the Emergency Shelter Grants Program or ESG Program is an initiative conducted by the United States Government which aims to “*Provide short term financial assistance for rent, mortgage, security deposit, or utility payments*”³⁹. Housing eviction is a very common problem in the US where lower middle-class and working-class Americans are forcibly removed from rented property due to their inability to pay housing rents caused by financial constraints⁴⁰. This initiative is the US Government’s initiative of preventing homelessness on American streets⁴¹. This is an indicator of poverty and like the Compassion Fund, it provides short term financial assistance to those on the brink of tipping into poverty. Additionally, it expects its clientele to be economically self-sufficient in the long-term as it feels that there should be “*a reasonable prospect that the household will be able to resume payments within a reasonable period of time...*”⁴². Yet, the ESG Program is not entirely the same, as it only provides financial assistance. As the Compassion Fund helps family members in employment training in order to create more breadwinners in its clients’ families as a long-term incentive, the ESG Program is only a short-term initiative, as indicated by sole

³⁹ US Department of Housing and Urban Development, March 2001, *Homeless Prevention in the Emergency Grants Program*, <http://www.hud.gov/offices/cpd/homeless/library/esg/esgprevention2.PDF>, accessed: /02/08, p6

⁴⁰ *Ibid*

⁴¹ *Ibid*, p2

⁴² *Ibid*, p6

effort to be a short-term financial donor. In this respect, it is unlikely that the ESG Program would not be as effective as the Compassion Fund as it lacks a long-term and a more holistic initiative that would prevent poverty spiralling from reoccurring in the US, as it does not train any other family members to become potential breadwinners.

On the other hand, the APHF Poverty Prevention is a project that is almost identical to the Compassion Fund. Like the Compassion Fund, it aims to “*prevent further financial ruin ensuring that our families have the tools that they require to rebuild their financial lives*”⁴³. It provides short-term financial assistance to those families in crisis; it assists in education of children and parents in order to “ensure success in their studies while the family is in crisis”⁴⁴; and it provides job training to one parent to become a breadwinner of the family to “*ensure the family has a steady source of income*”⁴⁵.

Despite the immense similarities, there are subtle differences. The APHF Fund only provides medical assistance to children⁴⁶, not to any family member as the Compassion Fund does. This is understandable as APHF is a children’s charity⁴⁷. On the other hand the Compassion Fund provides assistance that may encourage a new member to take up employment. Minor differences notwithstanding, the two projects champion a niche cause in terms of goal and in its structure. This is an areas where one could learn from the other.

In conclusion, the Compassion Fund is almost one of a kind. This can be said after extensive research. The vast majority of humanitarian projects, especially those in the Third-World, only concentrate on alleviating people from poverty, not preventing them from spiraling into it.

Table of Appendix

⁴³ American Pediatric Health Fund, 2001-2006, *APHF Poverty Prevention*, http://www.aphfund.org/aphf_poverty_prevention.php, accessed: /02/08

⁴⁴ *Ibid*

⁴⁵ *Ibid*

⁴⁶ *Ibid*

⁴⁷ *Ibid*

Selection Guidelines

1. Target Group:

- a) Students who are Singaporeans or Permanent Residents
- b) Primary and Secondary students in mainstream schools will be given priority

2. Definition of Family Crisis:

Any one of the following will constitute a family crisis:

