

# Going Solo



A Guide For Single Mothers

In Greek mythology,  
the lily symbolises motherhood.

Legend has it that the lily is the product of excess milk  
which fell to earth when Juno, the Queen of Gods,  
was nursing her son, Hercules..

# Going Solo

A Guide For Single Mothers

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Director, NTUC Women's Development Secretariat

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#### NTUC Women's Development Secretariat (WDS)

1 Marina Boulevard 11-01 NTUC Centre Singapore 018989  
Tel: 6213 8270/6213 8591 (Back2Work Programme)  
6213 8384 (WeCare For U Project) E-mail: wds@ntuc.org.sg

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## Foreword

**Halimah Jacob**  
Director, NTUC Women's  
Development Secretariat (WDS)

On 8 March this year, the NTUC Women's Development Secretariat (WDS) launched the WeCare for U Project. This is a community outreach programme to provide support and assistance to single mothers and their children, driven by women for women.

When we started the project, we set ourselves an outreach target of 500 women and children by the end of December 2009. To our surprise, we reached this target within the first six months, reflecting the national trend that there are now more single mothers in our society.

Often, single mothers have to walk alone along a long and winding road. Many suffer in silence as they do not know where to get help or are simply overwhelmed by their situation. Some are even spurned by their own families. Getting maintenance from their ex-husbands is also an uphill task.

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Faced with such multiple problems, many suffer from emotional stress which affects their ability to care for their children. And yes, the children suffer the most, not only from a crumbled family unit but also from lack of attention and financial support.

But all is not lost. There are many bodies now helping our single mothers in various forms as described in "Going Solo - A Guide For Single Mothers". Our biggest assistance, however, will be in helping our single mothers strengthen their resilience so that they can get on with their lives.

So, the main focus of our WeCare for U Project is to assist single mothers secure jobs so that they have a steady stream of income to support their children. One single mother who found a job through us had this to say: "Though this current job is very different from my previous one, I'm happy to secure a job as a program executive in this harsh economy".

Other than job support, we realise that single mothers also need to be part of a network to help them build their confidence and provide their children with some security and support. So, our women unionists organised many programmes for the single mothers and their children. From the feedback received, we can see that they thoroughly enjoyed the programmes. It helps them bond with each other, as well as realise that they are not alone as there are others in a similar situation.

When single mothers need other assistance through our network of services, we will refer them to the appropriate Voluntary Welfare Organisations or government agencies,

such as the Community Development Councils or Family Service Centres.

From our interaction with these mothers, we also realise that they are often ignorant of the law. Hence, a big part of “Going Solo” will give them some guidance on some of the legal issues that they are likely to face.

The WeCare for U Project would not have been successful without the support of our women unionists. I am very grateful to many of our NTUC Women’s Committee members for their strong support in helping our single mothers.

I would also like to thank all our partners – As-Salaam PPIS Family Support Centre, Association of Women for Action & Research (AWARE), Chinese Development Assistance Council (CDAC), Community Rehabilitation and Support Service (CRSS), Family Court, HELP Family Service Centre, The Law Society In Singapore, MENDAKI Social Enterprise Network Singapore, Singapore Council of Women’s Organisations (SCWO), Singapore Indian Development Association (SINDA) and Wicare Support Group for collaborating with us on this publication. Our thanks, too, to the Ministry of Community Development, Youth and Sports (MCYS), Tote Board and Lee Foundation, Singapore, for sponsoring this publication and NTUC Media Co-operative Limited for putting “Going Solo” together.

In the course of our work, we came across many inspiring stories some of which are told in “Going Solo”.

To all our single mothers, “Going Solo” is meant to provide a simple guide that you will find useful.



## Chapter 1

# Stories From The Heart

From The Brink And Back

Waiting For Home

One Step At A Time

Determination To Move On

Adapting Adolescents

**“** Their stories are different but their aspirations are the same. After losing their husbands to death or divorce, single mothers Clarissa Chang, Dyana Daud, Sadiah Said, and Seema G. all reveal a heartfelt desire to build better lives for themselves and their children for the future.

Also speaking out are Riyadh Rashid, Taahira G., Priscilla Tay and Marilyn Soh, teenagers from single mother families who share what they have learnt from living with their mums.”

## From The Brink And Back

Floored to Ground Zero when her husband died in 2006, housewife Clarissa Chang became suicidal as she faced up to the reality of the loss and the prospect of raising two young sons on her own.

Thanks to the help from her autistic son's social worker and the Community Rehabilitation and Support Service (CRSS)\*, she is now a part-time cashier with a more positive view on life.

By Geraldine Sim  
Photos by Alvin Toh

After her husband died, Clarissa Chang (not her real name) also wanted to die.

Her husband, 60, an engineer, had always taken care of the family's needs and managed the finances. When he died in 2006, Clarissa, 42, was shattered. Not only did she have to cope with the forever-parting of the one man she loved, she was at a loss as how she would have to raise two young sons, the younger of whom has special needs.

Clarissa, who had primarily functioned as a housewife, became so overwhelmed by the sudden expansion of her role as a single

mother that she lost control and spiralled into deep depression. Instead of finding solutions to her problems, all she could think of was killing herself – and taking her children along with her.

\*See Page 33 for information on CRSS.



"I only saw one way out – kill my children and then kill myself. Because... there is no one who I can entrust them to. One is 8, the other 7. The 7-year-old is autistic, which makes him even more difficult to understand and manage. Both my parents have passed away and I'm not close to my siblings at all, so I really don't have any family support," said Clarissa.

**"I was very scared and didn't know how to take care of my two children. Now I know that I'm not alone in this anymore, and there are people who care enough to give a helping hand to those in need."**

As she struggled between right and wrong, Clarissa also became impatient. Everything annoyed and irritated her. And it was little surprise that she started to take it out on her children.

One day in 2007, Clarissa's tenant was drawn out of her room by Clarissa's shouting and her 8-year-old son's screaming. Clarissa was using the cane on her elder son, possibly each stroke harder than the one before – and he was crying and begging her to stop.

Clarissa's tenant brought Clarissa to Changi Hospital where a social worker there counselled her and told her to "relax and take things easy."

The social worker also arranged for her sons to be put in after-school care so that Clarissa could have some "own" time. Clarissa was referred to a psychiatrist; prescribed medication and placed for follow-up assistance with the Community Rehabilitation and Support Service.

The CRSS programme engages individuals with psychiatric illness in rehabilitation counselling so as to provide necessary medical, social, vocational and support services in their natural living settings.

In the crucial two years following her husband's demise, Clarissa also received much needed support from her younger son's social worker, Miss MH Lee.



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"Miss Lee helped me find a corporate sponsor who paid for my son's school fees, which is about \$300 each month," said Clarissa.

"She also taught me how to manage financial matters. Until she showed me, I did not know how to sign cheques!

"I'm really grateful to her. If I didn't have her around, I don't know how I would have done anything. Now, I know that I'm not alone in this anymore, and there are people who do care enough to give a helping hand to those in need."

In June 2009, Clarissa secured a job as a part-time cashier at a neighbourhood mini-mart and things have been looking up since.

"I am more stable now. I know what I must do. I will look after myself and my two children."



## Waiting For Home

Sadiah Said has been moving from rental room to rental room since her divorce in 2006. She recounts being trapped in an unhappy marriage filled with countless quarrels and infidelity, which eventually caused her to have a mental breakdown. Fortunately, Sadiah had the support of the NTUC Women's Development Secretariat. Still struggling to secure a better future for her family, Sadiah yearns for a place to call home.

By Geraldine Sim  
Photos by Alvin Toh

Over the telephone, Sadiah Said (not her real name) sounded shy and reticent, not wanting to reveal too much in case the exposure hurt her children, either now or later. It was only when she was convinced that this article will help others in her position – without identifying her children – that she agreed to the interview. And so, I met her at her workplace, a members' club in the city.

Sadiah, 33, has been divorced since 2006.

"I got married right after school, at 19. Four children came quickly, one after another. So from being a student, I became a housewife, staying home

to look after my children and doing the daily household chores. While my husband paid for the children's expenses and household bills, he did not give me any spending money at all. So I could not buy personal stuff like underwear, soap and shampoo?"

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In 2002, Sadiah decided she needed to work for her money and found employment as a cashier at the 7-Eleven convenience store at Northpoint Shopping Centre, earning about \$800 per month.

“My husband then thought, that since I was earning money, I should pay for all the wet market produce, which came up to about \$400 each month.

“He stopped giving me money for food ingredients, and if I didn’t use the money I earned to make those purchases, then the whole family would have nothing to eat!

“He also liked to bring his friends home for dinner, and he invited them very often. I had to pay for all the food, I had to prepare all the food. I felt it was most unfair and became very angry,” said Sadiah, her eyes wet with tears.

“One day, my husband told me that he was going to Kuala Lumpur to watch Siti Nurhaliza in concert. I asked to go along and he said I would only cost him more money. You want to know who he went with? His colleagues! I was deeply hurt. I was no longer part of my husband’s life.

“When he got home after work, he would eat his dinner, watch football, go on the Internet to chat until very late. I went to bed alone. We would wake up at 5 am for morning prayers. And the routine repeated...”

**“Being a divorcee is just so hard. Luckily, I have many friends at work who care about me. Also, by participating in activities organised by the NTUC Women’s Development Secretariat for single mothers, I have opportunities to interact with other single mothers and find support in them.”**

In mid-2006, Sadiah suffered a fit following a fierce quarrel with her husband, during which he trapped her on the floor with wooden chairs. She was traumatised and had to seek treatment at the Institute of Mental Health.

Following, the couple stayed in separate rooms and the divorce ensued. Sadiah said her sister had allegedly spotted her husband with another woman several times.

“After the divorce, I was kicked out of our marital home. I stayed at my sister’s, but her mother-in-law did not welcome us and we had to move out. Then I rented a room in Sembawang, shifted to an L-shape 1-room flat in Marsiling before moving to our current home in Havelock Road – one room, at \$322.50 a month,” said Sadiah.

Sadiah admits that she feels lonely, especially during public holidays.

“Everywhere I look, I see women with their husbands. I only have my children. They are delightful, but I still have other needs which only a husband can fulfil. Being a divorcee is just so hard,” she said.

“Luckily, I have many friends at work who care about me. Also, by participating in activities organised by the NTUC Women’s Development Secretariat for single mothers, I have opportunities to interact with other single mothers and find support in them,” said Sadiah.

Sadiah does not know what her future may bring. But she wants to work hard and bring up her children in a place that they can all call home.

