

ASEAN Regional Conference on Sharing of Good Practices in Social Protection for Women in Enterprise Development 4-5 December 2014, Manila, Philippines

This paper serves to provide an overview of the social assistance programmes and social enterprise initiatives in Singapore.

Background

Being a small city-state heavily reliant on international trade with no natural resources except its people, Singapore is extremely sensitive to the fluctuations of the global economy. It is therefore pertinent for Singapore to develop comprehensive strategies to institute a sustainable framework to reduce poverty and make certain that development and growth are maintained, even in volatile global economic conditions.

2 To ensure that our social security system remains sustainable, Singapore invests heavily in education as a social mobility driver, and relies on compulsory savings to finance its people's healthcare and home ownership needs. These are targeted universally at a broad base of Singaporeans, and are underpinned by the principle of imbuing self-reliance amongst individuals.

3 It is also important that development and growth in Singapore remain inclusive. For those who require additional assistance, targeted assistance is available to help them level up with the rest of the population.

Singapore's Social Security System

4 The social security system in Singapore is guided by three fundamental principles: (i) inspiring responsible individuals; (ii) building strong and stable families; and (iii) nurturing a caring community.

5 The goal is to create a social security system that is sustainable in the long-run. The government will provide assistance if individuals and families are unable to help themselves, or tap on their family and community for assistance. Efforts are taken to develop a needs-based system, and discourage the growth of an entitlement mentality and unconditional welfare system.

6 Singapore's social security system consists of five key areas, namely, Education, Compulsory Savings, Public Housing, Healthcare and Workfare. The Central Provident Fund (CPF), a defined contribution scheme, supports our policies in all of these areas. The Community Care Endowment Fund, also known as ComCare, serves as the final safety net for low-income Singaporeans.

7 Singapore's broad strategies to ensure a comprehensive and sustainable social security system are outlined below.

- a. Education. Education is a strategic investment to Singapore. The Singapore education system is built on meritocracy, and is designed to provide each child, regardless of socio-economic status, with a good head start in life, so that they are sufficiently prepared for the future. A holistic curriculum enables a wide range of programmes to be delivered to improve the learning and

development of the children, and cater to their interests and skills. Over the last ten years, investment into education has increased significantly to resource all schools across Singapore. Access to primary school is guaranteed for all Singaporeans, and today, enrolment in schools is almost universal.

The Government also makes sure especially that opportunities and investments are available for children from low income families so that they are not entrapped in a vicious cycle of poverty. To this end, we invest heavily in education, and make available preschool fee subsidies for these children.

- b. Compulsory Savings for Retirement. Singapore recognises the value in helping its people to save for their own needs and old age. The CPF is a compulsory retirement savings plan to help Singaporeans finance their retirement and housing needs. CPF ensures that Singaporeans are well equipped with enough savings to tide them through retirement, and to meet their medical needs after retirement.
- c. Home Ownership through Public Housing. Singapore keeps housing prices affordable; the Government provides various subsidies, grants and loans, especially for the low income. The introduction of the policy to allow Singaporeans to tap on the CPF brought home ownership within the means of most Singaporeans. The home ownership rate in Singapore remains high at around 90%. Today, more than 80% of Singaporeans stay in public housing managed by the Government's Housing and Development Board (HDB). For those who cannot afford to purchase their own homes, there are public rental schemes that are administered by the Government to assist the small minority of Singaporeans who are unable to own their own homes.
- d. Healthcare. Subsidised public hospitals and clinics ensure that all Singaporeans have access to basic, affordable healthcare. Additionally, the 3Ms framework of Medisave, Medishield and Medifund provide Singaporeans with multiple layers of protection. Medisave is a compulsory savings scheme to help Singaporeans meet their future personal or immediate family's hospitalisation, day surgery and certain outpatient expenses. To afford Singaporeans with better protection against major illnesses or severe disability, Medishield and Eldersshield are insurance schemes designed to help Singaporeans financially through such circumstances. Finally, the Medifund endowment fund helps the needy who are unable to afford their medical expenses, even after the provision of the abovementioned subsidised healthcare.
- e. Workfare. For older low wage workers, the Workfare Income Supplement Scheme (WIS) encourages them to remain employed by supplementing their income and retirement savings. The Workfare Training Scheme (WTS) complements the WIS by helping such workers to upgrade their skills through training.
- f. ComCare. We also recognise that there are some who are unable to work and have little family support. The **Community Care Endowment Fund (ComCare)** with different assistance schemes tailored to the needs of different

groups of low-income families, serves as a key social safety net for the needy in Singapore. It also provides support to community partners to empower them to play their part in helping the needy in their midst.

