

SNIPPET

CUTTING-EDGE APPLIED RESEARCH



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EDITOR'S NOTE

by Dr Rosaleen Ow

The year 2020 will be remembered as a year of immense hardship and anxiety. The COVID-19 pandemic had wide ranging impact, both social and economic, on businesses, individuals and families. The loss of income was particularly severe for people who were already earning just enough to make ends meet or not even earning enough to make living dignified and healthy.

Although the State had many schemes to provide assistance, there were people who could not access these schemes for various reasons. The social service sector responded collectively to provide emergency support through an initiative named 'Mind the Gap'.

This issue of Snippet documents the processes and learning experiences of three members of the MTG collaboration – Beyond Social Services, AWARE and Cassia Resettlement Team (CRT), and a summary of the MTG initiative by SSR. Reading them will provide fresh insights into the challenges and possibilities of improving service provision to those in financial need in general and in emergency situations in particular.

A Summary of the ‘Mind the Gap’ Initiative

by Nurul Fadhah Johari and Asher Goh

Research Executives, Social Service Research Centre, NUS

What is ‘Mind the Gap’ (MTG)?

‘Mind the Gap’ (MTG) is a voluntary collective of several social service agencies (SSAs) and ground-up community groups that collaborated to disburse financial assistance to families and individuals impacted by the COVID-19 pandemic. The funds came from contributions made through the ‘Mind the Gap’ online [platform](#) and other donations from members of the public.

How did MTG begin?

The MTG coalition started out as a collective response after an outpouring of public donations in response to a Straits Times article featuring low-income families struggling during the circuit breaker.¹ In response to the public generosity, several SSAs and community groups formed the MTG coalition to decide on the fund disbursement to families with financial needs. The coalition members agreed that Beyond Social Services would collect and administer the funds on behalf of the coalition. The coalition started raising funds when the Circuit Breaker started during the 2nd week of April 2020. They raised a total of \$1,128,357 from 585 donors.

Members of the MTG coalition

MTG is a collaborative effort between various social service agencies (SSAs) and ground-up organisations. The members of MTG are:

- A Good Space (AGS)
- AWARE
- Beyond Social Services
- Cassia Resettlement Team (CRT)
- Methodist Welfare Services (MWS)
- REACH Community Services (REACH)
- ReadAble
- 6th Sense

MTG also collaborated with other agencies and ground-up initiatives such as AWWA Transition Shelter, New Hope Community Services and SG Assist, among others.



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¹ “Coronavirus: Families scraping by in tougher spot now”, (Tee & Tai, 2020).

Objectives of MTG

During the onset of COVID-19 and the ensuing circuit breaker period, many people experienced a loss of income and found themselves in precarious situations. Despite the availability of various forms of assistance, there were still many families who were either ineligible or found that the existing assistance was inadequate to meet their needs. Some also had urgent needs that had to be met. MTG's main goal was to meet or supplement these needs. As such, the MTG members agreed upon a set of key objectives:

- Easy and fast access for individuals and families to receive financial assistance;
- Supporting individuals and families who cannot qualify for the government's stringent financial assistance criteria or where the financial assistance received was inadequate;
- Extending the reach of financial assistance to individuals and families in precarious situations due to the pandemic.

The MTG decision-making and disbursement processes

From its formation, the MTG coalition decided on the eligibility criteria and agreed on requiring only minimal supporting documents, such as the identity card and a copy of the applicant's bank passbook showing the bank account number. Members signed a formal agreement on how each agency should be accountable and responsible for the use of the funds.

While all organisations in the coalition abided by the principle of minimal criteria and ease of access for the applicants, they differed in terms of their processes, decisions on the quantum, and duration of assistance. The procedural differences came about because member agencies had different approaches to their work. The community groups are mainly run by volunteers while SSAs are staffed by trained professionals. For example, in REACH and MWS, social workers handled most of the fund disbursement processes, while A Good Space and 6th Sense depended on their volunteers to do so. Some of these organisations were administering financial assistance for the first time.