## One Step At A Time

16 Dyana Daud's husband was abusing her five children. She was kept in the dark and did not find out until years later. When the truth was finally out, she knew she could not tolerate any further and ended her marriage of 15 years. Debt-ridden and hunted down by the authorities for payments, she continues to trudge on - one step at a time.

By Geraldine Sim  
Photos by Alvin Toh

Dyana Daud (not her real name) got married at 19 to a mosque cleaner. Fifteen years and five children later, the office administrative personnel had the shock of her life when her domestic helper told her that her husband had been sexually abusing her children when she was at work.

"My maid said my husband warned her not to tell me about it. He also bought presents for the children and told them to keep the secret. The children also didn't know what their father did to them was wrong. So they did not tell me anything. So of course I didn't suspect anything," said Dyana.

Dyana was already upset with her husband for not sharing family responsibilities with her.

"He paid for utilities and Town Council Service and Conservancy charges. I paid for everything else - all the other household expenses, children's education, pocket money and food. I tried to persuade him to help me with some household chores, but he just wouldn't lift a finger. We did attend marital counselling for a whole year in 2005,

but we did not become closer. Then I heard from my maid what he was doing behind my back and I said to myself, this is it. I'm done with the marriage," said Dyana.

Dyana and her husband separated in 2006, and she found herself struggling to make ends meet for her children, now aged between 5 and 14. She approached a family service centre for assistance. Between 2006 and 2008, it gave her three schoolgoing children monthly pocket money: \$75 for





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primary school, and \$105 for secondary school. The family service centre also paid her utilities and Town Council Service and Conservancy Charges.

“From end of 2005 all the way to 2007, my husband kept disappearing and uncontactable. He refused to attend the court proceedings, so the divorce dragged on.

“Banks kept chasing me for housing loan payments but I couldn’t pay. Finally, the court settled it by issuing a letter to the bank to deduct the payment from my husband’s CPF account. It was very hard but I always told myself that I’m not going to just sit there and feel sad about it. I told myself that I had to go on with life for my children, that I had to do it for them,” said Dyana.

**“Initially, I felt very sad and almost gave up. But whenever I saw my children smile, I knew that whatever I was doing is worth it.”**

“Initially, I felt very sad and almost gave up. But whenever I saw children smile, I knew that whatever I was doing is worth it. I told myself that I had to do it one step at a time. Now, I don’t feel any sadness, and I don’t feel overwhelmed anymore.”

Dyana said she shares her problems with her children so that they know what’s happening.

In April 2009, Dyana joined the NTUC Women’s Development Secretariat and participated in its activities.

“WDS organised a trip to Snow City for single mums and their children. I cannot afford the entrance fees and would have never gone there on my own. My children enjoyed themselves so much during that outing. WDS understands our plight and helps us directly and indirectly.”

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## Determination To Move On

After an unhappy marriage filled with quarrels with her often-drunk husband that sometimes led to police cases, administrative officer Seema G. discovered that piecing her life together with two teenage children after the divorce would be an even greater challenge. She recounts her personal struggles and determination to secure a better life for her family at all costs.

By Muneerah Bee Mohamed Iqbal

When I was trying to get in touch with Seema G. (not her real name) for this story, she was busy renovating her new flat. She was considerably concerned about picking a suitable time to have the phone interview without disturbance from the renovations.

With a new home to look forward to, things are going well for Seema. But it wasn't always this way. There was a time when she feared that she would not have a roof over her head for her two teenagers, now 19 and 22 years old.

It traced back to the 48-year-old administrative officer's unhappy marriage from 1999 to 2003: There were arguments every day and very little communication between her and her husband.

"He drank often at that time, and we would quarrel a lot. So there was a lot of stress when we were together," recalled Seema. Some of these incidents ended up involving the police which put a lot of stress on her and their adolescents.

Seema said she did her best to reconcile the marriage, even getting counselling from the family court but unfortunately things did not work out. She finally divorced her husband in 2003.

Although Seema admitted that there were a lot of problems going through the divorce, she faced even greater challenges trying to put her life back together after the ordeal.

One of her biggest tasks was to provide a new home for her family. Even over the phone, you could still hear the anxiety in her voice as she remembered the incident: "We had to sell our matrimonial flat. I had very little CPF money at that time and I was not getting the loan I needed for a new flat as it was my third time buying a home. My previous homes were all purchased with my ex-husband. It was a difficult time for us."

In fact, Seema was very reluctant to sell the matrimonial flat and tried to drag the procedure although she knew it was unfair to her ex-husband. The immediate worry of not having a home for her family wore her down at that point.

"I feared that I would be left without a home for my children because I couldn't get a loan," she explained.

However, Seema did not give up easily. She was determined that her children would get a proper home at all costs.

**As a single payer, it's harder to make the payments for my housing loan. However, I can depend on the talks and forums by the NTUC Women's Development Secretariat to help me manage my finances better."**

After the matrimonial flat was sold, Seema shelved her plans to invest in a new home. Instead, she arranged for her family to stay with her mother temporarily so that she could accumulate enough CPF to buy a flat again. She even appealed to her Member of Parliament for help several times.

Despite her personal struggles and fears, Seema continued to maintain a strong relationship with her children. As teenagers during the time of the divorce, they did not escape from the emotional stresses either. Seema told them not to worry and assured them that she would get them a new home.

“As a mother, I just did what I had to do for my children in order to move on. I didn’t wait around for something to happen,” she said with determination.

Eventually, Seema’s prayers were answered when the Housing Development Board granted her a non-subsidising loan for a flat. She still had to fork out a lot of money but by February 2009, she had a flat to call her own.

Still, Seema’s worries are aplenty. Her biggest concern today is paying off her housing loan while providing for her family. “Compared to other families, it’s harder to make the payments as a single payer,” she explained.

However, she looks forward to the talks and forums by the NTUC Women’s Development Secretariat to help her manage her finances better.

Looking back, Seema realised that time and patience helped her get through this difficult experience. She has this advice for mothers who are going through a divorce: “Do not neglect your children during this difficult time. They may be going through their emotional struggles silently and you need to be there for them.”

## Adapting Adolescents

Growing pains are a real pain for adolescents. But for teenagers Riyadh Rashid, Taahira Naidu, Priscilla Tay and Marilyn Soh, the "pain" is compounded as they also have to grapple with their feelings of growing up in a single parent household. They reveal how being raised by their single mothers has left an impact on them that will change their lives in the future forever.

By Muneerah Bee Mohamed Iqbal

Raised without a father in the home, it is no surprise that teenagers Riyadh Rashid, Taahira Naidu, Priscilla Tay, and Marilyn Soh (not their real names) share a strong emotional bond with their mothers and sense of responsibility for the household.

Taahira proudly proclaimed: "My mother is not my mother, she is my friend. She told me that herself." Besides sharing everything in her life with her mother, Taahira also defends her mother when she has to.

The 15-year-old student takes on an after-school job at a fast food chain call centre to help bring home some

income for her mother and siblings.

Taahira does not think twice about balancing work and school; she sees it as a necessity to help her mother.

"I work so that my mother can have more peace in her life," she explained.

**"My mother is my friend, and I will defend her if I have to."**

Taahira Naidu

Similarly, only child Riyadh is currently looking for a part-time job to help out with the household finances while waiting to enlist in National Service. The 17-year-old also revealed that he gives most of the maintenance he receives to his mother for the household bills.

Likewise, Priscilla Tay, 13, and Marilyn Soh, 15, are also close to their mothers. Priscilla feels comfortable sharing her problems with her mother, while Marilyn enjoys spending quality time with hers.

"I guess most teenagers won't go out with their mothers.

But I go out with my mum regularly and I can talk to her about a lot of things," said Marilyn.

However, the four teenagers have varying outlooks on how living in a single-parent family has affected them.

Priscilla does not see her life any different from children who come from a nuclear family. "I live my life normally. My mother is working like other parents," she said. There are times, however, when she imagines what it would be like to have her father in her life to care for her and ask about her well-being.

Riyad, on the other hand, turned to his friends for the attention he lacked at home. In fact, his desire to impress a girl got him his first tattoo at the age of 15.

"It was stupid but at that time, I really wanted a serious relationship with the girl who could understand me and gave me the attention that I needed," he admitted.

**"I'm looking for a part-time job to help my mum with the household finances."**  
Riyad Rashid

Marilyn reflected that her parents' divorce has made her very independent.

"The biggest thing I learnt is to be able to stand up and do myself justice," she said resolutely.

Taahira has also learned to be independent in her own way. In fact, she plans to devote herself fully to looking after her mother in the future, without much regard for starting a family of her own.

26 Despite the differences in outlook, the same lesson from growing up in a single parent household remains. Marilyn summed it up for other teens: "Just learn to adapt and cope even though it might be hard at times. Perhaps it is best to be able to respect your parent's decision. All parents want the best for their children."

**"The biggest thing I learnt is to be able to stand up and do myself justice."**  
Marilyn Soh



## Chapter 2

# Where To Get Help

Single Parent Agencies  
Self-Help Groups  
Family Service Centres  
Women's Associations

## As-Salaam PPIS Family Support Centre

Divorced or widowed Malay/Muslim women who need help in coping with their situation can look up As-Salaam PPIS Family Support Centre, established by the National Council of Social Services in 1988.

28 Through various specialised programmes and services, she and her family can learn to come to terms with disappointment and grief and move on with their lives.



### Specialised Services And Programmes For Single Parent Families

#### Counselling

Change, loss and grief impact everyone, but it can be worse for some. As-Salaam's counselling service helps families that find these issues more challenging. Here is what it provides:

- Counselling on grief, adjustment or coping issues for families facing divorce or death of a family member
- Pre-marital counselling for single parents intending to remarry
- Information and referral on legal matters

#### Support Group Programme For Children Who Lose Their Parent Through Divorce Or Death

This programme is designed to help children grieving over the loss of their parent to regain a sense of peace so that they can move on with their lives.

#### Support Group For Custodial Mothers In Single Parent Families

Through bi-monthly group meetings, divorce recovery workshops, income generating programmes and recreational activities, single mothers can quickly foster mutual support from fellow participants that will help them to regain confidence and re-establish their life's journey

#### Counselling For Remarrying Parents

Provides a platform for divorced individuals and their potential spouses to discuss and explore issues related to remarriages so as to prevent divorce from recurring.



