

 TRENDING: COURT & CRIME  | Food & Drink 

Cart out your **Enhanced** IncomeShield plan today!



**SINGAPORE (/NEWS/SINGAPORE)**

# Helping women build a better future for themselves



 Aidha teaches financial literacy to foreign domestic workers and lower income women. PHOTO: AIDHA



**[Iffah Durrah Kajai \(/author/iffah-durrah-kajai\)](/author/iffah-durrah-kajai)**

May 26, 2016 03:07 pm

---

Fifteen years ago, she left her siblings, her home, and all sense of familiarity just so she could support her three younger siblings.

Madam Nilushika Silva left Sri Lanka for Singapore at the age of 21 to work as a domestic worker, a job that paid at least five times higher than the jobs back home.

Now 36, Nilushika still works as a maid but she also owns an online business selling Samahan tea and other natural remedies unique to her home country.

Her current employer found out about non-governmental organisation Aidha online in December 2010, and thought it would be a good opportunity for her to improve herself.

Through the computer literacy and business management programmes at Aidha, she acquired the knowledge needed to start a business.

Aidha conducts financial literacy programmes for foreign domestic workers in Singapore every Sunday.

Nilushika said: "(Aidha) really opened a new door for me. When I joined, I never thought I could start a business."

The business management programme also required students to write up full business plans, she told TNP.

Nilushika's online business ([naturalproductsbynilu.bigcartel.com](http://naturalproductsbynilu.bigcartel.com) (<http://naturalproductsbynilu.bigcartel.com>)) sells various Sri Lankan natural remedies.

While she is still working in Singapore, her husband helps her by dealing with their three suppliers back in Sri Lanka.

"I support the companies by helping them sell the tea, and it's like we're all in one big chain. We support each other."

Nilushika's online tea business has been quite successful so far. Most of her customers are from Singapore, but some orders also come from Hong Kong and even France.

She hopes that more women will enrol in Aidha in the future and urged employers to be supportive of domestic workers who want to attend Aidha classes, like her employer, who pushed her into joining, and sponsored part of her course fees.

The classes are priced so that it is affordable for the women. Aidha also gives the women a letter for their employer in the hope that they would support them by sponsoring part of the course fees.

"Rather than spend your time outside doing nothing but spending what you earn, they help us improve ourselves and get us to think of ways we can do better, and have a better life when we go back home."

While Aidha helps these women learn how they can manage their finances better, their own motivations and dedication are still key factors in whether they succeed.

Madam Blezy Tikiden from the Philippines initially enrolled in Aidha as she was interested in computer literacy and money management, but ended up also improving her communication skills.

She told TNP: "Before I came to Aidha, I knew about savings, but I didn't know how to start, so they really helped me. Now, I tell myself, I need to do this. I need to save more money for my business plan.

"But it's difficult to save and give financial support for my three children, who are still in school."

While she had no savings at all before, she now saves \$50 to \$150 monthly, depending on how much she needs.

Her oldest son is 18 and just started his first year studying entrepreneurship in university.

She hopes that after he completes his education, he can help her run a cafe in the future.

She recently started planting Arabica coffee beans in her hometown of Sigay, on land belonging to her mother, but she has to wait three to four years before the first beans can be harvested.

“With my savings after I started Aidha, I already bought land for my coffee shop, which is quite near to the market.”

But for now, she sees herself working in Singapore for another five years to support her children.

=====

## **STUDYING AT AIDHA**

Aidha is a non-governmental organisation that runs financial literacy classes for foreign domestic workers and lower-income women.

Classes are taught by trained professionals on a voluntary basis. Currently, the organisation has more than 200 volunteers, hailing from various industries, including financial services, public relations, service and retail.

Aidha’s chief executive officer, Ms Karen Fernandez, said: “We have a very strong and committed pool of volunteers, and we’re very fortunate to have such a strong community.”

The classes are held on alternate Sundays at United World College’s Dover campus, which Ms Fernandez refers to as the organisation’s “pop-up campus”.

Aidha currently offers three modules. Module 1 (\$400 for 18 sessions) teaches finance and technology. Module 2 (\$400 for 18 sessions) teaches entrepreneurship and business management.

The recently launched Improve Your English module is priced at \$90 for non-Aidha students, and \$40 for existing students.

Visit [aidha.org](http://aidha.org) (<http://aidha.org>) for more information.

## **HOW YOU CAN HELP**

This May, Benefit Cosmetics will be donating all proceeds from its brow wax service to local charities that empower women and girls around the world.

Aidha and Girls2Pioneers were announced as the selected partners for Singapore.

This is part of the cosmetics company's Bold Is Beautiful project, which was launched for the first time in Asia this February.

Aidha's chief executive officer Ms Karen Fernandez said of the partnership: "We both believe in bold women who take risks, have big dreams, and empower themselves."

The campaign has also launched in Australia, Canada, France, Ireland, Spain, UAE, Britain and America.

Each eyebrow wax costs S\$26 and you can book yours now at any Benefit counter nationwide.

Visit [boldisbeautiful.com/sg](http://boldisbeautiful.com/sg) (<http://boldisbeautiful.com/sg>) for more information.

Get The New Paper on your phone with the free TNP app. Download from the [Apple App Store](https://itunes.apple.com/sg/app/the-new-paper/id949361491?mt=8) (<https://itunes.apple.com/sg/app/the-new-paper/id949361491?mt=8>) or [Google Play Store](https://play.google.com/store/apps/details?id=com.sph.mypaperpdf&hl=en) (<https://play.google.com/store/apps/details?id=com.sph.mypaperpdf&hl=en>) now