Most organisations decided on disbursing a monthly sum of \$500 for 6 months. However, some of the organisations also provided urgent financial assistance as a form of interim support to help those whose applications for other forms of assistance were pending. This was possible as the MTG funds could be disbursed to applicants as quickly as under two weeks, or even a few days for those who require immediate assistance (Ong, 2021). Some SSAs such as MWS and Beyond Social Services also administered other financial assistance schemes. Caseworkers would assess the applicants before deciding on the scheme that would best meet their needs. These agencies would also register beneficiaries as their clients and continue to follow up with them after the disbursement of MTG funds.

The beneficiaries of MTG

MTG managed to extend their reach to a wide range of beneficiaries. In total, MTG reached out to 767 families. While some SSAs helped both new and existing beneficiaries, other organisations extended their outreach to those who were previously not receiving financial assistance. There was a concerted attempt to identify marginalised groups who might not have access to or found it difficult to access financial assistance through formal channels. Some of these groups included sex workers, transgender individuals and those living in Pulau Ubin. AWARE, as a women's rights organisation, focused on supporting marginalised groups such as low-income single mothers, isolated older women, caregivers, migrant spouses, women breadwinners, domestic violence survivors, and self-employed women. This targeted approach was important in extending the reach of financial assistance to those who typically did not qualify for government support or found it difficult to access help.

Defining features of MTG

Firstly, MTG is an unprecedented and swift response to the needs of families impacted by the pandemic. As the speed of response and disbursement was essential, MTG kept their overarching objectives simple and focused, and set up the fund in a matter of weeks. This spontaneous and focused ground-up response meant that assistance to families affected by the pandemic was timely and unrestricted by excessive administrative hurdles.

Secondly, MTG also managed to identify those who fell through the gaps in the existing financial assistance schemes by exploring new ways of assessing the applicants' needs. While financial assistance assessments often used applicants' incomes and expenditures to determine if they needed additional help, some MTG members explored more qualitative approaches to decide on assistance. This meant that the applicants' needs and lived realities sufficed in determining their access to financial assistance, even if they were unable to produce documentation as proof. By providing financial assistance early, it safeguards them from falling into dire situations that would require more intensive or complex interventions.

Thirdly, the unique experience of MTG also allowed the members to redefine the idea of 'basic needs'. Noting that existing definitions of 'basic needs' were narrow, some MTG members decided to shift the power of defining and articulating these needs to the beneficiaries. The beneficiaries were deemed as experts of their own lives and could best decide on what these needs were.

Lastly, a notable aspect of MTG is the collaboration between SSAs and ground-up communities. The collaboration between the SSAs and ground-up communities allowed the social service sector to have a greater capacity to engage in outreach work. In the current model of social services, it is difficult to sustain community outreach work over the long run because of the limited funding provided. MTG gave community groups, such as AGS and CRT, the additional capacity and resources to continue their outreach work. This is important because other MTG members could then depend on the ties established by these community groups to extend the assistance to people who were not clients of the SSAs.



The collaboration between the SSAs and ground-up communities allowed the social service sector to have a greater capacity to engage in outreach work.

Conclusion

This summary captures the history, processes, and key characteristics of the unprecedented MTG initiative. These key takeaways are discussed in greater depth in the full report on 'Mind the Gap'.

The full report on 'Mind the Gap' by NUS Social Service Research Centre can be accessed [here](#).

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MTG – An Imaginative and Progressive Opportunity to Support Families

by Elizabeth Quek

Programme Manager, Association of Women for Action and Research (AWARE)

Once Singapore's circuit breaker was announced last year, AWARE reached out to communities of marginalised women—migrant spouses, caregivers, self-employed persons and low-wage workers—through surveys and interviews, to find out how they were affected by COVID-19 and what kind of support they needed. AWARE, as a women's rights organisation, focused on supporting these groups as they sometimes find it difficult to access formal channels of help. Our conversations revealed that COVID-19 had exacerbated many of their situations. Their worlds—livelihood, shelter and safety—had been rocked.

When the opportunity to participate in the 'Mind The Gap' (MTG) initiative came along, we were glad to take it. Direct financial assistance had never been carried out before by AWARE over the organisation's history, and this assistance was clearly much needed by MTG respondents.

