



# **Partnerships to Empower Women**

by

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**Chairman**

**People's Association**

**Women's Integration Network Council**



# Women's Integration Network (WIN) Council

## WIN Council

Formed in 1995 as the co-ordinating body of the 105 WECs based at community centres/clubs in Singapore

### Vision

To empower women to lead and contribute to the community to build a strong community network among women of all ages, races and social and economic profiles

The GRACE Mentorship Programme and the WEC Befriender initiative are the WIN Council's other caused-based programmes



# Women's Executive Committees (WECs)

- Bring women of different backgrounds to build a strong community network
- Organise events and interest groups for women and their families
- 105 WECs with over 2,400 members
- Age range between 18 and 60 years old



Make-up  
Workshop



Dragon Boating



Celebrity Chef Workshop

# Women in Old Age in Singapore

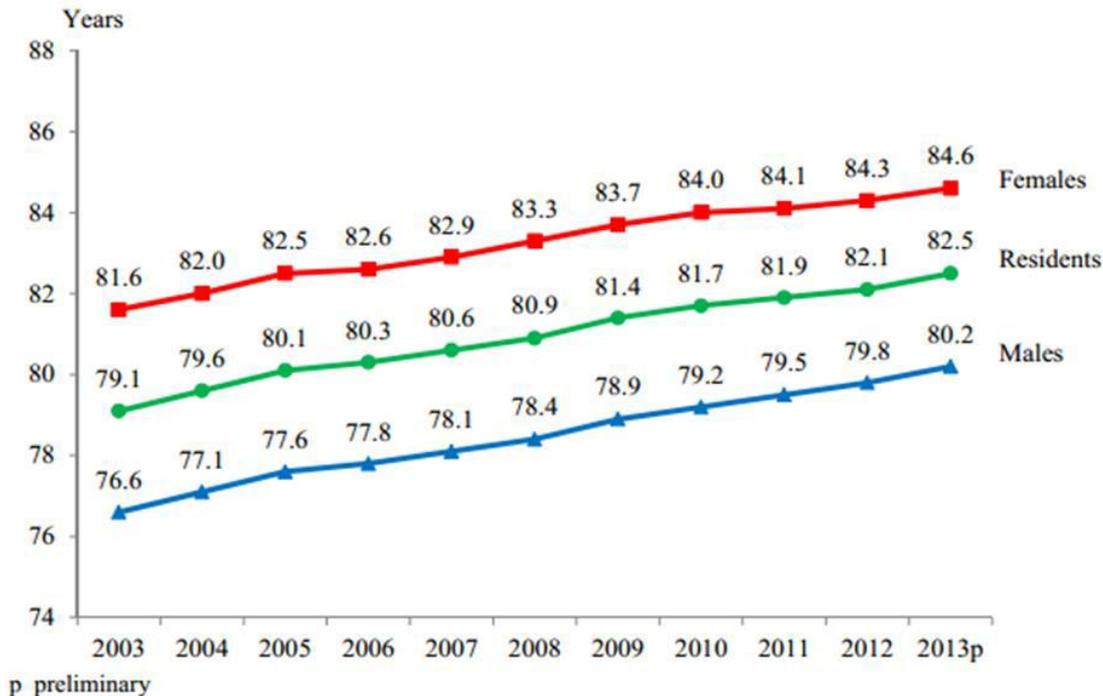


Worldwide, people are living longer - Singapore is no exception



Women live longer and have lower death rates.

Chart 1: Life Expectancy at Birth of Singapore's Resident Population



Source:

Department of Statistics  
(2014) Complete Life Tables  
2008-2013 for Singapore  
Resident Population.

# Women in Old Age in Singapore



-  Widowhood rates are higher among older women versus older men
-  Tend to have less savings than men and widowed
-  Being “other dependent” is more pronounced among women: husbands and/or children
-  Gender gap in education - lower levels of education means lower wages
-  Wage gap - Implications for life-time employment and savings

**Credit: ‘Are Women Growing Older and Poorer?’ by Dr Theresa Devasahayam**



# Women in Old Age in Singapore

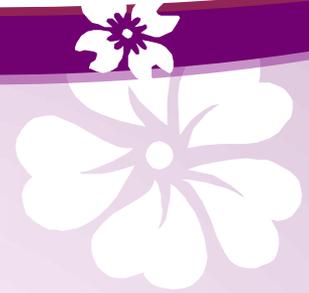


-  Women face greater financial vulnerabilities compared with men in old age.
-  In Singapore, family is the site for eldercare in every dimension.
-  If older women do not have family or are unmarried, they face greater disadvantages than men.
-  Women as caregivers - disadvantaged especially if healthcare costs rise as this means less savings for their own old age

**Credit: 'Are Women Growing Older and Poorer?' by Dr Theresa Devasahayam**



# Citi-Tsao Financial Education Programme for Mature Women



Rolled out to WECs under a collaboration with Citi and Tsao Foundation in March 2012



Aim to be more accessible to mature women, particularly those with no income of their own



WEC members are also empowered to become trainers for the programme under a “Train the Trainer” course



# Citi-Tsao Financial Education Programme for Mature Women



1<sup>st</sup> graduation ceremony for 130 graduates was held on 7 September 2013

**Since official collaboration launched in March 2012**

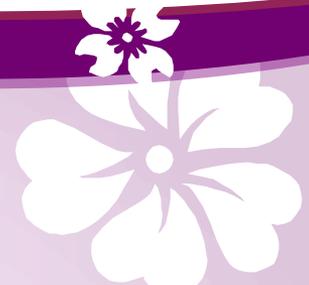
2<sup>nd</sup> graduation ceremony for 120 graduates was held on 28 June 2014

29 classes organised by 21 WECs

About 600 women have attended the course under the collaboration

**In 2015:**  
organise 20 classes with 500 women in celebration of Singapore's 50<sup>th</sup> birthday

# Citi-Tsao Financial Education Programme for Mature Women



“The lessons are very practical and valuable. This programme will benefit women in general, where they can **learn how to manage their spending by recording their monthly expenditure and be more careful when using credit cards so that they do not land themselves in large debts.** I will definitely recommend my female residents to attend the workshops”.

Ms Serene Koh  
Chairman  
Woodlands Galaxy WEC

When I heard about the “Train the Trainer’ Citi-Tsao Financial Education Programme for Matured Women, I immediately decided to enrol for the course **because I want to help women, in particular, less privileged women to be financially independent and be able to supplement their household income.** I hope that more WECs will run this programme at their CCs as it is a good cause that will benefit female residents in the community”.

Ms Patricia Ng  
Member  
Kampong Chai Chee WEC

