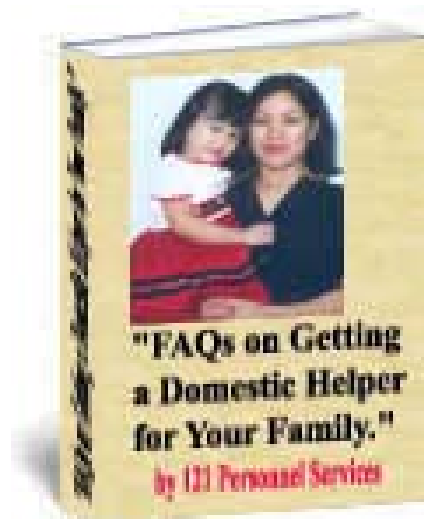


Frequently Asked Questions on getting a Domestic Helper for your family

(Volume 1)



by 121 Personnel Services

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“Frequently asked questions on getting a domestic helper for your family.”



"Big sis and me!"

CONTENTS:

Please click on the Section you wish to read.

Section I:

1. [Introduction](#)
2. [Do you really require a domestic helper?](#)
3. [Who can employ a domestic helper?](#)
4. [Approved sources for domestic helpers](#)

Section II:

1. [Cost of hiring a domestic helper](#)
2. ["Types" of domestic helper](#)
3. [Institutional requirements](#)
4. [Procedures for getting a domestic helper](#)
5. [Selecting the right domestic helper](#)
6. [Training of domestic helper](#)
7. [Home Leave](#)

Section III:

1. [Guidelines on getting along with your domestic helper](#)
2. [Employer's responsibilities](#)
3. [Changing your domestic helper](#)
4. [What if your domestic helper runs away?](#)

Section IV:

1. [Maid abuse cases in Singapore](#)
2. [Causes of maid abuse](#)
3. [What if your domestic helper drives you up the wall?](#)
4. [Offences and Penalties for maid abuse](#)

Section V:

1. [Conclusion](#)

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- **Recruitment / Placement of Domestic Helpers for the Expatriate Community**
- **Bringing in of Domestic Helper from Overseas**
- **Applications / Renewals/ Administration of:**
 - Home-leave documentation
 - Renewal of passport
 - Employment pass/ Work permit/ Visa
 - Other Ministry of Manpower and immigration related matters

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Section I:

1. Introduction

2. Do you really require a domestic helper?

3. Who can employ a domestic helper?

4. Approved sources for domestic helpers



1. Introduction

In the course of our work, we have come across many frequently asked questions on the employment of foreign domestic helpers in Singapore. While this ebook attempts to answer many of the questions, it is by no means exhaustive. (If you need further clarifications, just give us a call. We'll be glad to help.)

Foreign domestic helpers are practically a part of life here in Singapore. There are currently more than 140,000 foreign domestic helpers in Singapore.

They are helping out with household chores, taking care of our children, the elderly and the sickly. Their presence has allowed the Singaporean women to work, knowing that their families are well taken care of when they are working.

The domestic helpers have relieved the workload of the residents and citizens of Singapore, and have contributed to Singapore's economy and the well-being of families here.

We even heard stories about employers being so dependant on their domestic helper that when the employers have to be relocated to another country or back to their home country, they wanted to bring the girl along!

Most of the girls enjoy a happy working relationship with their employers and enjoy their stay here in Singapore. Because they come from different countries, their social and cultural ethos may differ from us. Hence, as employers, we would want to understand them better, and develop a close and cordial working relationship with them, based on mutual respect and understanding.

[Content Page](#)

Section I:

1. Introduction

2. Do you really require a domestic helper?

3. Who can employ a domestic helper?

4. Approved sources for domestic helpers



2. Do you really require a domestic helper?

This is a question which you and your spouse must consider very carefully. Hiring a domestic helper does bring significant changes to your family life.

