

Executive Summary: Transformative Impact of the Micro-jobs Programme

The Micro-jobs programme, launched as a pilot at THK AAC @ Bedok in January 2023, represents a pioneering initiative in Singapore aimed at fostering social integration and alleviating social isolation risks among seniors. With projections indicating a significant demographic shift towards an aging population, strategic emphasis has been placed on active aging within Singapore's Healthier SG strategy. Micro-jobs was started with the intention of being a social driver to better community health outcomes. The collaborative efforts of the Agency for Integrated Care (AIC), Centre for Seniors (CFS), and Thye Hua Kwan Moral Charities (THKMC) have culminated in the development of a comprehensive micro-jobs programme, addressing seniors' needs through job restructuring and de-medicalization.

Empowering Seniors Through Meaningful Engagement

This initiative empowers robust seniors by providing meaningful micro-job opportunities, aligning with Singapore's transition into a super-aged era. Engaging seniors in tasks such as meal delivery and medication reminders not only promotes financial independence but also addresses the escalating demand for senior care services. Furthermore, the involvement of seniors as micro-jobbers enhances service capacity and fosters a collaborative environment leveraging the collective strengths of staff and seniors.

Comprehensive Approach and Positive Outcomes

The micro-jobs programme follows a waterfall methodology, ensuring a comprehensive understanding of its processes and outcomes. By recruiting robust seniors for care tasks and redesigning jobs to integrate micro-jobbers seamlessly, the programme achieves efficient restructuring of AAC value chains. The verification and testing phase aligns with the overall eldercare landscape, emphasizing ongoing evaluation for deployment and maintenance, resulting in improved physical and social well-being for both micro-jobbers and seniors.

Cost-effectiveness, Sustainability, and Community Impact

The programme demonstrates exceptional cost-effectiveness and sustainability, with a refined meal delivery model leading to reduced expenses per meal and efficient resource utilization. Environmental sustainability is achieved through decreased carbon emissions, while low cost-to-income ratios ensure viability and potential scalability. Positive behavioral influences are observed, with improved staff productivity and cognitive function among micro-jobbers contributing to enhanced quality of life for seniors and personalized care plans through the data collected and measured from Abbreviated Mental Test (AMT) and Clinical Frailty Scores over a period of 6 months.

Recognition, Expansion, and Collaborative Success

The success of the micro-jobs programme has garnered recognition and endorsement across various THK AACs, with plans for further expansion. Its integration into healthcare policy discussions reflects its pivotal role in shaping eldercare standards and practices. Collaborations with stakeholders like Lions Befrienders (LB) showcase the programme's adaptability and effectiveness, with ongoing discussions indicating widespread interest and potential for further innovation and impact.

Continued Evolution and Positive Impact

In essence, collaborative efforts among stakeholders continue to drive the evolution and expansion of the Micro-jobs programme, ensuring its responsiveness to community needs and its sustained positive impact on beneficiaries and volunteers alike. Through strategic collaboration and innovative approaches, the programme exemplifies a transformative initiative that addresses the evolving needs of Singapore's aging population, fostering a resilient and inclusive society.

Annex A: Knowledge Translation

Background

The Micro-jobs programme pilot, inaugurated in January 2023 at THK AAC @ Bedok, marked a transformative step towards fostering social integration and mitigating social isolation risks among seniors. In the coming decade, projections indicate that a significant demographic shift will occur in Singapore, with one in four individuals anticipated to be aged 65 and above by the year 2030. This demographic transformation highlights the evolving landscape of an aging population, characterized not only by increased numbers but also by the expectation of longer lives among seniors.

In response to this demographic trend, Singapore has strategically positioned active aging as a fundamental pillar in its Healthier SG strategy, emphasizing the importance of preventive care.

This strategic focus involves heightened efforts to empower and support seniors, ensuring they not only live longer but also thrive, aging gracefully within the fabric of their communities. With the overarching idea to create an environment that fosters the well-being, dignity, and active engagement of seniors, aligning with the broader vision of a healthier and more resilient society, together Agency for Integrated Care (AIC), Centre for Seniors (CFS) and Thye Hua Kwan Moral Charities (THKMC) launches this pioneering initiative of micro-jobs, adopting a holistic and socially centred approach, encompassing job restructuring and de-medicalization of seniors' needs. The initiative not only promoted overall health for both robust and frail seniors but also yielded tangible outcomes, evidenced by a noteworthy reduction in nursing home admissions and instances of social isolation.