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Madam NT shared:

*"It has been quite a journey considering that it has only been one year. The divorce has been a dark walk, where I had lost myself, felt vulnerable, lost sleep, and ate very little. With the counselling process, I feel healing is taking place. Thank you for the wonderful insight and for taking the 'dive' to reach me."*

### Talks And Workshops For Single Parents

The real issues facing teenagers today. The necessary skills in single parenting. Efficient co-parenting after divorce. These are some talks and workshops that Malay/Muslim parents are encouraged to sign up for.

#### Understanding Your Child And Teenager

Children grow up in a different environment from yesteryear. Turn "You don't understand me" around by understanding them. And then build on that relationship.

#### Parenting With A Difference!

Acquire basic parenting principles to manage today's generation of children.

#### Understanding Divorce And Death And Its Effects On Families

Learn to cope effectively with changes and adjustments following the loss of a spouse.

#### Parenting For Single Parents – Issues In Parenting Of Children In Single Parent Families

Pick up skills in single parenting and co-parenting, minimising the impact of divorce on children as well as negotiating the changes and adjustments arising from divorce.

#### Parenting For Single Parents – Issues In Parenting Of Teenagers In Single Parent Families

Know the impact of not having a father on a child as he goes through adolescence. Gain an understanding of his developmental changes and learn how to discipline him through communication strategies.

#### Co-Parenting Effectively After Divorce

Adults are responsible for making the decision to divorce, yet children often blame themselves for it. This workshop series will help children to understand the meaning of divorce and its effects on the family. The concept of "kedamaian" (peace) is used to encourage the ex-couple to re-examine their roles as single and co-parents.

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### Parenting For Remarrying Parents – Issues In Parenting of Children In Step-Families

Step- or remarried families often face multiple challenges in establishing a new family structure. This programme guides such families to work on the challenges, face the adjustments and integrate issues with strategies on moving the new family towards successful living.

### Talks And Workshops For Children Of Single Parent Families

#### Facing Changes And Adjustments

From new school to new siblings, how do children who don't live with their fathers cope with changes? Empower them with tips to adjust.

#### Facing Losses

Help children work out their feelings of sadness, anger, regret, self-blame and confusion with ways in which they can deal with these feelings positively.

#### It's ALL My Fault – Not!

Let children address their feelings and make sense of the changing circumstances in their families so that they can come to terms with the loss of a father, either through divorce or death, and get back on their feet.

#### Contact

#### As-Salaam PPIS Family Support Centre

Block 322 Ubi Avenue 1, #01-591

Singapore 400322

Tel: 6745 5862

Email: as-salaam@ppis.sg

## HELP (Help Every Lone Parent) Family Service Centre

HELP Family Service Centre has counselling, family casework and a range of support programmes dispensed by professional staff and dedicated volunteers to help single mums in their journey towards emotional recovery. These families have experienced a loss due to separation, divorce or death.

Its counselling service focuses not just on promoting immediate and long-term adjustment for family members, but also on strengthening the family as a functional unit – great for long-term happiness.

#### The Mandarin Support Group

This is a good platform for single mums to share their experiences and feelings associated with the loss or separation of a spouse. It also focuses on enhancing her ability to cope with existing and future challenges, and widens her support network.

#### Parent & Public Education Programme

Provides talks, workshops and symposiums on personal growth, single parenting and to help her handle single parent issues and recover from the separation or loss of a spouse.

## Single Parent Agencies



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The programme also seeks to promote greater public awareness on the issues of single parent families, and foster better understanding and acceptance.

### RAINBOWS Support Group Programme

This is a peer support group programme to facilitate the emotional healing of single mother family members from a divorce or death in the family.

It consists of:

- Rainbows (pre-primary and primary level)
- Spectrum (secondary level)
- Kaleidoscope (adults who grew up in single parent families)
- PRISM (Single parents)

Overall, it gives the single mum an understanding of her new family unit, provides assistance in building a stronger sense of self-esteem, and directs her family members towards acceptance of what has taken place in the family.

### The Family And Youth Enrichment Programme

The line-up of events are specially designed to create self-awareness for her family to cope better with the changes.

There are also family-based activities that provide opportunities for specialised activities for children and youths.

All in all, her family will receive optimal opportunities for personal growth and development that should help to strengthen her family support system.

### The Big Brother And Big Sister

If a child is aged between 10 and 16 years old, this befriending programme provides a caring adult companion on a one-to-one basis to help him cope with the emotional stresses and various transitions in the family.

### The Volunteer Involvement Programme

Want to assist in any of HELP's activities? Be a volunteer today and get a chance to assist the professional staff to run different programmes, such as RAINBOWS, The Big Brother And Big Sister, tuition, and other group-based activities.

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### The Publicity and Community Involvement Programme

As a single parent family, one of her biggest problems is assimilating with mainstream families in society.

This programme specifically tackles this problem by promoting a greater awareness of the issues of single parent families as well as the services and programmes of HELP through collaborations with community partners, such as institutions, corporate companies, public service sector organisations, and so on.

### The HELP Ambassador Programme

Know of any other children from single parent families? Feel free to recommend them to HELP. Otherwise, this programme serves to promote HELP's services to schools and other institutions so as to identify and refer students from single parent families to HELP or get them to work with HELP on various available programmes.

### Research And Development

Find out how HELP creates its programmes by checking with any of its professional staff.

They should be able to provide research on issues related to single parent families, development of new programmes, evaluation of existing programmes, establishing standards for evaluation of programmes, training of teachers, parents and other professionals on single parent family issues, and consultancy.



### Coping With Grief

**"I could not accept the fact that my husband had passed away so it was obvious I was totally unable to help my children cope with it.**

**It was nerve-wrecking to merely exist and behave like robots. I had reached the end of my tethers and was on the verge of a nervous breakdown.**

**My mother, siblings, church friends, HELP FSC staff, as well as my children and their teachers helped me walk out of the 'valley of the living dead', so to speak. After the crisis had passed, I felt like a newborn."**

**Excerpt by Irene, a single parent featured in "Life Buoy In The Sea", a HELP FSC publication.**

*Contact*

**HELP Family Service Centre**

Block 570 Ang Mo Kio Avenue 3, #01-3317

Singapore 560570

Tel: 6457 5188

Fax: 6457 5343

E-mail: [enquiry@helpfsc.org.sg](mailto:enquiry@helpfsc.org.sg)

Website: [www.helpfsc.org.sg](http://www.helpfsc.org.sg)

## Community Rehabilitation And Support Service (CRSS)

Has the single mum been feeling down for more than three weeks? Has her teenager, aged 16 and above, changed his behaviour and not acting like he used to? Is she unable to cope alone and looking for someone to talk to?

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Community Rehabilitation and Support Service is a mobile team that reaches out directly to those who are experiencing mental distress with counselling, training and support.

Services include:

- Medical-related education, such as illness management, medication compliance, and referral
- Training in social and problem-solving skills to facilitate community re-integration
- Support in areas of employment and education

CRSS also runs a Wellness Education Centre to further support the recovery of those suffering from mental distress; they can learn to handle their illnesses better, interact with people and acquire life skills training.

Contact

**Community Rehabilitation And Support Service**

Block 267 Bukit Batok East Avenue 4, #01-206

Singapore 534194

Tel: 6562 4881

Website: [www.sacscrss.org.sg](http://www.sacscrss.org.sg)

## Chinese Development Assistance Council (CDAC)

The two most pressing worries of any single mum are getting assistance to advance her children's education and staying employed so that she can continue to provide for her children's future.

The Chinese Development Assistance Council has a wide range of services and programmes for needy Chinese students, workers and families.

### STUDENTS

#### Tuition Programme

CDAC offers affordable and quality tuition to needy students from Primary 1 to Secondary 5.

#### Fees

Primary: \$8 per subject per month

Secondary: \$12 per subject per month

*Fee waiver is available for needy students.*

#### Eligibility Criteria

- One parent must be Chinese
- Gross monthly household income is not exceeding \$2,500 or per capita income is not exceeding \$650
- Not performing well academically in school

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### Community Tuition Fee Subsidy Scheme

CDAC collaborates with the other self-help groups and Community Development Councils to provide tuition fee subsidy for students attending the tuition programme at participating Residents' Committee and community centres/clubs.

#### Subsidy Rates

Monthly Household Income (MHI) and Per Capita Income (PCI)	Subsidy Rate Percentage	Cap Amount (per subject per month, up to 4 subjects per student)
MHI ≤ \$1,200 or PCI ≤ \$300	90 per cent of payable tuition fee	\$30 (primary) \$40 (secondary)
\$1,200 < MHI ≤ \$2,500 or \$300 < PCI ≤ \$650	70 per cent of payable tuition fee	\$20 (primary) \$25 (secondary)

#### Eligibility Criteria

- Applicant must be a Singapore Citizen or Singapore Permanent Resident
- Family's monthly gross income is not exceeding \$2,500 or monthly per capita income is not exceeding \$650
- Applicant must be a full-time student attending a government school, government-aided school, autonomous school, independent school, or ITE
- Applicant must be a resident of the participating grassroots organisations and attend a tuition class conducted by participating GROs which meets the Ministry of Education's curricula guidelines. Tuition class must be conducted by a tutor who meets the minimum qualifying standards set by the People's Association

### Student Service Centres

CDAC operates nine Student Service Centres in major housing estates and a Learning Centre at Jurong Junior College. Each SSC is equipped with a study room, library, cyber corner and activity rooms. These centres organise mentoring, tutoring and reading programmes, homework consultation, enrichment programmes, after-school support programmes and motivational workshops for their members.

#### Fees

Membership: \$5 or \$15 for 3 years

Associate Membership: \$7.50 or \$22.50 for 3 years

*Membership subsidy/waiver schemes are available for needy students.*

### CDAC - SFCCA Bursary

This financial assistance scheme aims to encourage needy students to continue with their education, and to motivate them to strive for greater achievements. Application opens in July every year.

#### Eligibility Criteria

- Chinese Singapore Citizen or Permanent Resident
- Applicant must be studying in primary school, secondary school, ITE, Junior College or Centralised Institution in Singapore
- Gross monthly household income is not exceeding \$1,000 or gross per capita income is not exceeding \$300
- Applicant must not be receiving the School Pocket Money Fund or any other bursaries or scholarships (excluding Edusave Scholarship and Merit Bursary)

**NEU PC Plus Programme**

Helps needy families own a brand new personal computer at an affordable price.

*Eligibility Criteria*

- Gross monthly household income is not exceeding \$2,500 or gross monthly per capita income is not exceeding \$625
- Family does not have a working computer

**CDAC Opportunity Fund**

Provides needy students with subsidies to take part in CDAC enrichment and character development programmes. Also helps him to acquire equipment/tools for his studies.