Some of the "not so convenient" changes to your lifestyle may include:

- loss of privacy
- providing lodging and food to one more person
- what to do with her if you and your family are going overseas
- dealing with employee problems (if the domestic helper wasn't properly matched with you and your family)
- increased expenses, in terms of her monthly salary, foreign worker levy and other related expenses
- helping her with her challenges in life (if you are a helpful employer)

However, she is much more likely to improve your lifestyle in the following ways:

- a caring "aunty" to your children - playing with them, making sure that they don't injure themselves, washing them up, etc.
- a great helper in doing your household chores - cooking, cleaning, walking the dog, washing the car, marketing, etc.
- helping to care for the elderly or sickly
- a friend whom you can confide in (if you get along very well with her)
- a personal assistant to help you run various errands and do odd household jobs
- she also helps free up your time so that you can spend more time with your family, friends and loved ones

Before you decide to hire a domestic helper for your family, you may wish to consider the following alternatives to meet your specific needs:

- childcare centres
- play schools
- homes for the old or invalid sick

- relatives who can help out
- neighbours or friends who can help out
- part-time cleaners

Of course, if all else fails, and only a domestic helper can help to improve your lifestyle, it is very important to find the right employment agency to help you.

[Content Page](#)

Section I:

1. Introduction

2. Do you really require a domestic helper?

3. Who can employ a domestic helper?

4. Approved sources for domestic helpers



3. Who can employ a domestic helper?

One of the key criteria to employing a domestic helper is that the employer's annual income must be at least S\$30,000 (the spouse income may be included for this purpose).

If the employer is not a Singapore citizen or a Singapore permanent resident, the employer or the spouse must have a valid employment pass. The minimum annual income of S\$30,000 still applies.

The Ministry of Manpower ("MOM") generally allows one household (i.e., one address) to employ only one domestic helper. This rule may be waived, at the discretion of MOM, when more helpers are required.

[Content Page](#)

Section I:

1. Introduction

2. Do you really require a domestic helper?

3. Who can employ a domestic helper?

4. Approved sources for domestic helpers



4. What are the approved sources for domestic helpers?

The approved sources for domestic helpers under MOM's Foreign Domestic Worker Scheme include Malaysia, the Philippines, Indonesia, Thailand, Myanmar, Sri Lanka, India and Bangladesh.

Currently, the majority of domestic helpers in Singapore come from the Philippines and Indonesia.

[Content Page](#)

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Section II:

1. Cost of hiring a domestic helper

2. "Types" of domestic helper

3. Institutional requirements

4. Procedures for getting a domestic helper

5. Selecting the right domestic helper

6. Training of domestic helper

7. Home Leave



1. Cost of hiring a domestic helper

How much does it cost to employ a foreign domestic helper in Singapore? Please describe what the cost components mean.

Depending on the “type” of maid* you are getting and the employment agency you approach, the cost will differ. The common cost components which you might incur include:

1. Foreign maid levy: \$295 or \$200 per month currently.
2. Maid’s salary: \$230-\$500 per month.
3. Agency fees: One-off payment. Amounts vary among agencies.
4. Security bond: \$5,000.

Notes:

1. Foreign maid levy is a government tax on consumer for engaging a foreign worker. Its purpose is to regulate the demand for lower-skilled foreign workers in Singapore. This levy is paid monthly to the government, and is generally deducted directly from your bank account when you sign up for your bank’s GIRO service. The levy stands at \$295 per month currently but can be further reduced to \$200 if the employer satisfy the following conditions:

- a. the employer or spouse has a child who is a Singapore Citizen below the age of 12 years staying in the same household as the employer; or
- b. the employer/ co-residing spouse is a Singapore Citizen aged 65 years or above; or

c. the employer has a parent, parent-in-law, grandparent or grandparent-in-law who is a Singapore Citizen aged 65 years or above staying in the same household as the employer.

2. Depending on your maid's country of origin, her salary will differ. Typically, Indonesian maids command a lower monthly salary, and Filipino maids command a higher monthly salary. This difference is mainly due to Filipino maids being higher educated and more proficient in English than Indonesian maids.