Objectives

The inception of the micro-jobs scheme marked the initiation of a transformative initiative that quickly captivated the interest of seniors within the local community. Preliminary tasks, such as Meals-on-Wheels delivery, laid the foundation for what would later become a significant collaborative effort involving key stakeholders,

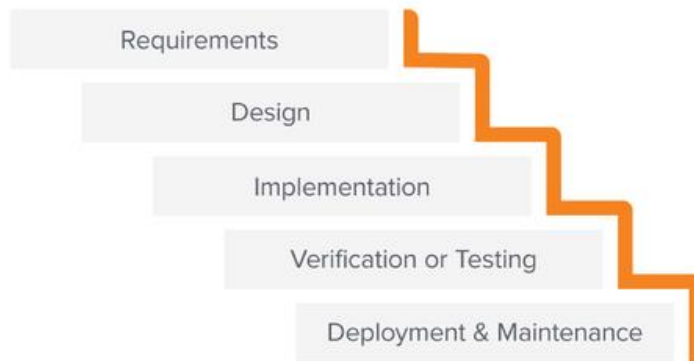
including the Agency of Integrated Care (AIC), Centre for Seniors (CFS), Lion Befrienders (LB), and the dedicated cohort of micro-jobbers.

Micro-jobs serves various comprehensive objectives aimed at empowering seniors, ensuring they continue to derive fulfilment and purpose post-retirement. The primary objective is to offer robust seniors meaningful micro-job opportunities, allowing them not only to engage in productive work but also to earn supplementary income. This innovative initiative is strategically aligned with the evolving dynamics of our society, transitioning into a super-aged era. Moreover, it serves the dual purpose of addressing the growing demand for manpower in senior care services within the burgeoning silver economy. By facilitating the participation of seniors in micro-job tasks, we endeavour to foster a supportive ecosystem that promotes active engagement, financial independence, and a sense of purpose among the elderly population in our community, yielding several benefits for the seniors as they age.

The incorporation of seniors as micro-jobbers not only broadens the spectrum of tasks achievable but also enhances the overall capacity of our staff, thereby extending the range and depth of services we can provide. By actively involving seniors in micro-roles, we not only tap into their valuable skills and experiences but also create a collaborative environment that leverages the collective strengths of both staff and seniors. This synergistic approach amplifies our operational capabilities, allowing us to undertake a more comprehensive and diversified array of tasks, ultimately contributing to the efficiency and effectiveness of our initiatives in serving the community.

Process

The Waterfall Method



Waterfall Methodology

By incorporating the waterfall methodology which represents a project management approach characterized by a linear and sequential process. It mirrors a waterfall, symbolizing the flow of progress in a singular downward direction through the various phases of a project.

The waterfall methodology comprises of 6 stages: a) Requirements, b) Design, c) Implementation, d) Verification & Testing, e) Deployment & Maintenance.

Through employing this methodology, we gain a comprehensive understanding of the micro-jobs process and the myriad benefits and outcomes it has generated in terms of both health and social dimensions, impacting both the micro-jobbers and their recipients.

a) Requirements: What is Micro-job and What Can Micro-jobs Do

The basis of micro-jobs in alignment towards Singapore's Healthier SG strategy pivots on the recruitment of robust and healthy seniors to extend care to their more frail counterparts within the same community. This innovative approach envisions the empowerment of healthy seniors through comprehensive training, equipping them with

the necessary skill sets to perform a range of essential tasks. An outstanding aspect of this initiative involves the redesigning of jobs integral to the micro-job launch, including but not limited to meals delivery and medication reminders, thereby tailoring these responsibilities to the specific needs of the senior community.

The micro-jobs, meticulously executed by these trained and healthy seniors, are strategically positioned to complement the functions of Active Ageing Centres (AACs). These micro-jobbers play an essential role in fortifying the existing support systems within the community, offering an additional layer of care that contributes significantly to the overall well-being of seniors. By integrating the micro-jobbers into the broader framework of community-based care, this initiative not only aligns with the Healthier SG strategy of active ageing through engaging robust seniors' community involvement but also establishes a sustainable and collaborative approach toward enhancing the health and vitality of the frailer ones in our community.

b) Design: Job Redesign

Prior to the implementation of the micro-jobs initiative, the traditional model relied on AAC staff handling a multitude of responsibilities, ranging from daily interactional activities to understanding and engaging with seniors and their concerns on a more profound level. This comprehensive approach, coupled with the adoption of person-centred care, presented a significant workload for staff members. Managing individualised care plans for our diverse senior population, often involving collaboration with stakeholders from community hospitals, nurses, and other community members, posed a considerable challenge. Consequently, the AAC team encountered difficulties in delivering high-quality engagement and care, as the workload strained their ability to focus on each unique care plan adequately.

