

# **The Bakery Hearts Project: A Phenomenological Study on the Experiences of Low-Income Women Participants of a Social Enterprise**

by

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## **Abstract**

This article reports a phenomenological study with a group of women from low income families as they participant in a Social Enterprise organized by the Family Service Centres. In this report, areas of growth as well as challenges experienced by the women and their families in adjusting to the work of the women are reported and discussed.

## **Introduction**

This paper seeks to present a qualitative study of the experiences of women participants of a social enterprise started by a family service centre in Singapore. The Bakery Hearts programme was created by social workers from The Ang Mo Kio Family Service Centres (AMKFSC) as an initiative to support and empower women from low-income families through a social enterprise where they are able to bake and sell products. Participants have difficulty finding employment due to various reasons such as childcare and lack of relevant skills after long periods of unemployment.

This research uses a phenomenological approach to explore the challenges these women have with employment, as well as their subjective perceptions of change to their family situation as a result of their participation.

## **Literature Review**

### **Defining Social Enterprise**

Although a universal definition of a social enterprise has not been agreed upon (Light, 2008), the term has generally been ascribed to endeavours and projects which utilize strategies where the social value of the product is given higher importance over the creation of profits (Weerawardena & Sullivan-Mort, 2001). A social enterprise is geared towards addressing social and economic circumstances to achieve social change. This is different from a profit-maximizing business for which profits gained are of paramount importance.

Yunus (2010) outlines some principles that social enterprises should adhere to: (a) ensure that businesses operate in a safe manner; (b) contribute towards making the environment safer than it would have been without the business; and (c) conduct the business within the social and political framework established by international and state standards. Where government, for-profit and non-profit organizations have not stepped in to resolve or ameliorate failures to address the needs of the poor, a social enterprise can be the legitimate entity to use resources to explore opportunities that meet a social need in a sustainable manner (Sud, VanSandt, & Baugous, 2009).

Social enterprises have been heralded as a viable social development strategy (Ngan, 2011) to promote employment for economically and socially vulnerable groups. Seelos and Mair (2005) further support that social entrepreneurship creates models to provide products and services catering to basic human needs that remain unsatisfied by current economic or social institutions. Given that social work and social entrepreneurship share a common goal, one may assume that social work has

an important role to play in the development of social enterprises and encouraging social entrepreneurship. The question, then, would be the extent and nature of the involvement. Boschee's argument (2008) that a social enterprise cannot be considered socially entrepreneurial unless it is self-sustainable suggests that effective management of such organizations are not limited to the realm of social work alone.

Swanson and Zhang (2010) discuss a social entrepreneurship zone in which business practices adopted by for-profit organizations play a bigger role than not-for-profit and social service organizations in supporting social change. Hence, the need for expertise beyond the professional social worker's abilities forms a pertinent factor in the success of social enterprises.

Social work's embrace of community development theory and practice provides an important foundation from which to explore the relevance of social enterprises to social work (Gray, Healy, & Crofts, 2010). Social work skills in community development place social workers in an ideal and important position in the evolution of social enterprise practice. As such, social workers are able to be creative in innovating and diversifying their options to operate outside the limits of government funding to seize market opportunities and respond flexibly to environmental changes.

### **Social Work and Social Enterprise**

One could argue that social work is in a unique position to guide the mission and evaluation of social entrepreneurial activities to address the entrenched disadvantage as a product of structural processes and systems. Tan (2004) argues for a redefinition of social work in Singapore to extend its influence beyond the realm of the social into that of the economic and political in response to the challenges of

modern economic realities. Gray, Healy and Crofts (2003) also challenge the influence of social enterprises in social policies by creating opportunities for redirecting social workers' practice towards the profession's historical commitment to achieve social justice.

As a profession governed by ethics and values, a social worker practising social entrepreneurship would then abide by its code of ethics of putting the client's interest as a primary concern (Germak & Singh, 2010). This continual dilemma of ethics enables social workers to constantly reflect on the need to maintain the social aspect of social entrepreneurship over commercial profits. With social value appearing to be the primary objective and economic value as a by-product to achieve sustainability (Seelos & Mair, 2005), and the dearth of research comparing social enterprises under business-oriented leadership with those under social work leadership, this research seeks to critique the role of social workers in creating and harnessing effective social enterprises in Singapore.

### **Social Enterprise in Singapore**

In the social enterprise portal run by the Ministry of Social and Family Development of Singapore, [www.socialenterprise.sg](http://www.socialenterprise.sg), four broad models of social enterprise in Singapore were discussed: work integration model, plough-back-profit model, subsidised services model and social needs model. The work integration model proposes a social enterprise that focuses on training disadvantaged groups with the goal of integrating them back to employable states in society. The plough-back-profit model proposes a social enterprise that typically generates income that is ploughed back into affiliated charities and social programmes. A social enterprise that adopts the subsidised services model seeks to create a service through which

disadvantaged clients get subsidised rates and mainstream customers are charged regular rates. Lastly, a social enterprise operating under the framework of the social needs model seeks to address social needs through its programmes. Hence, the definition of a social enterprise is flexible, as long as companies, as organizations, are able to balance both business and social bottom lines. Social enterprises are not expected to survive on donations, but are able to rely on a business model to be self-sustaining. It is by this definition that the Bakery Hearts programme overlaps between the functions of a social enterprise and those of a social service organization.

### **The Bakery Hearts Programme**

Community service programmes represent one of the core services provided by family service centres (FSCs) in Singapore. Serving the needs of vulnerable and low-income families, FSCs are poised to understand the needs of these families and formulate programmes aimed towards enhancing their clients' quality of living. The Bakery Hearts programme was one such initiative created by AMKFSC in 2011 to support the needs of unemployed women from low-income families.

With reference to the four models of a social entrepreneurship in Singapore discussed earlier, the Bakery Hearts programme would fit the definition of the work integration model, whereby the programme seeks to empower and support the abilities of low-income women to provide them with key skills and prepare them for eventual integration into regular employment in the private sector.

The programme, which seeks to provide income-generating opportunities for these women, would boost their incomes by teaching them specific skills in baking cookies and cakes, and making chocolate. These items would be marketed and sold in the community. All participants would share the profits generated. In addition to earning some income for their family, participants also acquire skills that will prepare

them for future employment. These skills are imparted to them via psychoeducational and motivational talks by social workers and guest speakers from the public sector, as well as support groups facilitated by social workers in the organization.

Over the course of two years, the programme has developed into a viable and sustainable income-generating business for the clients of AMKFSC. Twenty-eight participants (all women) who participated in the programme in the 2011/2012 financial work year generated a total revenue of \$18,000 (AMKFSC Annual Report, 2011/2012). The success of the programme in generating significant income for its participants has led to further discourse on the potential of social enterprise as an important social work intervention for clients caught in vicious patterns of financial instability in Singapore; particularly important is the role of the programme in addressing the issues faced by women from low-income families.

The main challenges of the programme had been the participants' inconsistent attendance due to complex family issues or lack of support from their husbands, motivating them to cope, and setting sales targets during peak order periods such as festive seasons. Continuous efforts to obtain a permanent kitchen at community centres in Ang Mo Kio were also a struggle as AMKFSC's partnership with community partners had not been strong previously.

### **Issues Faced by Women in Low-Income Families**

Women are susceptible to the effects of poverty and a disproportionate number of women live in poverty. Theories of cumulative and cyclical interdependence (Bradshaw, 2007) posit a link between cultural belief systems that disempower women's ability to earn income, and inequalities that arise from social, economic and political discrimination. When women have limited opportunities to

earn income and become self-sufficient, their ability to cope with the environment is also affected, causing issues such as depression. Hence, interventions for women facing poverty would need to address not only individual difficulties, but also environmental challenges that may discriminate and limit their potential to earn income.