New Indonesian girls normally command \$230-\$280, and new Filipino girls normally command \$300-\$350. Transfer girls (as described in "types" of domestic helper) will command higher salary, depending on their experience and how they fare during the interview.

3. Different agencies charge a different fee. Fees may vary depending on the following factors:

- the "type" of maid you are hiring
- the package deal offered by the agency
- the level of service
- the period of guarantee
- the agency policy

4. You do not have to deposit \$5,000 with the Ministry of Manpower ("MOM") of Singapore. 121 Personnel Services will purchase a banker's guarantee on your behalf to fulfill your obligation of the \$5,000 bond. The purpose of this bond is to prevent any breach of MOM regulations, and to ensure that you remain responsible for your maid's behaviour.

Your employment contract with your maid is normally 2 years with an option for extension.

* "maid" is a general industrial term for domestic helper, and is not meant to be derogatory.

[Content Page](#)

Section II:

- [1. Cost of hiring a domestic helper](#)
- 2. "Types" of domestic helper**
- [3. Institutional requirements](#)
- [4. Procedures for getting a domestic helper](#)
- [5. Selecting the right domestic helper](#)
- [6. Training of domestic helper](#)
- [7. Home Leave](#)



2. "Types" of domestic helper

What do you mean by the “type” of maid?

There are two angles of looking at this. One is the country of origin of the maid, and the other is the experience of the maid.

1. Country of origin. Your maid would normally come from either Indonesia or the Philippines. Depending on where they come from, their monthly salary differs. New maids sometimes do not have any off-days for a certain period of time. More experienced maids typically have off-days.
2. Experience of the maid:
 - New maids. These are maids coming out from their home country to work for the first time. You generally cannot interview them before you hire them as they can only come to Singapore only when they are hired. Thus, it is more risky to hire new maids if the agency does not offer you a good guarantee.
 - Transfer maids. These are maids who have worked in Singapore or other countries for a while. They are more experienced and more skilled than new maids. Normally, you can interview them before you hire them as they are already in Singapore.

It is generally more advisable to get transfer maids for your family as you can interview them and assess them for yourself. However, their salaries are likely to be higher than new maids.

[Content Page](#)

Section II:

- [1. Cost of hiring a domestic helper](#)
- [2. "Types" of domestic helper](#)
- 3. Institutional requirements**
- [4. Procedures for getting a domestic helper](#)
- [5. Selecting the right domestic helper](#)
- [6. Training of domestic helper](#)
- [7. Home Leave](#)



3. Institutional requirements

The foreign domestic worker must be at least 18 and below 50 years old at the time of work permit application. With effect from 1 January 2005, the domestic helper must be at least 23 and must have received at least 8 years of formal education before the application would be considered. Application to employ a foreign domestic helper is to be made to the Ministry of Manpower of Singapore, and the employment agencies can assist you in this.

Basically, the Work Permit Department (a department of the Ministry of Manpower) will process and consider the approval of a work permit application so long as the foreign domestic helper has valid travel documents, has attended the compulsory safety awareness course (for new domestic helpers only), is above the minimum age requirement and satisfied the employment requirements.

However, some embassies also impose further conditions on the employment of their nationals as domestic workers. For instance, some embassies require employers and their nationals to enter into a standard employment contract drawn by the embassy so as to safeguard the rights of their nationals.

[Content Page](#)

Section II:

- [1. Cost of hiring a domestic helper](#)
- [2. "Types" of domestic helper](#)
- [3. Institutional requirements](#)
- 4. Procedures for getting a domestic helper**
- [5. Selecting the right domestic helper](#)
- [6. Training of domestic helper](#)
- [7. Home Leave](#)



4. Procedures for getting a domestic helper

How do I go about getting a New or Transfer domestic helper in Singapore?