We decided to use a two-pronged approach: (i) providing financial assistance efficiently and with dignity, and (ii) with the assistance of volunteer interviewers, carrying out longitudinal research to understand how to better support these groups of marginalised women. Over six months of fund disbursements, our 49 respondents became partners on this journey. Our trained volunteer interviewers documented the effects of COVID-19 on their lives, the support they were able to receive, and their views on upskilling, emergency funds and financial aid mechanisms.

The research was important to us to build knowledge about the profiles and needs of these marginalised women. That way, we can be more prepared with targeted support at the next crisis.

Providing financial support efficiently

MTG's guiding principles were clear: Provide direct funds (up to \$500 monthly for six months) to families who needed them, with the least amount of hassle for all involved. I confess to being a little skeptical initially, as I doubted that social service agencies would be able to keep the paperwork to a minimum—surely, they would still need to collect many documents from the applicants. However, as the procedures were fleshed out, it was clear that the members of the collective effort were more than ready to approach people with trust. While we did a basic intake assessment for each applicant, we hardly turned anyone away or requested additional documents. We did not spend long discussions analysing how much people deserved or needed. All we required to process applications were an applicant's bank statement and identification documents, that allowed us to ensure that they received the financial support promptly.

As a social worker, I had never disbursed financial assistance in this way before. While training the volunteer interviewers, I found myself being swept up in the idealistic promise of full trust and respect. Together, we assured our volunteer interviewers that they would not have to look out for red flags of people trying to "cheat the system". They simply had to conduct interviews as part of our research and, if possible, assist respondents with COVID-19 financial assistance schemes.



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It was a far cry from the “gatekeeper” or “bureaucrat” role that I was used to playing when working with low-income families.

Approaching families with dignity and trust

This trust was mirrored in the interactions among the various agencies involved in MTG. Whenever a member of the collective needed an exceptional approval, the discussion was brief and prompt.

For example, it is common practice to only allow one application per address, as it is assumed that a family will share funds amongst themselves. However, MTG saw cases in which multiple households were living at the same address (e.g. when two singles were sharing the same flat or when a family was bunking in with another). Our decision to not reject or delay these applications meant that these households were able to receive assistance promptly.

As such, 80% of our participants expressed appreciation for the speed and efficiency of MTG’s financial assistance, as it helped to allay their anxieties over food insecurity and other pressing issues. Most participants valued the open communication and personal touch of our bimonthly interviews.

It was apparent that most of the participants were appreciative of their interactions with our volunteer interviewers. One even mentioned that she would have preferred to meet every month instead of every two months, because it “help[ed] keep track of expenditure” and gave her a chance to “check in with [herself] as well”. Another participant echoed this, saying that the interview prompted her to “reflect on [her] life decisions and actions”.

In the short term, MTG allowed us to provide very practical support (and some emotional support) to those who needed it. In the longer run, our research with MTG participants allowed us to document their economic recovery and advocate for them as well as others in similar situations.

I will share two findings from our research that I found particularly insightful and encouraging.



In the longer run, our research with MTG participants allowed us to document their economic recovery and advocate for them as well as others in similar situations.

i) Saving MTG funds for rainy days

We wanted to understand how families would use the funds disbursed when no restrictions were set (i.e. they were allowed to spend the money on anything they wanted). At the end of the six months, the most common use of the funds was on necessities, such as food, utilities and rent, particularly while families awaited financial assistance from the state. At the same time, 24% of our participants had saved whatever they could from the MTG fund. This was particularly significant to me because 78.7% had stated, at the start of the initiative, that they were food insecure, and only 8.1% were planning to save some of the funding. This prudence countered widespread narratives that low-income households are not financially savvy and typically squander funds on non-essential items. Social assistance schemes could take this finding into consideration when assisting low-income households, anticipating that some funding will go into savings for emergencies.

For example, one respondent told us that she did not spend her November disbursement as she “intend[ed] to use it as emergency funds”. It was important, she said, for her family to be able to rely on their own funds in times of emergency instead of borrowing from other people. Another reported that she had barely been able to save \$50 per month before MTG but was now able to save \$200.

One mother is in the process of saving for “a house for the family” with the MTG funds as well as her own future income. Part of these savings will be put towards her children’s school necessities in the coming year as well.