With the introduction of micro-jobbers assuming basic tasks, a shift has occurred, offering AAC staff the opportunity to alleviate their workload. This reallocation of responsibilities enables staff members to dedicate more attention and resources to tasks that demand a heightened level of focus and personalised support. The inclusion of micro-jobbers in the operational framework has effectively eased the burden on AAC staff, allowing for a more nuanced and tailored approach to care planning for our senior community. This strategic adjustment not only enhances the overall efficiency of our

services but also ensures a more sustainable and impactful model of care for our diverse and unique senior demographic.

c) Implementation: Agencies and Their Roles

It is with the process of restructuring our Active Aging Centre's (AACs) entire value chain, we embarked on a thorough initiative involving the segregation of tasks and a strategic redesignation of job roles.

This detailed process smoothly incorporated micro-jobbers into customized care plans for seniors in the community. It involved organizing specific tasks, allowing them to directly aid other seniors. Examples of these tasks include delivering meals locally and reminding seniors to take their medications promptly. This adjustment expanded the role of micro-jobbers, enabling them to provide more direct assistance to their fellow community members, ultimately enhancing the support system for seniors.

These tasks, once managed by the AAC team, were re-examined and simplified, transformed into more straightforward, yet highly rewarding responsibilities well within the capabilities of our micro-jobbers. Centre for Seniors (CFS), the driving force behind this initiative, facilitated the training of micro-jobbers to conduct basic active aging programmememes tailored for healthier seniors within the community, who exhibit lower clinical frailty scoring. The involvement of micro-jobbers in running active aging programmememes contributes to their empowerment and autonomy, fostering the notion of "Seniors helping seniors" and creating a mutually beneficial community dynamic. This multifaceted approach not only enhances the overall effectiveness of our active aging centre but also reinforces the principles of inclusivity and societal contribution through innovative and impactful strategies.

d) Verification & Testing: Agency for Integrated Care looking into the Micro-jobs Framework

In accordance with the Agency for Integrated Care's (AIC) model, this initiative falls within the purview of the 'Hold' component, a strategic alignment that reflects our commitment to comprehensive senior care. By empowering healthy seniors to actively

participate in last-mile solutions, encompassing meal delivery, medication reminders, and the facilitation of active aging programmes, we established a collaborative framework with both AIC and CFS. The micro-jobs initiative has garnered significant success, enlisting the enthusiastic participation of over 116 seniors who actively contribute through the execution of social prescriptions and tasks within the community.

CFS takes careful charge of facilitating and training micro-jobbers, ensuring they acquire the essential skills needed for their roles. Simultaneously, AIC's involvement is pivotal in aligning policies and objectives with Singapore's overarching Healthier SG strategy, furthering our commitment to proactive and preventive care. This multifaceted approach not only emphasizes our dedication to enhancing the well-being and community engagement of seniors but also showcases our pursuit of innovative and inclusive strategies that contribute to the broader vision of fostering a healthier and more resilient society. Through these collaborative efforts, we endeavor to create a lasting impact and promote the holistic development of senior care in our community, emphasizing the importance of comprehensive support systems for the elderly.

e) Deployment & Maintenance: Implementation & Evaluation

The launch of the micro-jobs programme in January 2023 marked the beginning of an innovative and transformative project that quickly captured the interest and excitement of seniors in the local community. Initial tasks, like Meals-on-Wheels delivery, laid the foundation for a strong and cooperative effort. Over time, this initiative gained momentum and developed into a significant and collective endeavor with active involvement from our resilient seniors. Notably, this collaboration expanded beyond our organization's borders to include esteemed partners such as the Agency of Integrated Care (AIC), Centre for Seniors (CFS), Lion Befrienders (LB), and a dedicated group of micro-jobbers. Together, we embarked on a journey to redefine senior care and community engagement.

The initial stage, characterized by the completion of early tasks, established the foundation for a comprehensive engagement approach. This model not only met immediate needs but also cultivated a strong sense of community and fulfillment among participating seniors. As we move forward, we will delve into the successive phases of the micro-jobs programme, emphasizing its evolution, the variety of tasks

involved, and its significant influence on community dynamics and the well-being of seniors. Through strategic partnerships and the combined contributions of different stakeholders, the micro-jobs initiative has become a driving force for positive transformation and the enhancement of community life.