For a NEW* domestic helper,

- You may select a domestic helper through an employment agency or through your own sources (e.g., recommendations of friends or relatives). The helper must be between 18 (with effect from 1 January 2005, the minimum age of the helper has been increased to 23) and 50 years of age at the time of work permit application.
- You will be required to attend a half-day orientation program if this is the first time you are employing a foreign domestic helper. You can choose to attend the orientation program in a seminar room or on-line via the Internet. [Please click here to access this online e-learning course provided by the Singapore Polytechnic.](#)
- Complete and submit a standard application form to MOM. If you are engaging the domestic helper through a licenced agency, the latter will submit an electronic application form via the LabourNet system. Relevant supporting documents to be submitted to MOM include photocopies of yours and your family members' NRIC, Income Tax notices of assessment, etc.
- The agency will be able to check the outcome of your application after about 2 working days if the LabourNet is used.

- Upon approval of your application, the agency will be able to print an In-Principle Approval (IPA) letter from the LabourNet.
- You will need to furnish a security deposit of \$5,000 or obtain a banker's guarantee of \$5,000. The Personal Accident Insurance for the helper can be obtained at the same time. The agency can proceed to arrange to bring in the helper only after you have obtained the IPA and guarantee.
- When the helper arrives in Singapore, she is required to go through a medical examination and be certified by a Singapore registered doctor within 14 days. Thereafter, the medical screening has to be done every 6 months during her stay here. Any helper who fails the test will be repatriated.
- Since this is the first time the helper is working in Singapore as a foreign domestic helper, she will be required to attend a half-day safety awareness course before MOM will issue her with a work permit.
- After a short period of further orientation and training by the agency (if it provides the service), you can now bring the helper home.
- MOM will issue a work permit to your domestic helper upon completion of all processing procedures. The work permit is usually valid for 2 years, subject to the validity of the worker's passport. The work permit can be renewed on a 2-year basis.

For a TRANSFER** domestic helper,

the procedures are similar to that of a new domestic helper, except that:-

- You can conduct one-to-one interviews with domestic helpers who have been shortlisted by your agency as the transfer domestic helpers are already physically in Singapore.
- How soon you will be able to get the domestic helper "transferred" to you will depend on when the current employer of the helper is willing to "release" the helper (i.e., terminate the service of the helper). Usually the agency will attempt to arrange for a time that suits both the new and current employer. It will also see to the additional paper works involved (e.g., documents on transfer and release of the domestic helper).
- You may also wish to note that although the transfer domestic helper is already in Singapore, she may need to be medically certified again if her six-monthly medical examination is due soon before she could be employed by you.

Note:

- *A new domestic helper refers to one who is coming out from their home country to work for the first time.
- ** A transfer domestic helper refers to one who has some experience in working as a helper, either in Singapore or elsewhere.

[Content Page](#)

Section II:

1. Cost of hiring a domestic helper
2. "Types" of domestic helper
3. Institutional requirements
4. Procedures for getting a domestic helper
5. Selecting the right domestic helper
6. Training of domestic helper
7. Home Leave



5. Selecting the right domestic helper

How do I decide which domestic helper is the one for me?

- Determine your exact requirements

The first question you should ask yourself is “Why do I need a domestic helper?” Different employers need domestic helpers for different reasons. Some may require the helper to take care of their young children and do household chores; others may need someone to attend to their old, sickly parents.

It is important to think through carefully and make a list of the tasks which you would want your domestic helper to perform. Other factors which you may wish to consider include:

1. **Personality of the girl.** Would you prefer a quiet girl or a more chatty girl? Depending on you or your children's personalities, you may prefer a certain kind of girl. Sometimes, a girl can be a very good worker, but due to personality differences, she and her employer may not get along well. Thus, a personality match is very important.
2. **Language capabilities.** Is it a requirement for her to write well or speak the Queen's English? Understand that not all the girls that are good workers have the best language capabilities.
3. **Special skills.** Must she be a fantastic cook? Does she need to bake? If you entertain frequently at home, you may want a girl who knows how to lay the table. Perhaps, you want a girl who can swim or knows shiatsu, etc.

Of course, everybody would like to employ the perfect girl. Unfortunately, she does not exist. If you are generally happy with your helper's performance, count your blessing, and smile! :-)

- Look for a professional and helpful agency

You can expect good advice in selecting a domestic helper and avoid a lot of hassle if you find a good agency. A professional agency will take the time to understand your requirements thoroughly and help you to modify them if they are unrealistic.