Building sufficient savings is crucial for families to help them tide over emergencies without having to rely on other sources of money, such as bank loans, that could trap them in debt in the long run. Ensuring adequate wages will be paramount to enabling this, as only 33% of AWARE's MTG households had enough money to cover three months of basic expenses without income.

ii) Investing MTG for the future

Another prominent theme of our MTG interviews was investment in the future—both in terms of business and in terms of familial well-being.

The importance of investment was made clear to many of the participants. One of them—a non-Singaporean mother—suffered a cancer scare, which made her realise that she may not always be able to work and provide for her son. Having health insurance became a key goal for her, in order to protect her child's future.

Another participant bought an oven for her elder daughter to help her with her own baking business as it gave her hope and “motivated her to think and work for the future”. Some participants also put the funds into paying off their children's education arrears and tuition. One mother shared that she utilised the funds for her kids' expenses, transport and gas, as well as to pay her friends the money she owed them in order to sustain good relationships with them.

Others invested in their family members' happiness, for example, using the money to take their children out. Two participants used portions of their funds to celebrate birthdays: One mentioned being able to buy meat as a treat for her daughter, and another bought new clothes for her kids, which she had been “holding back for a long time”. While these actions may seem trivial to some people, exchanging gifts and taking part in shared activities are important parts of building strong relationships, which results in more resilient families.

Most of these examples involve investment to benefit loved ones, but I especially appreciated an anecdote from a respondent I will call D, who chose to invest in herself. D said, “When I am very tired from taking care of the children, I can [buy] takeaway meals, [so I] can rest a bit, instead of having to cook and wash the dishes.” She pointed out that even small gestures of self-care can be investments in the family's future as they enabled her to continue caring for her kids without burning out.

An opportunity to practice social work values

As a social worker, I found MTG to be an incredible opportunity to support families in a way that was congruent with core social work values: promoting social justice and a person's inherent dignity and worth, and upholding the ethical responsibility of clients' self-determination and autonomy. Our MTG research allowed us to advocate for systemic changes whilst providing practical assistance in a way that was efficient and dignifying. As MTG draws to a close, I look forward to participating in other such imaginative and progressive projects.



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Collaboration, Co-creation and Collective Impact in a Crisis

by *T. Ranganayaki*

Deputy Executive Director, Beyond Social Services

On Sunday, April 19, 2020, The Straits Times (ST) reported on the plight of several low-income families living in different parts of Singapore, as they rode out the devastating impact of the COVID-19 wave. Though the scenarios were similar to other scenarios we had seen in our work, reading several pages in the national broadsheet detailing the hardship struck deep. It must have been even more shocking for readers.

ST received hundreds of queries and were not sure how they could direct the outpouring of support from the caring public. That very day, the team behind 'Mind the Gap', had their first meeting in the afternoon, and by 10pm that night, we had a Give.Asia site to direct all donations to. We had set a modest target of \$50K and in under a week, donations reached \$1.12million. We decided to pause the campaign and to work on reaching the families immediately.

In retrospect what made this collective effort possible was the connections a few of us had, both professionally and personally, with the common purpose of being available and accessible to the communities we are engaged with, and the willingness to adhere to our agreement to see the project through. This article documents the collaborative features of the MTG collective.

Collaborative agreement

I have been a part of other networks, but this was the first time I was part of a self-established, multi-agency, active response team disbursing financial assistance. This placed a lot of responsibility on each participating agency and group. We operated based on mutual trust, openness, sharing and cooperation. There was no turf-guarding or "protecting" one's own organisation by not wanting to take on some of the tedious work needed. It is safe to say our egalitarian beliefs united us and made 'Mind The Gap' a success.



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Nonetheless, we drew up a formal Memorandum of Understanding (MOU) for good governance of donor funds. We called on volunteer lawyers known to us, who drafted a formal MOU that all of us signed.

This was imperative as Beyond Social Services had agreed to receive and disburse the funds for the applications from the other member agencies and groups. The MOU took a month to complete, as we had to detail how the funds would be handled, how we would draw down the funds, the decision-making process, the reporting process, confidentiality and all the various areas that make good governance. The details in the MOU gave clear context and rules of operation.