The launch of the micro-jobs programme during our National Day Celebration in August 2023, graced by Deputy Minister Heng Swee Keat, marked a significant milestone that propelled the initiative to unprecedented levels of success. This momentous event served as a rallying point, attracting a growing number of seniors eager to participate in the scheme. From January 2023 to July 2023, our dedicated micro-jobbers completed over 22,000 tasks, averaging an impressive 3,100 tasks each month. Following the official launch, spanning from August 2023 to October 2023, momentum surged, with micro-jobbers accomplishing over 30,000 tasks, averaging an impactful 10,000 tasks per month. This remarkable surge reflects a remarkable 222% increase in monthly task completion since the programme's inception, demonstrating the overwhelming enthusiasm of our healthy senior residents who actively contribute to various community tasks. In the subsequent exploration, we will delve deeper into the multifaceted impact, benefits, and collaborative efforts that have propelled the micro-jobs programme to its current level of success, showcasing a vibrant community engagement model that empowers and enhances the lives of our senior residents.

Output

Using micro-jobbers has helped us achieve our main goals and has led to important results. We train these micro-jobbers to do simple tasks, which not only keeps them physically healthy but also lets them interact with other seniors. This is really good because it helps prevent them from feeling lonely. Their interactions with others are a great way for them to stay socially engaged, especially for seniors who might feel isolated otherwise.

When undertaking the role as a micro-jobber, the output they receive in exchange for the tasks completed are forms of income which retains these micro-jobbers' sense of identity, offering a form of phased retirement through this transition.

The role of a micro-jobber extends beyond the completion of tasks, as the compensation they receive for their efforts takes the form of income. This financial remuneration plays a pivotal role in preserving the identity of micro-jobbers, offering a

phased approach to retirement during this transitional period. By providing a source of income in exchange for their contributions, the micro-jobbers maintain a sense of purpose and continuity, fostering a holistic approach to their well-being. This multifaceted impact, encompassing both physical and social dimensions, underscores the success and significance of integrating micro-jobbers into our initiatives, aligning seamlessly with our broader objectives of promoting active aging and community engagement.

With micro-jobbers integrating into AAC operations, tasked with responsibilities like meal deliveries, medication reminders, and leading basic active aging programmes, has significantly enhanced efficiency by freeing up valuable time for the AAC team. By delegating these tasks, the AAC team has successfully reallocated their workload, allowing for a more focused approach on seniors with specific care needs. This strategic realignment not only optimizes the team's capacity but also ensures personalized assistance tailored to individual seniors, thereby improving the overall quality of care within the community.

Micro-Jobs – YTD - THK

CENTRE	BEDOK	MACPH	FS 114	CASSIA	INDUS	HENDERSON	TBC	BMV	BEO	CP	BBE	BOON LAY	FS 101	KB	TJ	TOTAL
MOW	5529	21781	3992	3393	6670	8534	8105	2575	2816	0	0	0	0	0	0	63095
MR	3050	15	0	0	0	0	0	0	0	0	0	0	0	0	0	3065
PROG	358	310	101	454.5	0	0	0	0	0	311	150	50	88	720	36	2578.5
TOTAL	8637	22106	4093	3847.5	6670	8534	8105	2575	2816	311	150	50	88	720	36	68738.5



THYE HUA KWAN MORAL CHARITIES

Micro-jobs tasks completed YTD Dec 2023

Finally, the increased participation of micro-jobbers has led to impressive improvements in how THKMC operates. We've carefully looked at how we do things, especially when it comes to delivering meals, and made some big changes. Before,

our meal delivery vans had to travel all over the neighbourhood, which meant we needed lots of staff on the ground. But now, we've changed things up. We've made our AAC centres the focal location for as part of the last-mile service. This means micro-jobbers play a crucial role in sorting meals and making sure they get delivered safely to seniors' homes within the AAC vicinity.

The incorporation of micro-jobbers into the last-mile service process allows THKMC to enhance market efficiency by refining resource allocation. This is achieved through the strategic alignment of supply and demand, with micro-jobbers actively participating in the practical execution of these dynamics. By matching the capabilities of micro-jobbers with specific tasks in the last-mile service, THKMC achieves a more balanced and responsive approach, ensuring that resources are optimally utilized to meet the demands of the market. This all-round strategy not only elevates operational efficiency but also underscores THKMC's commitment to innovative and market-responsive solutions within the senior care landscape.

Outcome

The results of starting the micro-jobbers programme have led to a list of important and lasting benefits that can be measured, sustained, and positively impact seniors and the community.

