

MENDAKI REPORT

# **EMPOWERING LOW-INCOME FAMILIES:**

**Documenting the Contributions  
of Family Excellence Circles (FEC)**

*By Dr Mathew Mathews  
& Cynthia Chan Su Yin*

In collaboration with Research and Policy  
Department Yayasan MENDAKI



# About the Authors

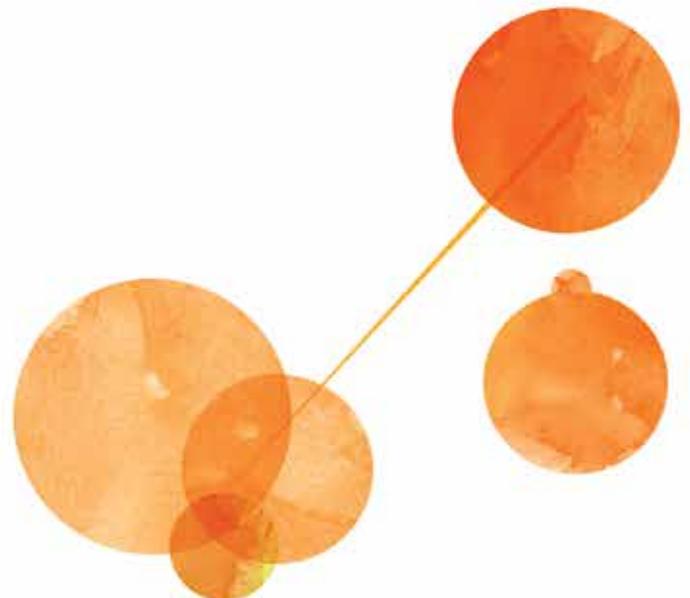
**Dr Mathew Mathews** is a Senior Research Fellow at the Institute of Policy Studies at the Lee Kuan Yew School of Public Policy, National University of Singapore (NUS) where he leads the Society and Identity cluster. He also teaches a course on social policy at the Department of Sociology, NUS. While most of his research relates to societal cohesion and family issues, he has for several years been interested in social service utilisation and provision. His research has included evaluations of programmes for single mothers, low-income families and older persons. Mathew sits on a number of social service agency boards and government panels.

**Chan Su Yin, Cynthia** is Centre Head and Psychologist at Alive Community Network, a Voluntary Welfare Organisation that focuses on delivering social services to children, youth and their families. She studied psychology and economics at NUS and later completed her Post-Graduate Diploma in Education with Distinction from the National Institute of Education. After teaching in school for several years, Cynthia completed her MA in Applied Psychology (Educational Psychology) at the Nanyang Technological University. Cynthia has been involved in a number of research projects related to the family.



## TABLE OF CONTENTS

- 5** CHAPTER 1  
INTRODUCTION
- 14** CHAPTER 2  
PUTTING THINGS IN CONTEXT
- 39** CHAPTER 3  
HOW FAMILY EXCELLENCE  
CIRCLES EMPOWER?
- 53** CHAPTER 4  
REAL LIFE STORIES
- 82** CHAPTER 5  
CONCLUSION



# Preface

While more is being written about the plight of the low-income in Singapore, there is little discussion about strategies that work to alleviate the predicament of the poor. The Family Excellence Circles (FEC) which was launched ten years ago by MENDAKI and now comes under the ambit of the Community Leaders Forum (CLF) was a response to the challenges faced by low-income Malay/Muslim families. The conditions existing among such families entrenched in poverty and family problems, where there is low motivation for success led the Malay community to consider ways to transform their lives.

FEC, rather than merely focussing on the needs of the low-income have developed structures to allow participants to become part of the solution. The social networks developed through the FEC and the motivation that the groups provide for its members to attend learning programmes have helped low-income Malay families enhance their parenting skills, better navigate the education system and find ways for self-development.

This publication provides a glimpse of FEC through the eyes of those who are part of this programme and have benefitted from it. Through the case studies and analysis of Focus Group Discussions (FGDs) it will become clear to readers that FEC hold much potential for assisting low-income families become resilient. Hopefully this brief publication will provide inspiration to policy-makers and social service organisations to find ways to engage the strengths of low-income families through implementing new programmes.

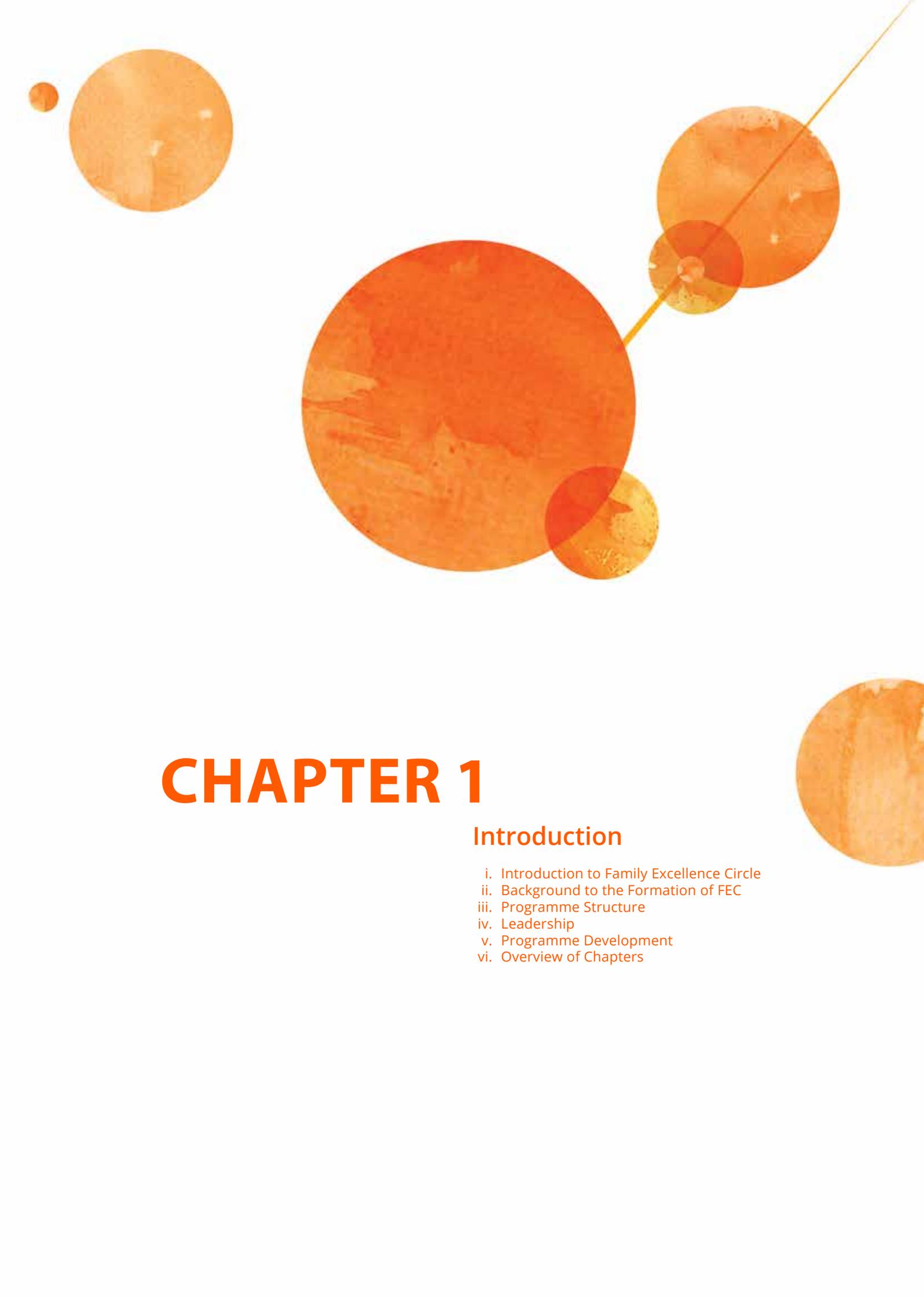
# Acknowledgement

This publication would not have been possible without the support of Yayasan MENDAKI especially the chairman of the board, Dr Yaacob Ibrahim, Minister for Communications and Information and Minister-in-Charge of Muslim Affairs. The project started under the leadership of Madam Moliyah Hashim and was completed under the leadership of its current CEO, Madam Tuminah Sapawi.

We are thankful to the staff from MENDAKI's Research and Policy Department and Family Empowerment Department for their assistance in the course of this study. Sabrena Abdullah and Siti Khadijah Setyo R S did an excellent job in managing the project. Staff at Alive Community Network especially Herianty Binte Mohamad Amin and the other passionate Malay-Muslim social workers who assisted in facilitating FGDs and interviews must be commended for their hard work in providing good quality data.

Mr Janadas Devan, Director of the Institute of Policy supported the first author's involvement in this project which he acknowledges. Wong Fung Shing, Mohammad Khamsya bin Khidzer, Zhang Jiayi and Siti Hajar bte Esa provided much needed assistance at the completion of this project.

Finally we thank the FEC participants who attended the FGDs and were willing to share their personal stories. Their enthusiasm about the value of the FEC certainly spilled over to us.

The page features several decorative orange circles of varying sizes and a thin orange line. One large circle is in the center, with a smaller one to its right and another below it. A thin line extends from the top right towards the center, passing through a small circle. In the top left, there is a small circle and a larger one. In the bottom right, there is a large circle partially cut off by the edge.

# CHAPTER 1

## Introduction

- i. Introduction to Family Excellence Circle
- ii. Background to the Formation of FEC
- iii. Programme Structure
- iv. Leadership
- v. Programme Development
- vi. Overview of Chapters

## i. Introduction to Family Excellence Circles

In 2005, MENDAKI commenced a new programme, Family Excellence Circles (FEC), better known in Malay as **Keluarga AKRAB**. These groups brought together low-income Malay/Muslim parents “to interact, exchange ideas, share best practices on how to cope with daily challenges and embrace life-long learning”.<sup>1</sup> The rationale for such an initiative was based on the idea that “interactions would help to facilitate the exchange of ideas and the sharing of best practices in coping with the everyday challenges of parenthood”.<sup>2</sup> By providing such a platform, it was believed that family resilience would be built, with parents receiving much needed information to deal with family problems.

The number of FEC and their overall membership has increased substantially over the last decade.<sup>3</sup> As of 2015, there are 45 FEC<sup>4</sup> with 630 members in total. Seven groups are Yayasan MENDAKI’s own FEC recruited from programmes such as Tiga M. The rest of the groups are managed by partner organisations such as mosques, Malay/Muslim Organisations (MMOs) and Malay Activity Executive Committees (MAEC) within Community Clubs. The number of partners starting FEC has increased steadily from only one in 2005 to 16 currently.<sup>5</sup>

Organisations which want to form FEC find their own families using their database of members or beneficiaries. They target Muslim families with school-going children whose total gross household income does not exceed \$1800 or have a per capita income not exceeding \$450. Members of a group usually reside within a district or locality which makes it much easier for them to attend meetings. However some Muslim organisations have formed FEC to cater to their beneficiaries and families who are battling with illness. In these cases, FEC members live in different parts of the island and receive transport assistance to join in FEC activities.

<sup>1</sup> Family. Retrieved from <http://www.MENDAKI.org.sg/general/family.aspx>.

<sup>2</sup> Community Leaders Forum Convention 2013: Network Review Report – Family & Employability. (2013). Retrieved from [http://www.clfprojects.org.sg/CLF/upload\\_files/cuteeditor/1/document/book3.pdf](http://www.clfprojects.org.sg/CLF/upload_files/cuteeditor/1/document/book3.pdf)

<sup>3</sup> See Table 1 for FEC membership from 2005-2015

<sup>4</sup> See Table 2 for growth in number of FEC from 2005-2015

<sup>5</sup> See Table 3 for growth in number of partners who run FEC from 2005-2015

## ii. Background to the Formation of FEC

The impetus for the establishment of FEC ten years ago came as a result of a research study that MENDAKI undertook in 2004. In its attempt to help more Malay families progress through education, MENDAKI staff noticed that there were substantial number of students entering Primary school who were inadequately prepared for this phase in their educational journey due to the lack of pre-school education. This led the team to initiate a project where MENDAKI brought together volunteers and staffs to reach out to such families and convince parents to enroll their children in a special preparation programme before their children enter Primary One. This initiative brought children to selected kindergartens which agreed to provide a modified programme for children. Special workshops for parents where they could be trained to help their children with the basics of reading, writing and Mathematics were initiated.

The results of the pilot programme, while certainly heartening, were not altogether spectacular despite the efforts put in. There were a number of children who dropped out of the programme, quite a few who missed out on many days of classes, and less than half of the parents attended the bulk of workshops. These parents found it very challenging to maintain commitment to the programme and cited the timing of the classes, health issues and work related difficulties as some hurdles.

The greatest gain from the pilot programme was the organic formation of a group of parents who had become convinced of the importance of pre-school education. In July 2004 before the start of registration for enrolment of children to pre-school in 2005, a group of 13 "Prep Parents" mostly from Kampung Ubi Community Centre started encouraging friends and relatives with pre-school going children to register their children into pre-school. On their own initiative, they explained the available subsidies to other parents and reminded them to register

their children early. The leader of this informal group also approached MENDAKI for flyers about government subsidies. To support this organic initiative, MENDAKI provided a structure for these “pre-school campaigners” by compiling a pre-school kit consisting of a fridge magnet with a hotline number and brochures on national subsidies to allay parents’ financial worries. The parents identified neighbourhoods where they knew of couples with young children. Their own children also assisted in identifying friends at the playground who were not attending pre-school and reported their details to their mothers. Their husbands distributed the pre-school kits to their friends. They made home visits and explained to their neighbours and friends about pre-school. This group of campaigners successfully referred 23 children who were eligible for pre-school.

This organic group prompted Dr Yaacob Ibrahim, Minister-in-charge of Muslim Affairs and then Minister for Environment & Water Resources in his speech at the CLF on 30th October 2004 to share how such loose groupings of families existed in pockets. Apart from providing support to one another, the members of these groups also shaped the behavior of other parents. Dr Yaacob noted that there should be ways to replicate these informal groupings and nurture their growth.

With this in mind, FEC was formed at the start of 2005. An initiative of the Family Development Network, one of the four sectoral networks under the ambit of the CLF, it was hoped that through the activities and sharing sessions, parents would be able to learn new skills and share best practices especially with regard to matters pertaining to their family and children’s development. The FEC became a platform at which parents share their parenting difficulties and successes, parenting skills, and explore different ways of dealing with family challenges as well as everyday issues.



### **iii. Programme Structure**

The programmes that FEC adopt are as follows:

Each group is made up of about 12 to 15 families. Various family forms constitute the groups - nuclear, single parent and blended families. The groups meet regularly. While most attempt to have monthly meetings, there is some flexibility based on member's schedules.

There are three types of group activities:

#### **a. Bonding Sessions**

These sessions which are supposed to happen twice a year normally entail families engaged in leisure type activities such as visits to places of attraction, picnics, fishing trips and even short trips to nearby overseas destinations. The purpose of these sessions is to instil a sense of camaraderie among the families which are part of the FEC.

#### **b. Group Support Sessions**

Groups have about six such sessions annually where they discuss and support each other. They are facilitated group meetings where group members discuss some of the challenges they face as well as what they have gained through their attendance at various workshops.

#### **c. Learning Journeys**

Learning journeys comprise an important part of the activities undertaken by FEC. During this time, members attend a number of workshops on parenting and financial literacy. They also attend career fairs organised by MENDAKI SENSE and participate in religious talks organized by mosques. When national events such as National Family Week are held, FEC members attend these programmes as a group.

Each group is required to conduct six Group Support Sessions, four Learning Journeys and two Bonding Sessions every year.

#### **iv. Leadership**

Each group has a leader and assistant leader who are nominated by the members of the group. In practice, the leader is often also the person who starts up the group and reaches out to others to become part of the FEC. Leaders are to ensure that members attend meetings regularly and that the group is cohesive. He or she is often in charge of organising meetings, steering the plans for the group and facilitating the group support sessions. Group leaders undergo a five-hour long training in facilitation conducted by MENDAKI. This training introduces them to the principles of group dynamics and teaches them skills to diffuse tensions in group settings. Leaders also gain skills based on MENDAKI's Resiliency Kit booklet.

There is some variation in terms of who plans and facilitates sessions. In the case of Muslim Kidney Action Association (MKAC) which also hosts FEC, staff and volunteers of the association step in to facilitate and plan for the group.<sup>6</sup> Since many of the participants in this FEC have serious health problems, they are unable to organise and lead sessions.

<sup>6</sup> See MKAC's website for more information <http://mkac.sg/programmes/family-excellence-circles.html>

## V. Programme Development

Over the last decade, there has been regular monitoring of the FEC programme. Based on the reports given during the CLF, about 80% of FEC members were regularly attending meetings and participating in key programmes such as MENDAKI's Strengthening Families Series. There have also been observations about member's ability to organise a variety of activities on their own initiative. Groups have also successfully reached out to others using social media and technology.<sup>7</sup>

New goals which consider the specific needs of the community have been added in recent years. One such goal is to develop life-long learning interests among FEC members.

There have also been minor refinements to the FEC programme over the years. These have included reviews of funding criteria and the quantum so as to better meet the objectives of the programme. Programme-specific changes have included the redesigning of training material so that group leaders are better able to guide their members towards building resilient families.

Partners who host FEC also add components to the programme. For instance, MKAC provides individual sessions to their beneficiaries and family members after the group session. Here, they discuss any concerns pertinent to the family and make recommendations for follow-up actions to better assist them.

<sup>7</sup> Community Leaders Forum Convention 2012. Retrieved from [http://www.clfprojects.org.sg/CLF/upload\\_files/cuteeditor/1/document/CLF Report 2012\\_Programme Updates.pdf](http://www.clfprojects.org.sg/CLF/upload_files/cuteeditor/1/document/CLF Report 2012_Programme Updates.pdf), p 25.

## vi. Overview of Chapters

In the following chapter, we look at the theoretical basis for FEC. We first examine briefly the literature on low-income Malay household and then locate their problems in the larger discussion about poverty and how it affects low-income families. We then examine the usefulness of building social capital for poor populations to progress and examine two intervention programmes where support group programmes have greatly helped low-income families.

The third chapter features our findings from a series of FGDs that were conducted to understand the perceptions of those who attend FEC. We study learning points that members have made through their involvement in these groups and reflect on possible challenges and strategies which could further develop the effectiveness of FEC.

The fourth chapter provides six case studies of resilient families that are part of FEC. We show the mechanisms that allowed these low-income Malay families to succeed despite the different challenges they faced. We note the resources and attitudes that these families displayed and how the FEC structure supported this.