When working with women from low-income families, social workers are often faced with issues that prevent them from seeking full-time employment, such as the need to care for their young children (Connelly, 2000) and the elderly, which are roles culturally ascribed as their main responsibilities. In social workers' attempts to address their clients' financial difficulties, self-sustainability appears to be the key (Markward & Yegidis, 2011), and financial difficulties can only be addressed by increasing clients' income and assets either through building skills for employment, or through supporting their ability to save in order to build sufficient assets for survival.

Women are hence susceptible to the challenges that old age brings due to their limitations in accumulating private wealth, thereby placing them at further risk of the effects of poverty (Gornick, Munzi, Sierminska & Smeeding, 2009). Often, women's access to resources, particularly jobs in the formal economy, is limited due to cultural conditions. Not having specific skills can prevent many women from venturing into starting their own businesses.

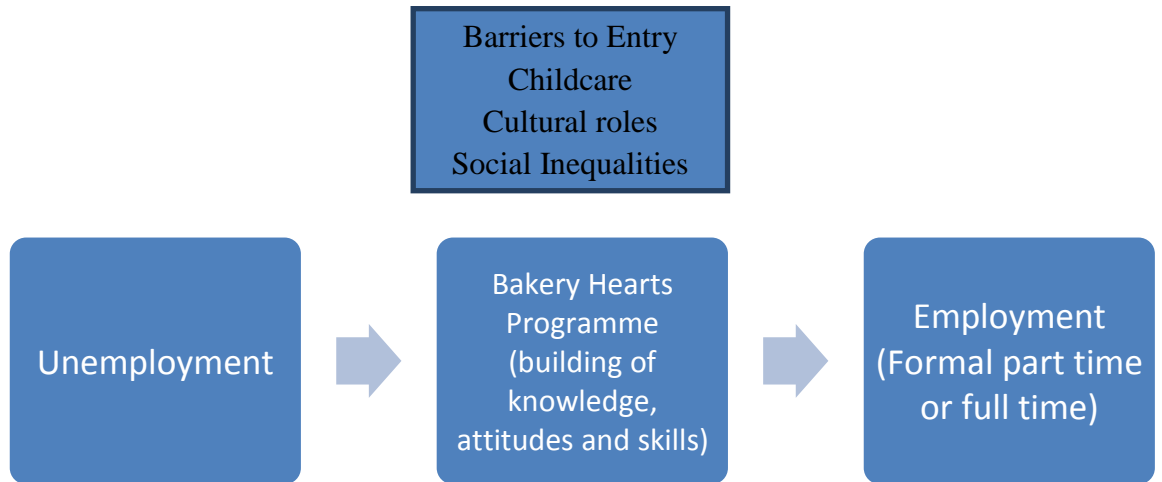
Williams (2005) offers an important distinction between increasing a woman's social opportunities or choices and ensuring that a woman is really able to make her own choices. Consequently, significant consideration must be paid to women's

perceptions of control over their own decisions (Pollard, 2006). Kabeer (1999) suggests that real achievements or outcomes are a critical factor for understanding women's empowerment. When we look at how elements of empowerment are embedded in the social enterprise model, we can see that social enterprises provide their members with a means to structured employment in a formal entity. Social enterprises also create opportunities for members to work flexibly and gain access to greater income through profit sharing and become active agents in the process of their own empowerment (Ramanathan, 2004). The core principles of self-reliance, collective ownership, profit sharing, and cooperation are all achieved through a business model that adopts the social entrepreneurship framework (Datta & Gailey, 2012).

With an emphasis on self-sustainability as the key to supporting the ability of low-income women to break the poverty cycle, it is clear that FSCs and social workers who work with these women would not be able to address the issue of poverty via remedial casework processes alone. The social enterprise model enables social workers to create environments that would address the issues faced by low-income women. With this in mind, the Bakery Hearts programme is geared towards breaking barriers of entry into employment, which have been possibly created due to the challenges discussed above: childcare constraints, cultural expectations that affect employment and inequalities faced by women in the general male-dominated work sphere. Figure 1 below reflects the role of the programme in the continuum of employment for women from low-income families, where Bakery Hearts is poised towards helping families negotiate barriers of entry such as childcare demands, inertia resulting from ascribed cultural roles, and social inequalities that arise in the general work sphere that favour male employees.



Figure 1. Bakery Hearts Programme functions within the continuum of employment.



Social workers at FSCs are hence positioned at one of the crucial contact points where they are able to address the needs of low-income women by interfacing these needs via an income-generating social enterprise model.

### **Significance of the Current Study**

Family service centres, which may not be equipped with the infrastructure, do not typically manage social enterprise initiatives and resources typical in business-oriented set-ups. However, FSCs have their strengths in that they are positioned to adopt a family-focused holistic approach (Bronfenbrenner, 2000) towards supporting the long-term financial and employment goals of families. Social workers in FSCs are also able to empathize with the psychosocial, cultural and environmental issues that may affect the participants' adaptation to employment.

The study hopes to build empirical knowledge about the potential of Bakery Hearts as a viable social enterprise to support the needs of women from low-income families.

### **Methodology**

As the purpose of this research is to explore the subjective experiences of participants, an interpretative phenomenological approach is utilized (Langdrige, 2007). An ecological perspective (Bronfenbrenner, 2000) helps the researcher examine experiences perceived by respondents at various levels: the individual level, the microsystem (family, and immediate systems), mesosystem (interaction of the various systems), exosystem (political system, social services, etc.), and macrosystem (overarching cultural values and ideologies). Doing so would allow us to generate suggestions to fine-tune the Bakery Hearts programme from these various levels as well.

Using a phenomenological approach, the focus of the interviews would be on the experiences and meanings these women have of the programme, as well as subjective experiences of their struggles as women from low-income families. This paper seeks to discuss the following research questions:

1. How has participation in the programme affected the participants' social functioning? Analysis of the participants' social functioning would use the ecological perspective to explore the following:
  - a. Participants' relationship with employment and their financial difficulties.
  - b. Overview of clients' perceptions of self and family dynamics before and after their participation in the programme.
2. Respondents' views about Bakery Hearts as a social enterprise, namely:
  - a. Views about social enterprise as a potential tool to alleviate poverty.

- b. Considering available social programmes in the community, what are clients' views about the Bakery Hearts programme?

### **Sampling**

Six respondents were identified through purposive sampling. The women identified for the research were between 30 to 45 years old to ensure that their family life cycle stages and needs (Carter & McGoldrick, 1989) are fairly similar. The participants' family profiles fulfilled Singapore's criterion for low-income families, i.e., having a household income of less than \$1,500 a month, or less than \$450 per capita income. The researcher would also attempt to recruit participants from the various cultural groups in order to increase the richness of the findings, as is consistent with Singapore's multicultural environment. The sample size of the research was 28, i.e., the total number of participants known to the programme.

From the sample of 28 women currently known to the programme, 9 met the criteria of having participated in the programme for more than six months. Six agreed to be interviewed. Of the six, one dropped out of the programme.

### **Interviews**

Semi-structured interviews were conducted to allow participants to articulate in as much detail as possible about their experiences in the programme. Interviews were tape-recorded and then transcribed verbatim, with the resultant transcripts including both the interviewer's questions and the participants' responses.

Interview guidelines were focused on obtaining the participants' demographic details (e.g., family composition and household size), in addition to questions that probed into how the programme had affected their lifestyles. The later focused on

their income-generating ability, their perceptions of self, and the changes that had affected the family systems throughout the duration of their participation in the Bakery Hearts programme (see Appendix A). The following table illustrates the demographics of the six women interviewed for the programme.