As robust seniors actively train and transit into the role of a micro-jobber, a thoughtful acknowledgment in the form of a small token of appreciation is extended to these individuals. This symbolic gesture of gratitude serves as a meaningful compensation, offering a tangible recognition of their contributions. The compensation sum, while serving as an expression of appreciation, plays a more dynamic role as supplementary income for the micro-jobbers during their phased retirement.

Providing this compensation token serves two important purposes. Firstly, it **helps micro-jobbers feel independent and respected**. Secondly, it gives them a tangible reward they can use to cover expenses, which contributes to their financial stability and **allows them to maintain a dignified lifestyle as they transition into retirement**.

The compensation provided to micro-jobbers plays a vital role in covering their expenses, ensuring their continued participation in the community and fostering long-term commitment. This financial support not only shows appreciation but also helps maintain their dignity and independence as they transition into the role of micro-jobbers.

Moreover, by acknowledging the valuable contribution of micro-jobbers, the AAC team can now focus more on seniors requiring elevated care needs. This strategic shift allows for personalized assistance tailored to each senior's specific requirements, resulting in more effective and beneficial care. With staff members able to concentrate on individual seniors in-depth, they can collaborate and work closely with other community stakeholders to develop **specialized care plans that cater to each senior's unique needs.**

These care plans are carefully designed to match the individual preferences and goals of seniors, ensuring they are practical and suitable for each person. By following the person-centred care model, where the AAC team takes into account the specific needs and wishes of seniors, they build a strong relationship and increase cooperation. This approach greatly increases the chances of successfully carrying out the care plans and interventions. As these plans and interventions unfold effectively, **seniors experience improvements in their health and well-being, leading to a noticeable decrease in nursing home admissions**, as shown by CFS data. This comprehensive approach demonstrates a commitment to personalized senior care **and supports the broader aim of improving overall well-being and independence in the senior community.**

As a result of strategic changes in our initiative, we've **improved our delivery process.** Instead of spreading out across the neighborhood, our vehicles now focus on specific main centres. This makes our **delivery routes more efficient, saving time and reducing our environmental impact by cutting down on unnecessary trips.** By centralizing meal deliveries at AAC centres and involving micro-jobbers, we not only improve our services but also show our dedication to environmental sustainability. This reflects our careful approach to operations, aiming to be both effective and environmentally conscious.

After recruiting determined seniors for the micro-jobbers programme, we found that their efforts didn't just improve the lives of frail seniors in the community but also had a positive effect on their own health. We wanted to see how this initiative affected their cognitive abilities, so we gave all recruited and active micro-jobbers a test called the Abbreviated Mental Test (AMT). The results, gathered from 98% of micro-jobbers, showed scores ranging from 8 to 10, which suggests their cognitive function is intact to mildly impaired.

This thorough cognitive assessment took place six months after seniors joined the micro-jobbers programme, including a range of ages from 56 to 86 years old. The percentages recorded show how many seniors scored within certain ranges on the AMT. Understanding the significance of these scores for detecting issues early, planning personalized care, assessing risks, and monitoring cognitive function, these findings greatly contribute to better health outcomes and quality of life for seniors.

Incorporating micro-jobbers into the community care system creates a mutual bond, linking seniors with those offering help (the micro-jobbers). As micro-jobbers assist seniors, they also keep their own cognitive abilities sharp, benefiting both strong and frail seniors in the community. This connection shows the various advantages of the micro-jobbers programme, promoting cognitive health and community welfare.

Annex B: Project Contribution

i. **Cost Effectiveness**

The pilot implementation of the micro-jobs programme not only resulted in numerous favourable outcomes but also demonstrated an instance of cost effectiveness, which became evident upon comprehensive evaluation throughout its entire active period.

When evaluating micro-job programme's cost effectiveness, we approached using a fundamental approach of comparing the overall expense per meal to micro-job expense per meal. This analysis offers valuable insights into resource utilization, operational efficiency, output per unit cost, scalability potential, and opportunities for improvement, specifically those tied to micro-jobs programme, in the pursuit of the programme's objectives.

Upon revisiting the traditional delivery model utilized by THKMC, it is evident that the process involves multiple locations for delivery, with care staff alongside drivers traversing various areas, both on and off the vehicle. The calculated sum of this approach amounts to \$1.80 per meal (\$1.05 for handling costs and \$0.75 for other expenses).

In contrast, the current strategy adopts a refined and more efficient model. This involves centralizing distribution points at AACs, and lets micro-jobbers deliver meals to nearby areas. As a result, there is reduced effort required for coverage and decreased transportation costs for vehicles, leading to an overall expense of \$1 per meal, with the entirety attributed to micro-jobbers.

