

GIVING BACK

Needy families get supermarket vouchers

OCBC Bank’s initiative helps 1,000 families to tide through a difficult period. BY VIVIEN ANG

MADAM J, who declined to be named, was finally able to buy Kinder Joy – a chocolate candy with a toy in it – for her children, aged four and eight years, after months of entreating from them.

This was made possible through OCBC Bank’s initiative under the #OCBCCares Programme, where 1,000 needy families were each given S\$800 in supermarket vouchers to help them tide through a difficult period.

The bank said that the Covid-19 outbreak was unprecedented in both the disruption caused to economies worldwide and the hardship unleashed on the lives of countless people – and the vulnerable ones have been the hardest hit.

“The government stepped in quickly to support this group of Singaporeans with measures under the Unity, Resilience and Solidarity budgets, and in a modest way, we have been trying to do our part too,” noted the bank.

Sim Bee Hia, CEO of Food from the Heart (FFTH), said that vouchers were always useful as they offered beneficiaries options to get what they needed or what they were short of, and were especially handy to meet immediate needs.

“OCBC Bank’s vouchers that were given in tranches to each family is very much in line with FFTH’s belief of providing sustained help. Our local partners have shared how beneficiaries have used the vouchers to purchase masks, stationery, diapers, milk bottles and daily necessities. One family bought medicine as well. As FFTH provided food support and food security, the vouchers filled the gap for additional expenses caused by the pandemic.”

Mdm J, a beneficiary of FFTH, added that the vouchers have helped her to manage some family expenses as she was not gainfully employed during the pandemic.

“My children have been requesting Kinder Joy for quite some time. Therefore, I made sure the other family necessities like diapers were already purchased before using some of the remaining vouchers to buy the toy as a reward for them.”

The main caregiver of her two children, Mdm J said: “It has been a very challenging period and I had to stop work because my children’s childcare and schools were closed for some time last year. However, the situation has since improved and I managed to be employed again.”

A beneficiary of Care Corner, Mr Soo (who also declined to be named), was in a somewhat similar situation. At 72, he was the sole breadwinner of a family of four, and earned a monthly salary of S\$1,000 as a cleaner for a tuition centre. He counted himself among the lucky ones as despite the various tightening measures implemented to control Covid, the company has kept him on its payroll.

When asked about the vouchers, Mr Soo said with a laugh that his wife and two school-going daughters were “the main beneficiaries”.

“I spent the vouchers on food, etc. My wife is not working as she has a health condition. And I don’t spend more than a dollar on myself every day on transport, as I eat at home. Hence, with the vouchers, I am able to give my children more money, and finally save a bit of it too, something which I usually am not able to do after paying my



rent and utilities.”

Samuel Chng, who heads the Urban Psychology Lab at the Lee Kuan Yew Centre for Innovative Cities, Singapore University of Technology and Design, said that basic necessities such as food and shelter are usually to be met first; an individual’s time perspective and life circumstances then underpin their subsequent spending.

“When making judgment calls in these situations, we tend to believe underprivileged individuals and families need less than those who are more privileged, and this in turn restricts our perceptions about what is acceptable for this group when using the vouchers or financial aid extended to them,” he said.

Dr Chng added: “But these individuals, like any others, may focus on the incremental experience and happiness that’s associated with spontaneous and discretionary consumption. Therefore, one might still see varied spending patterns on different individuals.”

Tan Chiew Leng, a member of Beyond Social Services,

was also the sole caretaker of her 15-year-old daughter, and legal guardian of a five-year-old boy. With OCBC’s vouchers, she was able to buy an array of items which included detergent, toilet paper and groceries.

“Covid has been tough, and as I have several health issues which include nerve problems, heel degeneration, carpal tunnel and slip disc, I can only work about two days a week,” said Ms Tan.

She added: “I have been able to get through this period with MSF’s (Ministry of Social and Family Development) support, which requires reapplication every three to six months . . . Occasionally we get cooked food through Beyond Social Services, which has also helped us. Of course it has not been easy, hence the vouchers from OCBC really helped me with buying essential items for me and my family.”

Despite her circumstances, the 51-year-old is also doing her part to help others in her neighbourhood by being a neighbourhood connector for Beyond Social Services.

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Sim Bee Hia, CEO of Food from the Heart

The job involves reaching out to people within the neighbourhood and helping to flag those who are in need of assistance, and help to distribute food, among other things.

Grace Toh, a community worker from Beyond Social Services, said that neighbourhood connectors like Ms Tan were very helpful especially during Covid period, where there were stricter regulations in place.

As companies and individuals bear the brunt of the impact of Covid-19, there are opportunities for these businesses to deepen their engagement with the community in a sustained manner. It is strategic for organisations to have a business purpose, with social causes as a pillar. This would be evident in business processes and could even be the seeds of business transformation, said Quek Shi Yun, head of National Volunteer & Philanthropy Centre’s Company of Good, which aims to connect organisations to amplify giving efforts.

Kenneth Goh, Singapore Management University’s assistant professor of strategic management (education) and interim academic director of the Business Families Institute, V3 Group Fellow in Family Entrepreneurship, added: “Corporations like OCBC form an integral part of Singapore’s economic, social, and cultural fabric. Beyond the usual benefits to the corporation like stronger brand reputation, improving staff morale, increased stakeholder reputation and customer loyalty, their sustained engagement with community initiatives and causes build stronger bonds within society, which will eventually benefit their bottom line in the long term.”

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■ This article is part of a series on sustainability initiatives, supported by OCBC Bank