



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!

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April, 2008.

Chapter 1

Share-A-Meal Compassion Fund

Overview and Evaluation Framework

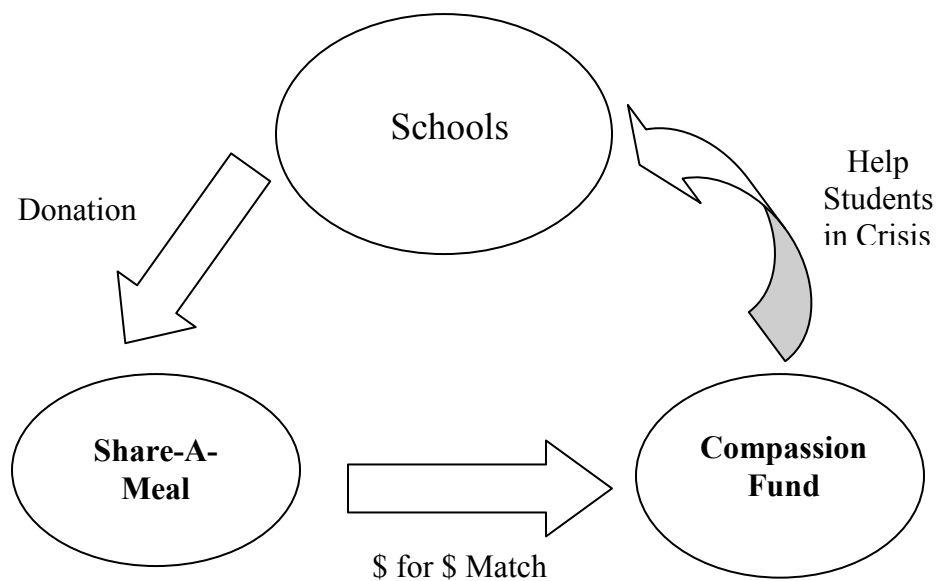
Share-A-Meal takes place every year on the 7th day of Chinese New Year, (the traditional significance of the 7th day being "everybody's birthday"), a day where everyone, including the needy, can celebrate. On that day, people from different walks of life will **share-a-meal** by donating the cash value 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.

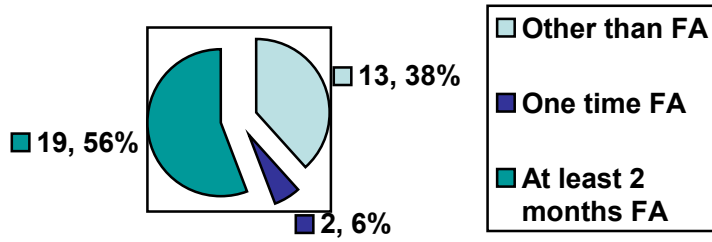
Following are some of the main resources that were used:

- 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.

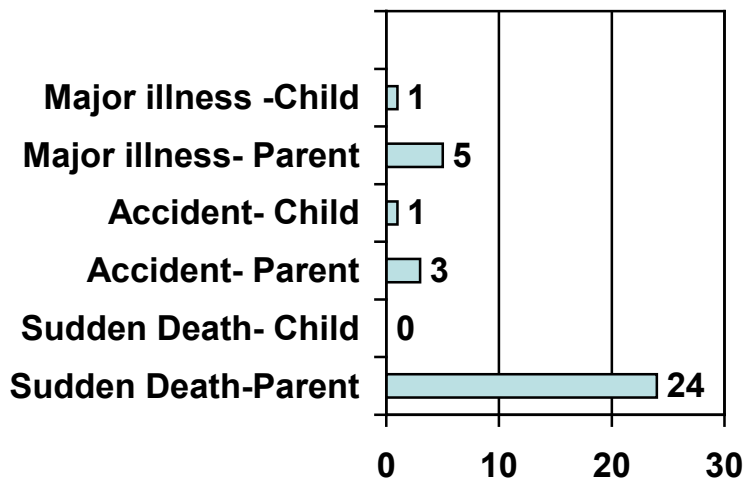
- Questionnaire for clients
- Questionnaire to teachers.
- Observation notes at the time of interview.

Out of a total intake of 95 cases thus far, 40 were indentified 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.