Additionally, when comparing the total estimated cost per meal, which is \$6, to the total cost per micro-jobber per meal, which stands at \$1, a ratio of 6:1 between meal expenses and micro-jobber expenses emerges.

Studying this ratio helps us understand how cost-effective the programme is. The lower cost per micro-jobber per meal shows that we're using people's time and effort efficiently. This smart use of resources highlights how the programme is cost-effective, making sure we're getting the most out of what we have for delivering meals.

Basically, the micro-jobs programme is a great example of being cost-effective. It shows how we can get a lot of benefits from the resources we put into it.

The second aspect of measuring cost-effectiveness looks at the money spent on the micro-jobs programme. Since this programme works together with Active Ageing Centres (AACs) to improve certain activities within set limits, some of the money earned from the services offered was used to give incentives to micro-jobbers. This smart use of funds not only made sure that the incentives for micro-jobbers could continue but also helped pay for the basic running costs of AACs every day.

Examining the realized advantages and the strategic reallocation of costs and funding to accommodate micro-jobbers' incentives, the micro-jobs programme can be assessed for its cost-effectiveness. This evaluation underscores the programme's efficiency in maximizing benefits while minimizing costs, affirming its ability to achieve optimal outcomes with economical resource utilization. This collaborative strategy cultivates a sense of community camaraderie and mutual assistance, leading to

favourable results for all, and establishing a win-win situation of mutual benefit for everyone involved.

ii. **Sustainability**

- a) Environmental sustainability
- b) Financial sustainability

a) **Environmental Sustainability**

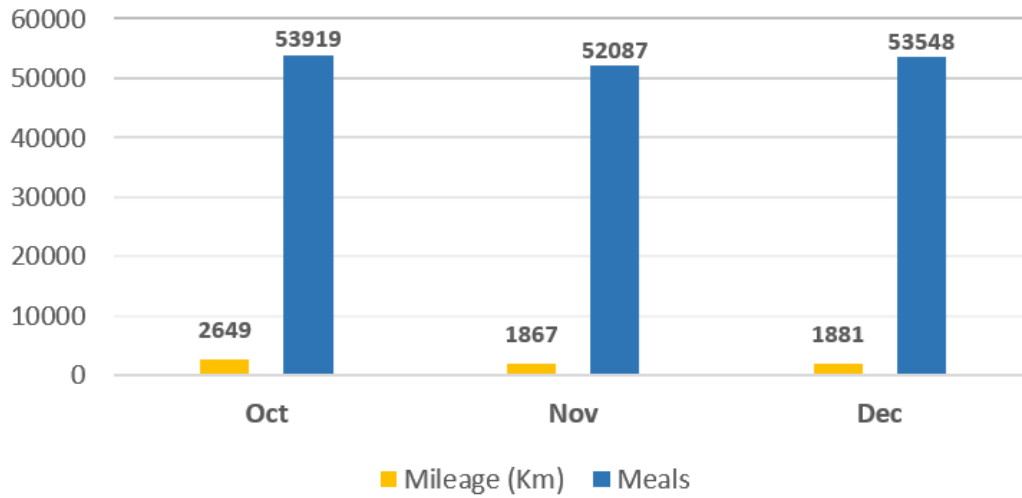
The micro-jobs programme has made significant contributions across various dimensions of sustainability.

Environmentally, the reconfiguration of meal delivery drop-off points, transitioning from scattered locations in different blocks to centralized focal points within Active Ageing Centres (AACs), has proven instrumental in minimizing carbon emissions. This strategic shift has led to shorter routes and fewer points of delivery.