*Table 1*

Women Participants of the Bakery Hearts Programme

Name	Age	Cultural group	Household size	Income per capita
Mdm A	39	Indonesian/ Malay	5	320
Mdm B	44	Indian	6	317
Mdm C	42	Malay	5	340
Mdm D	39	Chinese	5	330
Mdm E	44	Chinese	5	230
Mdm F	32	Malay	4	375

**Analysis**

The transcripts were analysed using thematic analysis, a process whereby major themes were identified by the researcher through reading the transcripts and listening to the audio recordings. Thematic analysis underwent four stages of development (Langdrige, 2007). In the first stage, transcripts were read various times with comments placed on the left-hand margins about the meaning of particular

sections. The second stage focused on identifying themes, which would be written on the right-hand margin. Notes made in Stage One were developed into more meaningful statements. In the third stage, these themes were extracted and identified, and categorized based on the commonalities and sub-themes identified from the main themes.

The final stage involved tabulating these themes coherently. Themes were labelled and linked to the originating text through specific quotes. Themes were rejected if there was a lack of fit. The four stages were replicated for all six cases in which the identified themes had been discussed during the interviews.

### **Findings**

The thematic analysis identified five main overarching themes that captured the range of experiences of respondents and the effects of the programme on their lives. The themes include the roles of women in employment, the women's self-confidence, their relationships with their abilities to manage their debts and accumulate savings, the impact of their employment on their family, and the usefulness of the programme as a safe space to discuss their personal difficulties and issues.

#### **Women and Employment**

**Culturally-ascribed role of caregiving.** All six women in the sample discussed the culturally-ascribed role of women as caregivers of their families whilst their husbands play the role of the main breadwinner. These women's perceptions of their roles appear to be congruent with their culture, believing that in an ideal situation, they should not be employed. The discussions suggest that these beliefs are

rooted in culture, and imply that the norm is for women to function traditionally in the role of a caregiver and homemaker.

You know lah, by right we women in the family should not be working.

Women should be at home to take care of the family... But since money no enough, in the end still must find some way to earn money lor. If my husband can earn enough, of course I don't want to work. (Mdm D, aged 39)

The perceptions that women should not be working also appear to be beliefs and practices that have perpetuated across generations, i.e., that they are beliefs prescribed by their parents and even grandparents. This multigenerational transmission of values is further discussed by Mdm D:

...My mother also was a housewife, she even worse, not educated, don't even dare to step out of the house. My grandmother, from *kampung* [meaning "village" in Malay] times, also never work and never go out of the house.

When young, my mother always tell me, "Find a man who can work and make sure you stay home and take care of your family." (Mdm D, aged 39)

It appears that these culturally- and often, religiously-ascribed roles are defined both by the women themselves as well as by others, mainly the women's husbands. Two of the women in the sample discussed how participation in employment would also mean going against the beliefs of their husbands. They discussed how their husbands were not keen for them to go out to work, even if the household income was not enough to meet the family's basic needs.

I did not tell my husband that I went to Bakery Hearts. He don't think I should work. He say I should stay home like a good Indian wife and take care of the children... that was what he expect from me when he married me. (Mdm B, aged 44)

My husband believes that a good Muslim wife should stay at home and make sure the children are well taken care of. She should not be out working and mingling with other men... he is very stubborn... thinks this even though his salary not enough every month. (Mdm F, aged 32)

The quotes emphasize how cultural and religious expectations of both the women themselves and their husbands were key deterrents to women seeking employment and supplementing family income. For some, on top of cultural reasons, dilemmas were presented when making the decision of whether to find employment in the public sector.

#### **The dilemma between employment and being a stay-home mother.**

Although normative cultural roles made it difficult for the women in the sample to choose employment over caregiving, half of the women in the sample ( $n = 3$ ) also discussed the practical dilemmas of choosing work over being a stay-home mother. The respondents expressed concerns of the long-term opportunity costs of employment on their family's well-being.

[Social service professionals] say it like so easy: go and find work, put your children in childcare... but if my son learn all the wrong things in the childcare, and his school become lousy, who will take responsibility? ...

[other families] leave their children at home and go to work, and the children mix around the blocks and learn all the nonsense things... I don't want the children to be like that. (Mdm D, aged 39)

Mdm E was also future-oriented in thinking about the long-term benefits of her going into full time employment:

My social worker tell me that it is important for me to find work so that my family will be better off in the future... but if my children's studies become worse, or they mix with bad company, they cannot find good jobs when they grow up. Worse still if they still depend on me for money and *makan* [meaning "food" in Malay]... so actually our family might become worse if I find full-time job. (Mdm E, aged 44)

Children, it seems, are perceived as a long-term investment. The participants perceived that if their children were well cared for, returns would come in terms of their children's ability to support them financially in the future. Conversely, these parents did not want their children to continue depending on them for financial support if they were unable to secure well-paying jobs in the future. There is a need to start coaching their children from young, especially in the context of Singapore's meritocratic society (Appold, 2003) where academic success represents the ticket to better employment opportunities, and in turn, higher income. Intensive coaching and support are described to be crucial in a society where children from middle-income groups are able to increase their social capital through better networks and resources such as private tuition.



Ultimately, for all these women, financial difficulties for the family made it imperative that they sought employment to supplement the family income.

Singapore's work-related financial assistance schemes meant that families need to have all employable members working and earning an income. Long-term financial assistance is provided to those who are not able to work temporarily or permanently due to health issues, and to families whose income from employment is still not enough to sustain the family (Yap, 2009); otherwise, financial assistance is utilized as a stop gap measure to support the families in the interim until family members are able to secure full-time employment.

However, it is full-time employment that may prove to be a major challenge for women in low-income families, particularly since all respondents in the sample also pointed out that flexibility had been an important draw in their participation of the Bakery Hearts programme.

**Importance of flexibility in timing for employment.** Flexibility was a prevalent theme highlighted by all respondents with regards to managing employment with the demands of household responsibilities. The structure of Bakery Hearts is such that participants can decide how much time they are able to commit per week. Baking days are conducted on 2 or 3 days a week at a community centre near the family service centre. Some of the participants come on morning half days, whilst some are able to commit to longer hours. Flexibility is espoused as a chief strength of the programme:

I like the programme because it is very flexible... I can speak to [the programme coordinator] and discuss with her when I can come down... this is

very important to me... I can make sure I take care of my children's needs, make breakfast for them, help them go to school... after I am done at Bakery Hearts I can fetch my son from school and prepare dinner for him. (Mdm A, aged 39)

I like the timing la... you know we have other responsibilities... If I work in a normal job, I cannot do my housework, and take care of the children...last time I tried, but it made my family problems worse. My children not taken care of properly, and my husband not happy with me. (Mdm C, aged 42)

For these women, it seems that flexibility in employment hours presented an opportunity to negotiate the dilemma they had between the demands of their families' financial needs and the need to play the role of caregiver in the family. Flexibility allows them to work, and yet be present to fulfil their key daily responsibilities to their children. These include tasks such as preparing their children for school in the morning and fetching them after school. For Mdm F, flexibility in her employment hours with Bakery Hearts had also given her time to coach and support her son in his homework.

If I have time I will go in the afternoon...after my son finish his [co-curricular activities] I will fetch him... and I have time to spend with him... make sure he complete all his homework. (Mdm F, aged 32)

In spite of the initial flexibility provided by Bakery Hearts, the majority of respondents ( $n = 5$ ) found it difficult to leave the programme to transit into regular full-time employment. This may prove a concern for programme designers, whose

key objectives of creating the Bakery Hearts programme was to provide an intermediate platform or stepping stone for participants to enter part-time or full-time employment in the private sector. The gap in the flexibility provided by Bakery Hearts and options provided by the employment sector in Singapore's environment was hence one of the key themes identified in our analysis. This may indicate a growing need for social enterprises to extend options for both social and economic participation, especially in a situation where governments mainly facilitate rather than provide these alternatives (Mawson, 2001).

#### **Gap between programme and environmental resources for employment.**

Respondents faced the challenge of limited options for employment should they decide to leave the programme. One respondent, Mdm B, was no longer in the programme at the time of the interview. Although she expressed that the reason she resigned was due to the limited income she got from the programme, she was unable to find either part-time or full-time employment that provided her with the needed flexibility that the Bakery Hearts programme had accorded her.