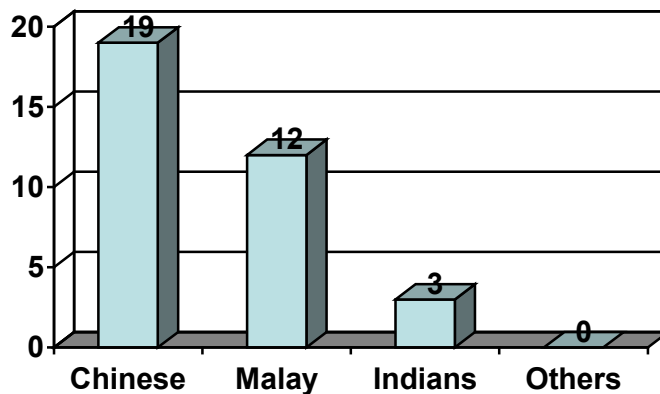
Type/Length of Assistance given



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.

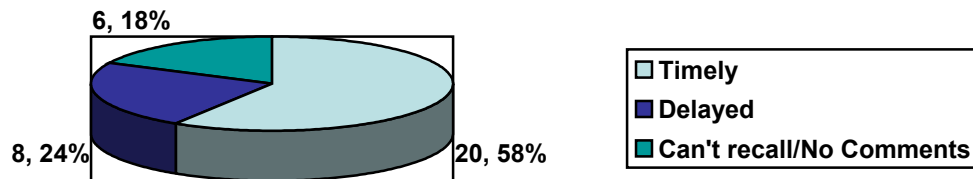
Besides the Schools, most respondents said they would go to the Member of Parliament for help. This was followed by nearby Family Service Centres, Community Centres, Friends/Family/Relatives, CDC, CDAC etc.

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.

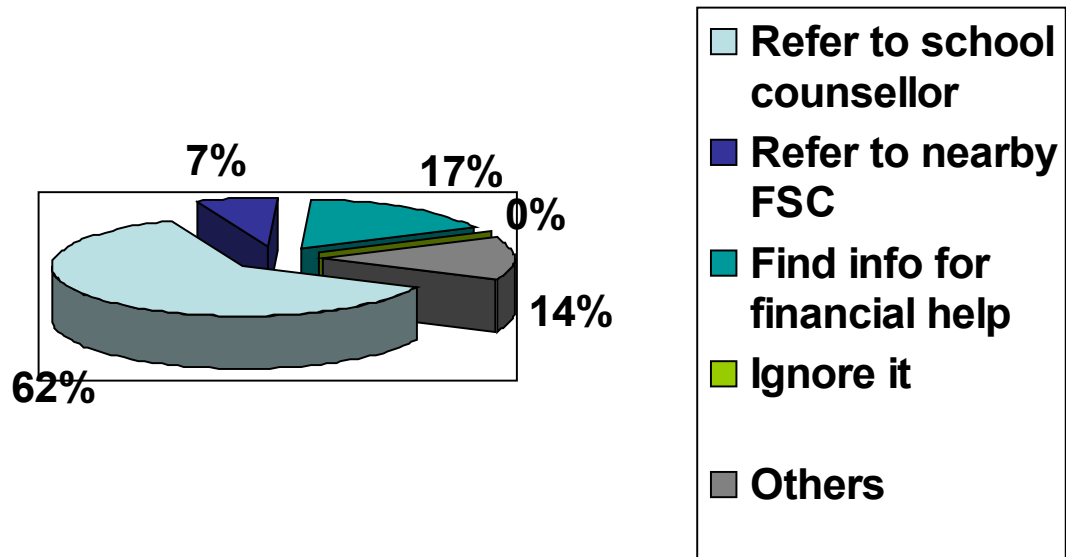
Chapter 4

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.