The agency will then find a good match to your requirements based on its experience and evaluation system, provide the necessary trainings for your domestic helper, and help to resolve any conflicts that may arise subsequently.

- The more information about your prospective helper, the better

After your agency has shortlisted a few candidates for your selection, it is essential to obtain as much information as you can about each candidate to help you decide which one most suits your needs.

Many employers prefer to conduct face-to-face interviews with candidates to better understand their personalities and communication capabilities. However, face-to-face interviews are often confined to transfer maids as they are physically present in Singapore.

If you are interviewing transfer maids, always make it a point to get references from the girls' earlier employer(s). If possible, call them up and get a better understanding about your prospective helper.

For employers selecting new maids, the main source of information would be the bio-data form, usually completed by the domestic helpers themselves. The bio-data will come with a clear photograph of the helper, and contain information such as her personal particulars, educational/professional qualifications, working experiences, hobbies, experiences in taking care of children, cooking skills, etc.

Employers should scrutinize these details and ask for more details from the agency if necessary. Sometimes, the agency can arrange for you to conduct a telephone interview with the girl.

[Content Page](#)

Section II:

- [1. Cost of hiring a domestic helper](#)
- [2. "Types" of domestic helper](#)
- [3. Institutional requirements](#)
- [4. Procedures for getting a domestic helper](#)
- [5. Selecting the right domestic helper](#)
- 6. Training of domestic helper**
- [7. Home Leave](#)



6. Training of domestic helper

What kind of training does a new maid undergo?

The employment agencies typically have training centres locally or overseas to train the new maids in various household chores. Some maids are also trained in taking care of the elderly, sickly or babies. Not all maids are trained in everything. Think of your needs and see how the agencies can ensure your maid can meet your needs.

[Content Page](#)

Section II:

- [1. Cost of hiring a domestic helper](#)
- [2. "Types" of domestic helper](#)
- [3. Institutional requirements](#)
- [4. Procedures for getting a domestic helper](#)
- [5. Selecting the right domestic helper](#)
- [6. Training of domestic helper](#)
- 7. Home Leave**



7. Home Leave

Do I need to cancel my domestic helper's work permit when she goes on home leave?

If your helper is returning to her country for home leave, you may choose either to:

- [1. Cancel her work permit before she leaves, or](#)
- [2. Let her leave for home without cancelling the work permit](#)

1. If you cancel the work permit of your helper,

- You can stop paying the foreign worker levy from the day the work permit is cancelled.
- Your liabilities under the security bond are discharged after it has been confirmed that your helper has departed from Singapore.

However, you will have to provide a new security bond and a new insurance/banker's guarantee before your helper returns to Singapore.

- You have to ensure that the home leave does not exceed 60 calendar days and that the helper's work permit is valid for more than 3 months from the date of the cancellation of her permit.
- The work permit can be reinstated after the helper returns from her home leave.

2. If you DO NOT cancel the work permit of your helper,

- You have to continue to pay the foreign maid levy during her absence. However,

you may claim a refund of the levy incurred during the home leave period when she returns to Singapore. For purpose of verification, you have to produce the helper's original passport at the CPF Board.

- If the helper fails to return to Singapore, you will have to:
 - cancel her work permit immediately to cease your levy liability;
 - prove that your helper has departed from Singapore and has not returned in order to discharge your liabilities under the security bond;
 - if the helper re-enters Singapore before her work permit is cancelled, you will have to arrange for her immediate repatriation failing which the security deposit will be forfeited.

Based on our experience, if you have a cordial relationship with your helper and you know that she is coming back to work for you, option 2. is the best arrangement. You will save money as you do not have to put up a new security bond and a new insurance/banker's guarantee before your helper returns to Singapore as in option 1.

[Content Page](#)

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Section III:

1. Guidelines on getting along with your domestic helper

2. Employer's responsibilities

3. Changing your domestic helper

4. What if your domestic helper runs away?



1. Guidelines on getting along with your domestic helper

Now that your domestic helper has arrived, what should you do?