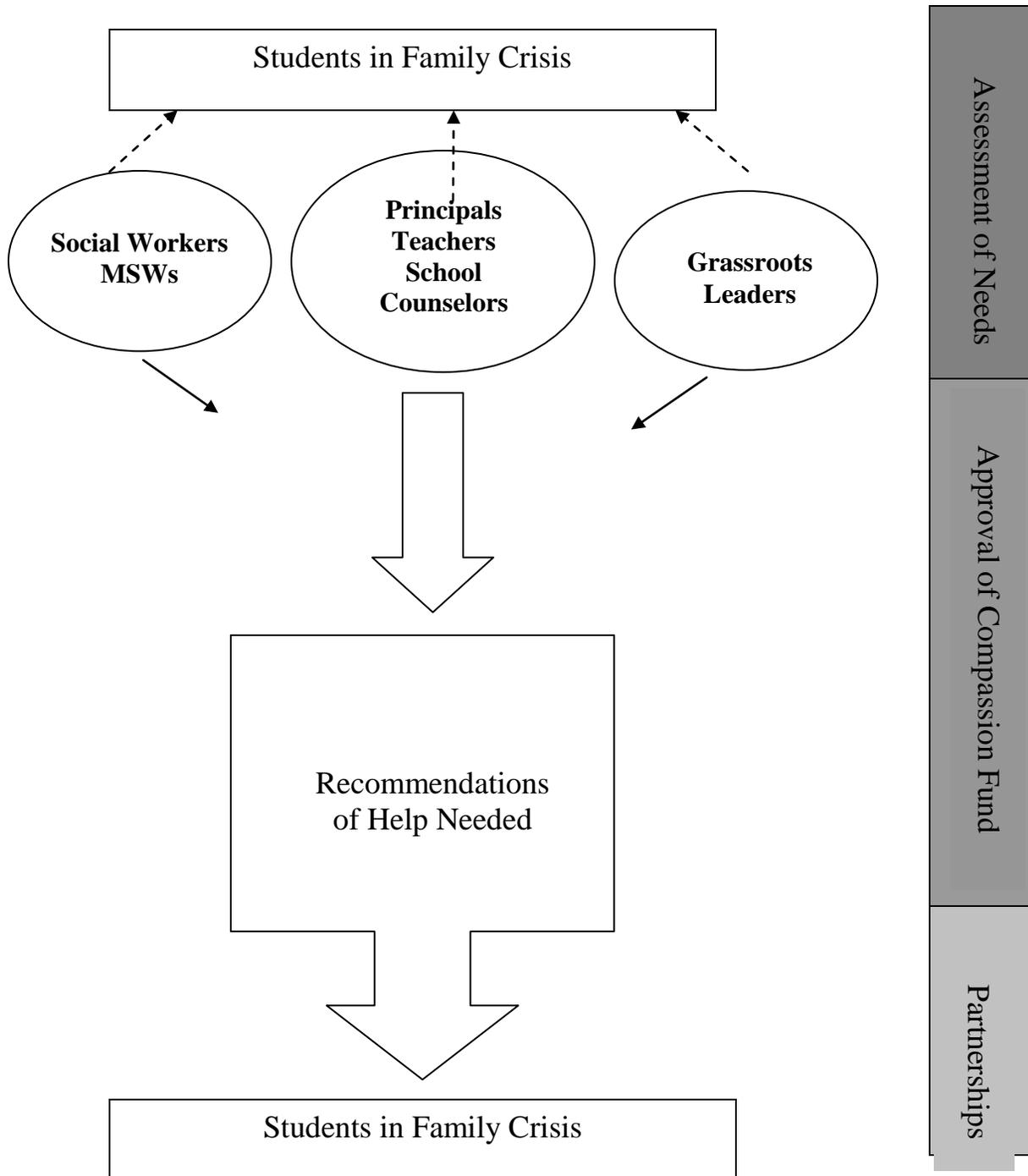
- a) Death of a breadwinner in a student's family
- b) Accidents of a student or a member of his family
- c) Sudden illnesses of a student or a member of his family

Essentially, we cover crises that will lead to a loss of family income or the incurrence of high medical expenses that may cause the family to spiral into debts and poverty if not arrested early. We have excluded retrenchment as a family crisis lest the selection criteria may become too liberal and hence not focused on the neediest group.

3. Definition of Family:

Family is defined as the "household" which is primarily responsible for the care, upkeep and guidance of the identified student. It may include the student's extended family, relatives or even care-givers not related by blood if they can be confirmed as his de-facto care-giver/guardian.

II.
Implementation Process



<p>Fund Administrator</p> <ul style="list-style-type: none"> ✓ Process Applications ✓ Approval Process ✓ Administer & Manage Funds ✓ Case Manage 	
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III. Roles of Fund Administrator

Students Care Service (SCS), our VWO partner will be the Fund Administrator of the Compassion Fund. SCS will be responsible for:

- a. Assisting and guiding schools with the assessment of needs when requested
- b. Processing and Approving applications for Compassion Fund from schools
- c. Providing Case Management to ensure co-ordination of help efforts to ensure holistic help for students and families in crises
- d. Administering the Compassion Fund according to needs
- e. Managing a database of applicants of the Compassion Fund
- f. Maintaining proper recording of applications for audit purposes
- g. Managing the Compassion Fund properly for financial audit
- h. Providing 3-monthly financial and social reports to MILK

IV. Support from MILK for Fund Administrator

- i. MILK will raise the funds needed for the Compassion Fund estimated at \$250,000 in the first year to match the amount raised by participating schools.
- j. MILK will cover manpower and administrative cost incurred in the administering of the Compassion Fund by SCS. (about \$25,000 for a part-time Senior Social Worker to manage and oversee the Compassion Fund for the beginning phase).
- k. MILK will support SCS in implementing and evaluating the Compassion Fund
- d. MILK will provide the collaterals for schools to publicise the Compassion Fund

V. Approval Guideline

Approval of every Compassion Fund application will require 2 signatories; from the Executive Directors of Students Care Service (our Fund Administrator) and MILK. 2 signatories from among the authorized signatories of the MILK Fund Executive Committee are required for fund disbursement.

VI. Disbursement Guideline

MILK secretariat will be responsible for the expedient disbursements of the money to the applicants from a designated Compassion Fund bank account. All disbursements will be made in the name of the beneficiaries except for direct payments made on behalf of the beneficiaries such as for hospital bills. First disbursement will be made out in cheque in the name of the beneficiary and will be managed and issued through the Fund Administrator. Subsequent disbursements to beneficiaries can be made directly to the beneficiaries or designated trustee via cheques or GIRO.