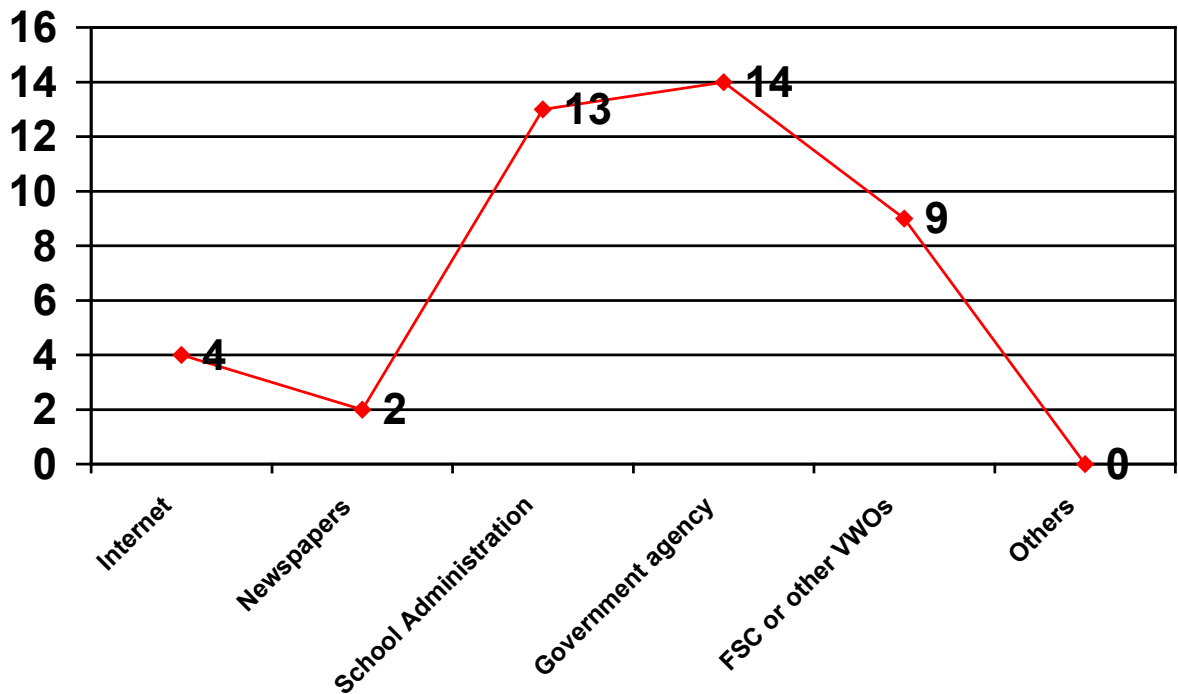


The next most common response that they would “look for information for financial help for the child”, which is an indicator that they are keen and willing to take initiative.

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.

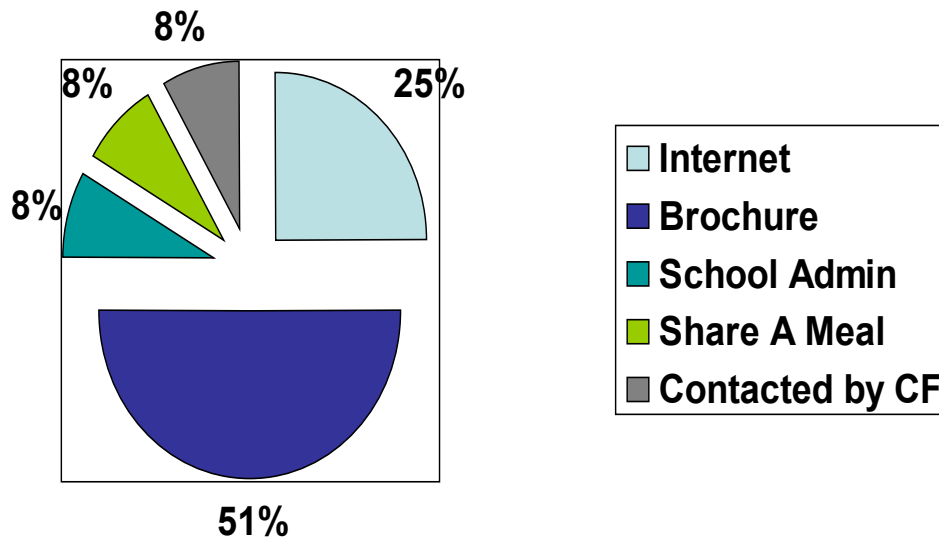
³ CCs, CDCs, Govt. Schemes etc.



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.