The final chapter provides a short conclusion based on our observations of FEC. We consider how FEC can continue to build on the good progress they have made within the Malay community. ●

Table 1 Growth in FEC Membership from 2010 to 2015

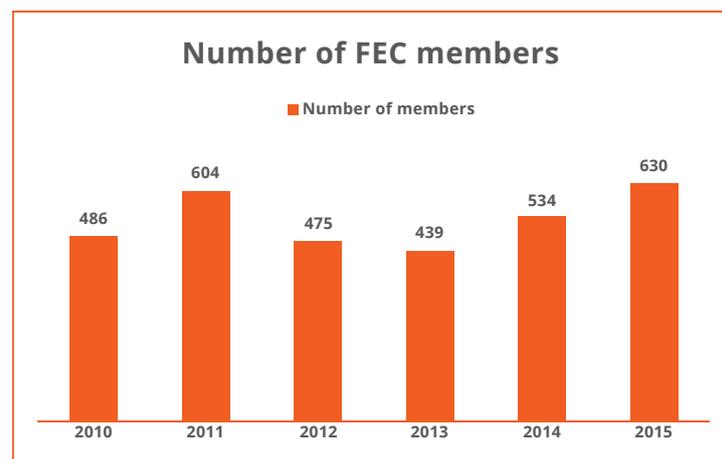


Table 2 Growth in Number of Groups from 2010 to 2015

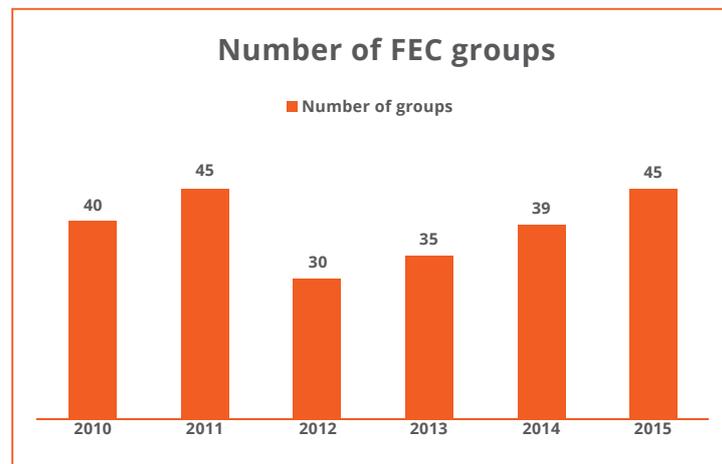
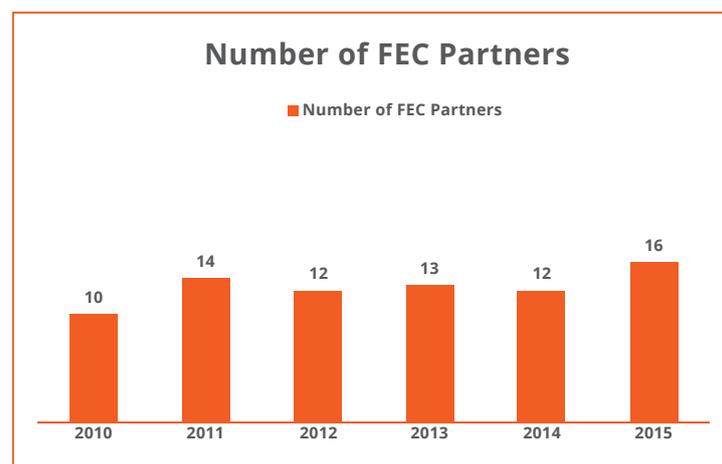
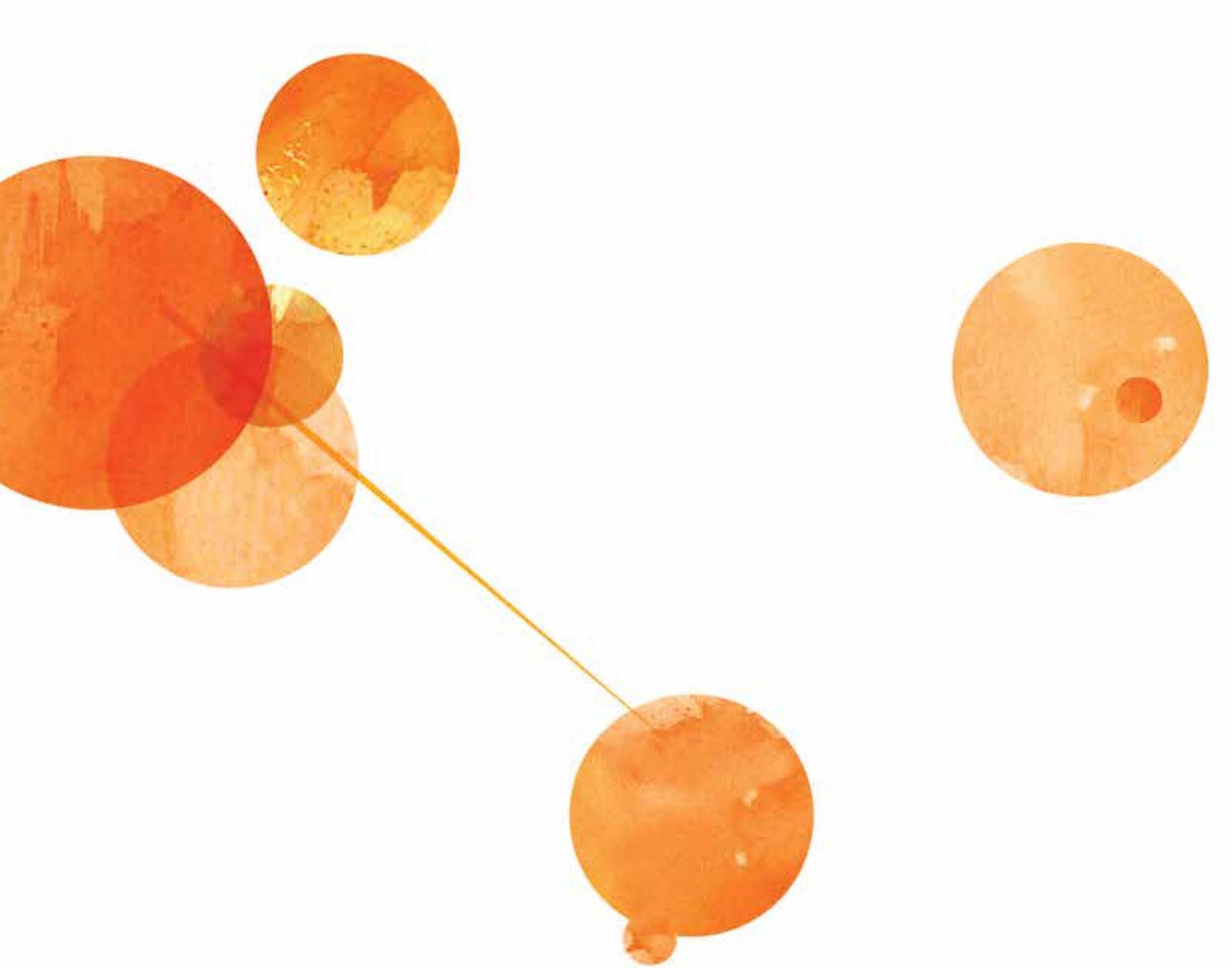


Table 3 Growth in Number of Partners from 2010 to 2015





# CHAPTER 2

## Putting Things in Context

- i. Malay Community Progress & Challenge
- ii. International Literature on Low-income Families and their Challenges
- iii. Effects of Poverty on Child Outcomes
- iv. Parenting
- v. Parentification of Children
- vi. Marriage
- vii. Coping With Poverty
- viii. Social Capital Building
- ix. Social Support and How Low-income Families Mobilise Their Resources
- x. Problems Posed by Homogenous Social Bonds
- xi. Bridging Out
- xii. Role Modelling and Hybrid Networks
- xiii. How Have Intervention Programmes Helped?
- xiv. Empowering Parents, Empowering Communities
- xv. Summary

## i. Malay Community Progress & Challenge

The Malay community has made significant progress in education, income and quality of life over the last decades.<sup>8</sup> Currently among its ranks are senior members of various professions, industry, civil service and the military. In 2012 a Malay student was awarded the President Scholarship<sup>9</sup>, a clear indication that more Malays are able to be competitive and achieve top positions.

However, there are disadvantaged Malays who require focused attention so that they will be better able to achieve such progress in the years to come. Based on data from the 2010 Population Census, 25.4% of Malay households earned below \$2000 a month. There is also a disproportionate number of Malay families in this category as compared to the other racial groups in Singapore.<sup>10</sup> The Malay community has focused its attention on uplifting this segment of the population through concerted efforts in helping them with their education.

There are several challenges that some Malay children face in excelling academically. Though most Malay students have little problem completing their primary education, about 7% do not pass their PSLE. This is compared to only 1% of Chinese students who failed their PSLE in 2012.<sup>11</sup> In the same year, 62% of Malay students achieved at least 5 'O' Level passes at the GCE 'O' Level examinations compared to 87% of Chinese students. There is a disproportionate representation of Malay students in the Normal Technical stream in secondary schools and fewer make it to university.<sup>12</sup>

In Zhang's study where she interviewed successful and unsuccessful Malay students, she noted how cultural capital allowed some students to do better. These students were often from better socio-economic backgrounds and received better home support, tuition, and the option of various types of enrichment classes.<sup>13</sup> They were clearly at an advantage

<sup>8</sup> Community Leaders' Forum (CLF) Forward Planning Exercise 2010: Envisioning Youth – Nurturing Community – Enhancing Society. 2015. Singapore.

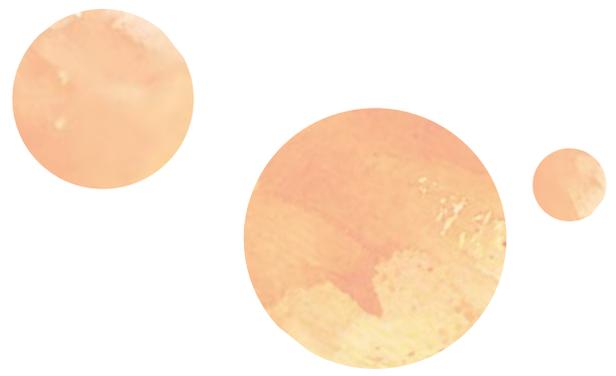
<sup>9</sup> Stacey Chia and Matthias Chew. 2012. '5 Receive President's Scholarship Award'. The Straits Times. <http://www.straitstimes.com/breaking-news/singapore/story/5-receive-presidents-scholarship-award-20120815>.

<sup>10</sup> Department of Statistics, 2010. Census Of Population 2010 Statistical Release 2 – Households And Housing. Singapore.

<sup>11</sup> Ministry of Education, 2014. Education Statistics Digest 2014. Singapore.

<sup>12</sup> Abdul Sharif Aboo Kassim, 2010 'Education of the Malays: The Way Forward'. *Karyawan*, 10: 7-10

<sup>13</sup> Zhang Jiayi. 2014 Debunking the Myth of the Lazy Malays. *Mendaki Occasional Paper Series*, 1



compared to those from humble backgrounds, who sometimes had to sacrifice study time to engage in work or family care activities and who received little supervision from their parents.

Malay students who were disadvantaged tended to have inadequate parental assistance. Parents found it hard to motivate their children to focus on their education and did not have the skills to help their children navigate through the competitive educational landscape. They did not have firm goals for their children to achieve and emphasized allowing their children to chart their own course or excused their poor performance on the basis that they were slow learners.<sup>14</sup>

Besides this, some allege that low-income Malay parents may not prioritise education. Instead they might pursue upgrading their home furnishings rather than investing in educational resources.<sup>15</sup>

Malay community leaders are also concerned about family issues among low-income Malays. This is seen particularly in the higher number of divorces among the community.<sup>16</sup> Based on divorces filed under the Administration of Muslim Law Act, about a quarter of Muslims married in 2001 divorced within ten years.<sup>17</sup> Among those with lower educational qualifications, the prevalence of divorce was even higher.<sup>18</sup> Considering that many among those who were married for about 10 years have children, the impact on these school-going children can be substantial. Divorces can reduce family cohesiveness and subsequently reduce parents' ability to help their children excel. Parents involved in divorce proceedings face substantial stress and do not have the emotional resources to also help their children with their learning and development.

<sup>14</sup> Maryam Mohamed Mokhtar et al., 2012 *A Malay Underclass: An Exploration of a Uniquely Singaporean Issue*, Nanyang Technological University.

<sup>15</sup> *Ibid*

<sup>16</sup> Association of Muslim Professionals. 2012. *The Next Decade – Social*. Pp 66-84.

<sup>17</sup> Ministry of Social and Family Development. 2015 *Dissolution of Marriages Among Marriage Cohorts, 1987-2012. Statistics Series Issue No 1*

<sup>18</sup> *Ibid*

“One thing is basic. Whether it’s about education or employability, “Family”, which is the building block of society, is so crucial towards the whole process and approach of helping families break away from the vicious cycle of dysfunctionality.



Muslim marriages which involve younger grooms between 20-24 years are more likely to result in divorce. Among recent cohorts there was 1.5 times higher chance of these marriages resulting in divorce compared to marriages where the groom was older.<sup>19</sup> This is probably since those who married very early were less prepared for the realities of life-long marital commitment and its expectations.

There is a strong recognition among Singaporean Malay leaders that dealing with the poor performance of low-income Malay children will require attention to be placed on family issues. As Mr Zainul Abidin Rasheed, former Senior Minister of State expressed when considering the Malay community’s problems, “One thing is basic. Whether it’s about education or employability, “Family”, which is the building block of society, is so crucial towards the whole process and approach of helping families break away from the vicious cycle of dysfunctionality.”<sup>20</sup>

In order to help them, as Dr Mohamad Maliki, Minister of State for National Development and Defence aptly stated, it is important for the community to “journey together with them (families-in need) to go through the challenges that they are going through.” It is only in doing so that these families will “begin to feel that they are not alone. They begin to feel that everyone is prepared to learn. Everyone is prepared to make good.”<sup>21</sup>

## ii. International Literature on Low-Income Families and their Challenges

The problems that plague low-income Malay families are not unique to the Malays. International studies note many family based problems among low-income families. Compared to more affluent families, low-income families are challenged and live with substantial stress.<sup>22</sup> Some

<sup>19</sup> Ibid

<sup>20</sup> *Threading Our Future Together*. 2015. *Community Leaders' Forum Annual Report 2011*. Singapore.

<sup>21</sup> Ibid

<sup>22</sup> Juby, Cindy, and Joan R. Rycraft. 2004. 'Family Preservation Strategies For Families In Poverty'. *Families In Society: The Journal Of Contemporary Social Services* 85 (4): 581-587. doi:10.1606/1044-3894.1847.

<sup>23</sup> Sampson, R.J. 2001. 'How Do Communities Under Gird Or Undermine Human Development? Relevant Contexts And Social Mechanisms'. In *Does It Take A Village? Community Effects On Children, Adolescents And Families*, 1st ed., 3-30. Mahwah, NJ: Lawrence Erlbaum Associates.

Spencer, M.B. 2001. 'Resiliency And Fragility Factors Associated With The Contextual Experiences Of Low-Resource Urban African-American Male Youth And Families'. In *Does It Take A Village? Community Effects On Children, Adolescents And Families*, 1st ed., 51-78. Mahwah, NJ: Lawrence Erlbaum Associates.

<sup>24</sup> Juby and Rycraft. 2004. 'Family Preservation Strategies For Families In Poverty'.

Eamon, Mary Keegan, and Meenakshi Venkataraman. 2003. 'Implementing Parent Management Training In The Context Of Poverty'. *The American Journal Of Family Therapy* 31 (4): 281-293. doi:10.1080/01926180390201972.

Seccombe, Karen. 2002. "Beating The Odds" Versus "Changing The Odds": Poverty, Resilience, And Family Policy'. *Journal Of Marriage And Family* 64 (2): 384-394. doi:10.1111/j.1741-3737.2002.00384.x.



of these stressors arise from the living environment of poorer families who have to live in areas where there are others who are poor and where higher crime rates, clutter and risks exist. In these neighbourhoods, they also do not have sufficient contact with those from other social classes who have more resources.<sup>23</sup> Within the home, low-income families are more likely to deal with a family member with physical and mental illness.<sup>24</sup>

### iii. Effects of Poverty on Child Outcomes

Children of low-income families often have to face the confluence of many stressors in their day-to-day life, and in different domains like their home and school. The impoverished contexts in which they live in also contribute to the stresses of other adults who play an important role in their lives, like their parents or teachers. Therefore, disadvantaged children tend to engage in an environment that can stunt development.

For instance, children in poverty tend to engage in an environment where they are less likely to have access to print media, age-appropriate toys, informal learning venues, and educational digital materials. All this results in a less cognitively stimulated childhood.<sup>25</sup>

Time scarcity and unpredictable time obligation is a phenomenon often observed among low-income families.<sup>26</sup> Due to disruptions in the routinisation of daily activities among low-income families often brought about by shift work, low wages, as well as irregular work schedules<sup>27</sup>, they experience time scarcity and unpredictable time obligations. The daily struggle to navigate and improvise through the multiple disruptions often lead those in poverty to hold strong present-time orientations and a pessimistic outlook for the future.<sup>28</sup> Stack recognized that youth, as well as many low-income families, “appear to be bored, with nothing to

<sup>23</sup> Bradley, Robert H., and Robert F. Corwyn. 2002. 'Socioeconomic Status And Child Development'. *Annu. Rev. Psychol.* 53 (1): 371-399. doi:10.1146/annurev.psych.53.100901.135233.

Duncan, Greg J., and Jeanne Brooks-Gunn. 1997. *Consequences Of Growing Up Poor*. New York: Russell Sage Foundation.

Evans, Gary W. 2004. 'The Environment Of Childhood Poverty.'. *American Psychologist* 59 (2): 77-92. doi:10.1037/0003-066x.59.2.77.

<sup>26</sup> Roy, Kevin M., Carolyn Y. Tubbs, and Linda M. Burton. 2004. 'Don't Have No Time: Daily Rhythms And The Organization Of Time For Low-Income Families\*'. *Family Relations* 53 (2): 168-178. doi:10.1111/j.0022-2445.2004.00007.

<sup>27</sup> Presser, Harriet B. 1986. 'Shift Work Among American Women And Child Care'. *Journal Of Marriage And The Family* 48 (3): 551. doi:10.2307/352041.

Presser, Harriet B. 1989. 'Can We Make Time For Children? The Economy, Work Schedules, And Child Care: Population Association Of America, 1989 Presidential Address'. *Demography* 26 (4): 523. doi:10.2307/2061256.x

Stacks, Carol. 2002. 'Coming Of Age In Oakland'. In *The New Poverty Studies: The Ethnography Of Power, Politics, And Impoverished People In The United States*, 1st ed. New York: New York University Press.

<sup>28</sup> Rifkin, Jeremy. 1987. *Time Wars: The Primary Conflict In Human History*. New York.

do, and at the same time stressed out, with too many demands on their time."<sup>29</sup>

Rutter and colleagues found that family stressors alone are not indicative of child behaviour problems. However, when two or more stressors were present, the risk of child behaviour problems increases two- to four-fold.<sup>30</sup> Such findings are telling of the impact of cumulative chronic family stress on children's adjustment. There are biological consequences for children living under these conditions - higher amounts of sympathetic nervous activity (e.g., elevated blood pressure), elevated hypothalamic pituitary adrenal axis (HPA) activity (e.g., dysregulated cortisol), dysregulated metabolic activity (e.g., elevated adiposity), and compromised immune function compared to their better off counterparts.<sup>31</sup> Early childhood deprivation also predicts morbidity in adulthood, regardless of social mobility in later life.<sup>32</sup>

Chronic stress also affects abilities, attention control, working memory, inhibitory control, the delaying of gratification, as well as planning.<sup>33</sup> These abilities are often what constitutes self-regulation and coping mechanisms. As such, low-income adolescents<sup>34</sup> are more likely to use disengagement coping strategies, which has been found to elevate internalizing, externalizing, and social difficulties among low-income children and adolescents. However, low-income children who rely primarily on engagement coping strategies like problem solving in response to poverty-related stress exhibit fewer adverse psychological symptoms.<sup>35</sup>

In a similar vein, Huaqing and Kaise found that disadvantaged preschool children tend to be at a greater risk for the development of behaviour problems than counterparts from higher socio-economic status (SES) backgrounds. These pre-schoolers also tend to have lower language abilities and relatively

<sup>29</sup> Stacks, Carol. 2002. 'Coming Of Age In Oakland'.

<sup>30</sup> Rutter et al. 1975. 'Attainment And Adjustment In Two Geographical Areas: I--The Prevalence Of Psychiatric Disorder'. *The British Journal Of Psychiatry* 126 (6): 493-509. doi:10.1192/bjip.126.6.493.

Rutter et al. 1975. 'Attainment And Adjustment In Two Geographical Areas: III--Some Factors Accounting For Area Differences'. *The British Journal Of Psychiatry* 126 (6): 520-533. doi:10.1192/bjip.126.6.520.

<sup>31</sup> Chen, Edith, Karen A. Matthews, and W. Thomas Boyce. 2002. 'Socioeconomic Differences In Children's Health: How And Why Do These Relationships Change With Age?'. *Psychological Bulletin* 128 (2): 295-329. doi:10.1037//0033-2909.128.2.295.

Evans et al. 2012. 'How Poverty Gets Under The Skin: A Life Course Perspective'. In *The Oxford Handbook Of Poverty And Child Development*, 1st ed. New York: Oxford University Press.

Miller, Gregory E., Edith Chen, and Karen J. Parker. 2011. 'Psychological Stress In Childhood And Susceptibility To The Chronic Diseases Of Aging: Moving Toward A Model Of Behavioral And Biological Mechanisms.'. *Psychological Bulletin* 137 (6): 959-997. doi:10.1037/a0024768.

<sup>32</sup> Evans, Gary W., and Pilyoung Kim. 2012. 'Childhood Poverty, Chronic Stress, Self-Regulation, And Coping'. *Child Development Perspectives* 7 (1): 43-48. doi:10.1111/cdep.12013.

Kiser, Laurel J. 2007. 'Protecting Children From The Dangers Of Urban Poverty'. *Clinical Psychology Review* 27 (2): 211-225. doi:10.1016/j.cpr.2006.07.004.

Riley et al. 2009. 'Mental Health Of Children Of Low-Income Depressed Mothers: Influences Of Parenting, Family Environment, And Raters'. *Psychiatric Services* 60 (3). doi:10.1176/appi.ps.60.3.329.

<sup>33</sup> Blair, Clancy. 2010. 'Stress And The Development Of Self-Regulation In Context'. *Child Development Perspectives* 4 (3): 181-188. doi:10.1111/j.1750-8606.2010.00145.x.

Blair, Clancy, and C. Cybele Raver. 2012. 'Child Development In The Context Of Adversity: Experiential Canalization Of Brain And Behavior.'. *American Psychologist* 67 (4): 309-318. doi:10.1037/a0027493.

<sup>34</sup> Wolff et al. 2011. 'Family Poverty, Stress And Coping'. In *Encyclopedia Of Adolescence*, 1st ed., 941-951. New York: Springer.