Social Assistance for Women in Singapore

8 On the whole, Singapore's social assistance caters for specific circumstances faced by vulnerable groups, which include but not limited to issues faced by women.

9 For example, women regardless of their marital status or age can access ComCare's assistance schemes based on their needs. Mothers with care giving issues make use of child care and student care subsidies to enable them to work and those who need it are linked up with employment support.

10 The government also provides support to the community and non-government organizations to support vulnerable groups, including vulnerable women. For instance, we fund crisis shelters for the care and protection of vulnerable women. Social support by Family Service Centres (FSCs) is also provided to women with emotional needs and those who require casework support.

Social Enterprise Initiatives in Singapore

11 Social enterprises are businesses set up primarily to fulfil a social purpose. Though it is still an evolving concept, the number of social enterprises has grown in recent years. Today, there are about 300 social enterprises in Singapore (inclusive of co-operatives). Most are small scale businesses in the early stages of development.

12 In Singapore, the Ministry of Social and Family Development is the government agency facilitating the development of social enterprises that address challenges faced by vulnerable groups such as persons with disabilities, ex-offenders and low income families, including women. Under the ComCare Enterprise Fund (CEF), the Ministry provides grant financing of up to SGD\$300,000 to social enterprises that provide training and/or job opportunities to help vulnerable groups generate their own income, and eventually achieve self-reliance.

13 Recognising that social enterprises are part of a broader system to address social needs, the Social Enterprise Association was set up in 2009 as a national membership body to provide business advisory services, training workshops and networking for social enterprises. The Ministry works closely with the Association to build capabilities among social enterprises, promote social entrepreneurship and foster partnerships such as with corporations.

14 On a national level, the President's Challenge Social Enterprise Award (PCSEA) was launched in 2012 to give recognition to the outstanding social enterprises and to inspire more social entrepreneurs. In 2013, the Award saw more applications and also involved 6 corporations that provided pro bono consultancy services to the winning social enterprises.

15 The following are some examples of social enterprises supported under the CEF that provide training and employment opportunities to low income and disadvantaged women. Two of whom were winners of PCSEA 2012 and 2013.

a. Alteration Initiative, Winner of President's Challenge Social Enterprise Award 2012, SE of the Year Category

Alteration Initiative is a social enterprise with a social mission to equip women with garment alteration skills to achieve an adequate source of income and better quality of life. It focuses on providing premier alteration services to working professionals and socialites.

Alteration Initiative runs two outlets and has staff strength of more than 20 – of which over half are 50 years old and above, and most were low-income workers before joining. Besides mature women, Alteration Initiative also trains and employs low income single mothers, persons with disabilities and former out-of-work women. Through up-skilling and flexible work arrangements, they are now enjoying rewarding careers and better work-life balance.

b. Bettr Barista, Winner of President's Challenge Social Enterprise Award 2013, Start-up Category

Bettr Barista is a social enterprise centred on equipping low income women with the skills and tools to make their lives better. Operating within the specialty coffee industry, these women will go through a 12-week holistic programme consisting of professional barista training as well as mental, emotional and physical development. At the end of the course, Bettr Barista hopes to help their students gain permanent employment in their training academy or at a partner organisation.

c. Mendaki Social Enterprise Network Singapore (SENSE)

Mendaki SENSE is the training arm of Yayasan Mendaki (Council for the Development of Singapore Malay/Muslim Community), a Self-Help Group dedicated to empowering the malay/muslim community along four key areas of Education, Youth, Family and Employability.

Formed in 2004, Mendaki SENSE currently runs a back-to-work women programme for more than 200 mature and low-income women returning to the workforce. The 3 month long programme equips them with relevant foundation skills and training to help them thrive in the workplace. Upon completing the programme, Mendaki SENSE provides participants with job referrals and assists to place them in suitable jobs.

