**The potential of cash transfer programmes to reduce poverty in Singapore**

This Task Force addresses the issue of introducing cash transfer programmes to tackle poverty among low-income single mothers in Singapore. Cash transfers have increasingly been adopted around the globe as a social development mechanism in response to widening income inequalities perpetuated by the uneven-ness of economic globalisation. The onset of the COVID-19 pandemic has further exacerbated the vulnerability of low-income single mothers.

For our research methodology, we employed the case-study method and conducted an in-depth examination of our selected cases – Opportunity NYC: Family Rewards and Prospera in Mexico,  the Stockton Economic Empowerment Demonstration (SEED), the Magnolia Mother’s Trust in Mississippi, USA and the Madhya Pradesh Unconditional Cash Transfers Project (MPUCT). Key learning points were extrapolated from these cases, which formed the basis of our proposed policy recommendations.

The core of our Task Force lies in the policy recommendation section, where we outline the specific policies useful to solving the identified social issues. Drawing inspiration from the examined case studies, we proposed an unconditional cash transfer programme to be implemented in Singapore and listed out several possible steps the different stakeholders can take in terms of policy design, implementation, and evaluation. Under policy design, we discussed the basic who, what, where, why, how questions. Subsequently, three key mechanisms were suggested to undergird the implementation of our policy: (1) having a financial education programme that the beneficiaries of our policy would be able to access, (2) policy communication through promotional campaigns, a dedicated hotline, and one-on-one follow up sessions with beneficiaries, and (3) the gradual implementation of UCT. Policy evaluation is key to ensure that the policies proposed can be monitored for their effectiveness in attaining desired outcomes. Hence, we propose monitoring several key quantitative and qualitative outcome indicators that are adopted by our case studies and are aligned with the goals of Singapore’s Ministry of Social and Family Development (MSF).

While our policy recommendations have their limitations, we believe that taken together with our proposed complementary initiatives, they can collectively contribute to the empowerment of low-income single mothers and fulfilment of their welfare needs. Ultimately, it is essential for governments to innovate new methods and policies that allow especially precarious populations such as low-income single mothers to break out of poverty and receive the welfare they deserve.