The most important guiding principle when dealing with your helper is to be fair to both the helper and yourself.

Bear in mind that the helper is an employee, just like any of those working in offices or factories. She deserves respect, proper treatment and due rewards from her employer like any other office or factory workers. The only difference is that she works in your household.

Having said these, you should also be careful not to let her overstep on your kindness and friendliness, or it may prove difficult to get her to follow your instructions later on. After all, she is not your long lost friend or relative. But, then again, she is not your slave either.

Like in all human relationships, it is a juggling act. You have to balance your actions towards her, and know when to let go and when you must come in to control. Sometimes, how you decide to react to certain events will determine how your relationship with her will turn out. In a way, it is a major management decision.

In a nutshell, your relationship with your helper is one of employer and employee, and it should be handled as such.

[Content Page](#)

Section III:

1. Guidelines on getting along with your domestic helper

2. Employer's responsibilities

3. Changing your domestic helper

4. What if your domestic helper runs away?



2. Employer's responsibilities

Understand and Train them. This is especially important for new domestic helpers who come from the rural areas of their home countries. They may have never lived or worked in a city before, and may have difficulty understanding and communicating in your language. Give them some time to adapt to your household routine and way of life.

Some of them may have never used certain household appliances like the microwave oven, washing machine or vacuum cleaner. They may have never lived in high rise buildings, and may have different practices in terms of upbringing of children, cooking, eating, etc.

As the employer, you can help by spending time to orientate and train your domestic helper on her job.

As for transfer maids, you may have to spend some time to help her fit in to your own ways of doing things. This is necessary especially when her experiences and the ways she was taught to do things are different from your own ways.

It is important to be patient with them, and allow them some time to learn.

Communicate. Remember that your domestic helper comes from a very different social, cultural and religious background. Be especially sensitive to new domestic helpers who have just arrived in Singapore to work. They tend to feel more homesick and lonely when they are away from their country and family. Allow them to write letters or make an occasional call home. This will help them feel more comfortable in this foreign land.

Try to integrate her into your family, and make an effort to understand her social, cultural and religious background. Be patient and understanding so as to minimise conflicts and disputes.

Well-being. As the employer, you are responsible for the worker's general well-being, including:

- food
- accommodation
- basic necessities
- medical care
- adequate rest and sleep

As a general rule, allow the girl to have the same food as you are having. Make sure that she has enough to eat, and do not make her feel prejudiced. However, whether you allow her to eat at the same dining table as the family is really up to you. It depends on how close your family is with the girl and the girl's personality.

As for accommodation, it would be good if you can provide a small room for the girl. If not, do give her a good corner for her to rest. Give her a reasonably good bed or mattress, and try not to disturb her during her rest time so that she would be well-rested.

Provide her with the basic necessities like toothpaste and tooth brush, towels, her own drinking glass, etc. Allow her to have some time whenever necessary to do her own washing and grooming.

Treat her fairly and assign reasonable household duties to her. Do not overwork her or subject her to any form of mental stress (like threatening to send her home if she makes any more mistakes). After all, a happy and well-looked after worker will perform to the best of her abilities, and enable you to enjoy a better lifestyle.

[Content Page](#)

Section III:

1. Guidelines on getting along with your domestic helper

2. Employer's responsibilities

3. Changing your domestic helper

4. What if your domestic helper runs away?



3. Changing your domestic helper

What if I don't like the maid I employed? Can I change to another maid?

Depending on the employment agency you go to, the type of helper you employed and the package you purchased, the agency generally gives you a guarantee ranging from 0 to 6 months. However, there are also certain agencies which offer a 12 months guarantee for transfer helpers.

Within the guarantee period, you can change your helper, subject to certain processing fees. However, the processing fee, if any, should be lower than the normal agency fee they charge. Depending on the agency and the package given, you may sometimes have the processing fee waived.