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: <i>\$1,200</i> Income at the time of Visit: <i>\$1,200</i>	Savings²⁹ Before Event: <i>\$NA</i> Debts Before Event: <i>\$1,562</i>

- 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.

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:

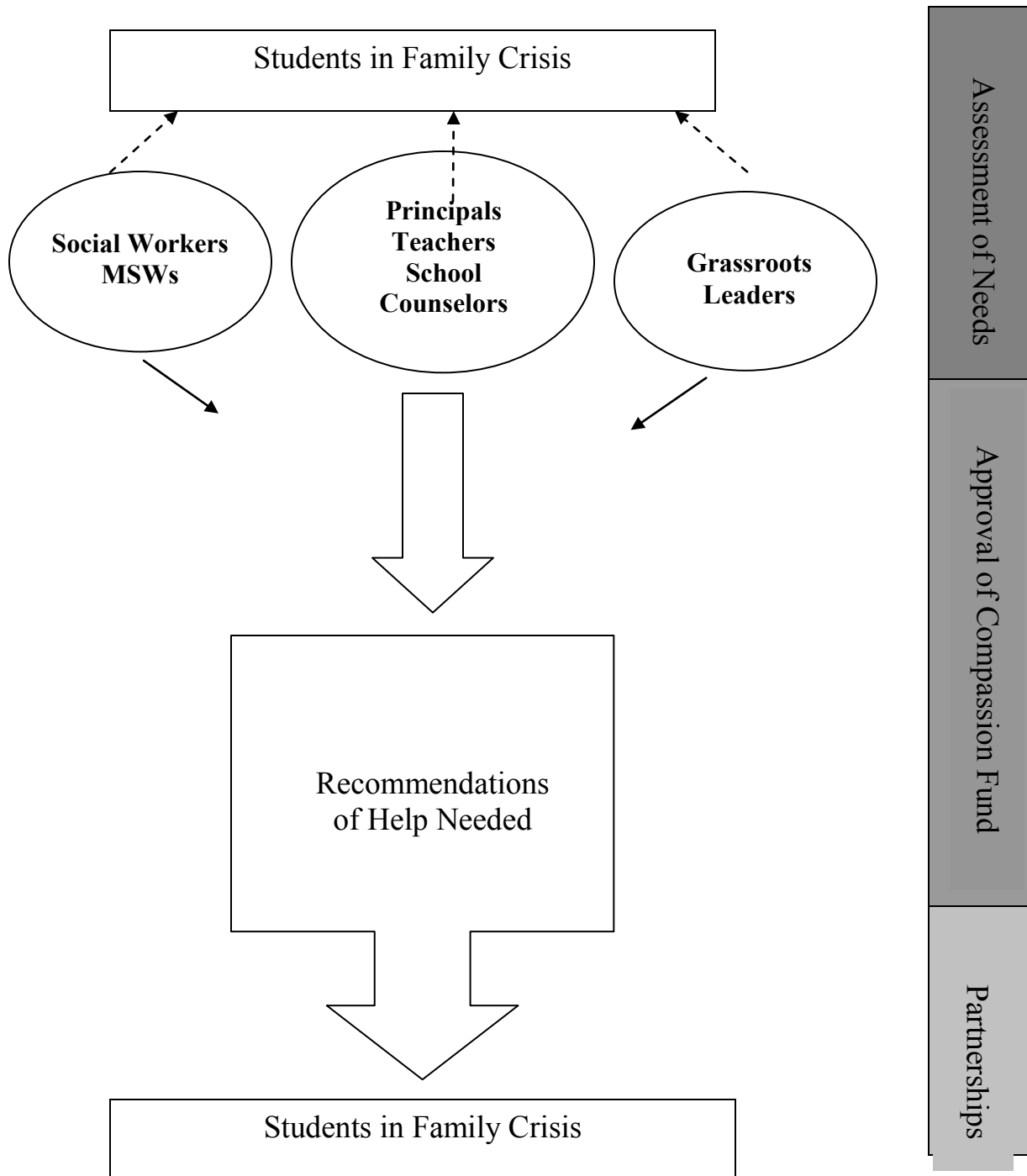
- a) Death of a breadwinner in a student's family
- b) Accidents of a student or a member of his family
- c) Sudden illnesses of a student or a member of his family

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



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.