Actually I want to work la. But I have not been working for so long, Bakery Hearts at least I can choose when to work, and I can spend time with my son after work ... make sure he do his homework properly. (Mdm A, aged 39)

Similar dilemmas were faced by four other women in the sample. Although they felt that their confidence in their ability to enter the workforce had increased, the limited options available to them in the private sector also meant that they preferred to remain within the Bakery Hearts structure, which still afforded them with the required flexibility to manage their caregiving roles:

It's hard lah to find... Even part time job, still need to be there early and take up half a day... I looking for job same like Bakery Hearts, sell food one... I hoping to get a job at the Malay food store, but this kind of job also hard to find nowadays... (Mdm F, aged 32)

Opportunities for flexible employment were described to be rare and hard to come by. For these women, transitioning from the Bakery Hearts programme might prove onerous, for the jump from the flexibility proffered by the programme into part-time employment in the private sector appeared to be too steep a transition for them. While the respondents felt that there might not be enough opportunities in their environments to support their transition into employment in the private sector, some ( $n = 2$ ) also felt that the Bakery Hearts programme could do more to “simulate” the realities of employment.

**Employment exposure experience not ‘real’ enough.** In addition to the criticisms the respondents had of current opportunities in their environments to provide flexibility and for them to make further progress in job training, the respondents also expressed their concerns that the Bakery Hearts programme might not provide realistic depictions of actual employment. Some respondents felt that the remuneration system was disorganized, lacking clarity in the definition of who gets how much income based on the efforts they put in. One respondent cited the following example:

They want to make it like real job... but must also try to pay properly la.

Sometimes very messy. Some people just come two hours, dilly dally... but

still get same amount as other people who work harder. To prepare people to work, must also teach them that hard work mean more money lah. Like this people who *chao keng* [colloquial slang for skive] still can earn... also not fair lah. (Mdm D, aged 39)

With their frustrations about the inner workings of the programme, and the lack of available resources in the community to support transition into full-time or part-time employment, some respondents decided to take charge of creating flexible income-generating opportunities on their own. Utilising the skills learnt from the programme, most of these women sought to supplement their income from Bakery Hearts by selling baked goods to buyers through their informal networks.

**Entrepreneurship on the side.** All the respondents in the sample professed their appreciation for the useful skills learnt during the programme, which added value to their propensity to setting up their own mini-baking businesses on the side. Baking and cooking present opportunities for businesses that require very little capital outlay, especially when they are done in a small scale. With the new skills they had acquired, the respondents were able to bake cakes and cookies at the requests of their contacts within their informal networks. With the programme constantly teaching clients new products to make, such as brownie cupcakes and butter cookies, the participants were able to target a wider market and earn more income:

Last time I only knew how to make pineapple tarts, and that is the only thing I can make, and only during Hari Raya [a Muslim celebratory event] period... now I know how to make other goodies, can sell during Chinese New Year... I can make cakes and cookies for friends when they have [birthday]

celebration... I can make \$100 to \$200 a month by baking for people. (Mdm A, aged 39)

...Good [the programme coordinators of Bakery Hearts] allow us to sell on our own... I cook for my son's friends' mothers... they ask me to help them bake for their children's birthdays. (Mdm E, aged 44)

The skills learnt by respondents such as Mdm A and E were not limited to cooking alone. Learning how to talk and pitch sales to potential customers and inform them of the products they were selling was not only useful for their side businesses, but, as discussed later, these skills were also useful in their interactions with various people and systems in their environment.

Last time I used to be a very shy person... during training, they teach us to be able to talk to people... to sell properly we must be able to sell our product properly. So now I not so shy, and can sell more... (Mdm F, aged 32)

Other skills acquired through the programme included knowing how to design, package and present their products to make them more attractive to potential buyers. Mdm C ensured that her handphone had pictures of her products so that she could show them to potential buyers in her informal networks. In general, the respondents in the sample were able to earn incomes ranging from \$40 to \$800 a month from the sales of their products outside the Bakery Hearts programme. This amount was extra income in addition to the income they earned from the Bakery Hearts orders.

The acquisition of new and useful skills provided an alternative mode of home-based employment for the respondents, through which they were able to expand

the scale of work they were doing within the comfort of their home, with very little capital outlay. The increase in income, and expansion and enhancement of skills had also contributed to the respondents' changing perceptions of the self, as reported by the respondents.

### **Development of Self-Confidence**

All the respondents in the sample reported changes to their self-concepts as a result of their participation in the programme. Feelings of confidence, a theme that recurred in the interviews with all the respondents, were also linked to feelings of independence. Generally most respondents ( $n = 4$ ) developed an interest in being gainfully employed, and particularly in setting up their own business. The respondents' feelings of confidence manifested in their confidence of their own abilities to function without being overly dependent on their spouses for income, confidence about themselves and their interactions with others, as well as confidence in that they were now better equipped to enter the workforce, should they choose to leave the programme.

**Confidence through independence.** The respondents ( $n = 5$ ) discussed having confidence in their ability to earn an income to support their own family, as well as feeling that they are not overly reliant on their spouses for everything. Their confidence appeared akin to the concept of empowerment, where these women realized that they no longer functioned in a one-down position in their marriage. They were instead able to play both the caregiver and breadwinner roles to their children.

Last time everything I follow my husband... What he say I do... I don't dare to do anything to anger him, because he earn money, and I am not able to

work... Now I feel confident that I am able to take care of my children... of course still must listen to husband lah... you know sometimes I feel like wonder woman, can do anything. (Mdm C, aged 42)

**Confidence in interacting with others.** Through links to various in-house and external training programmes, and the skills learnt on the job, the respondents ( $n = 4$ ) reported feeling generally confident in their interactions with various people and systems in their respective environments. Participants in the programme not only baked, but were tasked to sell their cookies through booths and other platforms sourced out by the programme coordinators of Bakery Hearts. Through these opportunities, the participants were able to develop soft skills in communicating and engaging people through outreach. They also learnt to give a short speech about the programme and their products. The respondents described developing a more outgoing personality and feeling less shy when speaking and interacting with people because of the soft and hard skills acquired over the programme:

I used to be very shy one... always stay at home, and don't talk much to people. Now even my son tells me that I have become more confident... now I can negotiate with [Housing Development Board] and Town Council to manage my *hutang* (Malay for arrears)... also dare to call town council if there is any rubbish in my block [to clear]. (Mdm A, aged 39)

They teach us how to present ourselves, how to talk to people... This kind of training very important... last time I never go for such things, also don't know



how this skills can use in a job...I can talk to people more confidently to sell my own products... My husband also say now I very outgoing and able to talk better with people. (Mdm E, aged 44)

Mdm A's experience seems to suggest that the confidence gained through the training and job exposure had also enhanced her ability to interact and negotiate with key systems on behalf of her family. Mdm E highlighted the importance of training being conducted in synchronicity with on-the-job training, whereby skills learnt could be directly applied to practice. Not only had their participation in Bakery Hearts elevated the respondents' confidence in general, but it had also enhanced the respondents' ( $n = 5$ ) preparedness for employment in the private sector.