<sup>35</sup> Ibid.

more deficits in social skills. Children with behaviour problems who are from low-SES backgrounds are somewhat more likely to have temperament difficulties.<sup>36</sup>

#### iv. Parenting

Due to the context in which low-income families are embedded, poverty can impact the competencies of parents, as well as their ability to maintain positive interpersonal relationships among family members.<sup>37</sup> Exposure to poverty increases distress among parents, which negatively affects the quality of parent–child interactions.<sup>38</sup>

Research on family stress models has documented that economic stress impacts child outcomes by creating distress in parents.<sup>39</sup> This in turn could lead to a slew of other problems which include marital distress, interpersonal withdrawal and less attuned parenting.<sup>40</sup>

Lower income parents also tend to engage in harsher and less responsive interactions with their children.<sup>41</sup> Low-income families have more conflict and hostility, and are more likely to rely on corporal punishment. Less responsive parenting in disadvantaged families includes both decreased instrumental as well as emotional support. Low-income parents who talk less to their children tend to have children with poorer language skills, which limit children’s ability to regulate their emotions because of deficits in emotional expression and communication skills.<sup>42</sup> Positive parent–child relations, in contrast, can buffer the impacts of childhood poverty on children’s well-being. Invested parents may also lead to better development of self-regulatory skills in children. Relationships with caregivers are important adaptive systems for children coping with stress and trauma. Parents and other caregivers can provide some protection

<sup>36</sup> Huaqing Qi, C., and A. P. Kaiser. 2003. 'Behavior Problems Of Preschool Children From Low-Income Families: Review Of The Literature'. *Topics In Early Childhood Special Education* 23 (4): 188-216. doi:10.1177/02711214030230040201.

<sup>37</sup> Conger, Rand D., and M. Brent Donnellan. 2007. 'An Interactionist Perspective On The Socioeconomic Context Of Human Development'. *Annu. Rev. Psychol.* 58 (1): 175-199. doi:10.1146/annurev.psych.58.110405.085551

Grant et al. 2003. 'Stressors And Child And Adolescent Psychopathology: Moving From Markers To Mechanisms Of Risk.'. *Psychological Bulletin* 129 (3): 447-466. doi:10.1037/0033-2909.129.3.447.

<sup>38</sup> Ibid.

<sup>39</sup> Elder et al. 1995. 'Inner-City Parents Under Economic Pressure: Perspectives On The Strategies Of Parenting'. *Journal Of Marriage And The Family* 57 (3): 771. doi:10.2307/353931.

<sup>40</sup> Donnellan et al. 2009. 'Personal Characteristics And Resilience To Economic Hardship And Its Consequences: Conceptual Issues And Empirical Illustrations'. *Journal Of Personality* 77 (6): 1645-1676. doi:10.1111/j.1467-6494.2009.00596.x. Seccombe, 2002. "Beating The Odds" Versus "Changing The Odds"

<sup>41</sup> Bradley and Corwyn. 2002. 'Socioeconomic Status And Child Development'. Conger and Donnellan. 2007. 'An Interactionist Perspective On The Socioeconomic Context Of Human Development'. Grant et al., 2003. 'Stressors And Child And Adolescent Psychopathology: Moving From Markers To Mechanisms Of Risk.'

<sup>42</sup> Hoff, E, B Laursen, and T Tardiff. 2002. 'Socioeconomic Status And Parenting'. In *Handbook Of Parenting: Vol 2 Biology And Ecology Of Parenting*, 1st ed.

from the negative impacts of adversity through supportive parenting behaviour. For instance homeless children who experienced parenting characterised by positive structure, direction, and responsiveness had fewer trauma symptoms and fewer emotional/behavior problems.

## V. Parentification of Children

Due to inadequate time and competing concerns, parents from low-income families can neglect the emotional and social needs of their children.<sup>43</sup> Parents from poor families sometimes elicit children's help with household chores in a process of "parentification", in which children are given developmentally inappropriate expectations to handle adult responsibilities.<sup>44</sup> In such cases, these children may have to sacrifice their own needs for attention, comfort, and guidance and defer individual pursuits such as friendships and an education in order to fulfil their duties.<sup>45</sup> North American research shows that this phenomenon is common among economically disadvantaged families.<sup>46</sup> A substantial number of studies point to the negative effects of parentification on developmental outcomes, including anxiety, depression, psychological distress, shame, eating disorders, substance misuse, and poor academic performances.<sup>47</sup>

## VI. Marriage

Low-income marriages tend to experience worse outcomes than marriages of higher income groups. Rates of divorce are nearly twice as high for women who live in low-income neighbourhoods as compared with those in high-income neighbourhoods.<sup>48</sup> This has implications on the children who are victims of the divorce. They have to deal with the psychological distress that is associated with their parent's divorce as well as the changes in their environment due to changes in housing, custody and visitation arrangements.

<sup>43</sup> Chee, Li Ping, Esther C. L. Goh, and Leon Kuczynski. 2014. 'Oversized Loads: Child Parentification In Low-Income Families And Underlying Parent-Child Dynamics'. *Families In Society: The Journal Of Contemporary Social Services* 95 (3): 204-212. doi:10.1606/1044-3894.2014.95.26.

<sup>44</sup> Chase, Nancy D. 1999. *Burdened Children*. Thousand Oaks, Calif.: Sage Publications.

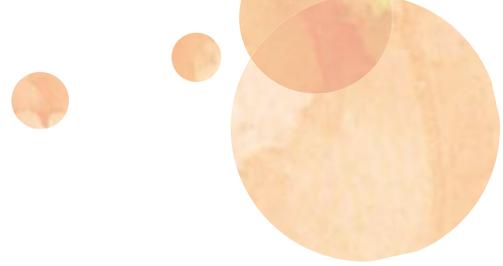
Jurkovic, Gregory J. 1997. *Lost Childhoods*. New York: Brunner/Mazel.

<sup>45</sup> Chase, 1999. *Burdened Children*.

<sup>46</sup> Burton, Linda. 2007. 'Childhood Adultification In Economically Disadvantaged Families: A Conceptual Model'. *Family Relations* 56 (4): 329-345. doi:10.1111/j.1741-3729.2007.00463.x.

<sup>47</sup> Burnett et al., 2006. 'Family Unpredictability, Parental Alcoholism, And The Development Of Parentification'. *The American Journal Of Family Therapy* 34 (3): 181-189. doi:10.1080/01926180600550437.

<sup>48</sup> McMahon, Thomas J., and Suniya S. Luthar. 2007. 'Defining Characteristics And Potential Consequences Of Caretaking Burden Among Children Living In



There are various reasons for the fragility of marriages among the low-income. The relationship problems that low-income marriages typically face arise from issues that plague low-income families. These include financial issues, substance abuse, as well as issues regarding fidelity and friends. For instance, economic factors have been demonstrated to affect the dissolution of marriages. Doiron and Mendolia found that couples in which the husband experiences a job loss are more likely to divorce.<sup>49</sup> This is because a job loss can be considered a stressor event that adversely affects a household's financial state as well as their coping resources, which in turn could lead to a conflict. More importantly, the termination of an employment can also reveal information about a partner's qualities and hence suitability as a mate. This could include values such as reliability or responsibility. Eliason underlines that the traits needed to keep a job are arguably similar to the traits of a reliable partner.<sup>50</sup> Dismissals owing from plant closures or retrenchments have been shown to affect future financial earnings less than other "person-specific" dismissals caused in part by characteristics and behaviours. Hence, the exit from the labour market can sometimes play a huge role in the dissolution of families.

Other explanations for the fragility of marriage among low-income populations have implicated unrealistic economic and romantic expectations for their relationships.<sup>51</sup> According to this view, low-income people are likely to embrace a modern, soul mate model of marriage that prioritises the ability of marriage to provide emotional fulfilment over the social functions of marriage. Such expectations affect relationships in low-income communities since by idealising such fulfilment, it likely sets the person to greater disappointment when expectations are not met.

It is possible that while low-income people idealise marriage, they recognize that the marriages they desire are not always possible.

Urban Poverty'. *American Journal Of Orthopsychiatry* 77 (2): 267-281. doi:10.1037/0002-9432.77.2.267.

<sup>47</sup> Chase, Nancy D., Mary P. Deming, and Marilyn C. Wells. 1998. 'Parentification, Parental Alcoholism, And Academic Status Among Young Adults'. *The American Journal Of Family Therapy* 26 (2): 105-114. doi:10.1080/01926189808251091.

Jankowski et al., 2011. 'Parentification And Mental Health Symptoms: Mediator Effects Of Perceived Unfairness And Differentiation Of Self'. *J. Fam. Ther.* 35 (1): 43-65. doi:10.1111/j.1467-6427.2011.00574.x.

<sup>48</sup> Raley, R. Kelly, and Larry Bumpass. 2003. 'The Topography Of The Divorce Plateau'. *Demres* 8: 245-260. doi:10.4054/demres.2003.8.8.

<sup>49</sup> Doiron, Denise, and Silvia Mendolia. 2011. 'The Impact Of Job Loss On Family Dissolution'. *J Popul Econ* 25 (1): 367-398. doi:10.1007/s00148-010-0353-5.

<sup>50</sup> Eliason, Marcus. 2011. 'Lost Jobs, Broken Marriages'. *J Popul Econ* 25 (4): 1365-1397. doi:10.1007/s00148-011-0394-4.

<sup>51</sup> Cherlin, Andrew J. 2004. 'The Deinstitutionalization Of American Marriage'. *Journal Of Marriage And Family* 66 (4): 848-861. doi:10.1111/j.0022-2445.2004.00058.x.

“Money is often set aside for priorities that have been determined, and women typically take on a central role in managing family funds. They often cut back on their own consumption first, prioritising the demands of other family members, as well as their children’s educational needs.



Thus they accept other family forms as inevitable. In determining the appropriateness of some behaviours, practicality may take precedence over idealism. Low-income populations may have more experience with effective single-parent households and thus be more inclined to accept such family forms.

## Vii. Coping with Poverty

To make ends meet, families have to engage in a balancing act involving the continuous search to expand family resources as well as to decrease consumption. This delicate and often complicated task requires a great deal of financial management. Money is often set aside for priorities that have been determined, and women typically take on a central role in managing family funds.<sup>52</sup> They often cut back on their own consumption first, prioritising the demands of other family members, as well as their children’s educational needs.<sup>53</sup>

Spending priorities of low-income households generally include meeting housing costs and paying utilities, followed by food and other discretionary spending such as clothing.<sup>54</sup> However, unexpected expenditures, like replacing a broken fridge or repaying a debt can disrupt the pre-determined order of priorities.<sup>55</sup> Other consumption strategies have also been adopted. Ahluwalia, Dodds and Baligh looked at how low-income families cope with food insufficiency.<sup>56</sup> Insufficient food was often perceived as a departure from what the participants considered “normal” eating patterns and normal meal composition. The lack of normalcy was a source of shame and left many families with a sense of inadequacy in their roles as parents. These parents were found to have come up with consumption strategies that included the extensive consumption of low-cost food, purchasing store-brand items, bought items in bulk, shopping at several different food stores, using coupons,

<sup>52</sup> Pahl, J. M. 1989. *Money And Marriage*. New York: St. Martin's Press.

<sup>53</sup> Walker, R, S Middleton, and M Thomas. 1994. 'How Mothers Use Child Benefit'. In *Family Fortunes: Pressures On Parents And Children In The 1990S*, 1st ed. London.

<sup>54</sup> Department of Work and Pensions,. 2003. *Low-Income Families And Household Spending: Research Report 192*. London.

<sup>55</sup> *Ibid*

<sup>56</sup> Ahluwalia, I. B., J. M. Dodds, and M. Baligh. 1998. 'Social Support And Coping Behaviors Of Low-Income Families Experiencing Food Insufficiency In North Carolina'. *Health Education & Behavior* 25 (5): 599-612. doi:10.1177/109019819802500507.



budgeting money for all expenditures and refraining from purchasing unnecessary items. Participants often made their own shopping lists, planned their menus, shopped for a month at a time, and shopped with other families at multiple stores to reduce transportation costs. Many parents coped with having insufficient food by staggering their bills (e.g., paying the electricity bill one month and the water bill the next), eating little themselves to ensure that their children had enough food, and sending children to eat with relatives.

Children's need to conform to cultural norms in a consumerist milieu can also be prioritised by some low-income mothers.<sup>57</sup> Mothers often place the needs of their children above their own, and in this context, the mothers sometimes worked to ensure their children have the material resources necessary to 'fit in' with their peers. For many, especially those with school age children, this involves the purchase of brand name clothing. Coping through consumption is one of the most utilised coping strategies and consistent with the 'commodification' of youth culture.<sup>58</sup> For many young people the purchase and display of brand names is viewed as a way of avoiding stigma.<sup>59</sup> However, such coping strategies adopted by low-income families were found to further stigmatise in an ironic and cruel twist.<sup>60</sup> Nonetheless, evidence suggests that coping efforts can result in higher self-esteem among mothers who feel they can manage such demands of the family. They might enjoy feelings of independence, without the contributions of other family members.

For other low-income consumers, emotional coping strategies can include distancing, fantasising about a better future, as well as by making downward comparisons. Hill and Stamey found that distancing is particularly salient among the homeless to distinguish themselves from more dependent peers and to demonstrate how they live independently by their own resources.<sup>61</sup> Fantasies about future home lives tend to

<sup>57</sup> Hamilton, K. 2012. 'Low-Income Families And Coping Through Brands: Inclusion Or Stigma?'. *Sociology* 46 (1): 74-90. doi:10.1177/0038038511416146.

<sup>58</sup> Klein, Naomi. 2000. *No Logo*. New York, NY: Picador.

<sup>59</sup> Miller, C, and B Major. 2000. 'Coping With Stigma And Prejudice'. In *The Social Psychology Of Stigma*, 1st ed. New York: The Guilford Press.

<sup>60</sup> Hamilton 2012. 'Low-Income Families And Coping Through Brands: Inclusion Or Stigma?'

<sup>61</sup> Hill, Ronald Paul, and Mark Stamey. 1990. 'The Homeless In America: An Examination Of Possessions And Consumption Behaviors'. *Journal Of Consumer Research* 17 (3): 303. doi:10.1086/208559.

reduce the stress associated with current circumstances.<sup>62</sup> Religion has also been identified as being important for low-income consumers by reducing attachment to typical consumer goods. Others engage in downward social comparison, comparing oneself with people in a more adverse predicament, and hence reducing dissatisfaction of their own.

### **viii. Social Capital Building**

Considering the many challenges that low-income families face, especially in their desire for greater resilience and advancement, researchers have considered the important role that social capital building plays in their empowerment.

The importance of social network ties and social capital is a commonly discussed topic within different circles. In Robert Putnam's now famous book, *Bowling Alone*, the author lamented the decline of civic participation in American society, and suggested the importance of social network ties.<sup>63</sup> He claimed that such ties benefit both individuals as well as society through the spread of knowledge, contacts, and opportunity. In a similar vein, psychologists have also identified different types of benefits that can be obtained through social networking. These would include instrumental support - which involves material assistance, informational support, as well as "emotional support".<sup>64</sup> These forms of support are especially relevant to low-income families, as there is a constant need for them to improvise for survival. With its relevance in mind, it is essential to better understand social networks and how they affect low-income families.

Briggs conceptualizes two types of social capital residing in relational networks- social support and social leverage.<sup>65</sup> Ties that offer the former help individuals to "get by" or cope with the demands of everyday life

<sup>62</sup> Hill, Ronald Paul. 1991. 'Homeless Women, Special Possessions, And The Meaning Of "Home": An Ethnographic Case Study'. *Journal Of Consumer Research* 18 (3): 298. doi:10.1086/209261

<sup>63</sup> Putnam, Robert D. 2000. *Bowling Alone*. New York: Simon & Schuster.

<sup>64</sup> Cohen, Sheldon. 2004. 'Social Relationships And Health.'. *American Psychologist* 59 (8): 676-684. doi:10.1037/0003-066x.59.8.676.  
House et al. 2015. 'Measures And Concepts Of Social Support'. In *Social Support And Health*, 1st ed., 83-108. San Diego, CA: Academic Press.

<sup>65</sup> de Souza Briggs, Xavier. 1998. 'Brown Kids In White Suburbs: Housing Mobility And The Many Faces Of Social Capital'. *Housing Policy Debate* 9 (1): 177-221. doi:10.1080/10511482.1998.9521290.



and stresses. Such social support is most often associated with “strong” ties, usually made up of kin, neighbours, and intimate friends. Networks can also be composed of ties that offer social leverage, which helps individuals change their opportunity structure, and achieve social mobility. Such ties usually provide access to education, training, and employment.

### **ix.** Social Support and How Low-Income Families Mobilise their Resources

As previously mentioned, ties that offer social support generally equip individuals to face the demands of everyday life and stresses. This can come in the form of emotional and expressive support, as well as certain forms of instrumental help that ensure basic needs are met, such as assistance with transport, small loans, shelter in case of emergency, assistance in child rearing, as well as to provide tools for improving employment situations.

In a three year ethnographic study, Freeman and Dodson examined the experiences of low-income single mothers participating in an antipoverty program in Boston, Massachusetts. The authors observed a slew of benefits from social networks that emerged as a result of program participation. Benefits included practical or instrumental support, emotional support and friendship, an expansion of information resources, as well as the effects of role modelling. They discussed how life became easier when they had someone who lived in close proximity and from whom they could ask small favours.<sup>66</sup> This added layer of kin-like contacts, people whom one could ask for help with child care and small emergencies enabled some participants to meet their work or school requirements.

<sup>66</sup> Freeman, Amanda L., and Lisa Dodson. 2014. 'Social Network Development Among Low-Income Single Mothers: Potential For Bridging, Bonding, And Building'. *Family Relations* 63 (5): 589-601. doi:10.1111/fare.12088.

This form of fictive kinship is well described in Carol Stacks' famous book where she demonstrated that poor African Americans are not disorganised and helpless, as many would believe them to be. Extended kinship networks are often mobilised as a means to survival.<sup>67</sup> While economic pressures often prevented them from achieving mainstream values, Stacks demonstrated how individuals and communities struggling to manage with limited resources evolved and developed different methods of survival and coping strategies. Stacks found that the extended "family units" often cooperated to produce an adaptive strategy of sharing responsibilities and duties, exchanging a myriad of services like childcare, as well as material goods like furniture and food. These patterns of behaviours demonstrated how they mobilise one another's resources for survival, as a response to their realities.

## **X. Problems Posed by Homogeneous Social Bonds**

However, while forming bonds within one's community can help one better manage their social realities and everyday life, a lack of diversity within such social networks can also perpetuate the prevailing social hierarchy. Social support networks lacking breadth and depth can reduce access to information and options available in the outside world, as well as support alternative cultural styles that may make access to mainstream employment more difficult. Cecilia Menjivar attributed the limited successes of networks of Salvadoran immigrants in San Francisco to the socioeconomic homogeneity of their networks.<sup>68</sup> Because of the lack of diversity, the same kinds of information and resources were circulated, limiting their opportunities for advancement.

Furthermore, kin-like social support ties in poor communities could potentially drive one into social isolation when a covenant of reciprocity creates added pressure due to limited resources. Limited resources can

<sup>67</sup> Stack, Carol B. 1974. *All Our Kin*. New York: Harper & Row.

<sup>68</sup> Menjivar, Cecilia. 2000. *Fragmented Ties*. Berkeley: University of California Press.

leave expectations for reciprocity unmet, potentially increasing tension and leading to the dissolution of relationships.

As such, this often requires families to navigate such inter-personal tensions and terms of reciprocity<sup>69</sup>, and the ability to find a balance is critical within a context of economic scarcity.<sup>70</sup> Margaret Nelson's work on low-income single mothers suggests a logic of reciprocity that shifts with the perceived situation of the giver.<sup>71</sup> In relationships with others in similar circumstance, the women in her study held to relatively strict norms of return. A system in which the goods are quickly returned is based on trust that those in a similar circumstance be sympathetic towards another's predicament.

Intimate ties can also discourage educational attainment by imposing cultural gender expectations that focus heavily on child rearing and household duties.<sup>72</sup> Kinscripts that allow some women to work while other female members of the family contributed to childcare can leave others feeling overburdened and stifled in their quests for mobility. In addition, an over-reliance on family and close friends may reduce a woman's drive to increase her network size, limiting her access to useful information and resources.<sup>73</sup>

## **xi.** Bridging out

Intra-community ties often lack the ties that offer social leverage and thus cannot help individuals to "get ahead" or change their opportunity structure. Brisson and Usher observed that extra-community ties, on the other hand, create bridging social capital between the neighbourhood and outside organizations or individuals.<sup>74</sup> Such ties offer leverage and promote upward mobility by providing access to education, training, and employment. Such ties can be found in many places; It has been

<sup>69</sup> Domínguez, Silvia, and Celeste Watkins. 2003. 'Creating Networks For Survival And Mobility: Social Capital Among African-American And Latin-American Low-Income Mothers'. *Social Problems* 50 (1): 111-135. doi:10.1525/sp.2003.50.1.111.

<sup>70</sup> Menjivar, Cecilia. 2000. *Fragmented Ties*.