*Eligibility Criteria*

- For Chinese Singapore Citizens only
- Gross monthly household income is not exceeding \$1,500 or gross monthly per capita income is not exceeding \$375

## WORKERS

**Skills Training Award Scheme**

Offers up to 95 per cent subsidy of course fees for more than 400 types of courses, including SPUR (Skills Programme for Upgrading and Resilience).

*Eligibility Criteria*

- Gross monthly personal income is not exceeding \$1,500
- Gross monthly household income is not exceeding \$2,500 or gross monthly per capita income is not exceeding \$650

- Chinese Singapore Citizen or Permanent Resident
- Educational level not higher than GCE O' Levels

**Job-Matching Services**

Provides job matching services and guidance to help jobseekers aged 18 and above find employment. Online registration is available at [careerlink.cdac.org.sg](http://careerlink.cdac.org.sg). Applicants are required to attend a half-day Attitude, Skills and Knowledge Workshop offered by e2i (Employment and Employability Institute).

*Eligibility Criteria*

- Chinese Singapore Citizen or Permanent Resident
- Male applicant must have completed National Service

## FAMILIES

**CDAC Workfare Programme**

Aims to help the family to be self reliant through adequate employment. Assistance schemes include job matching, financial grants for children's care, education and household needs, and family bonding programmes.

*Eligibility Criteria*

- At least one family member is a Chinese Singapore Citizen or Permanent Resident
- Applicable for single parent, low-income or dysfunctional families
- Willing to engage in full-time or part-time employment
- Gross monthly household income is not exceeding \$1,500 or gross monthly per capita income is not exceeding \$450

*(Applications assessed on case-by-case basis)*

**CDAC-SFCCA Hardship Assistance Fund**

This short-term financial assistance scheme aims to assist those who are facing immediate financial hardship.

*Eligibility Criteria*

- Hardship situation is short-term
- At least one family member is a Chinese Singapore Citizen or Permanent Resident
- Gross monthly household income is not exceeding \$1,000 or gross monthly per capita income is not exceeding \$300.

*(Applications assessed on a case-by-case basis)*

*Contact***Chinese Development Assistance Council (CDAC)**

CDAC Building

65 Tanjong Katong Road

Singapore 436957

Hotline: 6843 5599

Website: [www.cdac.org.sg](http://www.cdac.org.sg)

**CDAC@Bukit Panjang (Multi-Service Centre)**

Block 270 Bangkit Road, #01-22

Singapore 670270

Tel: 6465 4411

Offers various programmes and services for students (Community Tuition and Student Services), seniors (Active Ageing) and jobseekers (job placement and skills training).

## MENDAKI Social Enterprise Network Singapore



A Muslim single mum in need of a job can turn to MENDAKI Sense for help. As the training arm of Yayasan Mendaki, the self-help group for the Malay/Muslim community, it also provides employment assistance for single mums.

To date, MENDAKI Sense has provided assistance to more than 8,000 women, of which about 56 per cent have found positions in various industries, such as food and beverage, hospitality, customer service and security, with 77 per cent earning \$1,000 and above.

### Dedicated Employability Programme For Malay/Muslim Single Mother Families

Besides job matching, the employability and industry skills provided by this programme will give single mums the chance to be economically active and meaningfully employed. She will also experience proactive and intensive intervention to ensure the longer-term economic stability her family needs. Her children will also be assisted.

#### • Promoting Lifelong Learning

Having gained the status as a Continuing Education and Training Centre and SPUR (Skills Programme for Upgrading and Resilience) approved agency, MENDAKI Sense will help her leverage on national schemes so that she can take up various training and skills upgrading opportunities through SPUR and the Workforce Skills Qualification. To date, about 13,000 training places have been filled.



Single mum Harlijah Awang shared how she benefited from the schemes: "It was difficult for me to get a job with only a primary school education. As a single mother with two children, I was worried about paying the bills and providing for my family. So, when I was initially offered the position as a security guard, I was not sure if I could do it since it is a job often associated with men. But after attending the Security Course under WSQ recommended by MENDAKI Sense, I

became more confident and was convinced that I could do the job. I immediately got the job after graduating from the course. I will not stop learning and upgrading my skills so that I can become a supervisor one day."

MENDAKI Sense embarks on the following strategies to empower the single mum:

#### • Facilitating Entry Into The Workforce

Technological advances, work processes and communicating with new colleagues – the workplace can pose quite a challenge for someone who is joining it for the first time or after a long time.

MENDAKI Sense has launched several programmes to prepare her for what to expect at the workplace and help her gain confidence through career counselling, case management, career readiness workshop, job matching and after-care services so that she can remain employed after being placed.

#### • Providing Supportive Frameworks

Three out of every 10 women jobseekers had to quit three months after finding a job because they lacked the family support. MENDAKI Sense provides several programmes and supportive frameworks to help her juggle family and work.

#### • Creating Flexible Employment Opportunities

These are available for her through MENDAKI Sense's Suri Enterprises – Suri Stitch, Suri Spa and Suri Salon which

provide training and certification in tailoring, hairstyling and beauty services.

“Suri” means “ladies” in Malay, which explains why these enterprises are geared specifically for women.

So far, the companies have helped 165 women acquire new skills, provide additional income to stabilise their family finances, and gain enough confidence to join the workforce.

#### • Providing Other Support

There are other support services available to the working single mum, such as affordable childcare, as well as financial subsidies and grants provided at both the national and community levels, including the centre-based Financial Assistance Scheme for Childcare, School Pocket Money Fund and Education Trust Fund. She will also be linked to various educational and developmental programmes provided by Yayasan MENDAKI to enable more holistic assistance for her children.

#### Contact

**MENDAKI Social Enterprise Network Singapore Pte Ltd**

Employment Facilitation Services

845 Geylang Road

Tanjong Katong Complex, #04-06/#04-15

Singapore 400845

Tel: 6748 4743

## Wicare Support Group

Whether she has just lost her spouse or has been widowed for some time, the single mum and her children can get all the support they need from Wicare, a support group for widows and the fatherless.

Managed by a volunteer committee of widows, they will help out in her time of need through self-help programmes which will provide emotional support and encourage bonding with other widows, promote self-reliance and financial independence.

More importantly, the programmes should help her move on, care for her children and re-integrate back into society.

If, however, she needs help to get through her grief yet finds difficulty connecting with other widows or attending events, she can pop by Wicare’s premises to pick up complimentary materials on positive grieving so that she can grieve on her own.

If she needs more reading resources, she can also consider purchasing Wicare’s “Strength To Live” book which has distilled the lessons gleaned from interviews with over 30 widows and widowers to offer hope and healing.

**“New Chapter” Weekend**

This Wicare signature programme for processing grief issues guides her to accept her loss, come to an emotional closure, rediscover self-identity, and set new life goals. It comprises between four and eight participants to facilitate effective group support and sharing of experiences.

**Programmes**

- Bi-monthly talks on topics, such as widowhood, coping with grief, single parenting, financial management, self-care and remarriage
- Grief support services, such as home visits and support group meetings which will help her come to terms with her loss, cope with the present and provide hope for the future
- Social events, such as picnics, barbecues, bowling and monthly gatherings at Wicare premises to provide encouragement and friendship to single mother families

*Contact***Wicare Support Group**

Wicare@Bishan

9 Bishan Place

Junction 8 Office Tower, #08-01

Singapore 579837

Tel: 6354 2475

Fax: 6354 1941

## Family Service Centres (FSCs) – Introduction And Contacts

Family support is available at the 36 Family Service Centres islandwide. These are key community-based focal points and social service providers for families in need.

FSCs are managed by Voluntary Welfare Organisations and supported by the Ministry of Community Development, Youth and Sports, the National Council of Social Service and other organisations, and staffed by professional social workers who provide a listening ear and helping hand to persons and families in need.

If the centres cannot help a person directly, staff there will be able to link her to other community help agencies.

*Contact***The Ang Mo Kio Family Centres (Ang Mo Kio)**

Block 230 Ang Mo Kio Avenue 3, #01-1264  
 Singapore 560230  
 Tel: 6453 5349  
 Fax: 6455 6183  
 E-mail: amkfsc230@amkfsc.org.sg  
 Website: www.amkfsc.org.sg

**The Ang Mo Kio Family Centres (Cheng San)**

Block 445 Ang Mo Kio Avenue 10, #01-1647  
 Singapore 560445  
 Tel: 6454 6678  
 Fax: 6454 7995  
 E-mail: amkcsfsc@starhub.net.sg  
 Website: www.amkfsc.org.sg

**The Ang Mo Kio Family Centres (Sengkang)**

Block 223D Compassvale Walk, #01-673  
 Singapore 544223  
 Tel: 6312 8100  
 Fax: 6312 5631  
 E-mail: sengkang@amkfsc.org.sg  
 Website: www.amkfsc.org.sg

**Care Corner Family Service Centre (Admiralty)**

Block 718 Woodlands Avenue 6, #01-658  
 Singapore 730718  
 Tel: 6365 8751  
 Fax: 6365 6267  
 E-mail: am.fsc@carecorner.org.sg  
 Website: www.carecorner.org.sg

**Care Corner Family Service Centre (Woodlands)**

Block 345 Woodlands Street 32, #01-198  
 Singapore 730345  
 Tel: 6362 2481  
 Fax: 6362 4824  
 E-mail: wl.fsc@carecorner.org.sg  
 Website: www.carecorner.org.sg

**Covenant Family Service Centre**

Block 613 Hougang Avenue 8, #01-432  
 Singapore 530613  
 Tel: 6282 8558  
 Fax: 6283 6361  
 E-mail: admin@covenant.mws.org.sg  
 Website: www.covenantfsc.mws.org.sg

**Daybreak Family Service Centre**

Block 855 Yishun Ring Road, #01-3539  
 Singapore 760855  
 Tel: 6756 4995  
 Fax: 6752 4709  
 E-mail: admin@daybreak.mws.org.sg  
 Website: www.mws.org.sg

**Hougang Sheng Hong Family Service Centre**

Block 237 Hougang Street 21, #01-406  
 Singapore 530237  
 Tel: 6289 5022  
 Fax: 6289 8242  
 E-mail: fsc@shenghong.org.sg

**Sembawang Family Service Centre**

Block 326 Sembawang Crescent, #01-52  
 Singapore 750326  
 Tel: 6754 7050  
 Fax: 6754 0112  
 E-mail: admin@sfsc.mws.org.sg  
 Website: www.mws.org.sg