Confluence of strengths

We also identified what each of the members could bring to the table, so we could pool our strengths together. As leaders of our organisations, and as active staff members who took on the responsibility, we each had different experiences in our work. For example, there was a need to approve out of norm applications, for instance when the monthly disbursement recommended was more than \$500 based on the needs of the applicant or when two applicants shared the same address

but managed separate households. We had a small team to review these recommendations. A couple of months into the operations, we realised a fortnightly disbursement was still not fast enough for some families, and we agreed to have an emergency fund that could provide small amounts immediately. We drew up processes around it, and one of the team members took on the role to ensure good administration.

Another example was when there were overlaps in service users tapping on the funds, as a few of the member agencies and groups operated island-wide while others had service boundaries. We had to develop a process around identifying duplicate applications, so that there was no double dipping. This was a tedious process and one of the agencies took on the role of sieving through all the applications.

While initially we had agreed on an equal share of the total funds for each member group or agency, we also realised that there were more needs in some areas. As members, we redistributed the funds amongst each other, and this was decided and reported at the meetings.

Conversations

We had monthly meetings to regroup, review, calibrate and share knowledge. All the meetings were online, and we have yet to meet in person, though the fund is now closed. The two hours we set aside monthly helped us to understand the challenges and triumphs of each member agency and provided a platform for us to discuss how we could support our various client groups better. We got a better appreciation of each other as individuals and our work, and this in my opinion is priceless.

Collective impact

The multiplier effect was partly incidental and partly expected. As agencies and groups, we are connected to so many other partners in our daily work, and when we became members of this collective effort, we were able to support people that our partners served. We had also intentionally not defined an atypical applicant – some of us served families, others served elderly or single mothers and fathers, or the transgender community. The only requirement was that they had been adversely affected by COVID-19. This non standardisation then allowed us to reach many we would not have the reach to as individual agencies.

There were also independent research conducted by member agencies. Beyond Social Services' report on the impact of COVID-19 on low income families can be accessed [here](#) and AWARE will be publishing its findings soon. Also, as member agencies we shared the workings of the 'Mind The Gap' on panels that each of us spoke at so the audiences could experience how collective community effort got shaped.

There were inevitably areas that we could not devote time to as the pandemic progressed. We had a communications plan which we could not execute adequately as all hands were needed on deck.

The plan would have included regular reports to donors, and a portal profiling the recipients so that the impact of the pandemic could be documented. Maybe, we can still do that in the near future.

In conclusion, we did not have all the answers on 19th April 2020 but we made the decision to start the work as a collective effort.

This organic network was then able to share expertise, address needs, support each other, grow together as a community to weather the pandemic, and develop a model for future collaborative work. In the process, the collective impact was far greater than what each could have anticipated. So, now we wonder, why don't we do it more often?



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Responding to Scarcity as We ‘Mind the Gap’

by Lim Jingzhou

Community Worker, Cassia Resettlement Team

Cassia Resettlement Team (CRT) is an independent, ground-up, non-profit, community organization started in 2017, and the team works on a range of inter-connected issues. This includes supporting residents affected by involuntary public housing relocation, poverty, ageing, health, or other social issues. The team’s work is focused on serving the communities from Dakota Crescent and Sims Drive who have been relocated to Cassia Crescent. When COVID-19 struck, CRT joined the ‘Mind the Gap’ (MTG) Collective, working together with a coalition of like-minded partners to support communities who were hard-hit by multiple impacts caused by the pandemic, such as affected livelihood and increased financial issues.

Gaps minded, and questions to ask

At MTG, apart from the collectively agreed eligibility criteria, each agency was given significant latitude to support exceptional cases and adapt the application process to meet the needs of different communities in ways that were sensitive to the context of each community. For instance, we accepted applications from members of the transgender community despite their reluctance to share their contact numbers as part of the application. We learnt that due to challenging encounters with the system, and the regular stigma and discrimination they must grapple with, they would prefer to be contacted through the partnering agency we were collaborating with since they trust them better. What are some of these challenges that they faced when seeking help? Firstly, there could be many difficult questions about their gender identity to answer. Secondly, there is no assurance that they will not be discriminated, that their preferred names and gender pronouns will be used, and their expressed gender respected. As such, this increases the barrier for them to seek help from the system. The problems are deeply intersectional too. Singapore’s social welfare policy requires individuals to be self-reliant, which often looks like finding and sustaining employment eventually. However, due to stigma and discrimination, transgender individuals are disadvantaged and face more challenges in finding work.