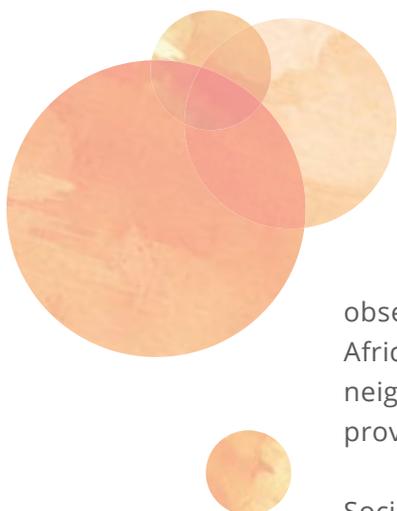
<sup>71</sup> Nelson, Margaret. 2000. 'Single Mothers And Social Support: The Commitment To, And Retreat From, Reciprocity'. *Qualitative Sociology* 23: 291-317.

<sup>72</sup> Dietrich, Lisa C. 1998. *Chicana Adolescents*. Westport, Conn.: Praeger.

<sup>73</sup> Dodson, Lisa. 1999. *Don't Call Us Out Of Name*. Boston, Mass.: Beacon Press.

<sup>74</sup> Tigges, Leann M., Irene Browne, and Gary P. Green. 1998. 'SOCIAL ISOLATION OF THE URBAN POOR: Race, Class, And Neighborhood Effects On Social Resources'. *The Sociological Quarterly* 39 (1): 53-77. doi:10.1111/j.1533-8525.1998.tb02349.x.

<sup>74</sup> Brisson, Daniel S., and Charles L. Usher. 2005. 'Bonding Social Capital In Low-Income Neighborhoods'. *Family Relations* 54 (5): 644-653. doi:10.1111/j.1741-3729.2005.00348.x.



observed that meaningful cross-class interactions can occur among African-Americans through familial ties, church affiliation, as well as neighbourhoods.<sup>75</sup> Such large, disperse and inter-class social networks provide better opportunity for advancement.<sup>76</sup>

Social service organisations are also a location where one can find meaningful cross-class interaction, and is often a site of trust and social capital. Some institution-based networks provide clear advantages such as reliable, high quality resources and relationships, and can be less stressful and burden-some in terms of reciprocity. Additionally, service professionals can serve as social mobility bridges, connecting low-income mothers with appropriate strategies and tools. Such relationships can help people expand their circle and improve their “opportunity structure” by providing access to job training, employment opportunities, or other forms of education.<sup>77</sup> Therefore, it is clear that social service organisations can play a pivoting role in the social support networks for low-income families.

Therefore, while homogeneous networks can help to conserve existing resources and provide social support, it is also important to realise that dense and diverse networks can play a positive role, as they often allow individuals to access communities with access to the labour market. With the goal of social mobility in mind, bridging connections with people “outside” the community who have access to knowledge and resources is essential. Nonetheless, bridging relationships in low-income communities can be found not only with “outsiders”, but can also be found among themselves.

<sup>75</sup> Pattillo, Mary E. 1999. *Black Picket Fences*. Chicago: University of Chicago Press.

Jackson, John L. 2001. *Harlem World*. Chicago: University of Chicago Press.

<sup>76</sup> Burt, Ronald S. 1987. 'Social Contagion And Innovation: Cohesion Versus Structural Equivalence'. *American Journal Of Sociology* 92 (6): 1287. doi:10.1086/228667.

Wellman, Barry, and Milena Gulia. 1999. 'The Network Basis Of Social Support: A Network Is More Than The Sum Of Its Ties'. In *Networks In The Global Village: Life In Contemporary Communities*, 1st ed., 83-118.

<sup>77</sup> Domínguez and Watkins. 2003. 'Creating Networks For Survival And Mobility: Social Capital Among African-American And Latin-American Low-Income Mothers'.

## **xii.** Role Modelling and Hybrid Networks

In Freeman and Dodson's examination of the experiences of low-income single mothers participating in an antipoverty programme, it was found that women who achieved relative success and straddled between different social groups played a crucial role in helping low-income families achieve social mobility.<sup>78</sup>

The successful women in the anti-poverty programme played a bridging role, sharing knowledge and connections, building a network that helped others attain social mobility. The authors observed that these women brought resources in from the outside, vis-a-vis their growing experience with the professional world. As such, this gives the social network a vertical dimension. They also brought practical knowledge about things like public benefit systems that combined the lived experience of raising children in poverty with all the complex strategies that such a life demands.

Very importantly, on top of playing a bridging role, these women also served an inspiration to others in the study, especially since they came from same neighbourhood and economic situations, overcoming adversity and achieving success. When one of the women achieved a hard-won gain that is usually not thought possible, it was often experienced as a shared success. These unprecedented cases were often seen as models of the socioeconomic gains that others would like to achieve. In maintaining the relationship, many others were able to see how the individual progressed with her plans. Many women felt that they could also get personal advice from these successful cases regarding a myriad of issues that they face, for instance, how to manage time to study for exams after children's bedtimes, or how to apply for various city-assisted mortgage programmes. The women studied viewed the advice from people with similar backgrounds as invaluable in their drive forward.

<sup>78</sup> Freeman, and Dodson. 2014. 'Social Network Development Among Low-Income Single Mothers: Potential For Bridging, Bonding, And Building'.  
Dodson, L. 2007. 'Wage-Poor Mothers And Moral Economy'. *Social Politics: International Studies In Gender, State & Society* 14 (2): 258-280. doi:10.1093/sp/jxm007.

While the importance of inter-class diversity cannot be overstated, the presence of bridging networks does not guarantee social mobility. Individuals who hold secure and better paid jobs may lack enough influence to be successful bridges to such jobs, especially when their network members lack necessary skills or job qualifications.<sup>79</sup> It is important to note that to empower low-income families, it is not enough to provide opportunity for inter-class interaction in social service organisations, religious organisations or in the built environment. It is clear that the right resources must be tapped to provide for the learning and upgrading opportunities.

### **xiii.** How have Intervention Programmes Helped?

Familias Unidas<sup>80</sup>

Familias Unidas, an organisation in the US that engages Hispanic immigrant parents has been able to provide meaningful cross-class interactions and empower disadvantaged groups. It strives to build strong parent-support networks to increase knowledge of culturally relevant parenting, strengthen parenting skills, and then apply these new skills in a series of activities designed to reduce risks frequently found in poor, urban environments.

The organisation adopted a method pioneered by Freire for use with marginalized populations, engaging parents in a series of discussion and action experiences that help build a sense of self-efficacy and competence.<sup>81</sup> Role-playing is a strategy used to illustrate, build, and practice specific parenting skills. The intervention process also takes parents through a series of steps in which they create “action plans” to address some of the risks they have identified in the social worlds of their children. The intervention activities are implemented across the following phases:

<sup>79</sup> Newman, Katherine S. 1999. *No Shame In My Game*. New York: Knopf and the Russell Sage Foundation.

<sup>80</sup> Coatsworth, J, H Pantin, and J Szapocznik. 2015. 'Familias Unidas: A Family-Centered Ecodevelopmental Intervention To Reduce Risk For Problem Behavior Among Hispanic Adolescents'. *Clinical Child And Family Psychology Review* 5 (2): 113-132.

<sup>81</sup> Freire, Paulo. 1977. *Pedagogía Del Oprimido*. Madrid: Siglo XXI de España Editores.



### *Engagement Phase*

The process of engagement involved building relationships with family members, helping parents see the applicability of the intervention for their lives and their adolescent's future, and building motivation and interest to participate. Facilitators aim to motivate parents by identifying specific stresses the family is experiencing, and then offering personalised help to them. They also seek to gain a better understanding of the family's perceived barriers to involvement so as to better cater to their needs. Examples can include time constraints due to the necessity of holding multiple jobs, negative prior experiences, or a lack of transport.

### *Group Formation Phase*

Parent Support Networks (PSN) are then formed, through which the empowering process is delivered. It provides support for immigrant parents by connecting them to other isolated Hispanic immigrant parents who experience similar stresses and whose adolescents are confronting similar risks. The goal is to build lasting friendships and networks out of shared experiences.

To achieve the said aim, the facilitator builds relationships with multiple participants who must each feel like they have been understood, and that they have something to gain from participating in intervention sessions. Subsequently, the facilitator has to bring these individuals together and build a cohesive group. This is done by conducting "group bonding" discussions, in which parents share about their experiences. These intervention techniques are culturally consonant in that they focus on acceptance in a supportive tone, rather than putting pressure on families to make disclosures. Focus is placed on the individual's needs rather than the end goal.<sup>82</sup>

<sup>82</sup> Falicov, Celia Jaes. 1998. *Latino Families In Therapy*. New York: Guilford Press.

### *Cognitive Change and Skills-Building Phase*

In this phase, facilitators rely on a problem-posing and participatory approach. It remains culturally sensitive, while raising issues about differential parenting cultures. Discussions also explore a slew of other issues including their goals for their children in different domains, how practices can heighten risk for problem behaviour in broader society, and how they can acquire relevant skills to better manage. Role-playing also helped parents practice specific parenting skills.

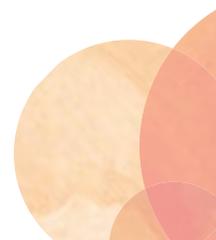
Discussions and role playing exercise focused on how parents can maintain positive communication despite the changes in familial values resulting from acculturation and immigration stresses. It also helped them understand mainstream American norms regarding parenting and education, and are further taught strategies that can promote their adolescent's academic achievement and school bonding.<sup>83</sup>

This phase leads on to the development of "action plans" that detail how parents would like to execute changes in patterns of interaction that affect their child's social ecology. While partially guided in process, parents are empowered to determine the content of the activities. The activities that the parents design for the family, school, and peer domains are carried out in the next phase.

### *Restructuring Phase*

A myriad of activities emerge in this phase, including family meetings/home visits, parent-adolescent discussion circles, adolescent activity groups, supervised peer activities, parent-teacher/parent-counsellor meetings, and brief structural family therapy. Restructuring activities are the "active" elements of the empowerment process with the main objectives being to change how parents interact with their adolescent,

<sup>83</sup> Jarrett, R. L. 1995. 'Growing Up Poor: The Family Experiences Of Socially Mobile Youth In Low-Income African American Neighborhoods'. *Journal Of Adolescent Research* 10 (1): 111-135. doi:10.1177/0743554895101007.



with personnel from their adolescent's school, and with their adolescent's peers and parents of those peers.

Through home visits, facilitators aim to help parents understand that learnt skills are relevant, and to provide direct coaching to parents as they practice, reinforcing such skills along the way.

The Parent Support Network also helps to plan and execute adolescent activity groups in which their adolescents will learn new skills and competencies. The parents play an active role by orchestrating this activity, even if not implementing it. This is consistent with their belief that interventions must be conducted in a way that parents are empowered. By placing them in positions to plan, builds confidence, reinforcing the notion that they and their children are agents for change.

### *Intervention Efficacy*

Evaluation research on the intervention programme showed that participants who received the Familias Unidas intervention showed more improvement in parental investment, and more consistent declines in problems of self-regulation/behavior problems than did participants in the control condition. Furthermore, analyses revealed that families that participated in more intervention sessions showed significantly greater improvements in parental investment. However, participants did not show significant changes in academic achievement or social competence over the 12 month period observed.



#### **XIV. Empowering Parents, Empowering Communities**

Empowering Parents, Empowering Communities (EPEC) is a community-based program that aims to teach local parents in South London basic psychology, so they are then qualified to deliver parenting groups in their own communities. It aims to provide cost-effective and accessible help for families whose children are experiencing behavioural difficulties.<sup>84</sup>

The programme consists of two components, a Peer Facilitator Training course as well as Being A Parent (BAP) intervention. The facilitator training better prepares them to manage group dynamics, identify potential safeguarding issues, as well as to support parents in developing positive parenting skills and methods of coping with children's behaviour. Parents who successfully complete the training as well as the required hours of practice receive a formal accredited qualification from the Open College Network.

In the "Being a Parent" programme, peer facilitators work in pairs to deliver the manualized content to local parents. This method of intervention is founded on principles of social learning theory, aimed to create better parent-child relationships, enhance parenting skills and confidence, as well as to reduce difficult behaviour among children. Participants greatly appreciate the value of a peer-led service model drawing on shared experiences of parenthood and other social circumstances. The fact that peer facilitators mostly resided in the same localities often created space for informal meetings and for developing the relationship.

The preliminary findings suggest that the training component has been successful at increasing the knowledge and skills of participants, most of whom would have received formal accreditation and completed supervised practice. The demography of parents attending BAP groups indicated a high rate of uptake among socially disadvantaged groups,

<sup>84</sup> Day, Crispin, Daniel Michelson, Stacey Thomson, Caroline Penney, and Lucy Draper. 2011. 'Innovations In Practice: Empowering Parents, Empowering Communities: A Pilot Evaluation Of A Peer-Led Parenting Programme'. *Child And Adolescent Mental Health* 17 (1): 52-57. doi:10.1111/j.1475-3588.2011.00619.x.



While Singaporean Malays have made substantial economic progress, there are concerns about pockets of low-income Malay families whose prospect of upward mobility seems to be slim.”

for whom barriers to accessing mainstream services may be especially salient. Peer facilitators have also lauded the programme strategies, claiming that it has contributed to them having happier families and better relationships. The processes of completing accreditation and working as a peer facilitator served to improve the confidence of participants, as well as to open up opportunities for them. The development of knowledge, skills and confidence inspired and kindled a general desire to seek additional training to better help others.

## **XV. Summary**

This chapter has highlighted the context of low-income Malay families, the effect of poverty on low-income families and how families attempted to cope with this condition. It also pointed out the importance of social capital building in this process.

While Singaporean Malays have made substantial economic progress, there are concerns about pockets of low-income Malay families whose prospect of upward mobility seems to be slim. While some commentaries locate this problem to structural barriers in Singapore society, others implicate problematic family dynamics as responsible for these conditions.

The conditions associated with poverty such as the general stress of living in neighborhoods with other poorer families, the presence of physical and mental illness and lesser resources for cognitive stimulation have substantial effect on child outcomes. Children’s biological and psychological development including the coping strategies they adopt can be negatively affected by poverty.



Parenting can either alleviate or exacerbate the negative consequences that arise from living in conditions of poverty. Parenting in low-income families is complex. Because of financial stress and the other stressors that accompany this such as marital distress, some parents cope by disengaging and withdrawing from their families. They resort to punitive disciplinary techniques and have little emotional energy to appropriately motivate their children. Parents may place excessive demands on their children to help with household duties and the care of siblings. These parentified children will then have to sacrifice their own needs to ensure that the family stays afloat.

The international literature discussed the various coping strategies adopted by low-income families to deal with their financial constraints. Many low-income families reduce their consumption and prioritise their spending. They try to stretch their meagre earnings by staggering bill payments or buying lower quality items. There are emotional strains that accompany such coping especially a sense of inadequacy in their roles as parents. Sometimes this leads them to try their best to give their children consumer items so their children do not feel out of place with their better-off peers.

Social capital building can help low-income families gain greater resilience. Through network ties, knowledge, contacts and opportunities can be spread. This is especially important for low-income families who constantly need to find ways to deal with their challenging circumstances. Social ties allow people to feel supported and provide them some instrumental help to take care of basic needs.

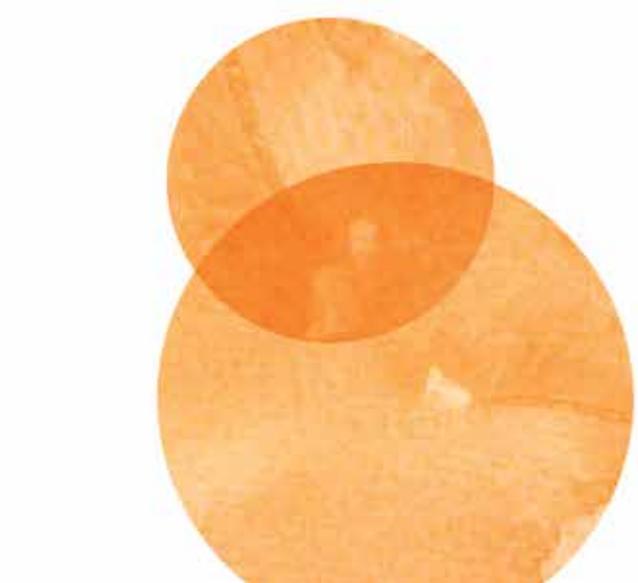
Social bonds especially with those from one's community can be useful and help manage everyday life needs. Social mobility is better facilitated

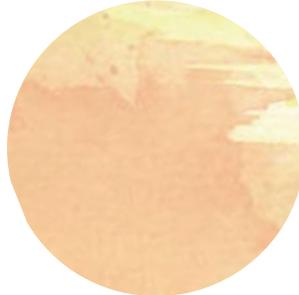
if low-income families also have ties which offer them social leverage. These ties are often outside one's community but crucial to access the labour market and the many resources which are found in society. Social service organisations can contribute by assisting low-income families to access social capital gains by providing platforms for them to bond and learn from one another. These organizations can also be a bridge to the resources available in wider society. ●

An abstract graphic design featuring several orange circles of varying sizes and a thin orange line. One large circle at the top left is connected by a thin line to a smaller circle at the bottom center. Other circles are scattered in the upper right and lower left areas.

# CHAPTER 3

## How Family Excellence Circles Empower?

- i. Data Collection Process
  - ii. Social Capital Gains
  - iii. Parenting Gains
  - iv. Child Development and Empowerment
  - v. Motivation and Self-Development
  - vi. Overall Impressions
- 
- An abstract graphic design in the bottom left corner consisting of three overlapping orange circles of different sizes, creating a layered effect.



## **i. Data Collection Process**

In order to better understand how FEC was beneficial to low-income Malay families, six FGDs were facilitated. FEC was contacted and invited to allow facilitators commissioned by MENDAKI to conduct a discussion with group members to better understand the programme. Thus, each FGD comprised of participants who came from the same FEC. The familiarity that participants in each FGD had with one another allowed for greater openness in their discussion during the FGDs.

The FGD facilitators were Malay/Muslim social workers who had previous experience working with low-income Malay families. The facilitators asked members to describe their experiences and share how FEC benefitted them. Respondents used a mixture of English and Malay to discuss their views. In all, 58 people participated in the FGDs. Most of them were female although 11 were male. Most of the FGDs were female-dominated with only one to two male participants. One FGD had an equal number of males and females. The FEC that constituted this particular discussion catered primarily to couples. On average, most participants at the FGD had three to four children. A number had as many as seven or eight children. A few of the participants had children who were chronically ill.

While all members in the FGDs were invited to provide their thoughts, no one was forced to do so. During the discussions, facilitators noticed the participants were spontaneous and contributed their thoughts in a free flowing manner. Facilitators encouraged the few who were not vocal to provide their input, which they eagerly did when prompted.

All the participants of the FGDs received a book voucher as a token of appreciation. The discussions were digitally recorded with the permission of all participants of the FGDs and were later transcribed. These transcripts were analysed for themes which are presented in the following sections:

## ii. Social Capital Gains

Parenting is emotionally and resource demanding. The FEC structure allowed parents to obtain social, emotional, informational and resource support through social network ties.

### *Social Isolation*

The social ties that FEC provided were particularly important for housewives who felt that they had very little interaction outside their home because of household duties. The FEC thus allowed them to find a group outside their immediate family network to share their problems and find support.

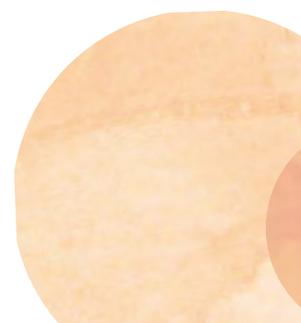
As one housewife remarked:

*“What we do in the group is to let out our emotions and share experiences (this is important) especially for housewives who have been cooped up in the house. We share our problems, make jokes, offer advice and support each other to make each other happy”.*

Housewives find such increased social activity useful emotionally as explained by this FEC participant who recounted how her demeneour had changed since she became involved in the FEC:

*“Previously, I was lonely and sensitive. I was not very active. I will just stay at home or go out only with my husband. But now, my sensitivity has lessened and I laugh more often. While I used to usually stay at home, now my children remark that I am like a businesswoman who always is on the move”.*

Others pointed out how these interactions had taken them out of their “shell” and allowed them to be less reserved and increased their sense of esteem. The following two participants’ comments echo this point:



*“For me, I can say that I changed a lot. I used to be very reserved, not a lot of interaction with people. When I came to know about this group, I just gave it a try. From there, that was how I start”.*

*“We do frequent outings with family and my husband supported my idea to join the group. It teaches me to be positive and increased my self-esteem. Previously, I would stay home but now I am more active....”*

The FEC provided a legitimate space for these housewives who otherwise were relegated to domestic duties to share their concerns, including those which dealt with their private family lives. They no longer were confined to interactions solely with their husbands and children but were able to greatly expand their social networks. Group membership and involvement in various activities also provided a new status for these women. As previously mentioned by one of the women, she now felt more like a “businesswoman”.