**Singapore Children's Society (Yishun FSC)**

Block 107 Yishun Ring Road, #01-233  
 Singapore 760107  
 Tel: 6753 7331  
 Fax: 6753 2697  
 E-mail: info@childrensociety.org.sg  
 Website: www.childrensociety.org.sg

## Family Service Centres

**AWWA Family Service Centre**

Block 107 Towner Road, #01-356  
 Singapore 321107  
 Tel: 6291 1712  
 Fax: 6291 6639  
 Email: [awwafsc@awwa.org.sg](mailto:awwafsc@awwa.org.sg)  
 Website: [www.awwa.org.sg](http://www.awwa.org.sg)

**Care Corner Family Service Centre (Toa Payoh)**

Block 158 Lorong 1 Toa Payoh, #01-1522  
 Singapore 310158  
 Tel: 6356 1622  
 Fax 6356 1623  
 Email: [tp.fsc@carecorner.org](mailto:tp.fsc@carecorner.org)  
 Website: [www.carecorner.org.sg](http://www.carecorner.org.sg)

**Kampong Kapor Family Service Centre**

Block 2 Kitchener Road, #03-89  
 Singapore 200002  
 Tel: 6299 7662  
 Fax: 6294 2116  
 E-mail: [admin@KampongKapor.mws.org.sg](mailto:admin@KampongKapor.mws.org.sg)  
 Website: [www.mws.org.sg](http://www.mws.org.sg)

**REACH Family Service Centre**

Block 187 Bishan Street 13, #01-475  
 Singapore 570187  
 Tel: 6252 2566  
 Fax: 6252 2445  
 E-mail: [contact@reachfsc.com](mailto:contact@reachfsc.com)  
 Website: [www.reachfsc.com](http://www.reachfsc.com)

**Serangoon Moral Family Service Centre**

Block 238 Serangoon Avenue 2, #01-47  
 Singapore 550238  
 Tel: 62847123  
 Fax: 62845221  
 E-mail: [smfsc@singnet.com.sg](mailto:smfsc@singnet.com.sg)  
 Website: [www.chkmps.org.sg](http://www.chkmps.org.sg)

**SINDA Family Service Centre**

1 Beatty Road  
 Singapore 209943  
 Tel: 6298 5911  
 Fax: 6392 4300  
 Website: [www.sinda.org.sg](http://www.sinda.org.sg)

**Tanjong Pagar Family Service Centre**

Block 18 Jalan Membina, #04-01  
 Singapore 164018  
 Tel: 6270 6711  
 Fax: 6270 9663  
 E-mail: [tpfsc@thkms.org.sg](mailto:tpfsc@thkms.org.sg)  
 Website: [www.thkms.org.sg](http://www.thkms.org.sg)

**Bukit Ho Swee Family Service Centre**

Block 5 Delta Avenue #01-09 Singapore 160005  
 Tel: 6274 2646  
 Fax: 6272 1923  
 E-mail: [mail@beyond.org.sg](mailto:mail@beyond.org.sg)  
 Website: [www.beyond.org.sg](http://www.beyond.org.sg)

**Care Corner Family Service Centre (Queenstown)**

Block 88 Tanglin Halt Road, #05-01  
 (above multi-storey carpark)  
 Singapore 141088  
 Tel: 6476 1481  
 Fax: 6476 1483  
 E-mail: [qt.fsc@carecorner.org.sg](mailto:qt.fsc@carecorner.org.sg)  
 Website: [www.carecorner.org.sg](http://www.carecorner.org.sg)

**Fei Yue Family Service Centre (Bukit Batok)**

Block 185 Bt Batok West Avenue 6, #01-187  
 Singapore 650185  
 Tel: 6569 0381  
 Fax: 6569 5868  
 E-mail: [admin@fcys.org](mailto:admin@fcys.org)  
 Website: [www.fcys.org](http://www.fcys.org)

**Fei Yue Family Service Centre (Choa Chu Kang)**

Block 280 Choa Chu Kang Avenue 3, #01-360  
 Singapore 680280  
 Tel: 6762 5215  
 Fax: 6762 8120  
 E-mail: [admin@fcys.org](mailto:admin@fcys.org)  
 Website: [www.fcys.org](http://www.fcys.org)

## Family Service Centres

**Fei Yue Family Service Centre (Yew Tee)**

Block 604 Choa Chu Kang Street 62, #01-53  
Singapore 680604  
Tel: 6416 2162  
Fax: 6416 2182  
E-mail: admin@fcys.org  
Website: www.fycs.org

**Lakeside Family Centre (Jurong East)**

Block 302 Jurong East Street 32, #01-22  
Singapore 600302  
Tel: 6564 9722  
Fax: 6564 9422  
E-mail: lfcje@lakeside.org.sg  
Website: www.lakeside.org.sg

**Lakeside Family Centre (Jurong West)**

Block 516 Jurong West Street 52, #01-73  
Singapore 640516  
Tel: 6567 1908  
Fax: 6565 6435  
E-mail: lfcjw@lakeside.org.sg  
Website: www.lakeside.org.sg

**Moral Family Service Centre (Bukit Panjang)**

Block 139 Petir Road #01-448  
Singapore 670139  
Tel: 6767 1740  
Fax: 6767 2771  
E-mail: mfscbp@thkms.org.sg  
Website: www.thkms.org.sg

**PPIS-Jurong Family Service Centre**

Block 301 Bukit Batok Street 31, #01-01  
Singapore 650301  
Tel: 6561 3462  
Fax: 6560 5852  
E-mail: jurongfsc@ppis.sg  
Website: www.ppis.sg

**Rotary Family Service Centre**

Block 346 Clementi Avenue 5, #01-10  
Singapore 120346  
Tel: 6779 9477  
Fax: 6776 2673  
E-mail: rfs@rotaryfoundationsing.org  
Website: www.rotaryfoundationsing.org/fsc.html

**TRANS Centre (Bukit Timah)**

Block 1 Toh Yi Drive, #01-143  
Singapore 591501  
Tel: 6466 2287  
Fax: 6469 2790  
E-mail: transbt@transcentre.org.sg  
Website: www.transcentre.org.sg

**Whispering Hearts Family Service Centre**

Block 646 Jurong West Street 61, #01-142  
Singapore 640646  
Tel: 67951008  
Fax: 67958970  
E-mail: whfsc@viriya.org.sg  
Website: www.viriya.org.sg

**MacPherson Moral Family Service Centre**

Block 91 Paya Lebar Way, #01-3023  
Singapore 370091  
Tel: 6741 4255  
Fax: 6741 6989  
E-mail: mmfsc@thkms.org.sg  
Website: www.thkms.org.sg

**Marine Parade Family Service Centre**

Block 53 Marine Terrace, #01-227  
Singapore 440053  
Tel: 6445 0100  
Fax: 6446 0100  
E-mail: contact@mpfsc.org.sg  
Website: www.mpfsc.org.sg

**Moral Family Service Centre (Bedok North)**

Block 534 Bedok North Street 3, #01-814  
 Singapore 460534  
 Tel: 6449 1440  
 Fax: 6242 2040  
 E-mail: mfscbn@thkms.org.sg  
 Website: www.thkms.org.sg

**Pasir Ris Family Service Centre**

Block 256 Pasir Ris Street 21, #01-289  
 Singapore 510256  
 Tel: 6581 2159  
 Fax: 6584 3580  
 E-mail: prfsc@pacific.net.sg  
 Website: www.goodnews.org.sg/prfsc

**SBL Vision Family Service Centre**

Block 946 Tampines Avenue 4, #01-338  
 Singapore 520946  
 Tel: 6544 2263  
 Fax: 6544 2253  
 E-mail: sbl@sblvision.org.sg  
 Website: www.sblvisionfsc.org.sg

**Tampines Family Service Centre**

Block 470 Tampines Street 44, #01-194  
 Singapore 520470  
 Tel: 6787 2001  
 Fax: 6787 4459  
 E-mail: admin@tampines.mws.org.sg  
 Website: www.tampinesfsc.mws.org.sg

**TRANS Centre (Bedok)**

Block 411 Bedok North Avenue 2, #01-106  
 Singapore 460411  
 Tel: 6449 0762  
 Fax: 6449 8135  
 E-mail: transbd@transcentre.org.sg  
 Website: www.transcentre.org.sg

# Singapore Indian Development Association (SINDA)

An Indian single mum looking for help within her community, need look no further than the Singapore Indian Development Association. From counselling to career advice, SINDA promises a range of services and programmes that will help to improve her family's life.

**SINDA Family Service Centre**

Whether it is personal, work or family problems, there are professional counsellors at SINDA Family Service Centre to provide a listening ear. These experienced and trained counsellors will help to assess problems, provide help where needed, and even conduct home visits, if necessary.

Other services include:

- Short-term financial assistance, including food rations and vouchers
- Public education with emphasis on family life enrichment
- Children and youth outreach programmes
- Support groups
- Mandatory counselling for court-ordered clients

## Family Service Centres



### Career Development And Resource Centre

Low-wage or low-skilled workers can upgrade themselves at this one-stop information and referral service centre. It has skills upgrading and career advancement schemes to help her land a better paid job so that she can better provide for her family.

Programmes available include:

- Employability Skills System (ESS)
- Continuing Education and Training (CET)
- Certified Service Professional Programme (CSP)
- Workforce Skills Qualification (WSQ)
- Surrogate Employer Scheme (SEP)
- Place & Train Scheme (P&T)
- Skills Programme for Upgrading and Resilience (SPUR)

### Women Empowerment Programme

Self-development, coping with multiple roles, time management, parenting skills and goal setting are some subjects that will help her gain self-confidence and

independence so that she can manage her family functions more effectively. These sessions last two hours every week, over six months.

### SINDA Bursary & School Pocket Money Fund

SINDA provides bursaries for needy full-time primary to pre-university students who are enrolled in government schools/educational institutions and independent schools.

*Eligibility criteria:*

- Singapore Citizen or Permanent Resident
- Gross total monthly household income not exceeding \$1,800 or gross per capita income not exceeding \$450
- Applicant should have applied for school/Ministry of Education bursary
- Applicant should not have received a bursary from the Singapore Indian Education Trust (SIET), Tamils Representative Council (TRC) or any other related organisation



**Neu PC Programme**

A successful applicant can get an affordable personal computer with an Internet connection under this programme.