16 Under the ASEAN Framework Action Plan on Rural Development and Poverty Eradication, Singapore convened the ASEAN Forum on Social Entrepreneurship on 30 October 2014 to discuss the role of social entrepreneurship and share good practices and views on developing social enterprises in ASEAN. The forum was well

attended with over 80 delegates representing the government, corporations, non-profits as well as local social enterprises and stakeholders in Singapore.

17 Going forward, the Ministry will continue to explore ways to partner stakeholders to promote, incubate and finance social enterprises.

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Annex 1: Community Care Endowment Fund

Overview

The Community Care Endowment Fund (“ComCare Fund”) was launched by Prime Minister Lee Hsien Loong on 28 June 2005 as a sustainable source of funds to provide social assistance to needy Singaporeans. The interest income generated from the ComCare Fund is used to fund ComCare programmes.

The objectives of the ComCare Fund are as follows:

- a. To provide assistance to Singapore citizens and permanent residents of Singapore and their family members living in Singapore who are in financial or other difficulties to enable them to:
 - i. attain sufficient income to meet their basic needs;
 - ii. address the development issues faced by their children;
 - iii. facilitate their integration into society
- b. To develop programmes to enhance the capacity of the community to undertake the objectives set out above.

ComCare Assistance

1. Short- and medium- term assistance

ComCare short- and medium- assistance is targeted at low-income families and individuals who are temporarily unable to work (e.g. due to illness, care-giving responsibilities), unemployed or earning a low income and need temporary financial support. A Social Service Office (SSO) officer will work with the family to develop a plan of action to improve their circumstances. The assistance may include cash grant and vouchers.

2. Long-term assistance

ComCare long-term assistance is targeted at the most needy who are unable to work due to old age, illness or disability, have limited or no means of income, and have little or no family support. Beneficiaries receive a cash grant for their daily living expenses. They may also be linked up to community-based agencies for other assistance or services, such as home help, befriending and placement in day centres, to support their living in the community. In addition, a secondary tier provides assistance for recurrent health and hygiene needs (adult diapers, etc.), and another discretionary tier covers one-off purchase or replacement of items such as assistive devices or household appliances (wheelchairs, commodes, etc.).

3. ComCare assistance for children

ComCare provides subsidies for kindergarten, child care and student care to support families in giving their preschool children an early start to education and providing adequate supervision to primary school children while their parents work.

4. Supporting the community

ComCare provides support to various community agencies to empower the community to help the needy in Singapore.

Annex 2: Social Enterprise Development

To promote and develop social entrepreneurship in Singapore, the Ministry of Social and Family Development has embarked on the following initiatives:

A. Public Education

- **President's Challenge Social Enterprise Award:** Launched in 2012, the Award provides recognition to outstanding social enterprises and inspires more social entrepreneurs, in particular those serving in the local social sector. In 2013, the Award also involved 6 corporations to provide pro bono consultancy services to the winning social enterprises.
- **Other public education initiatives** to raise consumer awareness of social enterprises include sponsorship for social enterprise-related events as well as radio or TV campaigns.

B. Grant Financing

- **ComCare Enterprise Fund:** The Fund has been established since 2003 to provide seed grants to start-ups or existing social enterprises that train or employ the needy disadvantaged Singaporeans, such as persons with disabilities, youths-at-risk, ex-offenders, low income families with multiple problems. To date, the Fund has supported over 80 social enterprises.

C. Capability and Talent Development

- **Social Enterprise Internship Programme:** This programme provides students of tertiary institutions with first-hand exposure to social enterprises. More than 10 social enterprises participated in the programme in 2013.
- **Social Enterprise Mentorship Programme:** This initiative matches social entrepreneurs with corporates to promote knowledge and skills transfer from corporations to social enterprises.
- **Social Enterprise Association:** The Social Enterprise Association is the national membership body that provides business advisory services, capacity building workshops and networking platforms for social enterprises. The Ministry of Social and Family Development works with the Association to build competencies and capabilities in social enterprises through funding support for its programmes.

D. Youth Engagement

- **Youth Social Entrepreneurship Programme for Schools:** This programme promotes awareness and involvement in social entrepreneurship among youths.
- **Youth Social Entrepreneurship Programme for Start-ups:** This initiative provides early stage funding to youths with innovative ideas to meet social gaps. Through the programme, tertiary institutions (such as polytechnics and universities) provide incubation support and business advice to nurture young social enterprise start-ups.