### **Social Support**

Parenting can be particularly stressful for single mothers, and those who are disabled/chronically ill or have children in this condition. The FEC provided an important source of positive social support, allowing for both friendship formation and advice sharing. Parents obtained good support as they dealt with the problems they faced as expressed by this FGD participant:

*“The “abang-abang” (male members) here also gave me a lot of positive (encouragement). They are always there for me. If I am down or have problems, with no one to talk to, they are always there for me. Handling things alone with three kids is really not easy. I really need that support sometimes and they really give me that support. Especially I ask my bestie*





*(best friend – Mdm C) to join also, so that we always have “abang” and “kakak” to help us, in whatever problem we have”.*

As males were viewed as important guides, especially in patriarchal settings, their presence in FEC provided opportunity for single mothers to tap onto their perceived wisdom.

In some FEC there were individuals, often group facilitators, who became important advisors to participants. When asked how her FEC involvement had helped her, this participant reported:

*“When I do have problems, I will ask Mdm S how I can go about doing it and she will tell me how I can go about tackling the problems”.*

The FEC structure with its regular meetings and close interactions allowed participants to build friendships. This setting then made it a conducive platform to seek out those who could best offer advice.

### **Informational Support**

Previous international research highlights that low-income families are disadvantaged by information asymmetry. They do not have access to information which is often taken for granted by middle class families. The FEC structure was one platform where low-income Malay families could obtain relevant information to navigate the complexities of the Singaporean educational systems. FGD participants often acknowledged that FEC members were helpful in providing them the needed know-how to manage both their children’s education and their livelihood.

FEC members were often alerted to the many resources that were available through government and community sources in the course of their interaction at the FEC meetings. Participants shared in FGDs that



I feel that the Malay community is not aware of the educational assistance that MENDAKI has to offer for students. I feel that once the Malay community is aware of FEC and join us, from there then they will know. MENDAKI gave our children a lot of courses. MENDAKI has programmes identified for different ages and we are able to quickly enrol them such as programmes for school preparation and PSLE exam preparation.”

while there were many useful resources available, awareness of these resources were limited:

“I feel that the Malay community is not aware of the educational assistance that MENDAKI has to offer for students. I feel that once the Malay community is aware of FEC and join us, from there then they will know. MENDAKI gave our children a lot of courses. MENDAKI has programmes identified for different ages and we are able to quickly enrol them such as programmes for school preparation and PSLE exam preparation”.

#### *Sharing Resources*

The social networks established through FEC also provided members the ability to negotiate various problems through the know-how and skills which were in the repository of different families represented in the group. As one participant in the FGD remarked:

*“If a situation arises for a need of a specific skill, we will call on that person with the skill. This helps our group members to learn from each other their mastery of certain skills and also a bit of their professions”.*

Participants at the FGDs sometimes highlighted the skills or knowledge different members or their spouses possessed. Some had expertise with computer and information technology, while others were familiar with health related issues and business skills.



While many FEC participants were female, the men who were part of the structure were important resources. They were sometimes mobilised to organize activities such as picnics and fishing trips which they seemed to enjoy. Single mothers, who perceived that their male children needed male role models, turned to them for help. This single-mother participant explains:

*“So Mr A is always there, he has really helped me out. Sometimes, we want a male to help our boys. They are the best ones that I can see, to talk to. My eldest used to be very quiet, but now I can see that he is more willing to talk, even to me. So many changes that are very good”.*

### iii. Parenting Gains

The participants in the FGDs discussed how they had become better parents as a result of their involvement in FEC. Participants shared about the courses that FEC encouraged their members to attend. These workshops were often sponsored by MENDAKI. Special arrangements were made to ensure that their children would be engaged while parents were learning. Subsequent FEC meetings often unpacked the learning points from these workshops and provided members an opportunity to apply learning points to specific contexts. The feedback that FEC members obtained from one another helped to normalise some of the problems they faced and provided them insights into how to better deal with these issues. As reported by one participant:

*“Volunteers will be looking after the children. Usually Mdm XYZ will have very good programmes about education and parenting. So many good programmes. I have not missed a program. And they will include a lot of parenting tips. I usually try my best to attend. It is also good that we get to listen to each other’s parenting problems so we can learn. So we enjoy the program”.*

Some workshops also incorporated the children of FEC members. These sessions were viewed positively as it provided an opportunity for both parents and children to develop empathy. The young gained an understanding of the difficulties that parenting entailed while parents sought to see things from their children's perspectives. This is well explained by this participant:

*"Yes, but I do learn from them. We discussed and have different perspective. The latest workshop we have for the parents, the children have to attend so they understand the parents' perspective, such as what difficulties the parents are facing and how difficult it is to be a parent. And for the parents, they must learn how difficult it is being a child".*

FEC activities which brought families together were helpful avenues for building family harmony. One participant mentioned that her work schedule made it difficult for her to make preparations to spend enjoyable times with her children. Therefore, she looked forward to the planned events by the FEC since it also provided her a good avenue to foster better bonding with her children.

Some FECs were set up by organisations which were involved in caring for either parents or children undergoing treatment for serious ailments. The FEC in these venues provided important parenting help, creating personalized plans for both the children affected by their or parents' illness. Several parents who had children with cancer remarked that the FEC was very helpful in providing support and care for the siblings of the child with cancer, who sometimes were neglected by their parents as they concentrated their efforts on caring for the ill family member. As explained by one participant:

*"Even though only my youngest son is sick, the elder two children also get to enjoy the activities together with the rest of the people here and their children. So, it is not only for the sick child but the whole family. They don't*



*forget about the rest”.*

All in all, the FEC acted as the proverbial “village” needed to raise children. Members recounted how fellow FEC members provided much encouragement and motivation for their children to do better academically. As one mother expressed:

*“Previously, my child was in Normal Academic. So they encouraged to try harder. And now, he is in Express. He even got a reward from here (FEC). I like it that he is studying hard”.*

The involvement of the entire group in motivating each child to successfully complete their education increased the responsibility of individual parents. They thus were more likely to make educational performance for their children an important priority.

#### **iv. Child Development and Empowerment**

Many parents were enthusiastic about the FEC because of its impact on their children. They appreciated that there were programmes catered for their children while they were attending FEC meetings. Some FEC arranged for structured, enrichment-type programmes for their children while others offered youth group meetings for the young:

*“One good thing is that we are like a family so sometimes when we do not have a meeting; we missed each other and look forward to the next gathering. The children also became closer especially the teenagers and will share their issues with other children of the same age in FEC. Parents also share their issues together”.*

Participants highlighted that their children received positive social support when they were part of the FEC and enjoyed the social bonds the group offered. They recognised that it was sometimes difficult for



their children to share details of their lives, such as the relationships they were involved in, to their parents. However, they were much more likely to share such details with their older peers in the FEC. The older children were then able to provide advice to those who were younger. Parents believed that it was good that their children were getting advice from peers in the FEC context rather than other friends whom they were not familiar with. The FEC structure provided accountability and since the children's parents were also involved in the FEC, this greatly helped in the communication of different concerns. The following quote highlights how FEC members view their children vis a vis other friends that the child may have:

*“The good thing is our children do not approach their other friends except for the ones they made in FEC. It is good because we are aware of all members’ family background unlike their schoolmates”.*

The FEC structure where the youth had their own meetings provided ample opportunities for them to develop their leadership potential. Group meetings allowed for the acquisition of practical skills such as group facilitation, goal setting, and instituting systems and structures for meetings. Some participants mentioned that it was heartening that their youth were able to develop these skills and hoped that they would carry on the tradition of meeting one another. The leadership development potential of FEC for the young is well illustrated in these two quotes:

*“Another one of our goals is for them to be independent. So if they are sitting down for their discussions, we will let them come up with what they want. They come up with their own goals, their own things, so that they learn to be independent. Children, they currently have their own youth group. They have their own leader and their own activities. So when we are having our meeting, they will also have their own meeting at the back. The main idea is*

*that when we retire, hopefully they can stay together and come up to take our place”.*

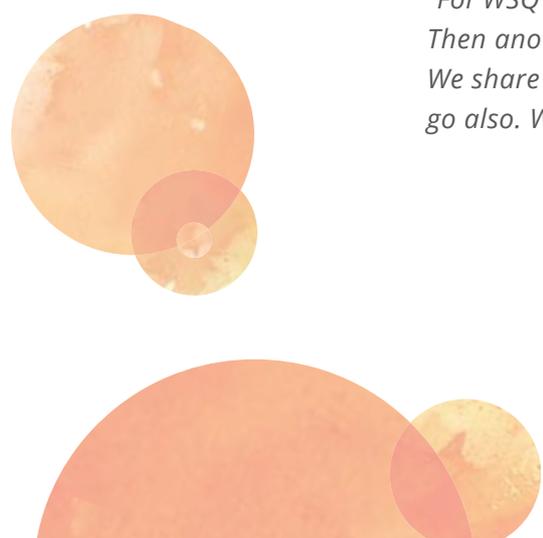
*“Another way is hands-on. For our children, they will have their own meetings. They will have their own projects or plans. So during the discussions, they learn how to negotiation, to come to an agreement. For the past few years, they have been observing us. Now with their own meeting, they are able to have the practical. Normally after we finished our meeting, one of us will go to the children, ask them what they have discussed. If they have any issues or problems, then we will advise them. From there, it is through practical means that they learn”.*

## **V. Motivation and Self Development**

While some FECs focused on providing support for parenting and helping with child development, other FECs were holistic in their approach and also wanted to motivate fellow members to pursue greater personal development. Members shared about the courses they were pursuing and how they encouraged others in their group to embrace these personal-upgrading possibilities. The close knit relationships in these FEC allowed such peer motivation. As a result, a number of participants had achieved better qualifications and therefore new job opportunities.

*“For myself, I attended a few courses by MENDAKI and also by MENDAKI Sense. It really brings me to better prospects. Now I am working at a childcare as an edu-carer. I have more confidence in handling children”.*

*“For WSQ skills workshop, I will go for first. Then another member will attend. Then another will attend. It is like a virus. It gives you motivation to attend. We share what we learned and what is good about the course so others will go also. We also shared with the other groups and they also attended”.*





Some of these members also explained that the measures they took to upgrade themselves sent a positive message to their children about the importance of lifelong learning and upgrading.

Participants also benefitted from budgeting, financial planning and computer related courses, all of which would allow them to realise a better life and avoid future financial mishaps.

*“Computer classes are one. Another thing we learn is how to do our budgeting, managing our finances. Last time, we used to spend without thinking about how much we spend. We learned from Bijak Belanja, from Abang Abu. We learn(ed) to watch our spending and other things like CPF”.*

*“We learned that we cannot anyhow upgrade our home. We need to look at our finances, our CPF, how long we can continue paying. That is where many of our community get stuck with their finances. We also learned about other things, like there was a person who had arrears with Town Council. So they asked him to go to the different block to look for broken lights to clear his arrears. From there, we can pass on that information to other people, how to resolve their issues”.*

At times the FEC system was the catalyst to help an individual begin the journey to greater productivity. In the example below, a FEC participant who was under treatment for depression was able to learn a new marketable handicraft skill because of the encouragement of the group.

*“For myself, I am a very scared and quiet person. Mdm Y gave me a lot of encouragement, advice to just give it a try. I am also able to learn here, like making the brooch. And I have been able to sell the brooch to my relatives. It gives me encouragement. Actually, I am still under treatment (depression).*

“The free flow of information allowed members to tap into the different possibilities for themselves and their children – whether it was through tapping onto funds to attend courses for self-development or finding ways to navigate through the educational system.



*I am a person who gives up easily as I am too sensitive. So I am afraid that people will scold me, or will talk about me. Thank God, after I joined the FEC, Mdm Y gives me a lot of encouragement and the people here are nice. They are able to understand me and my husband is able to understand me better. I am actually a slow learner, it takes time for me to catch things but they are very patient with me. Now, I can make the brooch and sell it to people. So I feel very thankful that I am able to join the FEC and improve myself. So far, I have not missed any sessions”.*

## **vi.** Overall Impressions

FEC excelled in providing much needed support to the mostly female participants of these groups. It allowed them to overcome social isolation and was a useful platform for them to express their frustrations of child rearing.

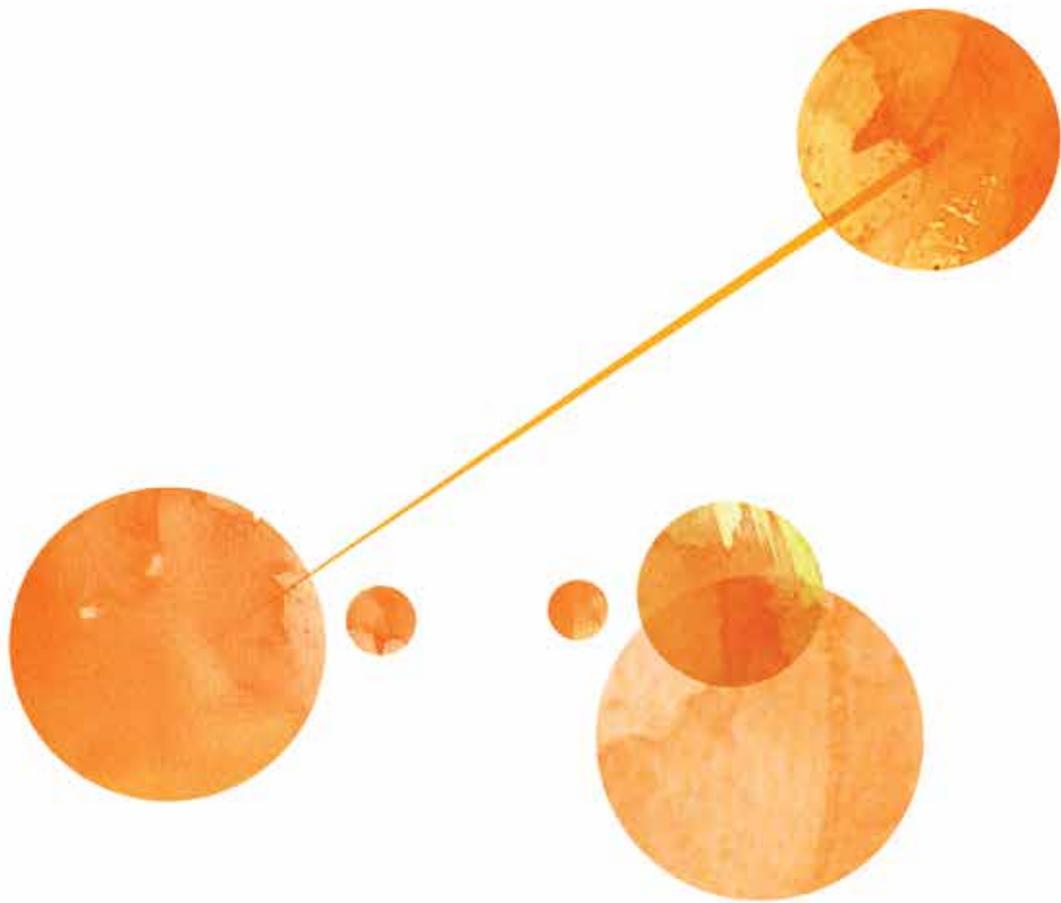
But beyond catering to the social and emotional needs of participants, there was evidence of how the groups were effective platforms to achieve resource mobilisation – there was a pooling of resources and strengths of different family members.

The free flow of information allowed members to tap into the different possibilities for themselves and their children – whether it was through tapping onto funds to attend courses for self-development or finding ways to navigate through the educational system.

The information sharing also allowed participants to involve themselves in the larger programmes available to all Singaporeans.

There was also some evidence that the FECs tried to initiate programmes to effect betterment of their current conditions. One group, for instance, was organising a tailored tuition programme for its members.

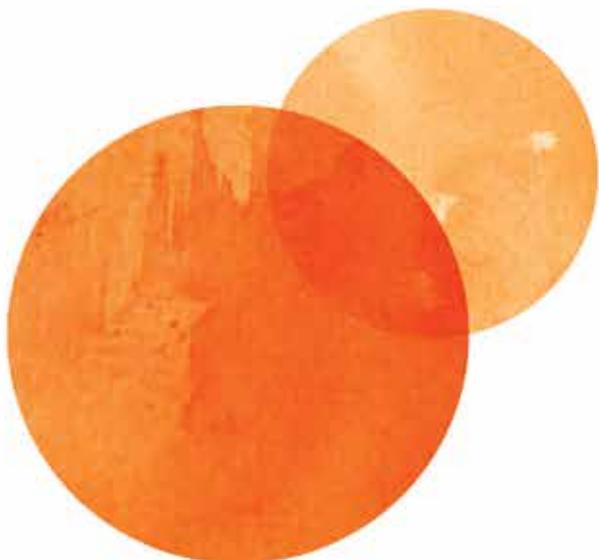
The FEC structure was helpful in the development of children through their youth programmes. Such development has definite long term dividends for the Malay/Muslim community in building leadership capacity among the young. It also provided them a model for community self-empowerment. ●



# CHAPTER 4

## Real Life Stories

- i. Background to Stories
- ii. Case Study 1, Madam Sara
- iii. Case Study 2, Madam Tameez
- iv. Case Study 3, Madam Yani
- v. Case Study 4, Madam Rashidah
- vi. Case Study 5, Madam Aminah
- vii. Case Study 6, Madam Zarinah
- viii. Analysis from Case Studies



## i. Background to Stories

In this chapter, we present six case studies of resilient low-income Malay families. The experiences of ten families, which were deemed to be resilient, were recommended by FEC facilitators to be featured as part of this publication. In-depth interviews were subsequently conducted with these families. The stories of six families were finally selected because they provided a sense of the different profiles of families which were part of FEC and some variety in terms of experiences.

Mothers in these low-income families were interviewed along with one or more of their children in attendance. Sometimes, fathers also participated in the interview. However, in writing these case studies, we have primarily focused on the perspectives of mothers. This is because in all of these cases, the mother was the main person who was involved in the FEC<sup>85</sup>.

## ii. Case Study 1 - Madam Sara

Madam Sara is no stranger to hardship. In order to help her parents to earn an income, she stopped school at the age of 11 and learnt to be independent very early in life. Being trained to manage things on her own fairly young, Madam Sara grew up to become self-reliant. During times of difficulty later on, she depended on her husband for emotional support. Her circle of support widened when she was introduced to the FEC about five years ago. She had come to know about the group because her then kindergarten-going daughter was attending a tuition programme offered by MENDAKI.

Madam Sara and her husband have two children studying in the Institute of Technical Education (ITE), another taking the Primary School Leaving Examination (PSLE) this year and the youngest in the second year of kindergarten (K2). Madam Sara looks after her children herself; she

<sup>85</sup>All names used in this chapter are pseudonyms.

cooks, cleans and fetches her youngest child to and fro school. Her aged parents are now wheelchair-bound and unable to help her significantly, leaving her husband to be the sole breadwinner of the family of six. With a take-home pay of about \$1300, finances are often tight. Madam Sara and her family live simply and she is thankful that her children are not fussy eaters. In fact, this attitude of gratitude seems to be a hallmark in Madam Sara's life. Through the various challenges she faced along the way, Madam Sara learnt the importance of remaining positive. During the interview with her, she said, "I remain very happy and can make others laugh despite my situation... because I know the way. I know how to survive no matter what." She shared that during her husband's bout of unemployment, when they only had a few dollars to live on, others offered help and gave them food and money. Being a devoted Muslim, Madam Sara attributes all these to the "greatness of God".

As strong a person as she is, Madam Sara was drawn to the FEC because of the genuine support and concern shown to her and her family. Through the group, she began to learn about available resources and how they could be of help. Her group's facilitator provides significant support especially related to the academic performance of her children.

As Madam Sara remarked, "She is able to provide us with our basic needs. If our children are weak in their studies, it is easy to approach her. She will place the children in the appropriate learning groups. ...under her guidance, my son was promoted from normal academic stream to the express stream after the first year. She's able to provide anything we need. She's the best."

Not only did Madam Sara's son benefit tremendously from the facilitator's tutoring, her daughter, who was very weak in Mathematics and about to sit for the PSLE, was immediately referred to the relevant tuition groups

in the Community Centre (CC) when Madam Sara requested help. With academic support from the Community Centre, her daughter's retest scores improved from 40 percent to 70 percent. Madam Sara was also introduced to a tuition programme conducted by the Children's Society specifically for low-income families. Till today, all her children receive tuition from MENDAKI. Also very helpful are the advice and practical tips which the facilitator shares with Madam Sara on how to support the children during the exam period and motivate them, as well as information on how the educational system works. For Madam Sara, the facilitator is one whom she looks up to and can easily approach should she need any help. Even when her children are no longer under the facilitator's tutelage, the facilitator still inquires after them and their progress in school, offering further advice if necessary. Madam Sara truly appreciates the facilitator's genuine concern and willingness to help her children obtain the help they need.