*Eligibility Criteria*

- Singaporean or Permanent Resident
- Gross household income not exceeding \$2,000 or per capita household income not exceeding \$500
- Per capita household monthly income not exceeding \$700 for households with disabled member(s)
- Applicant should not have a working computer
- Applicant should not have benefited from the Neu PC programme in the last five years (applies to date of receiving the computer)

**Project Read**

Give children between 4 and 8 years of age a headstart in school by equipping them with basic reading skills and inculcating the reading habit at an early age.

How this works: Once a volunteer is matched with a child, he will visit the child's home for an hour every week, for up to six months.

**Youth Mentorship Programme**

If any teenagers need some direction in life, put them on the Youth Mentoring Programme. It will enhance their confidence and self-esteem, as well as provide some positive guidance.

They will be matched to mentors on an individual or group basis for a period of eight months. These mentors will provide each one with a listening ear and advise him on a multitude of issues he may be facing.

The programme also includes healthy living activities such as motivational and life skills workshops, barbecues and sports tournaments to let the child gain valuable skills and channel their energies positively.

**SINDA Tutorials for Enhanced Performance (STEP)**

STEP is a holistic tuition programme designed to help primary and secondary school students perform better in English, Mathematics and Science. It is provided at 22 STEP centres islandwide.

Full or partial subsidies can be given based on the family income.

*Key Features of STEP:*

- Six hours of tuition per week from January to October
- Small class sizes of between 15 and 20, which allow teachers to provide individualised attention to all students
- MOE-trained or highly qualified teachers
- Regular class tests and centre-level examinations
- Curriculum materials or assessment books provided

*Contact***Singapore Indian Development Association (SINDA)**

1 Beatty Road

Singapore 209943

Tel: 6298 5911

Fax: 6392 4300

Website: [www.sinda.org.sg](http://www.sinda.org.sg)

# NTUC Women's Development Secretariat (WDS)

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Looking to rejoin the workforce? Even after a long absence, she will be able to get the help she needs – and more – from the NTUC Women's Development Secretariat (WDS).

Working closely with its various partners such as employers, unions, government agencies and other partners, WDS is also part of the Tripartite Workgroup on Enhancing Employment Choices for Women.

## WeCare for U Project

WDS launched the WeCare for U Project in conjunction with International Women's Day on 8 March 2009 to help single mums and their children build stronger bonds with each other through various programmes and activities, as well as provide job assistance.



## Women's Associations

More importantly, WeCare for U Project wants to form firm friendships with single mums and help them develop greater resilience and independence.



The fun-filled bond-building activities that have been organised by WeCare for U Project so far include a Breakfast Session-Cum-Outing to McDonald's and Qian Hu Fish Farm; Sharing Session-Cum-Outing to Snow City; "Colors of Ballet" performance by the Singapore Dance Theatre; and Financial Planning Talk-Cum-Children's Arts Workshop at NTUC Centre.



The Befriender Session on 28 February 2009 at NTUC Centre gave single mums the chance to voice out the challenges they faced and offer suggestions on what could be done to help them

In the pipeline: A mega event with SINDA and HELP, Legal Talk-Cum-Children's Workshop, and movie screening.

To date, about 500 single mums and children are with WeCare for U Project, with new members signing up every day. Thanks to the variety of wonderful activities planned so far, the single mother families have already forged a great bond and created their own "community".

## Women's Associations

### • Employment Assistance

One of the key priorities for WeCare for U Project is helping single mums gain employment. This is because she often faces a great difficulty getting a steady source of income from maintenance from her ex-spouse and ensuring that the payments are sufficient to support her and her children.



66 She can tap on the WDS Back2Work (B2W) programme that will assist her to find a job or equip her with the necessary employability skills. Read on to find out more about B2W on page 70.

### • Holistic Support

WeCare for U Project partners the various self-help groups, family service centres and women's associations featured in this book and more to link single mothers to the available assistance programmes, as well as conduct joint events to promote bonding and networking among the single mothers community.

### • Other Forms Of Assistance

Together with the respective government authorities and organisations, WeCare for U Project is working to solve the many problems and issues raised by single mothers. For example, HDB had originally rejected five rental flats for single mums but later agreed to offer interim rental housing as an alternative solution.

WeCare for U Project also ties up with Community Development Councils to offer the following types of cash assistance:

- Work Support Employment (WSE)
- Centre-Based Financial Assistance Scheme (CFAC) and childcare subsidy
- Work Support Self Reliance (WSSR)
- Kindergarten Financial Assistance Scheme (KiFAS)
- Hospital bills relief (in partnership with hospital social workers)
- Service and Conservancy Charges relief
- Utilities top-up for pay-as-you-use meter



### Back2Work Programme (B2W)

NTUC WDS develops and implements programmes and initiatives to help working women, as well as get more non-working women to enter or re-enter the workforce.

If she wants to be able to provide for her children until they become financially independent, the lifelong skills acquired from B2W will give her greater job and income stability and economic resilience. B2W also provides job placements.

B2W centers on this meaningful 3R framework:

#### • Recruitment

WDS organises regular job fairs and weekly recruitment drives offering various employment opportunities, including part-time and flexible work arrangements across all sectors and levels.



## Women's Associations



As at end August 2009, there are 65 companies on board that create 1,153 part-time and flexi-time work opportunities so she is bound to find an opportunity that will suit her. Since 2007, WDS assisted about 4,500 women back to the workforce.

- Re-adjustment

Whether she is embarking on her first job or rejoining the workforce after some time, it is understandable that she will feel nervous and anxious. Not to worry, training will be included in this programme to help address her fear of entering or re-entering the workforce. It is also a good way for her to gain self-awareness; learn more about current employment trends and options, and get a confidence boost.

Also available: Training and re-skilling programmes that focus on enhancing employability, thus helping her land better paying jobs.



- Retention

Work-life integration at the workplace is the key to enjoying a well-balanced work-life and be happier and more committed at the workplace – a win-win situation for her and her employers.

With B2W's promotion of work-life integration programmes to companies, she will be able to benefit from mum-friendly initiatives, such as flexible work arrangements, Little Ones @ Work and workplace health.



Contact

**NTUC Women's Development Secretariat (WDS)**

1 Marina Boulevard

11-01 NTUC Centre

Singapore 018989

Tel: 6213 8270 or 6213 8591 (Back2Work Programme)

6213 8384 (WeCare For U Project)

E-mail: [wds@ntuc.org.sg](mailto:wds@ntuc.org.sg)

## Association of Women for Action & Research (AWARE)

Whether it is needing someone to talk to or getting legal advice on divorce, the Association of Women for Action & Research has a variety of resources that she can tap on to meet her needs.

### AWARE Helpline

In need of some really quick advice? Call the AWARE Helpline and receive suggestions on how to tackle a variety of concerns, ranging from learning to handle and resolve a current life crisis or dealing with a painful past to adjusting to change or seeking out new directions.

AWARE's counsellors have undergone professional training to teach her how to identify personal areas of improvement, achieve positive change, and realise her highest potential, as well as provide referral services, if necessary.

### AWARE Befrienders

Going through a difficult time and not getting adequate support from family and friends? Or not seeking help because she are embarrassed, shy, scared, or confused?

Not to worry, she now has a support system like the AWARE Befrienders programme that allows her to protect her own rights and safety. It basically arranges for someone to accompany you to police stations, family courts, hospitals, and other help centres.

### AWARE Counsellors

If she needs to speak to someone about her problems face-to-face, contact the AWARE Counsellors. They provide individual, couple, and family counselling, self-development workshops, as well as group therapy in areas of marital and family discord, domestic violence, single parenthood, self-esteem, and more. Strict confidentiality is maintained at all times.

### AWARE's Legal Clinic

Receive free legal information and advice from a professional lawyer at a monthly clinic. They have a variety of expertise and can explain your legal rights and options clearly.

### Contact

#### Association of Women for Action & Research (AWARE)

Block 5 Dover Crescent, #01-22

Singapore 130005

Tel: 6779 7137 (Main)

1800 774 5935 (Helpliners)

Fax: 6777 0318

E-mail: [helpline@aware.org.sg](mailto:helpline@aware.org.sg)

(Befrienders, Counsellors, Legal Clinic)

## Singapore Council Of Women's Organisations (SCWO)

She should call the Singapore Council of Women's Organisations if she needs help adjusting to her new single life. It is the national coordinating body of 53 women's organisations in Singapore that serve the needs of women here.

### The Star Shelter

If she is a victim of family violence and requires a temporary safe refuge, she can consider the Star Shelter. It is a crisis centre in Singapore that provides shelter for women and children who are victims of family violence, and holistic support for their needs. The shelter is open to all races and religions and is the only secular shelter in Singapore.

The range of support services for shelter residents include:

- Individual and family counselling
- Meals and cooking facilities
- Referrals to other agencies, such as legal associations and employment agencies
- Assistance in finding a job and permanent home, and rebuilding her life.

Admittance to the Star Shelter is only through referrals from Family Support Centres, Police Stations and Family Court.

The Rebuilding Lives Fund is also available to give an additional boost to those who have "graduated" from the Shelter.

### SCWO IT Hub

The SCWO IT Hub offers basic training to use computers and the Internet at a nominal fee. Run by volunteers, it provides a friendly and non-threatening environment for her to pick up IT skills to boost her chance at getting a job. The classes are small and it provides a hands-on approach on every IT aspect, ranging from how to switch on the computer to sending an email.

There are structured classes in:

- Microsoft Word (Beginners and Advance)
- Microsoft Excel (Beginners and Advance)
- Microsoft PowerPoint (Beginners and Advance)
- IT basics (Chinese)
- File management and computer storage housekeeping
- Photo-editing
- Internet and e-mailing

Should she require extra assistance or desire to practice lessons learnt in the structured classes, she can also attend the free and easy sessions and receive one-to-one help.

If she is already familiar with the computer, she might want to pick up some lessons on how to set up a website and run an online business. This will give her the chance to work from home so she has the flexibility to earn an income and take care of her children at the same time.

### SCWO New2U Thrift Shop

Should she be on a tight budget, she will be glad to know that she can get clothin and everyday things such as electrical appliances, home appliances, books and baby/child items at affordable prices at the SCWO New2U thrift shop. Open on weekdays from 10.30am to 2.30pm. Half price on the last two days of the month.

### Policy Studies and Workshops

Recently, SCWO embarked on a study and proposal on "Maintaining the Family – Enforcement of Maintenance Orders" in order to investigate the effectiveness of current enforcement proceedings for maintenance orders and to suggest possible solutions to ensure timely payment of maintenance.

This study arose from the number of women and children who faced financial hardship arising from default of maintenance by their ex-spouse. Data was compiled from Focus Groups, including wives seeking maintenance for themselves and their children.