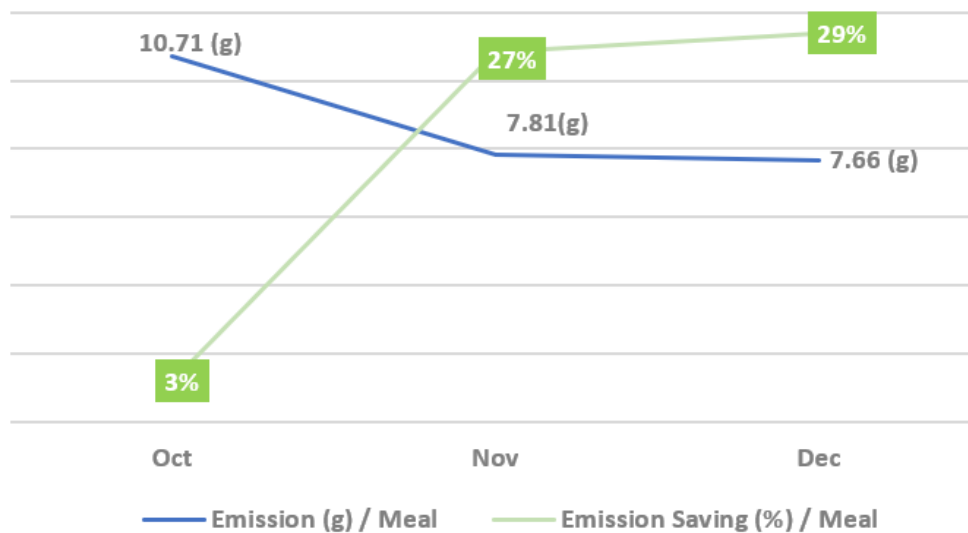
This innovative lean model not only optimizes existing manpower resources but also involves micro-jobbers in the crucial task of meal delivery from AACs as central hubs. By consolidating delivery locations into a select number of main AACs, operational efficiency has been maximized, resulting in reduced delivery times with the active participation of micro-jobbers. The collaborative implementation of this new lean model, with micro-jobbers serving as last-mile delivery solutions, has yielded tangible improvements in the total time required to complete all meal deliveries, along with a notable reduction in mileage and carbon emissions.

Analysing the data collected until October 2021, it was evident that Meals-on-Wheels (MOW) services previously operated with higher mileage counts due to a lack of resource optimization. Following the activation of the newly implemented lean model, supported by the engagement of micro-jobbers, results indicated a substantial 29% decrease in mileage. This equates to a reduction of 768km in total mileage, ensuring continued efficiency in catering to meal demands across various regions. The average reduction in mileage over a three-month period has translated into a savings of 7.66g of CO₂ per meal, ultimately culminating in a noteworthy 29% reduction in carbon emissions. This comprehensive approach underscores the programme's commitment to sustainability and environmental responsibility.

MILEAGE VS MEALS



CO2 SAVED PER MEAL



Socially, the micro-jobs programme has also set foot on significant social impact that plays a sustainable role in our silver aged community. From the creation of jobs for micro-jobbers, created a re-designed job scope for our AACs' staff. Overall, it has led to jobs creation for both our community seniors and an opportunity for AAC team to upskill towards new scope of work. With the continuation and scalability of micro-jobs programme, it has allowed the community to create recognition for our seniors as we skew towards healthier SG with preventive and healthy ageing movements over reactive implementations.

b) Financial Sustainability

The micro-jobs programme also significantly contributes to financial sustainability since the pilot. By examining the costs incurred by the micro-jobs programme in comparison to its projected total income, we gain valuable insights into its financial viability.

Comparing the costs incurred by the micro-jobs programme to the projected total income provides a percentage figure known as the cost-to-income ratio. This ratio offers a clear picture of the programme's ability to cover its expenses with anticipated revenue such as operational effectiveness, scalability assessment, and continuous improvement of the programme.

For instance, in the fiscal year 2023, the micro-jobs programme incurred \$75,069.00 in expenses to support Meals-on-Wheels (MOW) service operations. Meanwhile, the total income generated during the same period amounted to \$29,751,954.38. Therefore, the cost-to-income ratio would be calculated as follows:

$$\text{Cost-to-Income Ratio} = (\text{Total Expenses} / \text{Projected Total Income}) * 100 = (\$75,069.00 / \$29,751,954.38) * 100 \approx 0.25\%$$

In this scenario, the cost-to-income ratio is approximately 0.25%, indicating that the programme's expenses represent only a small fraction of its projected income. This low percentage suggests a high level of financial sustainability for the micro-jobs programme compared to traditional last-mile delivery solutions for meals carried out by our care staff at a higher cost due to delivery, transportation, and manpower. It implies that expenses are a relatively small portion of the projected income, allowing for potential profit or surplus.

Monitoring the cost-to-income ratio for the micro-jobs programme enables us to thoroughly evaluate its financial sustainability. This assessment underscores the programme's ability to efficiently allocate resources and ensures its long-term viability. An analysis of the 0.25% obtained tells us that micro-jobs programme provides:

- **Financial Viability:** The 0.25% cost-to-income ratio signifies that for every dollar of projected total income, only a very small fraction (0.25 cents) is spent on covering the expenses of the micro-jobs programme. This suggests that the programme's

expenses are well-contained and represent only a minimal portion of its anticipated revenue.