**Increased confidence in entering the workforce.** Through flexible employment, the respondents were given a taste of how employment in the private sector would be. Where respondents had previously not been employed for at least two years prior to entering the programme (one respondent had not been employed for 14 years prior to entering the programme), participation in the programme had enabled them to build confidence through exposure to the demands of meeting orders for food:

Sometimes, during the peak season, got so many orders. We become stressed by [the programme coordinator of Bakery Hearts] who will want us to meet the target... sometimes stressed we also become not happy lor... but I also know that if (I join) real work, this kind of stress will be the same. At least

now I can *tahan* (Malay and also colloquial slang for *endure*) this stress, I know I can tahan stress when I leave and find real work... (Mdm D, aged 39)

For Mdm D, exposure to work stress in the Bakery Hearts programme had prepared her for the stress regularly confronting employees in a more intensive work environment. Although the respondents reported an increase in self-confidence in employment, they felt concurrently that they were still not ready to leave the programme at the time of interview. The reasons proffered included the earlier theme of the gap that remained between the flexibility of employment terms of the Bakery Hearts programme and the rigidity of even part-time job opportunities in the private sector. Another reason discussed by respondents ( $n = 4$ ) was the relatively stable income that they were able to obtain from the programme, which contributed to their ability to support their families' debt management and savings accumulation.

### **Income-Related Issues: Debt Management and Savings Accumulation**

With regards to income-related issues, the themes of debt management and savings accumulation were topics that inevitably surfaced in all the interviews with the respondents. All the respondents' families had come into the programme with some amount of debt incurred in one or more of the three main services: rent or monthly mortgage payments (under the purview of the Housing Development Board or HDB) for housing, power and water supply fees (under Singapore Power), and service and conservancy charges (managed by the Town Council). One respondent, Mdm D, had accumulated more than \$1500 in arrears when she entered the programme. Although the income from the Bakery Hearts programme was dependent on the orders received through the programme, during festive seasons (such as the Christmas and Chinese New Year) the participants were able to obtain a steady stream

of income. This income was instrumental in reducing their debts, and for some, even leading to the accumulation of savings.

**Debt management.** All the respondents reported a reduction in the debts they owed for the three key monthly payments. The increase in income was used to manage their debts. Although respondents like Mdm D partook in purchasing some luxury items such as toys for their children, they did so in moderation, with increased focus on reducing their accumulated debts:

I got buy some things for my children la... they poor thing, sometimes we go out and they see nice things, last time they can only look look see see (colloquial slang for window shopping)... so when I got some income from the sales, I asked them to choose some toys to buy. (Mdm D, aged 39)

While the respondents were getting a steady stream of income from the Bakery Hearts programme, they were simultaneously attending courses about managing money. One such course mentioned by two different respondents during the interviews was the Dollars and Sense Programme conducted by the Central Singapore Community Development Council. Other than this, the participants were also exposed to regular talks about managing the extra money they earn.

I thought my *hutang* (arrears) was really too much... so I never bother paying them, so they just got higher and higher until HDB also send me warning letter. The trainers from the programme (Dollars and Sense) help me look through my *hutang*, and teach me about how I can slowly pay... With money from Bakery Hearts I can also pay more... now I got only housing *hutang* to pay, the rest all pay finish already. (Mdm C, aged 42)

The respondents also discussed that the friendships they made in the programme had also resulted in regular discourse among the participants on how to manage their finances and clear their arrears and debts. The trainings they were exposed to had further reinforced the importance of focusing on spending their money on needs rather than wants. At the time of interview, all the respondents had paid off at least 60% of the total debts they had accumulated when they first entered the programme.

They teach about needs and wants. Needs are things that are important and cannot don't pay, like housing and water bill... wants are things we like to buy, but not important, like expensive handphone la, or DVD player. We must make sure our needs can buy first. (Mdm E, aged 44)

**Savings accumulation.** In addition to being able to clear debts, some respondents ( $n = 2$ ) were able to go one step further to accumulate savings:

Last time, I never thought of keeping money; we live by the day. Got money, we spend money. The Dollars and Sense programme teach me about the importance of saving money for a rainy day... they say save a bit also can, no need to save so much... I manage to save quite a lot: Bakery Hearts money, and the money my husband give me. (Mdm F, aged 32)

The above quote illustrates how Mdm F was better able to appreciate the value of money, and how she had inculcated a spirit of saving. Mdm F discusses how having undergone the training from Bakery Hearts while she was getting extra income, had been useful in reinforcing her commitment to savings. She had been able to save a substantial amount of \$2000 as a result, a feat she had previously thought was impossible as she had never accumulated savings in her entire life prior to joining

the programme. Another client, Mdm E, was able to save \$450, a situation that starkly contrasted with her pre-programme situation where she had more than \$800 in arrears with Town Council and Singapore Power. With increased savings, these women reported feeling an increased sense of security with regards to managing potential crises that might befall their families. They also cited having the support of their family members as another factor in helping them manage and accumulate savings in the long run.

### **The Role of the Family**

**Spousal support.** The respondents discussed the importance of spousal support. They discussed how their husband's encouragement—which, for some, came only after the latter saw positive changes in their wives and household income—was useful in supporting their attempts to conduct business on the side, and their attempts to clear the family's debts and build savings ( $n = 2$ ). On the other hand, having a lack of support from their spouses ( $n = 2$ ) also contributed to the respondents' perception of benefits resulting from the programme:

When my husband see how I change... how I become more confident...the money can also be used to help to clear the *hutang* [colloquial language for arrears], he start to encourage me to continue working in Bakery Hearts. He also help to find *lobang* [colloquial slang for opportunities] so that I can sell the cookies to my friends and family. With his support good lah... I can earn more money. (Mdm A)

Conversely, the lack of spousal support also contributed to the challenges one respondent faced when she tried to maximize returns from the programme:

My husband, he not happy I work... I think he scared that I become more powerful than me in the marriage... so I don't tell him I working. Also difficult lah, I can only work when he is not at home. If he find out, he will be unhappy or he might ask me for the money to go drinking... Because of all this problem, better I stop working first. (Mdm B, aged 44)

The perceived lack of spousal support towards employment and participation in the programme contributed to Mdm B's eventual decision to leave the programme.

Mdm C, who had limited support from her spouse, suggested how her husband could have been engaged at the outset:

Last time I hope that my social worker can talk more about my husband about the programme... maybe also tell him how good the programme is and how much can earn... the counselling helpful lah... but if she show me and my husband how we spend our pay properly and show nice nice maybe he will become more supportive. (Mdm C, aged 42)

Mdm C had hoped for a pragmatic and targeted discussion conducted by her social worker with her and her husband, during which income and expenditure could be tabled for discussion. Where Bakery Hearts was concerned, she thought her social worker could have iterated clearly how participation would be able to systematically clear her family's debts. Doing so could have made the goal of debt management and savings accumulation more achievable and realistic. Her social worker's intervention

could also have focused on how other family members would be potentially affected by the matriarch's participation in the programme, taking time away from her caregiving responsibilities.

### **Adjustment concerns faced by children**

A number of the participants experienced transition issues when they enrolled in the programme. For Mdm F, who was also simultaneously experiencing marital issues when she enrolled in the programme, her participation in employment was particularly stressful for her son:

(Son) was upset lah. Said, "Mama, why now you so busy to play and take care of me like last time". Some more his father also not able to spend time with him. So his behaviour become worse... then he started coming home very late from school... at school, teacher say he fight with other students... But lucky my social worker she help to talk to him and me together... I also find out what he is going through... now better. (Mdm F, aged 32)

It appeared that having to progressively wean their children from their dependence of their mothers' constant presence at home made these mothers appreciate the flexibility provided by the programme. Mdm F had initially pushed to earn extra income by working hard to clock as many hours and take part in as many

booths as possible. However, after realising how her son had been affected by the changes resulting from her participation in Bakery Hearts, she decided to moderate her level of participation to strike a better balance between employment and caregiving, especially after further consultation with her social worker. Mdm E used an analogy to describe the process:

You know, the balancing thing (referring to balancing scales). Like that lor... need to be careful where to put your eggs. If spend too much time in programme, family suffer. If spend too much time with family, financial problem become worse... then family also suffer. So slowly must balance properly. (Mdm E, aged 44)

The social workers assigned to manage their case had also been useful in helping family members voice their concerns over the participants' entry into employment and the participants' potential diminished presence in the home. The respondents ( $n = 2$ ) coped with this transition by ensuring that they still retained key rituals and activities that were meaningful in maintaining their presence in their children's lives:

I make sure I send and fetch them from school... So I can leave early from Bakery Hearts to fetch them. Then some days I will stay home to teach them and help them in homework... if got some extra money we go *jalan jalan* (Malay and colloquial word for family outing or sightseeing). (Mdm A, aged 39)



Where juggling between employment and family might be potentially stressful for the respondents, one of the ways they coped was through the interaction and support they received from the group work processes they experienced in the programme, as explained in the next section.