The group facilitator's impact does not end there. Madam Sara, full of praise and gratitude, continues, "She's still supporting us till now, in various ways. She even organises talks for mothers and outings for us. The whole family loves it... We usually never miss the events organised, whether they be dinner invitations, courses or workshops, we'll go." The family has benefitted from a variety of workshops on topics such as parenting, ways to manage children and how to motivate them. Her children have attended, amongst other things, talks on sexuality and communicating respectfully with parents. They find the workshops so helpful that Madam Sara says, "That's why we don't miss their talks, unless we are not feeling well." Even though the group does not always meet monthly, Madam Sara will still receive calls from the facilitator enquiring about the progress her family is making. And because the communication lines are open, Madam Sara will not hesitate to call her facilitator should she be in need of any help.



Madam Sara is very close to her children. She brings them along for activities whenever possible and makes a conscious effort to communicate with them every day. This, she feels, is all the more important as her husband has to work the night shift and needs to sleep in the day. “We must talk to each other every day. We just make sure we are very frank towards each other.” Likewise, the children are close to their mother and open towards her. “My sons have no qualms showing me pictures of their girlfriends, my daughters too.” In an effort to maintain discipline with the children, Madam Sara constantly reminds them to communicate their whereabouts with her. She has never missed a parent-teacher meeting and has their teachers’ contact numbers just in case she needs to verify where they are and what they are doing. She also often reminds the children that the company they mix with is important. The children take their spiritual disciplines seriously and will perform their prayers and recite the Holy Qu’ran without being told to do so. When faced with problems with any of the children, Madam Sara will always try to tackle the problem on her own first. And if she cannot, she will discuss the matter privately with her husband, enabling him to step in and talk with the children.

Apart from her immediate family, Madam Sara turns to her sister and mother when she needs advice. Although she has always believed that “family is a better place to turn to for advice” and not liked the idea of “broadcasting her problems to strangers”, Madam Sara has developed such respect and trust in her group facilitator that she turns to her too. Also deemed important sources of support are her husband, her children’s teachers and a good friend from another FEC.

Despite all the avenues that Madam Sara seeks help from, she feels what is most important is to have faith and think positive when faced with challenges. Those are the key ingredients that she feels have helped her to overcome the various problems in her life.

### iii. Case Study 2 - Madam Tameez

When Madam Tameez married her husband five years ago, she brought three daughters from her previous marriage and began life as a blended family with her husband's four children, also from a previous marriage. Although her oldest daughter left to live with her ex-husband, Madam Tameez today speaks fondly of all her children aged seven through 20 years, whom she treats as her own.

It was during the years as a single parent that Madam Tameez got acquainted with the FEC. With no home to call her own, she was introduced by MENDAKI to a programme targetted at lower-income families, which her preschool-going daughter was a part of. Having been with the FEC for more than a decade, Madam Tameez and her husband, who had joined the same FEC just a year later, have seen it expand from few in number to a group of close to 40 adults, excluding the youth group.

Although not all her children are involved in the FEC, at least one of her children participates in the youth group of the FEC. Very soon, his brother will join him upon going to secondary school.

For Madam Tameez, the FEC became more than just a group she met with monthly. Regarding the close ties she developed with the FEC, she says, "We are not just members; we treat each other as family." And it isn't just Madam Tameez who feels this way. Within the group, Madam Tameez spoke of the close rapport and shared, "...someone else's child would call me Mama and my child can call someone else's father Baba and mother Mummy... we help each other out." The group, including the youths, communicates through a group chat, hence rapport and information exchange continues outside of the regular monthly meetings. Madam Tameez shares, 'If we know of any talk conducted by any other organisations, we post it on Whatsapp and whoever wants to go will meet up.'

Adopting the motto, “United we stand, divided we fall”, Madam Tameez shares with pride that the group, though large, is “very united”. She adds, “We even wear the same-coloured outfits when we go on our outings to signify how close-knitted we are.”

It is in this family-like environment that Madam Tameez and her other ‘family’ in the FEC support one another. While Madam Tameez and her husband meet with other adults to share their problems with one another and hear the opinions of others, her son attends the youth group. Madam Tameez noted that her son, who seldom spoke up in and out of school, “started to build his confidence when he joined the youth group.” It is no doubt that the weekends he spent with the youth group and being included in the chat group with others have helped him become surer of himself.

Apart from looking to one another for help, Madam Tameez and the group draw on the help of experts who conduct various workshops. Since not everyone is able to attend all the workshops, Madam Tameez shared, “When one of the members goes to other talks, they will share with us.” Emphasising that the workshops gave her valuable information, Madam Tameez says, “Because of the many workshops, I learn.” Even in their outings as a group, they mostly go to places where members can gain information and knowledge. From there, Madam Tameez shared, “We acquire knowledge while we bond with others.”

The workshops that Madam Tameez and her family have attended have impacted their lives for the better. Madam Tameez spoke about parenting workshops that enlightened and equipped her. Some of these workshops taught her to handle her teenage children.

“Sometimes, my ways can be inappropriate... I would be very angry and blast off. And this affects my children. I felt that I could not go on with

such a parenting method. The workshops I attended advised me against such things... before I attended these workshops, I admit (that) I use physical punishment on the children. I beat them. But after attending these workshops, they advised that we should refrain from such forms of physical punishments because children can become more stubborn. So now we just do time outs and ask them to reflect on their misbehaviour... only with that can your children be more open towards sharing their emotions and thoughts with you."

Madam Tameez has learnt to "give and take" and place some trust in her teenage children. This has been needful especially with her children's requests to study or go out with friends. She stresses the importance of responsibility and accountability even as she allows her children more independence and freedom. When asked about his mother's parenting methods, Madam Tameez's son says, "My mom's disciplinary methods work. What she says is usually true. Sometimes. I rebel, but when I think back, I know my misbehavior is not useful."

Very clearly, Madam Tameez treasures close relationships with each member of the family. Communication, she feels, is the most important ingredient when dealing with issues of any kind. Often, when she has problems, especially with her husband of 5 years, Madam Tameez will share them with her children and try to understand their father better. When obstacles come their way, Madam Tameez and her husband often "sit(ing) down and discuss(ing) (the issue at hand) as a family." The couple believes that the children are capable of contributing ideas toward problem-solving and thus they value their input. Even so, Madam Tameez often reaches out to others when she and her family have problems. Madam Tameez turns most often to her best friend for emotional support and advice. In addition to her close buddy, she seeks help and support from other sources.



“Sometimes I’ll look for FSCs (Family Service Centres). Sometimes I’ll go for courses and I’ll ask their opinions. I’ll share my problem with them and ask (for) the ways in which they can help me. I’ll also talk to the MENDAKI officers I’m close to. Because we can’t keep to ourselves. If we do that, we might not be able to solve our problems. Sometimes, I would consult my group leader too. We talk to each other. We call each other to share our problems.”

Drawing a salary of about \$1200, Madam Tameez’s husband is the sole breadwinner of the family of eight. This coupled with debts that need to be repaid, means that the family has to weather many financial storms. Apart from the financial aid the children receive from the Ministry of Education’s Financial Aid schemes and the FSC, Madam Tameez spoke of how attending courses conducted by the FSC and MENDAKI that the FEC matched them to teach them to gain a foothold in managing their finances.

“We learn how to manage our household expenses. We’ll try our best to save. The programmes taught us to list our needs versus our wants. Sometimes, (when) our children want to purchase something, we’ll ask them to think about whether the purchase will last and the purpose of buying it. I would mostly invest on their educational materials.”

Regarding the workshops MENDAKI conducted, Madam Tameez adds, “The workshop(s) opened our eyes. They teach us how to get out of the poverty cycle by budgeting.” Although not without struggle, the family’s financial situation has improved. They have learnt to monitor their monthly expenses and are slowly clearing their debts. Although preferring that her children do not work part time jobs while they are still students, she does not stop them from following their father to engage in logistics-related part-time work. “My husband likes them to follow so that they know the hardship their father goes through to bring food to



the table... so that they know that earning a living is not easy.”

Madam Tameez and her husband always remind their children that education is of “utmost importance” and that “learning knows no age.” To that end, they attend workshops which inform them about the education system as well as workshops organised by schools to help their children manage better. Based on the insight they have received from these programmes, they have established and enforced rules for mobile phone usage. Madam Tameez also makes it a point to be proactive in communicating with teachers and noting school-related notices in a daily planner.

Madam Tameez credits the efforts of the FEC, MENDAKI and the workshops she and her husband attended on how parents can motivate their children for the progress their children have made in their studies. Within the FEC, parents make an effort to meet and talk about coaching the children, who are taking major exams, from the various families in the FEC. This way, the children get support from FEC members themselves.

Madam Tameez has also benefitted from the ‘tuition cafe’ that the FEC introduced her children to. In addition, each year, the FEC leader would collate the results of the children in the FEC and provide these details to MENDAKI so that it could present awards to those who have improved. During the previous Hari Raya gathering, five of the children from this FEC received awards for good progress. To her delight, Madam Tameez’s two children were recently awarded prizes for progress in their studies. She hopes that the bursary her daughter receives annually will motivate her to continue to study hard. Her son plans to apply for a scholarship so that he can get a stable job and contribute to the family. In his mother’s words, “He aims to change our lives. He wants to make sure our family is stable. Then he’ll think about relationships and all.”

However, this was not always the case. Her son used to loiter around with his friends after school. It was when he received discouraging results at school that he realised that mixing with the wrong crowd affected his performance. Now, he looks for friends whom he can study with. When faced with difficulties in any subject, he copes by approaching his teachers for help in clarifying his doubts.

Madam Tameez and her husband not only stress the importance of education. They also work hard to imbue in their children a desire to give back to society. They do this by volunteering with MENDAKI and other organisations. Madam Tameez and her family have participated in child-minding programmes organised by the National Library and gone door-knocking to survey needy families. Aside from wanting her children to be exposed to what life is like for the less fortunate, Madam Tameez also wants her children to be integrated in the larger community. For Madam Tameez and her family, life is not just about getting ahead. It includes helping those who struggle to get moving just like they had.

#### **iv. Case Study 3 - Madam Yani**

Madam Yani and her husband first came to know about the FEC through their son's preschool teacher six years ago. What started out as an introduction to a MENDAKI preparatory class for primary school admission led to the beginning of her relationship with the FEC. Madam Yani's attendance at that workshop was just the first of many others she and her six children, aged eight through 17 years at the time of the interview, would attend and benefit from.

For Madam Yani, the FEC has provided her with much appreciated support with regard to raising her children and meeting their various needs. Since attending the first workshop 6 years ago with her fourth

child, which dealt with ways to help children at home, Madam Yani has continued to participate in other workshops and talks on many other topics including mental health, budgeting and saving, and time management. Since Madam Yani was not working and did not have many friends, these workshops were her main vehicle for gaining information and knowledge. The FEC continues to regularly inform Madam Yani of any workshop that come along which may be of interest or help to her and her family. It is through these workshops that Madam Yani has gained a better understanding of the local education system and learnt many ways to manage her children. In her words, she has learnt 'plenty' and 'got the information from the workshops'.

Some of the knowledge that Madam Yani has accrued has translated into establishing structures and rules that her children must follow at home and at play. During the school week, the children are mostly at home apart from the times when they have to attend school programmes. During the weekends, she continues to enforce rules. As she shares, "I allow them to play and let loose... They have to be back by six in the evening, bathe, have their dinner and perform their prayers. By ten at night, the television should be turned off... no bargaining." The children respect the rules so much that they even call mother at the office to ask for permission to watch television when they are home.

Not only do they benefit from enrolling in programmes the FEC informs them about, Madam Yani's children also benefit from tutoring by members of their FEC. The FEC facilitator plays an important role in providing guidance and information to Madam Yani whenever she is in need, especially in the area of parenting and how to help her children. Regarding her facilitator, Madam Yani confidently says, "We just have to ask her. She'll find out and let you know... Education wise, the facilitator is the best. She'll find the information and get back to me."



In fact, Madam Yani's fourth child who is very weak in Mathematics is currently being tutored by the facilitator in addition to the MENDAKI classes he attends weekly. Madam Yani has also approached her for help regarding the choice of schools for her children and what to expect in the different schools. Madam Yani's other children also gained from workshops on study habits and have put the tips and advice gained from these workshops into action.

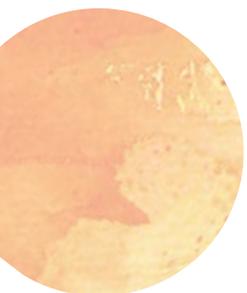
The family's biggest challenge has always been in the area of finances. The financial workshops which the FEC encouraged Madam Yani to attend before she started working were especially helpful to the family. The family's financial situation has improved since Madam Yani returned to the workforce a year ago. Even with the financial help from Majlis Ugama Islam Singapura (MUIS), there have been times when Madam Yani had to borrow money from her son who works part time during the holidays. She admits, "As much as possible I'll try not to use his money. But if I had to use (it), I make sure I pay him back."

Madam Yani's return to the workforce has meant a period of adjustment for the children since Madam Yani is no longer able to spend as much time with them. However, the children, having grown up and become more independent, are learning to cope. Madam Yani deems communication to be integral to keeping the family together, and so she tries to maintain communication and interaction with her children through phone calls, Whatsapp and text messaging. She tries to make it a point to provide a listening ear especially to the younger children when she returns home from work. Madam Yani makes sure that she reminds the older children, who are not as forthcoming as the younger ones when it comes to sharing, that she is there for them should they need her advice or help. Furthermore, Madam Yani's 17 year-old son has taken on the role of being his mother's "eyes and ears" while she is

at work. Speaking of his role as the disciplinarian towards his siblings in his mother's absence, Madam Yani's son seems to have adopted the same mantra. He too believes that communication is of utmost importance. "You have to communicate well with your family members and understand them and where they're coming from... If I see that they are doing something wrong, I'd ask them what they are doing and why they're doing it."

Although Madam Yani is unable to be involved in her children's lives as much as before, she still makes an effort to keep communication lines open with their teachers. Her six children have diverse interests ranging from rugby to anime, as well as differing goals and ambitions. Madam Yani is careful to remind them to balance recreation and their studies, and encourages them to pursue their dreams, whether it is to graduate in business engineering, be an entrepreneur or own a condominium. In addition to the workshops that the FEC informs her about, to encourage the children further in the areas of their interests, Madam Yani enrolls her children in programmes organised by their schools.

Madam Yani shared that the key to coping with challenges was to communicate, whether with her children on issues related to them, or with others regarding more personal problems or her need for help. Though not in detail, she shares her problems with the facilitator, her mother and her friends. In Madam Yani's words, "You cannot bottle up your feelings and problems. You have to let it all out... I feel less burdened. You need to talk to someone. Whether they are able to help you is another matter. But you need to let it out... You need to go and ask (for help)... If I don't make that move, nothing will change." The FEC undoubtedly provides a platform for such sharing. It goes without saying that many a time, Madam Yani has found an avenue to share her burdens with others and walked away with a lighter heart and a sense of hope.





## V. Case Study 4 - Madam Rashidah

Madam Rashidah is relatively new to the FEC. She was roped in to the group a year ago through a friend who was attending it too. A single mother to four boys aged 6, 12, 16 and 19 years old, Madam Rashidah is a devoted mother and devout Muslim.

Of the many associations she could have joined, Madam Rashidah chose the FEC because the group welcomed members whether they were married or single. From her experience, Madam Rashidah shared, "Regardless of your marital status, you can join this association. This is unlike other associations where only single mothers can join. That's what I liked about it; there are no boundaries."

Close connections are important to Madam Rashidah and it is because of this that Madam Rashidah did not join an FEC that was nearest to her home. "I travel all the way to Woodlands for the FEC meetings because we have connections. Friends are the ones who rope us in to their groups. They recommend us. So the bonding is stronger because you know your friends and can get along... you'd prefer a group you are familiar with."

The fact that the FEC focuses on bonding families together appealed greatly to Madam Rashidah. Before joining the FEC, Madam Rashidah noted that she kept mostly to herself and her family. As Madam Rashidah said, "Before this, we don't have gatherings with others. We're just a family. And sometimes within your family, you don't learn anything and it becomes boring. You must do something good. So I find joining the FEC good." After joining the FEC, Madam Rashidah admitted that she and her children no longer kept to themselves. She has seen how her boys have become very cheerful since joining the FEC because they started interacting with others in the FEC. Through bonding activities such as outings organised by the FEC, the children get a chance to interact with the children of her friends who are in the group. At the

monthly meetings, Madam Rashidah gets to share problems as well as learn from what others shared in the group. In this setting of mutual sharing, Madam Rashidah finds support and encouragement.

Madam Rashidah appreciates the workshops organised by the FEC. Of the many workshops she has attended, she says, "That's where knowledge is gained. You learn. Without attending the workshops, you don't have these sources of information. The speakers they invite are experts and professionals in their fields. They are not ordinary people. They are knowledgeable professionals. So it's very good. You have to attend these workshops." Not only does Madam Rashidah attach great value to these workshops the FEC organises, she is also grateful for the resources that the FEC introduces to her and her family.

One of the greatest challenges Madam Rashidah faces is in the area of finances. Although she works, the family feels the strain when the maintenance money from her ex-husband is not credited to her. Madam Rashidah's oldest child has worked part time while schooling and it brings tears to her eyes each time she recalls the many instances her son went without meals and pocket money just to help her. "He's willing to go to school without eating or having pocket money just to help me... I looked at his wallet, there's nothing. It's zero you know. And yet he went to school without asking. He said it's okay, he'll just fast and then eat when he's back home. He starves himself. He sacrificed for others." Although Madam Rashidah is very much independent, when it comes to financial issues, she talks to her children about them. Together, the family then tries to think of ideas and options. Her aunt is also someone whom she approaches for financial help.

Being a working mother means she is unable to spend as much time with the children as she used to. Madam Rashidah works hard to make

sure she communicates with her children but many times, fatigue sets in and her mind shuts down. Nevertheless, the foundation and spiritual disciplines that Madam Rashidah instilled in her children during their early years have helped to make things easier now that she has to work. From very early on, Madam Rashidah tried to establish open relationships founded on mutual respect and trust with the children. She observed that her children did not always know how to articulate their problems. She took time to try to understand them and encouraged them to 'voice out their problems' so she could guide them where possible. She also taught her children about Allah and why saying prayers are important. She believes that prayers educate people to be good and since the children were young, she trained them to pray. She cautions them about mixing with bad company and emphasised that they should not always trust their friends. Instead, if they had any problems, mother would always be there.

Although it was not always the case, presently, her two older sons would communicate with her about their lives and friends. Madam Rashidah brought up a case in point. Her second son had picked up smoking and although he was caught by his brother, he eventually owned up to her on his own accord. Of the situation, Madam Rashidah commented, "This is the trust I want him to have in me. I don't want to threaten or scold him. I want his sincerity in telling me the truth. I don't care how bad you are. What matters is you can come to me, you trust me, you believe in me. That's what I want."

Madam Rashidah continues to aim to be there for her children to offer emotional support and guidance. Even though she is often tired from work, she tries her best to be a listener. She allows her children to share before saying anything herself. She confesses that the parenting methods she relied on to discipline her children when they were younger do not

do well for them now that they have grown up. She tries to engage her children through discussion and reasoning, encouraging them to reflect on their actions. However, if her children are defiant, Madam Rashidah will be fierce and threaten them. "From your body language and your tone of voice, they can sense the gravity of the situation and the seriousness of the matter and they then won't dare to fool around anymore. Because sometimes they take it for granted, so you must be very firm. That will definitely make them stop." In addition, Madam Rashidah wants each of her children to attain the best. Although she has aspirations for her children to succeed, Madam Rashidah remains reasonable. "See their capability. If I feel they have put in their best effort, whatever the results, I would accept it... I always remind them to love themselves, love their future." In order to motivate the children to achieve better results, the FEC routinely requests for the children's result slips so as to recognise and reward the progress made by the children.

Madam Rashidah has dealt with life's battles so far on her own. Her formula for coping with challenges has very much to do with her faith. Besides believing that one must always try to be positive in the face of problems, Madam Rashidah derives strength and peace from turning to Allah and the Qu'ran. "It is about your connection with God. So what you do is to revert to God, think about Him. What happens to us is from Allah. Allah wants it to happen. So once you go back to Allah, you'll be calm. You'll see the path." Her faith is the bedrock of her life and she ensures that her children realise this as well. The impact that the FEC has made in Madam Rashidah's life is palpable. "What I can say is that I have no regrets joining this FEC. I'm satisfied and my children love it too."

## vi. Case Study 5 - Madam Aminah

Madam Aminah is a mother of three school-going children aged 14, 12 and 11 years old. She was introduced to the FEC when she and her husband enquired at MENDAKI about tuition for their children. Unable to afford the fees at tuition centres, they were relieved to find help at MENDAKI for free. That was about ten years ago and the family has been involved with the FEC ever since.

Being a close-knit and rather private family, Madam Aminah shared that the family goes everywhere together. So when Madam Aminah and her husband began attending the FEC, the children came along as well. When the children meet with difficulties, it is Madam Aminah whom they turn to for help and support. When Madam Aminah and her husband are faced with challenges, they try their best to handle them as husband and wife. However, if they cannot solve the problem on their own, they take time to discuss it with their three children. Although the FEC provides a platform for the couple to share their problems, they prefer not to talk about their personal matters. "So far we have not met or asked anyone much. We just discuss within our family about things like financial matters or our children's behaviours."