[Content Page](#)

Section III:

1. Guidelines on getting along with your domestic helper

2. Employer's responsibilities

3. Changing your domestic helper

4. What if your domestic helper runs away?



4. What if your domestic helper runs away

What should I do if my maid run away?

Start by checking with her country's embassy and her friends. Think of any place she may have mentioned that she likes to visit.

Call your employment agency and ask for help if the above fails. Understand that they may not know where the girl is either.

Generally, upon cancellation of your maid's work permit, you will be given one month to find her before your \$5,000 security bond is forfeited. However, if you are able to locate your maid within the next 6 months, a refund can be considered.

The girls normally run away for the following reasons:

- **the employer insists or threatens to send the girl back to her home country for whatever reason.** Some of these reasons may include punishing the girl for not wanting to extend her contract with the family, or the family didn't like the girl to stay in Singapore and tell the world about their family affairs to her next employer, or the girl didn't want to transfer to a family's friend, etc.

Understand that some of the girls borrow heavily to come to Singapore to work. If they go back without any money, they will lose face and they do not know how to repay her debts. Thus, out of fear, they simply run away.

- **the employer abuses her physically or mentally.** She may not have enough to eat, or she was beaten or subjected to mental stress like perpetual scolding and verbal abuses. She may be made to work a few households (i.e., overworked), etc.

The most important point in this section is never allow events to happen such that your maid would run away. Usually, the maid will not run away if she is happy with her employment. The employer could help to prevent maids from running away by

being reasonable and fair.

[Content Page](#)

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Section IV:

1. Maid abuse cases in Singapore

2. Causes of maid abuse

3. What if your domestic helper drives you up the wall?

4. Offences and Penalties for maid abuse



1. Maid abuse cases in Singapore

Cases of physical abuse of foreign domestic helpers in Singapore are on the rise despite the introduction of tougher penalties for errant employers in 1998.

According to the MOM, there were 39 convictions of Singaporeans found to have abused their domestic helpers in 2000, compared with just four such cases in 1997.

[Content Page](#)

Section IV:

1. Maid abuse cases in Singapore

2. Causes of maid abuse

3. What if your domestic helper drives you up the wall?

4. Offences and Penalties for maid abuse



2. Causes of maid abuse

Just what cause employers to hurt their helpers?

In our society, the responsibility of running the household usually falls on the woman of the house. By default, she ends up being the one tending to the helper and has to deal with any incompetence or delinquency of the helper.

- Living with a stranger can be a strain. For working women who have to juggle work by day and household matters by night, the domestic helpers become easy target to vent their frustrations.
- The stigma associated with seeking counselling, psychiatric help or turning to support group prevents women from getting the necessary help.
- Certain women were brought up to think that domestic helpers are from a lower class, and so despise them.

It is thus important that employers seek assistance when they could not cope with their own work or the domestic helper at home. Bottling up the emotions may just lead to prolonged unhappiness and even violent behaviours.

Next, we explore the alternatives in dealing with domestic helpers who fail to perform their work satisfactorily.

* The Straits Times, "Why Maid Abusers tend to be Women", 24 March 2002.

[Content Page](#)

Section IV:

1. Maid abuse cases in Singapore

2. Causes of maid abuse

3. What if your domestic helper drives you up the wall?

4. Offences and Penalties for maid abuse



3. What if your domestic helper drives you up the wall?

Living and learning to communicate effectively with a stranger is an art many find difficult to master, especially when the stranger comes from a foreign land.

It can be very frustrating and stressful if your domestic helper cannot follow instructions, perform assigned tasks up to expectations, or is simply recalcitrant or dishonest. Nevertheless, no matter how angry or stressed you may feel, you should never attempt to take the law into your own hands.

Violence is never a solution and only begets further problems. How then should you handle the situation? Here are some suggestions.

- **Give your domestic helper adequate time to adjust**

Bear in mind that your foreign domestic helper comes from a very different social, culture and religious background. As the employer, you should give her time to accustom herself to the fast pace of life in Singapore and get to know the likes and dislikes of each family member. On the average, a new helper will require between one and three months of “adjustment period”.

