



6 activities that capture



Forum: Disjointed buying experience



[Photos] Three Traveler Master

Recommended by

Educate domestic helpers on borrowing



Singapore-bound maids learning basic household chores at a training centre in Indonesia. PHOTO: ST FILE

🕒 PUBLISHED JUN 19, 2019, 7:04 AM SGT

More than 252,000 Foreign Domestic Workers (FDWs) are working for an estimated 200,000 families in Singapore.

Many FDWs do have financial problems back home.

When the family of an FDW experiences a financial crisis, she has little option but to resort to borrowing.

Besides borrowing from friends, the only viable option is to take a loan from a moneylending company and, regrettably, some borrow from unlicensed moneylenders.

Most FDWs dare not borrow from their employers for fear that the latter might terminate their employment.

FDWs we interviewed shared their concerns that employers may perceive them to be not mentally sound to do their work properly in their current state.

Though the repayment of loans by FDWs to facilitate their employment here is one of the reasons for the FDWs to be saddled with debt, it is by no means the main reason for them to borrow.

From our interaction with FDWs, the main reason stems from the inability of many FDWs to meet the financial needs of their families back home.

More so when there is a crisis such as sickness or natural disaster. The crisis situation is more pronounced when the FDW is the main or sole breadwinner.

We have to bear in mind that FDWs' contribution to our economy cannot be taken for granted.

Their presence frees parents to pursue their careers and enables all to be economically active as our children, seniors and homes are being looked after.

We can do more to help them. Proper education should be made available and accessible to FDWs to help them understand the consequences of borrowing.

There should also be a safety net to help those already having serious financial problems.

Many non-profit organisations including the Foreign Domestic Worker Association for Social Support and Training (Fast) have been conducting regular talks and workshops to support these FDWs.

Working with the Credit Association of Singapore, Fast has helped many FDWs restructure their loans so that they have a longer period to repay them.

Counselling is available to all who need a listening ear and to help them make better life decisions.

At the same time, we urge employers to be more sympathetic towards their helpers when the latter have to deal with a financial crisis.

Seah Seng Choon

President

Foreign Domestic Worker Association for Social Support and Training

TO READ THE FULL ARTICLE

[SUBSCRIBE](#)



[LOGIN](#)