If she feels comfortable in sharing her own experiences or has a feedback or suggestions on how to improve the lives of other women, she can write to SCWO.

She can also participate in ad hoc events, such as inspirational talks and workshops on improving work-life harmony. Programmes are listed on [www.scwo.org.sg](http://www.scwo.org.sg).

### SCWO Members

She can also approach members of SCWO should she have specific needs or would like to join a specific interest group.

SCWO's members include:

#### *Advocacy*

- Association of Women for Action & Research (AWARE)
- Society Against Family Violence
- United Nations Development Fund for Women (Singapore Chapter)

#### *Business And Professional*

- D.E.W. Credit Co-operative Limited
- Singapore Association of Social Workers
- Singapore Association of Women's Lawyers
- Singapore Indian Chamber of Commerce & Industry – Women's Indian Network
- Singapore Malay Chamber of Commerce & Industry – Women's Entrepreneur Network

#### *International Women's Group*

- American Women's Association of Singapore
- Australia & New Zealand Association
- British Association of Singapore – Ladies Group
- Filipino Ladies Group (Singapore)
- Indian Women's Association

*Labour*

- NTUC Women's Development Secretariat (WDS)

*Community*

- Aidha
- Asian Women's Welfare Association
- Baha'i Office for the Advancement of Women (Singapore)
- Majlis Pusat (Central Council of Malay Cultural Organizations) Singapore
- Women's Society of Christian Service General Conference
- PA Women's Integration Network Council Society for WINGS
- Young Women's Christian Association Singapore
- Young Women's Muslim Association

*Service Clubs And Service Network*

- Chinese Women's Association
- Singapore Women's Association
- Breastfeeding Mothers Support Group (Singapore)
- Wicare Support Group
- The TSAO Foundation

*Contact*

**Singapore Council of Women's Organisations (SCWO)**

96 Waterloo Street (opposite Fortune Centre)

Singapore 187967

Tel: 6837 0611

E-mail: [www.scwo.org.sg](http://www.scwo.org.sg)



## Chapter 3

# What Are Your Legal Rights?

Family Court

The Law Society In Singapore

# Family Court

The Family Court can help a woman achieve an amicable parting or protection from a violent spouse if she is planning on a divorce or going through one.

## Family Relations Chambers

The FRC seeks to help her resolve her matrimonial disputes in a non-trial setting. It basically promotes the holistic and amicable resolution of family cases which saves time and money for the parties involved, prevents the escalation of conflicts, and reduces the adverse impact on her children.

Take note that the FRC is a court service that is only available to parties and their lawyers who are referred for such service during divorce-related court proceedings.

FRC focuses on the following:

- Contested divorce cases
- Contested ancillary matters, such as custody, care and control, access issues, child and spouse maintenance, division of matrimonial assets and property
- Post-divorce disputes

## Protection Order Services

A victim of family violence may apply for a personal protection order at the Protection Order Services (POS). At the time of intake, the POS will assess the risk of further abuse and work out a safety plan with the victim for personal protection orders.

Where necessary, the POS will assist in making arrangements for further proceedings to be conducted via a video-link facility at a specialised centre and/or with a Volunteer Support Person present during court hearings.

## Free Legal Clinic

The free legal clinic operates from 4 pm to 6 pm on the second and fourth Wednesdays of every month, except on public holidays and eve of public holidays. Appointments may be obtained at the legal clinic during the Family Court's operating hours (Mondays to Thursdays, 8.30 am to 6 pm; Fridays, 8.30 am to 5:30 pm).

The legal clinic is staffed by volunteer lawyers not affiliated to the Family Court. If the applicant is already represented by a lawyer or the Legal Aid Bureau in a case in the Family Court, the application will be rejected. The applicant must state the truth of her representation or she may be charged in court.

*Contact***Family And Juvenile Court Building**

3 Havelock Square

Level 1 (POS)

Level 4 (FRC)

Singapore 059725

Tel: 6435 5110

Fax: 6435 5112

E-mail: subct\_family\_registry@subct.gov.sg

## SPECIALISED CENTRES

**Centre For Promoting Alternatives To Violence**

Block 211 Ang Mo Kio Avenue 3, #01-1446

Singapore 560211

Tel: 6555 0390

**TRANSCentre**

Block 411 Bedok North Avenue 2, #01-106

Singapore 460411

Tel: 6449 0762

**Loving Heart Multi Service Centre**

Block 210 Jurong East Street 21, #01-00

Tel: 6897 4766

**Syariah Court Of Singapore**

512 Thomson Road

#04-00 MCYS Building

Singapore 298136

Tel: 1800-258 5378

# The Law Society of Singapore

Who gets the custody of her child when she divorces? How much maintenance can she seek for her child? What matrimonial assets is she entitled to?

The Law Society of Singapore gives a clear understanding on her legal rights during a divorce by answering these and other common questions relating to custody, maintenance and division of matrimonial assets.

Aware of her rights, she is in a better position to request for entitlements that will benefit her family in the future.

## DIVORCE

### 1. Can I file for a divorce in Singapore?

A woman can get a divorce in the Family Court of Singapore if either she or her spouse fulfills at least one of the following criteria:

- Is a Singapore Citizen
- Has resided in Singapore for at least 3 years before filing for divorce
- Is domiciled in Singapore

## 2. On what grounds can I file for a divorce?

To file for a divorce, she has to prove that her marriage has “broken down” and cannot be saved. She must show to the Court one or more of the following:

- Her spouse has committed adultery, and she finds it intolerable to live with him
- Her spouse has behaved in such a way that she cannot reasonably be expected to live with him
- Her spouse has deserted her for at least two years
- Her spouse agrees to the divorce, and both parties have been separated for at least three years
- If her spouse does not agree to the divorce, then both must be separated for at least four years

## 3. Do I need a lawyer to get divorced?

No. A woman can apply for a divorce herself. In legal terms, this is known as “acting in person”.

She will not be exempted from the legal, procedural and formal requirements of Court proceedings. For example, the documents she files in Court must be in the correct format.

The Family Court cannot give her any advice on what she should say or do. Only a qualified lawyer can give her independent legal advice on the merits of her case. Therefore, it is advisable that she asks a lawyer to do it for her.

## 4. How do I apply for a divorce?

She has to file a Writ for Divorce, Statement of Claim and Statement of Particulars in the Family Court and pay filing fees.

## 5. What if I can't find my spouse?

A woman may still proceed with her divorce application in the Family Court but the procedure may be more expensive and complicated. This is because the Court will require her to serve the divorce papers on her spouse. If she does not know where her spouse is, she may have to resort to means such as taking out an advertisement in the newspapers.

## 6. What happens after I have filed for divorce?

If the Judge grants a woman a divorce, he will hand down an Interim Judgment of Divorce. This is the end of the first stage of her divorce proceedings.

The Interim Judgment does not settle other family issues relating to children, property or maintenance. These are called ancillary matters.

Ancillary matters are dealt with during the second stage of a divorce proceeding.

## 7. Can I oppose a writ for divorce filed by my spouse?

If a woman wants to oppose her spouse's divorce application, it is very important that she follows the proper procedures.

If she simply ignores the Court case, the Court may decide the case in her absence. She may later discover that judgment has been entered and her marriage has ended legally, and certain orders have been made regarding custody of children, property and maintenance. These orders will still be binding on her even if she was not at the Court hearing.

If a woman wishes to remain married to her spouse, she must defend the divorce. To do so, she must file a Memorandum of Appearance and a Defence. A copy of the Memorandum of Appearance would have been served on her together with the divorce papers.

If she wishes to end the marriage but just want the Court to hear her on the ancillary matters, she must file a Memorandum of Appearance indicating the issues which she wants the Court to hear.

After the Interim Judgment hearing is over, the Court will call for an Ancillary Matters Pre-Trial Conference, and ask her to file documents on her means and assets.

#### **8. What is a Deed of Separation?**

A Deed of Separation sets out the terms and conditions governing the relationship between a woman and her spouse during the period of separation.

Both parties may mutually agree on an arrangement for the custody, care and control of their children who are below the age of 21, maintenance of a spouse and/or children and division of the matrimonial assets in the event of a divorce.

The Deed of Separation does not end the marriage. Proper filing for a divorce must still be done in order for a lawful divorce to occur.

#### **9. Do I need to engage a lawyer to draft the Deed of Separation?**

The Deed of Separation is usually prepared by a lawyer and is signed in the presence of a lawyer.

#### **10. Can I Reconcile with my spouse after signing a Deed of Separation?**

A Deed of Separation is a private document and may be revoked at any time with the consent of both parties. A woman may reconcile with her spouse even after signing the Deed of Separation.

Alternatively, she may proceed with her divorce after a three year separation (if her spouse consents to divorce) or four year separation (if her spouse does not consent to divorce).

#### **11. My spouse and I have been married for less than three years but I find that I can no longer live with him. What can I do?**

If a woman does not meet the three years requirement on writs for divorce but wishes to live apart from her spouse, the Court may make a decree of Judicial Separation.

To obtain this decree, she has to prove one or more of the situations to the Court:

- Her spouse has committed adultery, and she finds it intolerable to live with him
- Her spouse has behaved in such a way that she cannot reasonably be expected to live with him
- Her spouse has deserted her for at least two years
- Her spouse agrees to the divorce, and both have been separated for at least three years
- If her spouse does not agree to the divorce, then both must be separated for at least four years

A decree of judicial separation does not legally end the marriage. Thus, neither party can re-marry.

### 12. In a judicial separation, can the Court deal with ancillary matters?

Yes, the Court can deal with matters such as custody of children, maintenance and division of the matrimonial assets.

## CUSTODY

### 1. What factors does the Court consider when granting the custody of the child?

The Court considers the welfare of the child to be the most important factor in making its decisions on custody, care and control. The relevant factors the Court considers are:

- The role the parent has played in the child's life
- The stability that the parent can offer the child
- Whether the child's existing care arrangements can be left as they are

- The child's age; care and control of a very young child will normally lie with the mother
- Whether there are siblings; the Court tries not to separate siblings as far as possible
- the independent opinion of the child if he is mature enough to express an opinion
- the independent opinion of the parent; this comes second to the welfare of the child

Adultery in itself will not disqualify a parent from getting custody or access to the child.

### 2. Who can apply for the custody of the child?

Either parent can apply for custody of the child. It is the Judge who decides who will have custody. The Judge decides this by considering the best interests of the child, and listens to both sides of the story.