According to the parents, the children are 'rather average' in their studies and face particular difficulties in Mathematics. Besides having tuition, the youngest child who is in Primary 5 this year says he copes by sitting next to a classmate who is quite good in the subject. "If I have any questions, he can help me. He volunteers". In spite of the struggles that the children have in Mathematics, Madam Aminah and her husband have high aspirations for each of their children and hope they will make it to university.

The monthly FEC meetings offer Madam Aminah and her family opportunities to get to know others in the group. Through sharing



on different issues and gaining support from one another, they have developed friendships with other group members. Their meetings are not confined to the monthly sit-down meetings. Through additional activities and gatherings organised by the group, Madam Aminah and her family have gone on picnics, outings to the zoo, Hari Raya gatherings at Downtown East as well as an overseas trip to Desaru.

Like many of their counterparts, Madam Aminah and her family benefitted from the workshops they came to know about. From them, Madam Aminah and her husband learnt more about issues on housing, financial budgeting, being debt and loan-free, the dangers of illegal money lending and the prudent use of credit cards. Other workshops taught them more about parenting and how to motivate their children in their studies, as well as some of the ins and outs of the local education system. Madam Aminah and her husband adapted and applied what was taught at these workshops, especially in the areas of discipline and handling their children's behaviour. With their oldest child, Madam Aminah and her husband have to enforce curfews so that he will make an effort to be home on time after his soccer practice. Madam Aminah and her husband make it a point to remind their children to focus on their studies and choose their friends wisely. They feel that the FEC has been of particular help in the areas of parenting and marital issues.

Madam Aminah's husband is the sole breadwinner of the family. Because the family has to live on one income, they occasionally experience financial hiccups. Madam Aminah's diabetes and other ailments make it difficult for her to work. With regards to their situation, Madam Aminah says, "Financial problems go without saying. So we always remind the children not to spend so much. We do experience a lack of finances every month."

When it comes to finances, instead of approaching FSCs, other agencies or relatives for help, Madam Aminah and her husband solve the problem with their children and seek help from Madam Aminah's mother who stays nearby. To make the down-payment for the house, they had to borrow money from Madam Aminah's mother who is very supportive of them, and they return a regular sum of money to her every month. To make ends meet, the couple consulted the children and decided to rent out one of the rooms to provide more cash for the family.

Madam Aminah and her family try to make things work on their own and where that is not possible, Madam Aminah says, "Seek help and ask for others' opinions."

## **vii.** Case Study 6 - Madam Zarinah

Having been involved with the FEC for close to a decade, Madam Zarina, a married mother of five, first got to know about the FEC through the Islamic Religious Council of Singapore (MUIS). At the time, Madam Zarina and her husband, both of whom were unemployed, were expected to complete two years of attendance as a condition to receive financial assistance. What began as 'mandatory' attendance, quickly gave way to voluntary participation as the couple saw the benefits of the group and the help it rendered them as an entire family.

"But after 2 years have passed, we decided to carry on with the programme (FEC)... because my family's condition has stabilised. My husband has started to work, self-employed....I wanted to give back to the community. During my time of need when no one helped me, my husband and I received much help from the FEC. From there I learnt. So why not use my experience to help the less fortunate..."

Since Madam Zarina's husband became self-employed, the family discontinued the aid they used to receive from MUIS. The family is now



more financially stable and able to 'get by' although they do face more challenges in the months when her husband has fewer contracts to service. These can stretch for as long as 3 to 4 months at a time. When necessary, Madam Zarina turns to a close friend as well as her older sister for financial help and advice.

Currently, Madam Zarina and her husband volunteer their time and effort in the FEC helping other families as well as in MENDAKI. Holding strong beliefs that they are mentors to their children, the couple makes an effort to involve their children in whatever programmes and workshops the FEC organises. Madam Zarina shared that when the children observe their parents helping others, the parents are in fact 'injecting interest in volunteerism' in their kids. As such, the couple's passion for contributing to the community is not limited to themselves. Their children have caught the spirit of volunteerism and view these opportunities as 'bonding time'. In the face of busy schedules, volunteering, they feel, 'contributes to strengthening the bond within (their) family'.

Through the FEC, Madam Zarina learnt about a host of workshops which includes topics on parenting and communication, as well as motivational talks and leadership courses. Highlighting the effectiveness of the workshops she attended, she shared that the knowledge gained from the parenting workshops was 'valuable', especially during her children's teenage years. Sharing the different techniques she learnt from the workshop with her husband through photos and such, Madam Zarina picked up ideas on how to understand and handle the different personalities of her children better, including that of her son who has Attention Deficit Hyperactivity Disorder (ADHD). About handling her son, Madam Zarina offered, "We need to be more patient and lenient with him. He's rather impulsive and demanding. My husband and I have to understand and support him. When he is enraged... we wait till he's cooled down to explain where he's gone wrong."



The benefits do not stop there. From motivational talks and other courses, Madam Zarina picked up helpful tips on good study habits which she taught to her children. The children benefitted from Madam Zarina's understanding in subjects they were weaker in, her strict monitoring of their schedules and enforcing rules such as phone usage in the home. Speaking of her grown daughter, she related, "Her difficulty was always in the Malay Language. So that's where I practice speaking more Malay with her... and we force her to read Malay newspapers." Regarding her youngest daughter, Madam Zarina said, "She's not good in both English and Malay and can't string proper sentences together. So we help with that." Two tips that Madam Zarina learnt from a parenting workshop were to build good rapport with her children's teachers and work with the feedback given by the school. For Madam Zarina, being in close and frequent communication with the teachers was helpful. She expressed it this way, "It's one way to be in touch with our children's whereabouts. I always get to know all the subject teachers and I will meet them personally during the parent-teacher meeting. I won't miss it. I will get to know how my children are doing. Different subject teachers have different feedback on our children."

Being a leader in the FEC and being in charge of rallying members to participate in workshops also mean that Madam Zarina has the privilege of always being informed of workshops with any organizations. She said, "The benefit is that I actually get to attend a lot of workshops." More importantly, many of these programmes have indirectly contributed to the children's academic progress through the knowledge, parenting tips and study techniques that Madam Zarina gained. Madam Zarina considers herself fortunate as she is able to coach her children in their studies. Therefore, her children do not participate in the MENDAKI tuition programme.

Today, Madam Zarina's 22 year-old daughter is doing considerably well in her diploma course and so are her siblings in their various schools. She has learnt to balance school and work and has a rigorous time-table which she follows in order to cope. Of her children, Madam Zarina adds, "They are focused and systematic. I don't have to force them to study." Madam Zarina's aspirations for her children are that they would be able to enter the local universities. She fears that if they do not get into the Singaporean universities, she and her husband will have to grapple with the almost unthinkable financial burden of putting her children through university overseas. Although Madam Zarina holds these aspirations for her children, she also understands their different capabilities and encourages them to do the best that they can. She says, "My younger one is different from her older siblings. I notice that she is academically slower compared to her siblings. So I don't pressure her. I allow her to move on based on her own academic pace and interest."

Needless to say, Madam Zarina is close to her family members and communicates with them throughout the day. The family has a culture of discussing and tackling problems together. Whenever issues arise at school or elsewhere, the children confide in their mother. This open communication did not develop overnight but through years of nurturing since the children were young. Madam Zarina shared, "I started this open communication since my children were small... Whatever issues they have, be it about school or friends, I'll be the first person they talk to because they know I'll listen and advise them. Of course I'll scold them if they do something wrong... what's important is trust and honesty." Not only does Madam Zarina offer a listening ear, she also takes into consideration gender differences and that her son needs more time to open up compared to her daughters.

In the area of discipline, Madam Zarina emphasises, "We want them to develop responsibility." Although Madam Zarina enforces curfews for



the children, she also gives them space to develop exactly that and will ask them what time they will be home as opposed to instructing them to be home by a specific time.

Acknowledging her rebellious streak during her teenage years, Madam Zarina's grown daughter recounted that although their mother "dragged them to these workshops", the workshops had the effect of "building stronger bonds between mother and children". Not only did the adults benefit from the parenting sessions, the children also learnt to "trust (their) mother more", especially regarding issues of the heart, and more importantly, "feel comfortable speaking to mother" and seeking her advice from these workshops.

As a leader in the FEC, Madam Zarina has learnt that she has resources she can tap onto in times of need. No stranger to heart-wrenching decisions she and her husband had to make in life, Madam Zarina is thankful that her husband and children are there to offer her emotional support. Drawing from a past experience, Madam Zarina spoke of her oldest daughter who sacrificed her promising future to marry early. Learning to let go and allow her daughter to take the fall 'was a very heavy decision to make'. She continued, 'Our desires might not be what our children want... but I learnt from it. She was my first daughter, so we learnt from that experience'.

Madam Zarina also seeks a counsellor when necessary and learns from the experiences of members in the group which she leads. Being a leader also means that Madam Zarina has to tactfully share her problems with her members. And she does that in the form of anonymous case studies. She says, "It's my problem but I won't tell them that. I just want to see what their opinions are. From there, I learn. I value their experience. Counsellors can only help me find solutions. But members may have experienced it, so they know better."

Perhaps the most notable difference the FEC has made is the social support the monthly meetings provide, especially during the family's first two years with them. Madam Zarina makes it a point to remind her children that when faced with life's challenges, "Be patient. The problem won't be there forever. It's a matter of how you face the challenge... you're not alone, we're there for you. Always share your problem. You're not by yourself."

### **viii.** Analysis from Case Studies

The six case studies briefly describe the lives of six families who participated in the FEC. The cases point out the stressors these families faced. These ranged from family structure – some were single parent families for a period, others were blended families with children from two marriages - and the financial state of the families - most had seasonal periods when they had insufficient finances to meet basic needs – to the difficulties their children faced within the educational system. However, beyond the challenges they faced, much of each case study reveals how these low-income Malay families were able to function well despite challenges. This ability to overcome odds and remain competent is often regarded as resilience.

Froma Walsh, who pioneered the concept of family resilience, has advanced three processes which distinguish resilient families.<sup>86</sup> According to this framework, such families possess;

- (a)** Belief systems which family members use to understand and make meaning of their problems. Rather than using their failures as the basis for their thinking, feeling, and acting since these only reinforce learned helplessness and self-doubt, these families find ways to remain optimistic through supporting and encouraging one another despite the adversity they face.

<sup>86</sup> Walsh, Froma. *Strengthening family resilience*. Guilford Press. 2006.



- (b) Family organisational patterns that emphasise collaboration. This includes knowing how to work together in a flexible way, maintaining caring relationships and connecting the family to a larger community. The greatest stability for the family comes when there is mobilization of social and economic resources in the family, neighbourhoods and other social networks.
- (c) Communication processes that include knowing how to be clear, open, and collaborative with one another. In such families “an environment where problems, issues, and hardships are collectively discussed in a manner that promotes a sense of belonging and mastery of skills to tackle new challenges” is emphasised.<sup>87</sup>

These three processes of resilient families were observable in the families described in the case studies. In terms of a belief system, they maintained a positive outlook to life and learnt to show gratitude for what they had rather than focusing on their problems or lack of resources. There was often a focus on the strengths they had as a family, especially how their faith in God would be an asset to help them through their predicaments. The dominant beliefs in these families also stressed the possibility of success if sufficient effort was made, especially through learning. Parents were intentional about ensuring that their children embraced positive worldviews.

These families found ways to organise themselves so that they could adapt to change. Families insisted on making time for common bonding activities; parents discussed strategies with their children so that the family could cope when they were facing financial challenges and solving family problems together whenever possible. Children in these families cooperated and plugged in the gaps especially during seasons when parents were unable to be around all the time. These families also tried

<sup>87</sup> Garfat, Thom and Steve Van Bockern. “Families and the Circle of Courage”. *Reclaiming Children and Youth* 18, no.4 (2010): 37-39.



When many of these families ended up becoming part of the FEC, it was not because they were intent on finding such programmes to better build their social capital. Rather, they were often referred to the programme because they had approached MENDAKI, Malay/Muslim Organisations or were introduced by a friend. As a result of their enrolment in the FEC, they have been provided with important keys to family resilience.

to maintain good relationships with their relatives and would mobilise resources from the extended family whenever this was needed. But beyond their families, these resilient families also used a variety of services, both within the Malay/Muslim community and outside it, so as to obtain the best resources to help with their needs. For instance, parents would frequent the parent-teacher meetings at their children's schools to be on top of what was happening to their school-going children.

Thirdly, these families emphasised good communication. There was a desire to maintain open communication between parents and children. This started with families insisting on daily conversations even if it was inconvenient. There was frankness in discussions and parents sought to ensure that their children trusted them enough to disclose matters, including their intimate relationships, to them.

But becoming resilient was not a given for all these families. When many of these families ended up becoming part of the FEC, it was not because they were intent on finding such programmes to better build their social capital. Rather, they were often referred to the programme because they had approached MENDAKI, Malay/Muslim Organisations or were introduced by a friend. As a result of their enrolment in the FEC, they have been provided with important keys to family resilience.



The role of the FEC in providing the platform to motivate these families to aspire together, find common resources, and learn is very evident. Parenting workshops, budgeting exercises and the youth-based activities allowed families to tap on available expertise so that they could better themselves. The culture that FEC have created, where members are not afraid to ask and find out how to obtain what they need, is a contributing factor to family resilience.

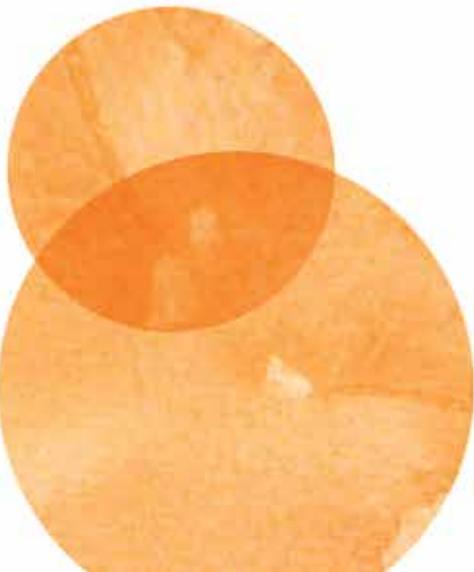
There are several features of FEC that have allowed them to make an impact on these families. FEC facilitators made sessions exciting and this generated substantial interest among participants. There was a family-like feel to groups where members could find others who cared enough to check on them or find ways to help them. The FEC that the six families were part of had good programmes that were relevant to the needs of their members. The families had important insights and take-aways from the parenting workshops, educational training and budgeting workshops which allowed them to inculcate new practices in terms of how they disciplined their children, motivate them in their studies and handled their finances.

The FEC did not in anyway, remove the strength of individual family ties or become a surrogate family where members were enmeshed with one another. Rather, the group helped empower members to find strength and support and resolve their problems in their own family context. ●



# CHAPTER 5

Conclusion



## Conclusion

The results of these interviews and FGDs with FEC participants provide us enough confidence that as an empowerment programme, FEC have the ability to bring about substantial benefit to low-income families.

The strengths of FEC derive from the fact that they group low-income families together to purposefully work towards the goal of achieving greater family resilience. The power of the group, to motivate members towards a challenging goal and help them to stay committed to their children's education, is remarkable.

While not explicitly articulated as a mission of FEC, in the course of their operation, groups were able to recognise and mobilise the different resources that members possessed. These resources were not limited to those who were faithful members of FEC but also many of their family members who, while not always present at meetings, were essentially a part of the structure.

Rather than being absorbed in their deficiencies and viewing themselves as incapable of taking charge of their lives, the families who were part of the FEC accepted their role in bettering their lives and those in their community. The FEC thus functioned by using the "community's own problem solving capacity" rather than expecting that individual problems always be solved through the help of experts.<sup>88</sup> This practice, when consistent, aids in the catalyzing of individual family resilience. In many ways, the FEC represent asset-based community development compared to the more traditional needs based development.<sup>89</sup>

Having considered why the FEC have much to offer to low-income families, we raise the following final thoughts for future deliberation:

For FEC to continue to be able to make an impact on the community, they have to nurture leadership. As illustrated in the case studies, facilitators played a crucial role in guiding members of the group and keeping their

<sup>88</sup> Mathie, A., & Gord, C. (2003). *From clients to citizens: Asset-based community development as a strategy for community-driven development. Development in Practice, 13(5), 474-486.*

<sup>89</sup> Kretzmann, John P., & McKnight, J. (1993). *Building communities from the inside out. Center for Urban Affairs and Policy Research, Neighborhood Innovations Network.*



If FEC were to benefit a wider range of low-income families and ensure that they provide safe and conducive environments for development, it would be useful if there were greater centralisation in processes, including the succession planning of FEC leadership.

FEC focused on achieving progress. Considering the significant role they play to the functioning of FEC, more should be done to develop the potential of facilitators. Currently, there is a framework for training leaders, although such training seems to be very basic. The training pathway could be enhanced. Taking a leaf from the Empowering Parents, Empowering Communities (EPEC) programme in London, where parents receive accredited qualifications while they undergo group facilitation training, certification options should be accorded to FEC facilitators.

On the matter of leadership, it was not apparent to us how leadership could be continually raised through the FEC structure or whether succession planning of group leadership was possible. The future success of the FEC is greatly determined by their ability to train new leaders and facilitators who will be passionate about the cause of self-empowerment through FEC. As seen in one of our case studies, one FEC participant took over the reins after some years to lead the group. Perhaps, one of the goals that FEC should have is to cultivate new leaders, either to steer existing FEC or to start up new ones.

We noticed that while there were some FEC which were maximising their time spent together, trying to achieve a number of goals ranging from better parenting skills, positive child development and personal self-improvement, others were not as holistic in their aims. Since the benefits of FEC can be far-reaching if groups were steered that way, it would be important to help all FEC realise that the programme structure has potential for good outcomes.

FEC enjoy high levels of autonomy in executing their programmes. This certainly facilitates the organic development of groups. However

it also means that the quality and outcomes of groups differ. While we did not observe any FEC where group dynamics were detrimental to members' well-being, we imagine this to be quite possible if we had studied every group. If FEC were to benefit a wider range of low-income families and ensure that they provide safe and conducive environments for development, it would be useful if there were greater centralisation in processes, including the succession planning of FEC leadership. This would mean greater supervision of FEC. If done with a light touch, the monitoring of the individual FEC would not substantially reduce their autonomy and their nimbleness in accommodating their members.

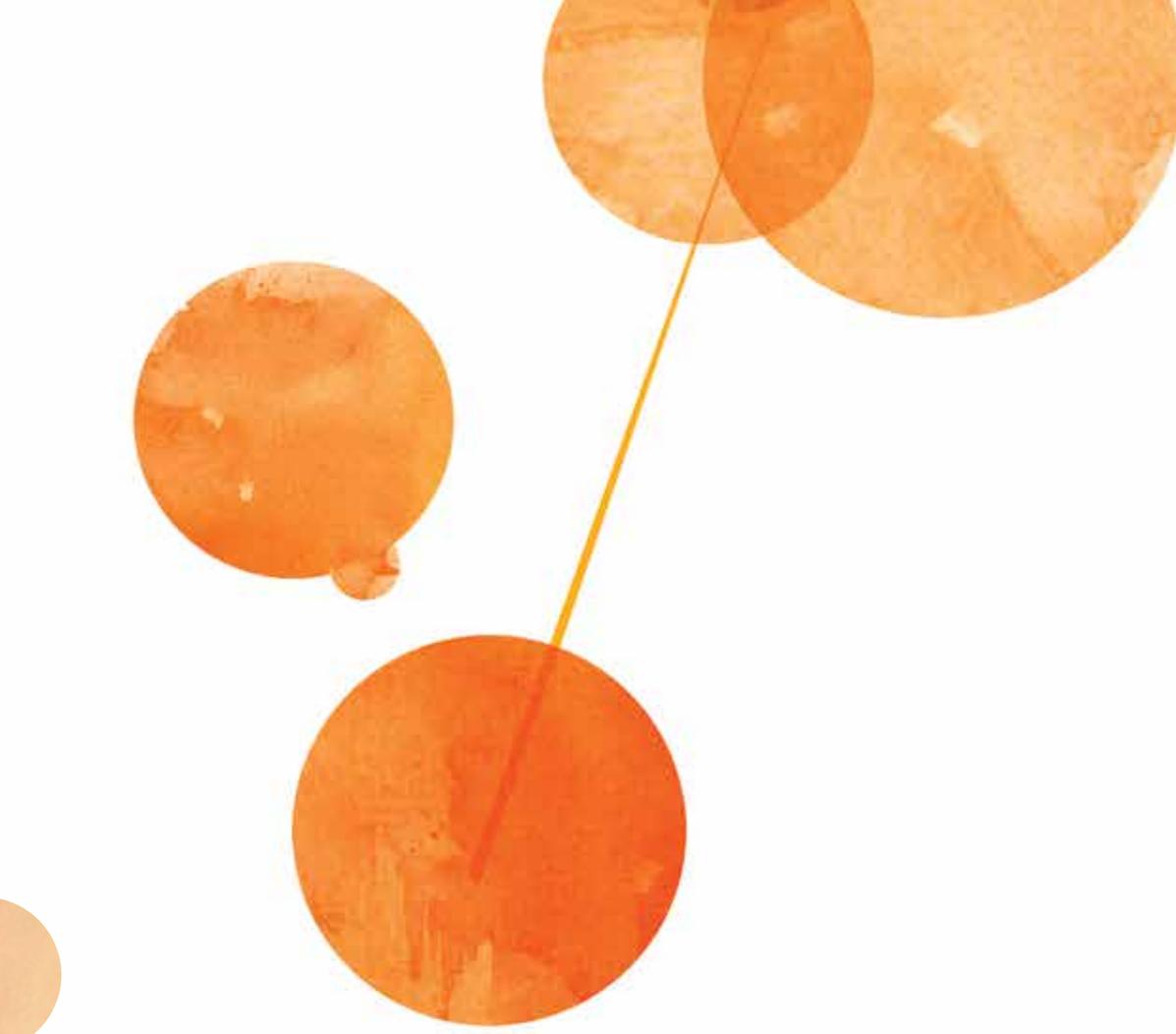
There is no doubt that FEC provide their members many opportunities to build bonding ties. It has allowed members to feel supported and seek help to cope with their daily lives. However, the homogeneous nature of FEC means that it would be harder for them to generate bridging ties which are crucial for social mobility. Currently the learning journeys and workshops are ways through which bridging ties can be cultivated. Other intentional strategies where better-off families and volunteers can engage with low-income FEC members may be useful. With more emphasis in Singapore for those who have benefitted from the system to contribute back to society, we can expect that some will be willing to volunteer to become bridges for these low-income families.