Another example is the group of applicants who were clearly in financial difficulty but were unable to provide the required documentation to apply for certain schemes, such as self-employed person income relief scheme (SIRS), given how some of these low-income self-employed persons never collected or submitted proper documentation of their work and income because of the nature of their jobs and the lack of need to do so in the past. Some applicants eventually got their SIRS application approved after they appealed, but the entire process took between 1 to 3 months for some applicants I worked with. In the interim, many of them had difficulties accessing other forms of financial assistance, such as from Social Service Offices, as their SIRS applications or appeals were being processed.

Of the 200 cases that I either engaged personally or advised on over the course of the 12 months in which MTG spanned, I was struck by how more than half of these applicants had challenges getting help they needed from the system. I was further struck by how many of these applicants have either given up seeking help from formal systems or was so scarred by their experiences that they would rather not seek help again. Their sharing of challenges often reflected the systemic nature of these inclusions and made me question whether these can be *adequately* dealt with through a “case-by-case” approach.

Struggling with scarcity

At the core of the struggle (mine, yours, the people we worked with, and the system) has always been the challenge of responding to scarcity. As the administrators of a fund set up to provide financial assistance, our challenge was to decide

how to allocate scarce resources in the most equitable way. After all, this was why we set up a collective fund to reach out to different communities in the first place. We ended up designing the criterion and process in a way that was congruent with the values of the agencies in this collaborative effort. However, this meant that the net was ‘wide’ – a lot more people would qualify for the fund. As a result of both how we have designed MTG, and the tremendous impact that COVID-19 had on low-income households or households who were already in financially precarious situations, we soon found ourselves overwhelmed with many MTG applications. This happened concurrently with many applications that were getting approved, so this meant that the remaining funds available for disbursement quickly dwindled.

We had to start thinking about the fact that we did not have much money remaining. The situation we suddenly found ourselves in was not something we planned for extensively, as we focused on getting the funds out to people in need and had not seen this coming so quickly. Of course, on hindsight, it quickly became unsurprising. All of these had very tangible impacts on our operations, our processes, and even ate at our beliefs and values. We asked ourselves questions like: does this mean we should tighten our eligibility criteria? Should we focus the remaining and limited funds on those who may need it more, or “*deserve*” it more? Who should we give more assistance to and how do we continue to pursue equity in our practice? How do we ensure we do not end up like the very schemes and programs which may have been inaccessible or caused hurt and potentially trauma to some of the applicants who have decided to turn to us instead?

As a response, we emphasized the role of MTG Fund as an emergency response fund, one that supports flexibly and quickly, but its main goal is really to buy *space* and *time* for people to survive, hopefully for people to make do at a lower cost and with a bit less pain and suffering. We reminded ourselves to be *realistic* that MTG is not meant to solve our applicant’s issues, for the most parts. It is simply a stop-gap to hold the bleeding for some time. This is *significant*, because acting promptly and adequately to alleviate some of these financial issues plays an important role in preventing other issues from starting or worsening.



As a response, we emphasized the role of MTG Fund as an emergency response fund, one that supports flexibly and quickly, but its main goal is really to buy *space* and *time* for people to survive, hopefully for people to make do at a lower cost and with a bit less pain and suffering.

One example is how many of the applicants we engaged often took loans from friends, family, or worse still moneylenders – to cope with their immediate financial challenges; only to find themselves in a bigger, deeper hole down the road. The debts incurred was not only an increased financial challenge, but a source of tension with loved ones (especially if they borrowed from them), and a definite stressor that affected health. Buying *time* for the applicants, in the form of providing interim assistance through MTG while they get help from other formal schemes or channels, was particularly important because their challenges were often exacerbated by their precarious situations, such as their lack of savings. Data from the Ministry of Social and Family Development revealed that in 2018, the average amount of cash savings for households receiving ComCare Short-to-Medium-Term Assistance (SMTA) is only \$246 per household member.¹ Many of these households had little ‘buffer’ to cope with the changes and impacts that the pandemic dealt swiftly and aggressively to their lives.