### **Safe Space to Discuss Personal Challenges and Share Solutions**

The respondents ( $n = 3$ ) shared that the friendships gained within the programme had been useful because they were able to engage in discourses about their difficulties with their families and financial situations. Through increased access to material and social resources that social enterprise initiatives offer (Mawson, 2001), they were able to reflect on their own problems and possible solutions. The stigma of belonging to a group which consists only of FSC clients was reduced as the programme was focused on the goal of making present and future opportunities available for clients to earn income:

Although we all are from problem family, we no need to talk about this problem. Come here got goal: to learn, to make money, make our own family better... but slowly after building the friendship, we learn how to be confident together. We also give advice to each other about how to talk to our husband lah, or how to find solution to our financial trouble. (Mdm D, aged 39)

The respondents ( $n = 2$ ) appreciated how the programme focused on their strengths and capabilities instead of their deficits. They were able to build further on these strengths through the supportive structure of the informal networks gained:

...every time people say I do things wrong... cannot earn money lah, never take care of my son properly... in Bakery Hearts, I feel that I can do more and

people also praise me... how I can make sales and teach other new people

how to bake... so feel happy la. In Bakery Hearts, I feel like I can do

anything... can forget my problems at home also. (Mdm F, aged 32)

It is also worth noting that not all the respondents enjoyed the interaction processes during the programme. One respondent talked about internal politics which she would rather stay away from:

...got politics lah... everywhere also got...sometimes people too *kay poh*

(colloquial word for busybody) to find out other people's problems...

sometimes the more experienced one will bully the new one... but I not

bothered lah... because I try to stay out of all this kind of thing. (Mdm B, aged

44)

In addition to the positive elements of Bakery Hearts, some respondents ( $n = 3$ ) had concerns about the programme's ability to achieve credible standards of structural efficacy, based on its ability to pay participants in a timely and fair manner.

### **Concerns about Bakery Hearts' Management as a 'Proper' Business**

Some of the respondents expressed their concerns about whether, in the long run, Bakery Hearts would be able to achieve acceptable standards of what they called a 'proper' business entity. This concern was raised as they felt that the programme had certain issues that ought to be addressed, such as not paying the participants on time.

Mdm F also raised the need to remunerate participants fairly based on the amount of work they put in:

Some of us work harder, we can make more cookies... some people just come and do less work, but because they work same time, get same money... that's why I feel like it's a bit not fair. (Mdm F, aged 32)

Mdm D felt that as a social enterprise that sought to support the needs of women with low income, the feedback loops between the coordinators and programme staff were not sufficiently open. She cited examples where large orders were made without sufficient consultation with participants. As a result, she felt that participants were unnecessarily stressed during one of the festive seasons during which they had to produce a huge bulk of orders and make sales beyond their capabilities:

When we get so many things to do, everybody become *kancheong* [colloquial slang for anxious]. Then must work overtime, then take time away from family, cause more problem... the reason why we join is because we want to spend time with our family... if we work overtime, might as well we work full-time. (Mdm D, aged 39)

It appeared that when the orders were too overwhelming, it interfered with the tenet of flexibility that the programme espoused. The respondents felt that they were put under increased stress as a result. The importance of regular discussions and receiving feedback from participants was highlighted:

They must listen to us, and talk more to us... We are seeing FSC because we got family problem and financial problem... not so easy to work so hard.

(Mdm C, aged 42)

The findings have hence raised key issues that may be relevant not only for the programme planners of Bakery Hearts, but may also highlight key implications for social work practice with women from low-income families. This is discussed in the next section.

### **Discussion**

The themes identified in the above section have raised several issues for further discussion, especially with regard to their implications for social work practice in Singapore. From an ecological perspective, the philosophy of flexibility works at various levels of the individual, microsystem, mesosystem, exosystem and macrosystem. At the intrapsychic and interpersonal level, social workers may explore how they can support the flexibility of roles played by these women within the gendered roles they play in the microsystem of their family and immediate environment. For Bakery Hearts, social workers may need to facilitate this exploration throughout the duration of clients' participation in employment.

Within the levels of the mesosystem and exosystem, Bakery Hearts can play a useful role in supporting flexibility in employment. However, the social workers' role in maintaining this flexibility for these women, and ensuring that they are able to receive appropriate resources whilst building skills for employment, is emphasized. For Bakery Hearts to be helpful, social workers may need to complement this service with extensive negotiation with resources in the environment, such as the Community

Development Councils, for such support. Social workers and the Bakery Hearts programme play an important role in advocacy within the macrosystem to make employment practices more responsive to the concerns, and more respectful of the knowledge and capacities of low-income women (Pearson, 2001). If incorporated within the structure of Singapore's social welfare delivery system, individuals and communities will have the opportunity to determine relevant solutions to the problems they faced (Gray, Healy & Crofts, 2003), thus encouraging active citizenship.

Finally, at the macrosystem level, there is a need to further challenge how welfare is provided to low-income families in Singapore. The Bakery Hearts programme reflects how women who have not been employed for extensive periods may struggle to adapt within the current employment structures in Singapore. Further research is imperative to explore how this idea of flexibility can influence the social welfare policy of Singapore.

### **Assessing Systems and Cultural Beliefs Prior to Employment**

Gender roles ascribed through cultural beliefs may potentially clash with the current philosophical underpinnings of how welfare is delivered in Singapore. Financial assistance schemes by the Community Development Councils are disbursed based on an assessment of the employability of all family members (Community Development Council, 2014). If one member is not working, financial assistance would only be granted on medical grounds. However, there is a need for social workers and social service professionals to take into account the impact that women's engagement in employment has on their childcare roles—especially those in low-income families—as well as prior and current relationships these women have had

with employment. This is particularly crucial when social service professionals attempt to negotiate for flexibility in employment conditions in an environment where the policy insists on employment as a condition to granting financial assistance. Clients who have an onerous relationship with employment may be mistakenly dismissed as unmotivated or uncooperative.

The findings of this study suggest that women may find employment difficult due to the caregiver roles they have internalized, or are expected by others to play at home. As discussed by respondents in the study, being able to fulfil their caregiving role may be integral to their self-concept. Social service professionals need to take into account the opportunity costs to family harmony when exploring the possibility of employment of women who have played the role of housewives for a good part of their lives.

Even though flexibility in employment conditions is accorded to women from low-income families in the Bakery Hearts programme, it is good practice to hold discussions with the women and their families about the possibility of the mothers' decreased presence at home. Defining the roles they play in the family that are still important (and should continue) are useful discourses to be had with the husband and children before these families enter the programme. Our findings suggest that casework interventions linked to preparing the family psychologically for the programme may be useful in maximizing the benefits gained from the programme.

Social workers hence have a role to play in both clinical and advocacy work. At the clinical level, discussions on the potential impact of mothers' employment on the different family systems could be facilitated through family-based interventions. As a programme based in a social work organization, Bakery Hearts would be able to

play an integral role in the development and design of such progressive interventions with strong links to women's participation in the income-generation aspects of the programme. Promoting flexibility in gendered roles may be useful for enhancing resilience in both women and families. Androgynous sex-role behaviour, which is the ability to demonstrate both traditionally masculine and feminine characteristics in a flexible manner, has been described as one of the factors that support individual resiliency (Norman, 2000).