### 3. When do I apply for custody?

A woman can apply for custody of her child anytime during the breakdown of the marriage. This can be at the separation stage or during the divorce proceedings in Court.

### 4. How do I apply for custody?

To apply for custody, an application must be made to the Family Court. A lawyer's advice and help should preferably be engaged.

**5. Can the child choose which parent he wants to follow?**

The Court may consider a child's preference to live with a parent if the child is of an age where he can form an independent view. It is the Judge's discretion whether or not to grant custody.

**6. What is the difference between Custody and Care and Control of a child?**

Custody is the right to make major decisions on the welfare and upbringing of the child, such as education, religion and citizenship.

Care and control is the right to have the child live with you physically, and to make everyday decisions about him. Unlike custody that can be shared, care and control normally lies with one parent for practical reasons.

**7. How do I change the Order of Custody?**

A Court order for custody may be changed or varied if it can be shown that there has been a substantial change of circumstances since the previous Court order, and that the change would be in the best interests of the child.

**8. If the custody of my child is given to my spouse, can I have still have access to my child?**

When the Court decides on custody and care and control, the Court will make an access order to ensure that the child still maintains regular contact and relational ties with the other parent.

If both parents can cooperate with each other, and would like to keep the access arrangements flexible, then the Court will usually order "reasonable access".

However, in some cases, the access order may be more specific. For example, a timetable for access may be set or certain conditions must be complied with during access.

**9. The Court has granted my ex-spouse access to the child but the child doesn't want to see him. What can I do?**

If there is a Court order for access, she must not deliberately prevent her child from seeing the parent with access. For doing so, she may be punished for breaching the Court order. This punishment may include imprisonment.

A woman cannot change her child's feelings about seeing the other parent overnight. But as the parent with care and control, she can facilitate access by actively encouraging the child to see the other parent.

If the other parent is maintaining the child financially, facilitating access helps him feel closer to the child and he is more likely to comply with the maintenance order.

**10. What if I feel that the other parent is a bad influence on the child and do not want him to have access?**

She may ask the Court to deny access to the other parent but she should be aware that access is only denied if it will harm the child more than it will benefit the child.

Another option would be to request for an order of supervised access. This means that access will be granted to the other parent on the condition that she, or a neutral third party, such as a relative, social worker or counsellor, is present.

**11. My spouse is threatening to bring my child overseas. How can I stop him?**

It is a criminal offence to take the child out of Singapore for more than a month without the written consent of both parents and the Court's permission.

If a woman thinks there is a chance that the other parent may take the child overseas without her permission, she can ask the Court for a clear order that neither she nor the other parent can take the child overseas without the permission of the other parent or the Court.

A practical consideration is for the parent having care and control to keep or ask to keep the child's passport. The Court may order that the child's passport be kept by the woman while he is with the other parent.

If either parent breaches the Court order, he may be guilty of contempt and may be fined or imprisoned.

**12. I have the care and control of my child. My ex-spouse refuses to return the child after taking him out. What can I do?**

She should make a police report for record purposes. She should then seek legal advice on securing the return of the child.

## MAINTENANCE

**1. What is a maintenance order?**

A maintenance order states the amount of maintenance to be paid, when it is to be paid, to whom it is to be paid, and the method of payment, such as whether the payment is to be made directly or deposited into a bank account.

**2. Who can apply for maintenance?**

As both parents have the responsibility to maintain the child, whoever has custody, care and control of the child can apply for maintenance. She can also apply for maintenance for herself from her husband if she is a married woman whose husband neglects or refuses to provide her with reasonable maintenance.

Husbands do not have the right under the law to seek maintenance from their wives.

**3. When can I apply for maintenance?**

The application can be made anytime during the marriage, separation period or after the divorce.

She does not need to file for divorce before she apply for maintenance for herself.

#### 4. How do I apply for maintenance?

Whether it is for her child or herself, she must personally go to the Family Registry at the Family and Juvenile Court Building to fill out the standard Magistrate's Complaint form.

When she has completed and submitted her Magistrate's Complaint, she will be taken before a Magistrate or District Judge to have it sworn or affirmed to confirm that the contents of what she has written in the form are true and correct. She will also have to pay the prescribed fee for the issuance of the summons.

This is a simple process that can be done without having to engage a lawyer. The Family Court has interpreters who can help her if she is not comfortable in the English language.

#### 5. What are the documents that I need to bring for a maintenance hearing?

To enable the Judge to make a decision on the appropriate amount of maintenance to be ordered, she will have to produce the following relevant documents in Court:

- Lists of monthly personal expenses, including lists of expenses for the children, if relevant
- Salary slips
- Income tax returns
- Documents evidencing any debts
- Receipts for household, personal and children's expenses

- Any other documents that may be relevant to the parties' means

#### 6. What is the period of maintenance?

Usually the period of maintenance for the woman will last until she or her husband dies or when she remarries.

For children, the period is until the child reaches age 21 although there are exceptions if the child is still in full-time study, National Service or has disabilities.

#### 7. What factors does the Court consider in making a maintenance order to a wife or child?

The Court will consider the following factors:

- The standard of living enjoyed by the family before the breakdown of the marriage
- The financial needs of the wife or child
- The income, earning capacity (if any), property and other financial resources of the wife or child
- Any physical or mental disability of the wife or child
- The age of each party to the marriage and the duration of the marriage

#### 8. How can I change or cancel the terms of maintenance?

It is important to note that the amount of maintenance may be changed or stopped at any point in the future. This is because circumstances may change and the change may affect the amount of financial support required.

For example, if the child moves from primary to secondary school and the fees are considerably more, it will be reasonable to expect the maintenance to be varied accordingly.

However, if the ex-partner is in a car crash and is unable to work, then the amount of maintenance paid may be reduced to reflect this.

#### **9. What can I do if my spouse refuses to pay?**

She may wish to apply to Court to enforce the maintenance order against the other parent.

#### **10. What can the Court do if my spouse refuses to pay?**

If a judge has ordered maintenance to be paid, her ex-partner is legally bound to pay it. If the ex-partner stops paying maintenance, then she should consult a lawyer who will help her to recover the maintenance owed to her. She should be aware though that any maintenance not paid for more than 3 years before filing will not be recovered so it is important to file for the lost maintenance sooner rather than later. It would be helpful if she knows the address of her ex-spouse so as to facilitate the process.

Should there be a hearing, it is useful to go to the Maintenance Counter in the Family Court and give an updated record of the money owed to her, to show to the Judge.

The Judge may rule that her ex-partner has to pay a fine or even imprison him. It is also possible for the Court to order him to pay the maintenance owed by way of instalments.

The Judge may also order the employer of the woman's ex-spouse to pay maintenance to her by deducting the amount from his monthly salary. This is called an Attachment of Earnings Order. If her ex-partner has a

steady job and does not pay maintenance regularly, then it would also be helpful to give the name and address of his employer to the Judge.

#### **11. Can I refuse to let my child see the other parent if he has not been paying child maintenance?**

No. The Court considers maintenance issues and parenting issues separately. She is still bound by the Court order to allow the other parent to have access to the child even if he is not making regular maintenance payments.

#### **12. Can I refuse to pay maintenance if the other parent has not been allowing me to see the child?**

No. The Court considers maintenance issues and parenting issues separately. She must still pay maintenance for her child even if her former spouse is not allowing her to see them.

If she wishes to see her child but is experiencing problems with her former spouse, she may wish to consult a lawyer about enforcing the access order.

#### **13. My spouse is a bankrupt. How can I get maintenance from him?**

When a person is made bankrupt, the Official Assignee will step in to manage all his assets except for the home and Central Provident Fund money.

However, there is no rule which says a bankrupt does not have to pay maintenance owing to his ex-wife or children

although he may apply to vary an existing maintenance order due the circumstances of his bankruptcy.

The Court will still divide the matrimonial assets in the same way as in a case where neither spouse is bankrupt. But the Official Assignee may attend the ancillary matters hearing to make representations on behalf of the bankrupt spouse. If a woman and her spouse have reached an agreement on the division of the matrimonial assets, she will need to obtain the Official Assignee's approval before the Court will endorse her agreement.

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## DIVISION OF MATRIMONIAL ASSETS

### 1. What happens to our property in a divorce?

The Court will deal with the division of property unless both parties can come to an agreement.

### 2. Does it mean that property bought by us during the marriage but not in my name will go to my spouse?

No. The Court will look at the financial and non-financial contributions of both parties to the household.

### 3. What if I have been a housewife and did not contribute financially towards our property purchases or savings?

The Court recognises non-financial contributions made to the family, such as looking after the children or even the in-laws, taking care of the household chores, and so on.

### 4. I understand that I can ask for a share of my spouse's Central Provident Fund monies. How will I receive this?

The Courts have decided that CPF monies earned during the marriage is considered as matrimonial assets which can be divided. But it is still subjected to CPF laws that set restrictions on the time for withdrawal and use.

The Court may order that a sum of money from her spouse's CPF account be set aside for her until such time her spouse is eligible to withdraw it under CPF laws, in which case the woman will then receive the money in cash.

If the woman is a Singapore Citizen or Singapore Permanent Resident, the Court may order her spouse to transfer the money directly into her CPF account, in which case, she can immediately use the funds, subject to CPF laws on its use.

If the woman's spouse has used his CPF monies to purchase a property or shares, the Court may also order that either his share in the property or his shares be transferred to her. In some cases, her spouse's CPF monies may have to be returned, but the Court is now able to order that no refund or only partial refund needs to be made.

As these options are subject to prevailing CPF laws, it is best to seek legal advice to see what options are available to her and seek from the Court what would be advantageous for her.

**5. Can I get a share in property that was inherited or gifted to my spouse?**

She may be able to claim a share in certain limited circumstances, but in cases of such properties, it is best to seek legal advice.

**6. What happens if my spouse starts hiding assets or spending his savings to prevent me from being able to get a share during the divorce?**

If he can be shown to be doing this deliberately to prevent you from getting a legitimate share, the woman may wish to seek legal assistance to get a Court Order to stop him from doing so.

Such an Order can be served on his bank or anyone else involved in dealing with the property. And if they are aware of it, they must not assist him in any way.

*Contact*

**The Law Society of Singapore**

39 South Bridge Road

Singapore 058673

Tel: 6538 2500

Fax: 6533 5700

E-mail: [lawsoc@lawsoc.org.sg](mailto:lawsoc@lawsoc.org.sg)

Website: [www.lawsociety.org.sg](http://www.lawsociety.org.sg)

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## Content Contributors



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