If your helper is new, you should give her a chance to improve herself. Sit down and have a chat with her. Tell her exactly what she has done wrong and what is expected of her. Observe her for a couple of weeks to see whether she is putting in effort on her part.

- **Seek help from family members**

Breakdown of communication between employers and domestic helpers sometimes happen simply because the employer lacks patience or time.

If you are so pre-occupied with your job that you hardly have time to train or give specific instructions to your helper, seeking another family member's assistance to oversee the helper's work may be an alternative. Some working women have found their parents or parents-in-law to be good candidates for this role.

- **Counselling by the agency**

If the above suggestions do not work, solicit the help of your agency. Very often, domestic helpers find it easier to open up to their agency than to the employers. A professional agency will be able to dissect the problem from an impartial, third-party perspective and render the appropriate advice. Depending on the situation, the agency may counsel the domestic helper and try to mediate.

- **Termination of Service**

If you find the helper's behaviour simply intolerable, the last resort would be to terminate her contract. Normally, the employer is expected to give the helper about 2 weeks to get a new job (i.e., to be "transferred" to another employer). If the domestic helper is unable to find a new employer within the time frame, she has to be repatriated to her country of origin.

Should you decide to terminate the helper's service within the guarantee period (that is, if your agency provides one), you will be able to get a new domestic helper from the same agency, usually at a nominal administration fee.

If the guarantee period is over, or if your agency does not provide a guarantee in the first place, you will have to incur another sum of agency fee to get a new domestic helper.

Other factors you may wish to consider are the time spent to train another helper and another period of "familiarizing" required by the new helper.

[Content Page](#)

Section IV:

1. Maid abuse cases in Singapore

2. Causes of maid abuse

3. What if your domestic helper drives you up the wall?

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4. Offences and Penalties for maid abuse

What are the laws on maid abuse in Singapore?

Employers are reminded that the Government takes a serious view of employers who ill-treat their domestic helpers and has instituted stiffer penalties under the amended Penal Code against offenders.

The following table is a summary of some of the offences and the penalties:

Offence	Penalty
Voluntarily causing hurt*	Up to 1-year imprisonment or up to \$1,500 fine or both.
Voluntarily causing hurt by dangerous weapons or means*	Up to 5-year imprisonment or fine or caning or any 2 such punishments.
Voluntarily causing grievous hurt*	Imprisonment of up to 7 years, and shall also be liable to fine or caning.
Wrongful confinement*	Up to 1-year imprisonment or up to \$1,000 fine or both.
Wrongful confinement for 3 or more days*	Up to 2-year imprisonment or fine or both.
Wrongful confinement for 10 or more days*	Up to 3-year imprisonment and fine.
Word or gesture intended to insult the modesty of a women*	Up to 1-year imprisonment or fine or both.
Assault or use of criminal force to person with intent to outrage modesty*	Up to 2-year imprisonment or fine or caning or any 2 such punishments.
Outraging of modesty	Imprisonment of up to 2 years or fine or both. Caning and imprisonment of between 2 and 10 years if hurt or fear of hurt is caused.

Rape	Imprisonment of not less than 8 years and not more than 20 years, and caning with not less than 12 strokes.
Criminal intimidation	Imprisonment of up to 2 years of fine or both. Imprisonment of up to 7 years or more or fine or both, if threat is to cause death or grievous hurt.

Source: Ministry of Manpower, A Guide for Employers

*The Penal Code has been amended for these offences to raise the penalties.

[Content Page](#)

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Section V:

1. Conclusion



1. Conclusion

Employing and living with a domestic helper is a significant event in your family life. Do think carefully about it, and consider whether there are other alternatives before you commit to employ a helper.

When you do commit to it, please do not change your mind at your whim and fancy, as the helper has also invested her time and money to come over to Singapore to work for you. The last thing she wants is to be sent back to her home country a few weeks after she has arrived through no fault of hers.

We hope that this ebook has been useful, and has helped you in its own little ways.

Thank you for reading.

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