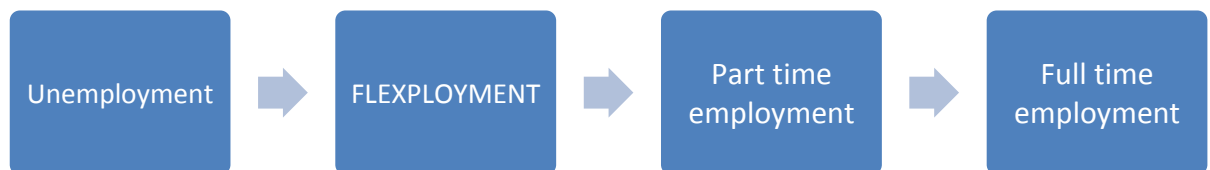
### **Advocacy for *Flexployment***

Within the mesosystem, social workers and social service professionals need to broker between their clients and relevant resources in the environment to ensure progressive exposure to employment for these women, whilst ensuring that financial assistance serves to bolster deficiencies in income generation. Specifically, the Bakery Hearts programme should run in close synchronicity with casework management to ensure that resources and financial assistance are provided whilst clients are exposed to employment and training. Brokerage with organizations such as the Community Development Councils, as well as other welfare institutions providing financial and training assistance, is crucial.

We have coined the term *flexployment* to illustrate the importance of flexibility in employment in the private sector and participation of clients in the Bakery Hearts programme in the context of Singapore's economy. Our findings suggest that a gap exists between the state of unemployment and formal part-time employment within the continuum of employment. This gap is not only accentuated by the barriers to entry for low-income women who have been distilled, but also by the steep transition they face when they make the step into formal employment. The

step requires extensive change within the family systems, and may not provide the gradual progression that these families need, particularly if the women have not been employed for long periods of time. Flexemployment may potentially be the link between the two states, as shown in Figure 2.

*Figure 2.* Continuum of states of employment.



Within this continuum, corporate organizations may seek to further develop their social components through the creation of flexible employment opportunities for women in transition. Bakery Hearts may potentially play a crucial role in advocating for further policy change, and for further reflection on Singapore's current philosophy regarding social welfare.

### **Bakery Hearts to be Expanded as a Long-Term Employment Platform**

Our findings suggest that flexibility in employment is a factor highly desired by our respondents, who find it difficult to transit to employment in the private sector. For these women, flexibility promotes their employability whilst allowing them to maintain certain roles that are important in the running of their families. The findings suggest that breaking these roles may prove challenging to the values held by individuals, as well as their families. Especially for women who have been unemployed for several years, the transition into even part-time employment may create instabilities in the family system. The lack of alternatives available for these women currently suggests that Bakery Hearts may also expand its objectives beyond the intermediate, short-term platform.



## **Microenterprise as a Possible Development Goal for Clients**

Suggestions to make Bakery Hearts more relevant as a social enterprise that can support the long-term needs of these women would include building skills that would allow participants to set up home-based businesses. In recent years, the concept of a microenterprise has been proposed, whereby a business can be set up and run by just one or two family members (Woodworth, 2004). The process of setting up and running a microenterprise empowers clients more than when they receive hand-outs.

Bakery Hearts offers participants the possibility of developing their own microenterprise while they are still participating in the programme. Income obtained from the programme can be redirected to helping participants develop their own microenterprise. Participants may also tap on the Microcredit Business Scheme (MCBS) by POSB (a major government-owned bank in Singapore), Tote Board and SE Hub, organizations in Singapore that enable low-income individuals to obtain business loans to establish small businesses. In addition to teaching baking and creating baked products, setting up formalized training structures to include marketing and budgeting skills would increase the participants' skill set in eventually running their own microenterprise. Participants can be trained on how to market their products via social networking sites such as Facebook, and also be taught how to competitively price their products so that they can maximize their incomes. Soft skills in communication and selling their products can further bolster the participants' success.

Teaching skills in financial literacy, as well as providing support through case management may also enhance the accumulation of assets among the participants of the programme.

## **Complementing Income Generation with Skills to Bolster Savings**

According to Beverly et al. (2008), factors such as financial literacy, as well as psychological variables such as future orientation, and motivation to save, are useful individual constructs that affect saving and investment behaviours. Financial literacy involves knowing how much money one would need to attain a certain goal, as well as knowledge of how to create a budget. Psycho-education for participants of the programme may help them make spending choices, especially when individuals from low-income families may be weak in their financial literacy (Brobeck, 2002).

According to O'Donoghue and Rabin (1999), the difficulty an individual has in postponing immediate pleasure for long-term wealth and investment affects his/her ability to save. This lack of future orientation is prevalent in low-income families, which already have limited access to luxury items (which are classified as "wants" rather than "needs"). Increasing their orientation to the future, as well as harnessing their motivations about the feasibility of saving a part of their earnings, are useful skills that can complement the benefits derived from participating in programmes such as Bakery Hearts.

### **Importance of Synchronicity between Casework Management and Bakery Hearts Programme Processes**

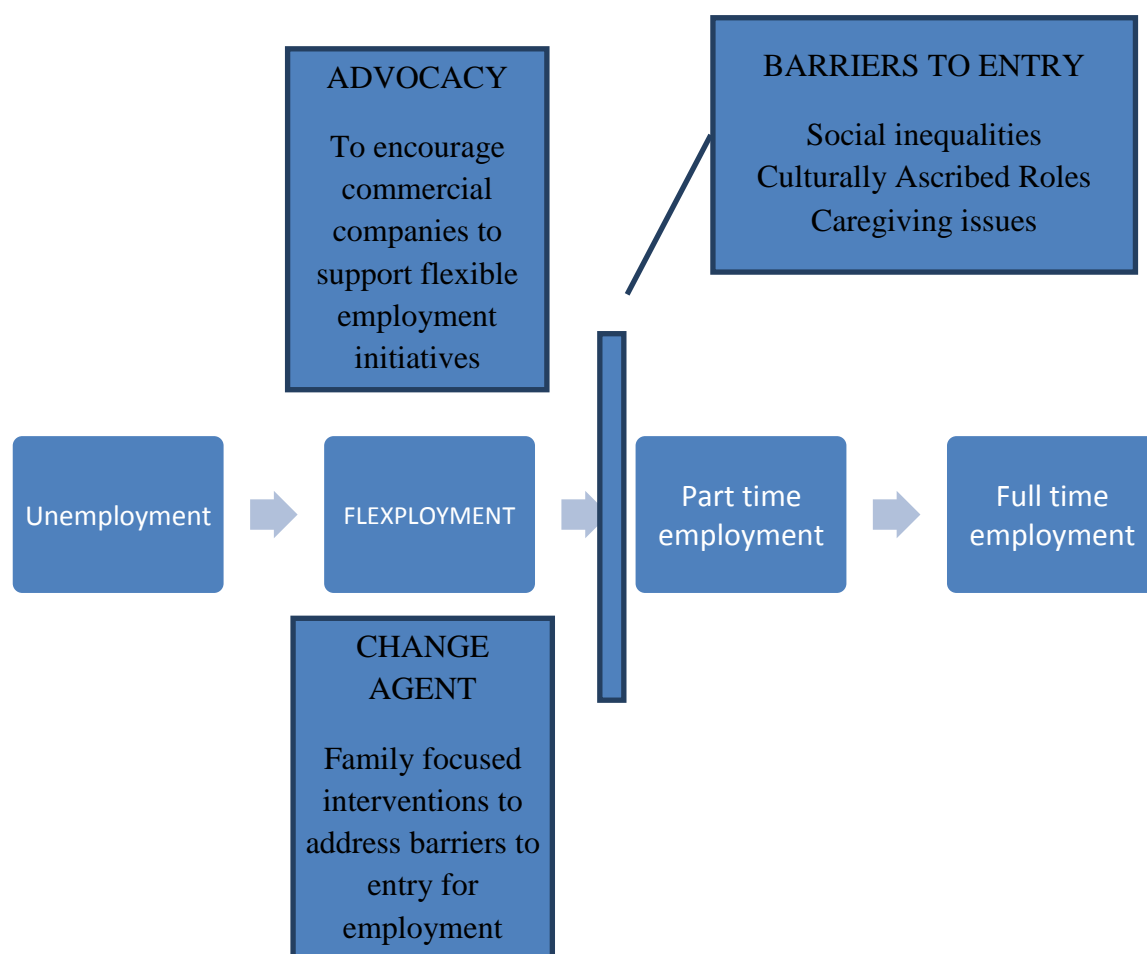
At the casework level, our findings suggest that the respondents benefitted from pragmatically discussing about how to manage their finances throughout their participation in the Bakery Hearts programme. The respondents expected their social workers to enhance their ability to clear their debts, and discuss how they could start to build savings. This may mean that social workers working with financially distressed families may need to tap on the services of financial counsellors, or that the

social workers themselves may need to be equipped with the skills to assess and provide advice to families on their financial situations.