The other piece of important work that needs to be done is neither the MTG assessment nor the MTG financial assistance. The best would be to employ the time and space that was ‘bought’ to explore with the applicants if we could connect them or support their access to other sources of assistance or other social services that have a better chance of meeting their needs or solving their issues, or at the very least, become a longer-term and more sustainable ‘stop-gap’ than MTG is and can ever be.

¹ Singapore Parl Debates; Vol 94, Sitting No 112; Col 51; 07 October 2019.

Lessons and hopes

Throughout this entire struggle, I reflected on how scarcity is truly a scary demon, and equity is really a very difficult word to put into practice – elegant in concept, complex in practice. While determining whether applicants were eligible was the easier part of the assessment process, it was more difficult to determine the quantum and duration of assistance to provide to each applicant. I constantly think about the big families we serve, where the most assistance we can provide is \$500 per month. Surely this might not be that equitable when compared with smaller households, especially 1-person households. Perhaps what gnaws the most at my soul is how we make assessments by looking at *expenditure*. The essential flaw here is that we tend to provide more assistance to people who spend more, which as you can imagine, may not be the fairest thing to do.

A simple comparison reveals this. Say for instance applicant A, who declares that he spends \$300 on groceries and meals for his 3-person household a month versus applicant B who declares that he spends \$500 on groceries and meals for his 3-person household a month. Going purely by an income and expenditure assessment, which was one of our main modes of



The truth is almost always that there is a lot of ‘making do’ that can happen, but the difficult truth to face up to is: *at what costs?* The costs of ‘making do’ to differing extent is significantly unequal.

assessment thus far, we were more inclined to give more assistance to applicant B than to applicant A. Yet, the truth is perhaps that applicant A only declared \$300 because they have been scrimping and living on instant noodles and bread. Yet, they will be *penalized* by us and given less assistance since we assumed “they can make do with this amount”. The truth is almost always that there is a lot of ‘making do’ that can happen, but the difficult truth to face up to is: ***at what costs?*** The costs of ‘making do’ to differing extent is significantly unequal. You can imagine the health

issues that come up from just eating instant noodle and bread all day versus a much more balanced and nutritious diet made possible by a bit more funds. When we forget that expenditure reflects means rather than needs, it becomes easy to mis-assess the assistance people require not just to survive but to enable a decent and dignified way of living.

An important lesson here is that a key solution towards this perhaps is by establishing a baseline budget that is adequate for an individual to meet his/her basic needs based on people’s lived realities. Assistance can then be tailored according to this baseline rather than on what each person spends. Additionally, the details arising from this in-depth study allow us to better understand specific needs, for instance the budget required for nutritious meals or social engagement. This can also help us better design schemes and programs to determine what is adequate from people’s lived experiences and real needs. You can read more on the MIS study [here](#).

I hope I will live to see the day when financial assistance schemes are not administered by per capita income (PCI) as an eligibility criterion but rather per capita need (defined by the national baseline) deciding the amount of assistance to be disbursed. And accordingly, if income is below the total household need then financial assistance is justified! I believe this to be an important conversation we need to have, where further advocacy is required – not just raising awareness on the challenges that comes with excessive means-testing that may rob people of their dignity but what alternative can be pursued. MTG provides a window of the alternatives in terms of eligibility criteria and process design, and my experiences in doing



I believe this to be an important conversation we need to have, where further advocacy is required – not just raising awareness on the challenges that comes with excessive means-testing that may rob people of their dignity but what alternative can be pursued.

the detailed assessments to try to assist in a more equitable manner have also forced me to imagine moving away from an income/expenditure frame to a basic needs frame that provide for a basic standard of living with dignity.

Finally, I end up with the sobering reminder – a fact we know well, yet a fact that I believe we must keep reminding ourselves about – is that the very scarcity we find ourselves in at MTG and the applicants who are applying to MTG have found themselves in are the very function of larger inequalities and structural issues that we must grapple with together as a society. In thinking “equity”, we not only have to focus on our how own practices can best ensure that, but in remembering the need for larger redistributions.

References

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