FEC should be popularised. They can make a significant impact on low-income families, most significantly in moving them away from the discourse of their powerlessness. As such outreach strategies within the Malay/Muslim community should include discussions of the value of participating in FEC. Current FEC should also be encouraged to help spread the word about their beneficial outcomes.

Finally, there should be a concerted effort to convince men that their participation in FEC is crucial. While it is heartwarming that there were some men who were committed to their family's empowerment

through FEC, the lack of any sizeable male participation was evident in most groups. Perhaps, gender stereotypes prevail with men unwilling to participate in groups facilitated by a female. Men may also find it uncomfortable sharing about their emotional issues in a mixed group. It might be necessary to find new ways to orchestrate sharing in FEC to better accommodate males. Their participation can play a major role in the progress of low-income Malay families. ●





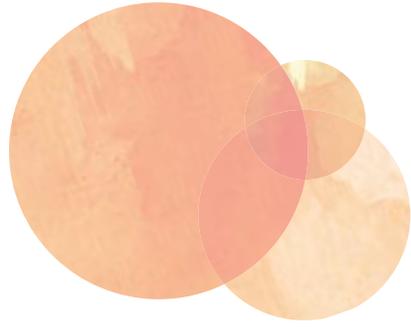
# REFERENCES



## References

- Ahluwalia, I. B., J. M. Dodds, and M. Baligh. 1998. 'Social Support And Coping Behaviors Of Low-Income Families Experiencing Food Insufficiency In North Carolina'. *Health Education & Behavior* 25 (5): 599-612. doi:10.1177/109019819802500507.
- Blair, Clancy. 2010. 'Stress And The Development Of Self-Regulation In Context'. *Child Development Perspectives* 4 (3): 181-188. doi:10.1111/j.1750-8606.2010.00145.x.
- Blair, Clancy, and C. Cybele Raver. 2012. 'Child Development In The Context Of Adversity: Experiential Canalization Of Brain And Behavior.'. *American Psychologist* 67 (4): 309-318. doi:10.1037/a0027493.
- Bradley, Robert H., and Robert F. Corwyn. 2002. 'Socioeconomic Status And Child Development'. *Annu. Rev. Psychol.* 53 (1): 371-399. doi:10.1146/annurev.psych.53.100901.135233.
- Brisson, Daniel S., and Charles L. Usher. 2005. 'Bonding Social Capital In Low-Income Neighborhoods'. *Family Relations* 54 (5): 644-653. doi:10.1111/j.1741-3729.2005.00348.x.
- Burnett, Genie, Rebecca A. Jones, Nancy G. Bliwise, and Lisa Thomson Ross. 2006. 'Family Unpredictability, Parental Alcoholism, And The Development Of Parentification'. *The American Journal Of Family Therapy* 34 (3): 181-189. doi:10.1080/01926180600550437.
- Burt, Ronald S. 1987. 'Social Contagion And Innovation: Cohesion Versus Structural Equivalence'. *American Journal Of Sociology* 92 (6): 1287. doi:10.1086/228667.
- Burton, Linda. 2007. 'Childhood Adultification In Economically Disadvantaged Families: A Conceptual Model'. *Family Relations* 56 (4): 329-345. doi:10.1111/j.1741-3729.2007.00463.x.
- Chase, Nancy D. 1999. *Burdened Children*. Thousand Oaks, Calif.: Sage Publications.
- Chase, Nancy D., Mary P. Deming, and Marolyn C. Wells. 1998. 'Parentification, Parental Alcoholism, And Academic Status Among Young Adults'. *The American Journal Of Family Therapy* 26 (2): 105-114. doi:10.1080/01926189808251091.
- Chee, Li Ping, Esther C. L. Goh, and Leon Kuczynski. 2014. 'Oversized Loads: Child Parentification In Low-Income Families And Underlying Parent-Child Dynamics'. *Families In Society: The Journal Of Contemporary Social Services* 95 (3): 204-212. doi:10.1606/1044-3894.2014.95.26.
- Chen, Edith, Karen A. Matthews, and W. Thomas Boyce. 2002. 'Socioeconomic Differences In Children's Health: How And Why Do These Relationships Change With Age?'. *Psychological Bulletin* 128 (2): 295-329. doi:10.1037//0033-2909.128.2.295.
- Cherlin, Andrew J. 2004. 'The Deinstitutionalization Of American Marriage'. *Journal Of Marriage And Family* 66 (4): 848-861. doi:10.1111/j.0022-2445.2004.00058.x.
- Chia, Stacey, and Matthias Chew. 2012. '5 Receive President's Scholarship Award'. *The Straits Times*. <http://www.straitstimes.com/breaking-news/singapore/story/5-receive-presidents-scholarship-award-20120815>.
- Coatsworth, J, H Pantin, and J Szapocznik. 2015. 'Familias Unidas: A Family-Centered Ecodevelopmental Intervention To Reduce Risk For Problem Behavior Among Hispanic Adolescents'. *Clinical Child And Family Psychology Review* 5 (2): 113-132.
- Cohen, Sheldon. 2004. 'Social Relationships And Health.'. *American Psychologist* 59 (8): 676-684. doi:10.1037/0003-066x.59.8.676.
- Community Leaders' Forum (CLF) Forward Planning Exercise 2010: *Envisioning Youth – Nurturing Community – Enhancing Society*. 2015. Singapore.

- Conger, Rand D., and M. Brent Donnellan. 2007. 'An Interactionist Perspective On The Socioeconomic Context Of Human Development'. *Annu. Rev. Psychol.* 58 (1): 175-199. doi:10.1146/annurev.psych.58.110405.085551.
- Day, Crispin, Daniel Michelson, Stacey Thomson, Caroline Penney, and Lucy Draper. 2011. 'Innovations In Practice: Empowering Parents, Empowering Communities: A Pilot Evaluation Of A Peer-Led Parenting Programme'. *Child And Adolescent Mental Health* 17 (1): 52-57. doi:10.1111/j.1475-3588.2011.00619.x.
- de Souza Briggs, Xavier. 1998. 'Brown Kids In White Suburbs: Housing Mobility And The Many Faces Of Social Capital'. *Housing Policy Debate* 9 (1): 177-221. doi:10.1080/10511482.1998.9521290.
- Department of Statistics,. 2010. *Census Of Population 2010 Statistical Release 2 – Households And Housing*. Singapore.
- Department of Statistics,. 2013. *Statistics On Marriages And Divorces, 2013*. Singapore.
- Department of Work and Pensions,. 2003. *Low-Income Families And Household Spending: Research Report 192*. London.
- Dietrich, Lisa C. 1998. *Chicana Adolescents*. Westport, Conn.: Praeger.
- Dodson, L. 2007. 'Wage-Poor Mothers And Moral Economy'. *Social Politics: International Studies In Gender, State & Society* 14 (2): 258-280. doi:10.1093/sp/jxm007.
- Dodson, Lisa. 1999. *Don't Call Us Out Of Name*. Boston, Mass.: Beacon Press.
- Doiron, Denise, and Silvia Mendolia. 2011. 'The Impact Of Job Loss On Family Dissolution'. *J Popul Econ* 25 (1): 367-398. doi:10.1007/s00148-010-0353-5.
- Domínguez, Silvia, and Celeste Watkins. 2003. 'Creating Networks For Survival And Mobility: Social Capital Among African-American And Latin-American Low-Income Mothers'. *Social Problems* 50 (1): 111-135. doi:10.1525/sp.2003.50.1.111.
- Donnellan, M. Brent, Katherine J. Conger, Kimberly K. McAdams, and Tricia K. Neppl. 2009. 'Personal Characteristics And Resilience To Economic Hardship And Its Consequences: Conceptual Issues And Empirical Illustrations'. *Journal Of Personality* 77 (6): 1645-1676. doi:10.1111/j.1467-6494.2009.00596.x.
- Duncan, Greg J, and Jeanne Brooks-Gunn. 1997. *Consequences Of Growing Up Poor*. New York: Russell Sage Foundation.
- Eamon, Mary Keegan, and Meenakshi Venkataraman. 2003. 'Implementing Parent Management Training In The Context Of Poverty'. *The American Journal Of Family Therapy* 31 (4): 281-293. doi:10.1080/01926180390201972.
- Elder, Glen H., Jacquelynne S. Eccles, Monika Ardelet, and Sarah Lord. 1995. 'Inner-City Parents Under Economic Pressure: Perspectives On The Strategies Of Parenting'. *Journal Of Marriage And The Family* 57 (3): 771. doi:10.2307/353931.
- Eliason, Marcus. 2011. 'Lost Jobs, Broken Marriages'. *J Popul Econ* 25 (4): 1365-1397. doi:10.1007/s00148-011-0394-4.
- Evans, Gary W. 2004. 'The Environment Of Childhood Poverty.'. *American Psychologist* 59 (2): 77-92. doi:10.1037/0003-066x.59.2.77.
- Evans, Gary W., and Pilyoung Kim. 2012. 'Childhood Poverty, Chronic Stress, Self-Regulation, And Coping'. *Child Development Perspectives* 7 (1): 43-48. doi:10.1111/cdep.12013.
- Evans, Gary, Edith Chen, Gregory Miller, and Teresa Seeman. 2012. 'How Poverty Gets Under The Skin: A Life Course Perspective'. In *The Oxford Handbook Of Poverty And Child Development*, 1st ed. New York: Oxford University Press.
- Falicov, Celia Jaes. 1998. *Latino Families In Therapy*. New York: Guilford Press.



- Freeman, Amanda L., and Lisa Dodson. 2014. 'Social Network Development Among Low-Income Single Mothers: Potential For Bridging, Bonding, And Building'. *Family Relations* 63 (5): 589-601. doi:10.1111/fare.12088.
- Freire, Paulo. 1977. *Pedagogía Del Oprimido*. Madrid: Siglo XXI de España Editores.
- Gans, Herbert J. 1962. *The Urban Villagers*. [New York]: Free Press of Glencoe.
- Gibson-Davis, Christina M., Kathryn Edin, and Sara McLanahan. 2005. 'High Hopes But Even Higher Expectations: The Retreat From Marriage Among Low-Income Couples'. *Journal Of Marriage And Family* 67 (5): 1301-1312. doi:10.1111/j.1741-3737.2005.00218.x.
- Grant, Kathryn E., Bruce E. Compas, Alice F. Stuhlmacher, Audrey E. Thurm, Susan D. McMahon, and Jane A. Halpert. 2003. 'Stressors And Child And Adolescent Psychopathology: Moving From Markers To Mechanisms Of Risk.'. *Psychological Bulletin* 129 (3): 447-466. doi:10.1037/0033-2909.129.3.447.
- Hamilton, K. 2012. 'Low-Income Families And Coping Through Brands: Inclusion Or Stigma?'. *Sociology* 46 (1): 74-90. doi:10.1177/0038038511416146.
- Hill, Ronald Paul. 1991. 'Homeless Women, Special Possessions, And The Meaning Of "Home": An Ethnographic Case Study'. *Journal Of Consumer Research* 18 (3): 298. doi:10.1086/209261.
- Hill, Ronald Paul, and Mark Stamey. 1990. 'The Homeless In America: An Examination Of Possessions And Consumption Behaviors'. *Journal Of Consumer Research* 17 (3): 303. doi:10.1086/208559.
- Hoff, E, B Laursen, and T Tardif. 2002. 'Socioeconomic Status And Parenting'. In *Handbook Of Parenting: Vol 2 Biology And Ecology Of Parenting*, 1st ed.
- House, J, R Kahn, J McLeod, and D Williams. 2015. 'Measures And Concepts Of Social Support'. In *Social Support And Health*, 1st ed., 83-108. San Diego, CA: Academic Press.
- Huaqing Qi, C., and A. P. Kaiser. 2003. 'Behavior Problems Of Preschool Children From Low-Income Families: Review Of The Literature'. *Topics In Early Childhood Special Education* 23 (4): 188-216. doi:10.1177/02711214030230040201.
- Jackson, John L. 2001. *Harlem World*. Chicago: University of Chicago Press.
- Jankowski, Peter J., Lisa M. Hooper, Steven J. Sandage, and Natalie J. Hannah. 2011. 'Parentification And Mental Health Symptoms: Mediator Effects Of Perceived Unfairness And Differentiation Of Self'. *J. Fam. Ther.* 35 (1): 43-65. doi:10.1111/j.1467-6427.2011.00574.x.
- Jarrett, R. L. 1995. 'Growing Up Poor: The Family Experiences Of Socially Mobile Youth In Low-Income African American Neighborhoods'. *Journal Of Adolescent Research* 10 (1): 111-135. doi:10.1177/0743554895101007.
- Juby, Cindy, and Joan R. Rycraft. 2004. 'Family Preservation Strategies For Families In Poverty'. *Families In Society: The Journal Of Contemporary Social Services* 85 (4): 581-587. doi:10.1606/1044-3894.1847.
- Jurkovic, Gregory J. 1997. *Lost Childhoods*. New York: Brunner/Mazel.
- Kiser, Laurel J. 2007. 'Protecting Children From The Dangers Of Urban Poverty'. *Clinical Psychology Review* 27 (2): 211-225. doi:10.1016/j.cpr.2006.07.004.
- Klein, Naomi. 2000. *No Logo*. New York, NY: Picador.

- Maryam Mohamed Mokhtar, Ang I-Wen.; Noor Ashikin Abdul Rahman.; Amellia Abdul Razak., 2012 A Malay Underclass: An Exploration of a Uniquely Singaporean Issue, Nanyang Technological University.
- McMahon, Thomas J., and Suniya S. Luthar. 2007. 'Defining Characteristics And Potential Consequences Of Caretaking Burden Among Children Living In Urban Poverty.'. *American Journal Of Orthopsychiatry* 77 (2): 267-281. doi:10.1037/0002-9432.77.2.267.
- Menjívar, Cecilia. 2000. *Fragmented Ties*. Berkeley: University of California Press.
- Miller, C, and B Major. 2000. 'Coping With Stigma And Prejudice'. In *The Social Psychology Of Stigma*, 1st ed. New York: The Guilford Press.
- Miller, Gregory E., Edith Chen, and Karen J. Parker. 2011. 'Psychological Stress In Childhood And Susceptibility To The Chronic Diseases Of Aging: Moving Toward A Model Of Behavioral And Biological Mechanisms.'. *Psychological Bulletin* 137 (6): 959-997. doi:10.1037/a0024768.
- Ministry of Education., 2014. *Education Statistics Digest 2014*. Singapore.
- Nelson, Margaret. 2000. 'Single Mothers And Social Support: The Commitment To, And Retreat From, Reciprocity'. *Qualitative Sociology* 23: 291-317.
- Newman, Katherine S. 1999. *No Shame In My Game*. New York: Knopf and the Russell Sage Foundation.
- Pahl, J. M. 1989. *Money And Marriage*. New York: St. Martin's Press.
- Pattillo, Mary E. 1999. *Black Picket Fences*. Chicago: University of Chicago Press.
- Presser, Harriet B. 1986. 'Shift Work Among American Women And Child Care'. *Journal Of Marriage And The Family* 48 (3): 551. doi:10.2307/352041.
- Presser, Harriet B. 1989. 'Can We Make Time For Children? The Economy, Work Schedules, And Child Care: Population Association Of America, 1989 Presidential Address'. *Demography* 26 (4): 523. doi:10.2307/2061256.
- Putnam, Robert D. 2000. *Bowling Alone*. New York: Simon & Schuster.
- Raley, R. Kelly, and Larry Bumpass. 2003. 'The Topography Of The Divorce Plateau'. *Demres* 8: 245-260. doi:10.4054/demres.2003.8.8.
- Rifkin, Jeremy. 1987. *Time Wars: The Primary Conflict In Human History*. New York.
- Riley, Anne, Mary Jo Coiro, Marina Broitman, Elizabeth Colantuoni, Kristen Hurley, Karen Bandeen-Roche, and Jeanne Miranda. 2009. 'Mental Health Of Children Of Low-Income Depressed Mothers: Influences Of Parenting, Family Environment, And Raters'. *Psychiatric Services* 60 (3). doi:10.1176/appi.ps.60.3.329.
- Roy, Kevin M., Carolyn Y. Tubbs, and Linda M. Burton. 2004. 'Don't Have No Time: Daily Rhythms And The Organization Of Time For Low-Income Families\*'. *Family Relations* 53 (2): 168-178. doi:10.1111/j.0022-2445.2004.00007.x.
- Rutter, M., A. Cox, C. Tupling, M. Berger, and W. Yule. 1975. 'Attainment And Adjustment In Two Geographical Areas: I--The Prevalence Of Psychiatric Disorder'. *The British Journal Of Psychiatry* 126 (6): 493-509. doi:10.1192/bjp.126.6.493.
- Rutter, M., B. Yule, D. Quinton, O. Rowlands, W. Yule, and M. Berger. 1975. 'Attainment And Adjustment In Two Geographical

Areas: III--Some Factors Accounting For Area Differences'. *The British Journal Of Psychiatry* 126 (6): 520-533. doi:10.1192/bjp.126.6.520.

Sampson, R.J. 2001. 'How Do Communities Under Gird Or Undermine Human Development? Relevant Contexts And Social Mechanisms'. In *Does It Take A Village? Community Effects On Children, Adolescents And Families*, 1st ed., 3-30. Mahwah, NJ: Lawrence Erlbaum Associates.

Schoon, I., E. Jones, H. Cheng, and B. Maughan. 2011. 'Family Hardship, Family Instability, And Cognitive Development'. *Journal Of Epidemiology & Community Health* 66 (8): 716-722. doi:10.1136/jech.2010.121228.

Seccombe, Karen. 2002. "'Beating The Odds" Versus "Changing The Odds": Poverty, Resilience, And Family Policy'. *Journal Of Marriage And Family* 64 (2): 384-394. doi:10.1111/j.1741-3737.2002.00384.x.

Spencer, M.B. 2001. 'Resiliency And Fragility Factors Associated With The Contextual Experiences Of Low-Resource Urban African-American Male Youth And Families'. In *Does It Take A Village? Community Effects On Children, Adolescents And Families*, 1st ed., 51-78. Mahwah, NJ: Lawrence Erlbaum Associates.

Stack, Carol B. 1974. *All Our Kin*. New York: Harper & Row.

Stacks, Carol. 2002. 'Coming Of Age In Oakland'. In *The New Poverty Studies: The Ethnography Of Power, Politics, And Impoverished People In The United States*, 1st ed. New York: New York University Press.

Threading Our Future Together. 2015. *Community Leaders' Forum Annual Report 2011*. Singapore.

Tigges, Leann M., Irene Browne, and Gary P. Green. 1998. 'SOCIAL ISOLATION OF THE URBAN POOR.: Race, Class, And Neighborhood Effects On Social Resources'. *The Sociological Quarterly* 39 (1): 53-77. doi:10.1111/j.1533-8525.1998.tb02349.x.

Walker, R, S Middleton, and M Thomas. 1994. 'How Mothers Use Child Benefit'. In *Family Fortunes: Pressures On Parents And Children In The 1990s*, 1st ed. London.

Wellman, Barry, and Milena Gulia. 1999. 'The Network Basis Of Social Support: A Network Is More Than The Sum Of Its Ties'. In *Networks In The Global Village: Life In Contemporary Communities*, 1st ed., 83-118.

Wolff, Brian, Martha Wadsworth, and Catherine Santiago. 2011. 'Family Poverty, Stress And Coping'. In *Encyclopedia Of Adolescence*, 1st ed., 941-951. New York: Springer.

Zhang Jiayi. 2014 *Debunking the Myth of the Lazy Malays*. Mendaki Occasional Paper Series, 1