### **Social Work Roles in Supporting Women from Low-Income Families**

This paper proposes that social workers play two main roles to support the needs of women from low-income families. The first is the role of advocacy, through which the concept of flexemployment could be espoused as a viable means to support transitions to formal employment in the private sector. The second is the role of a change agent. Within the microsystem, the social worker plays the role of a change agent in working not only with the client alone, but also in adopting a family-focused approach to process the family's perception and address potential concerns that arise should these women be employed. Figure 3 reflects how flexemployment complements social work roles.

*Figure 3. Social work roles in flexemployment.*



Appendix B suggests a possible framework for assessment and intervention to support social work roles at the clinical case management level.

### **Further Development of Bakery Hearts as a Social Enterprise**

Niggling problems raised by the respondents, such as the time lag in the disbursement of pay, the payment structure that appeared to confuse clients, as well as the perceived gap between income and effort may become detrimental to the programme as it seeks to establish itself as a viable social enterprise. Issues of payment would likely lead to high turnover and a general lack of motivation for participants. These are factors that need to be addressed as an important first step

towards establishing the programme as both long-term and short-term employment platforms for clients. Where social work involvement is certainly useful, and even imperative where case management intervention is needed to support asset building, tapping on professional business knowledge may be vital to ensure that the programme is able to achieve the minimal standards of a proper business entity. As highlighted by Healy (2001), cross-sector collaborations, especially with the business sector, is critical to enhance the material and social resources available for social enterprises.

### **Limitations of Research and Future Directions**

The methods utilized by this study, as well as its small sample size, are testament to the fact that this study does not seek to generalize its findings. It seeks to identify how the lives of women from low-income families (who have participated in the programme for at least six months) had been changed by their participation in flexible employment, as well as by being equipped with new skill set and having increased income.

The study was not able to analyse the plight of women who participated in the programme for less than six months, some of whom might have been able to transit more smoothly into part-time and full-time employment in the private sector. A comparison of factors that supported this transition between women who participated in the programme for a shorter period versus those who were in the programme longer may allow researchers to narrow down the factors crucial in facilitating employment for Singaporean women from low-income families. Hence, flexibility in employment, although an option, has yet to be assessed to be a crucial community need. Another suggestion for further research is to assess the importance of job flexibility in

procuring and securing employment for the long term among women from low-income families.

However, the potential of Bakery Hearts as a useful income-generating and skill-building platform within a flexible structure is suggested in this research, although more robust research is needed to validate its utility. Further research is also required to examine the change in income and explore whether the relationship between participation in Bakery Hearts (and similar programmes, for that matter) and increase in confidence among participants is significant. Experimental designs may prove useful in assessing these factors.

### **Conclusion**

The findings of this research suggest that Bakery Hearts offers a unique idea of flexible employment for its participants, providing key skills for women. Beyond the ability to bake new products alone, these women stand to benefit from participation in programmes that foster financial literacy and also build confidence in interpersonal skills. This paper recommends a more structured and focused attempt towards continuing to build key skills for participants of the programme. The potential of Bakery Hearts lies not only in its role as a viable employer that provides regular income to its clients, but as a platform to assess and restructure gender roles in the family and cultural systems, and build confidence and empowerment at the interpersonal level. In such programmes, social workers have a key role to play in supporting the transitions of these women through casework management during their participation in the programme. This synergy appears useful for increasing the asset-building capabilities of these women.

As a programme, Bakery Hearts was also able to shed some light on the usefulness of flexible employment as an alternative for women who have not been employed for some time, due to their families' needs for caregiving. Social workers' skills in community development enables them to identify needs within the community, and place them in an ideal position to advocate to policy-makers and employers about the social benefits of flexible employment (Gray et al., 2003). This can be achieved through collaboration with private organizations that have the ability to contribute resources to support flexible employment for women who have issues with transition. Social workers also play a crucial role in case management to enable women in low-income families to build employable skills and confidence. In addition, social workers should also facilitate these families' adjustment by preparing them for the gradual transition of a key member of the family to the workforce, and evaluate the positive impacts of women's employment on their families, including the increase in the families' financial assets. As social workers perform their roles as clinicians in the micro level, and as advocates at the macro level, it is hoped that these efforts will empower women from low-income families to progress from a flexible work environment to formal part-time or full-time employment in the workforce. This firmly aligns with the profession's historical commitment of addressing social disadvantage (Midgley, 1996).

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## **Appendix A: Interview Guide**

### **Interview Guide**

#### **Protocol Title: The Bakery Hearts Project: A Phenomenological Study on the Experiences of Low-Income Women Participants of a Social Enterprise**

1. Demographics
  - a. Name, age, gender, length of participation in programme
  - b. Employment history
  - c. Family make up
  
2. How has the participation in the programme affected you in the following ways:
  - a. Income-generating ability
    - i. Why did you choose this programme over other sources of income generating options?
    - ii. What is the change in income before and after participation in the programme?
    - iii. How has this programme prepared you for future income generating capabilities?
  - b. Asset-building capabilities
    - i. What did you do with the income generated from participation in the programme?
    - ii. How have you been able to manage your debts after participating in the programme?

iii. How have you been able to increase your savings after participation in this programme

c. Perception of self

i. How do you think this programme has affected the way you saw or thought about yourself?

d. Changes to family systems

i. How has participation in the programme affected your family members?

ii. What were the differences in perceptions that your family members had of you after participating in the programme?

## **Appendix B: Framework for Social Work Clinical Case Management**

### **Individual**

1. Plot history of employment (identify strengths and challenges in past experiences)
2. Be curious about how possible employment might affect client's role as a woman and mother in the family.
3. Identify strengths and skills useful for future employment
4. Explore motivational state for employment
5. Identify immediate goals for employment

### **Microsystem/Mesosystem**

1. Identify current family roles and expectations. ("What are your thoughts about mother's role in the family?")
2. Explore family members' perceptions should client transit into employment. ("I have discussed with Mommy about her wanting to find a job. She wants to work, but I wonder what thoughts you have about this?")
3. Discuss and detail potential systemic implications resulting from client's employment ("When Mother goes to work, will it change how you go to school every day?")
4. Formulate a **collaborative** family action plan that includes addressing systemic implications of mother's employment (e.g., parents to work to build

skills to help children be more independent in preparing breakfast in the morning; inform school teachers about mother's transition, so that they would be able to anticipate any changes in children's behaviour).

## **When involved in employment**

### **Individual**

1. Explore impact on employment on mother's ability to play her culturally ascribed roles.
2. Explore benefits and challenges in employment.
3. Discuss impact of employment on self-concept.

### **Microsystem/Mesosystem**

1. Plot changes in the family system and compare family situation before and after employment.
2. Discuss the impact of these changes on each family member. Discuss benefits, as well as challenges.
3. Calibrate collaborative action plan.