- **Efficiency in Resource Utilization:** A low cost-to-income ratio implies that the programme effectively manages its resources. It indicates that the programme can achieve its objectives while keeping costs relatively low, allowing for the maximization of financial resources and potential surplus generation.

Moreover, it highlights the programme's contribution to various dimensions of sustainability beyond just environmental concerns.

- **Potential for Scalability:** This low cost-to-income ratio often indicates micro-jobs programme's potential for scalability. When expenses are a small fraction of projected income, it suggests that micro-jobbers can accommodate growth without significantly increasing costs relative to revenue. This scalability potential is inferred through the programme's efficient resource allocation and financial sustainability.
- **Long-Term Viability:** If we monitor the cost-to-income ratio over time allows for ongoing evaluation of the programme's financial sustainability. A consistently low ratio can indicate that our programme is likely to remain viable in the long term, as it demonstrates an ability to cover expenses while maintaining financial health.

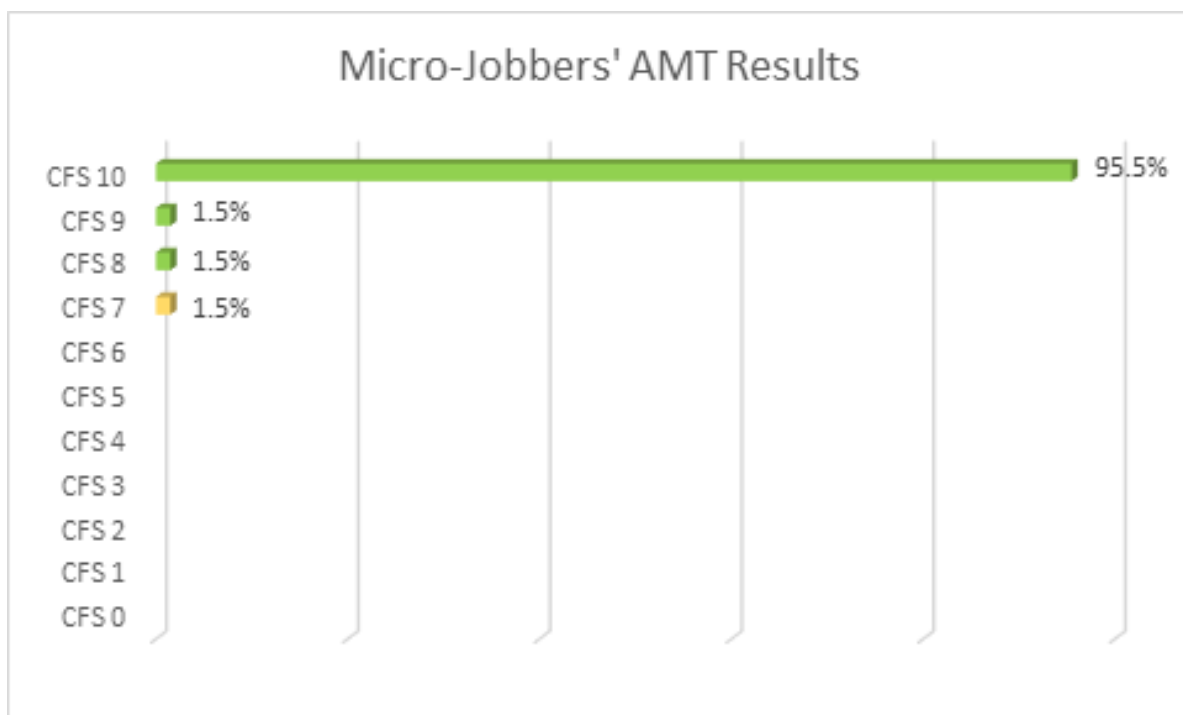
iii. Demonstrated to have change or influenced behavior/policy/practice

By incorporating capable seniors into the AACs care setup for the broader community, discussions have focused on the clear benefits of increased productivity among AACs' staff. This boost in efficiency has enabled staff to manage their time better and focus more closely on the specific details of seniors' personalized care plans.

The tangible outcomes extend beyond the AACs' staff productivity gains, permeating into the sphere of the micro-jobbers themselves. These robust seniors have experienced tangible improvements in their overall physical and mental well-being by actively participating in tasks that contribute to their health. Evidently, these resilient seniors not only forestall deterioration but also actively engage with other community seniors, fostering movement and social interaction. Such proactive involvement

enables micro-jobbers to retain a sense of identity during their transition into retirement, concurrently mitigating the risks of social isolation.

In a recent Abbreviated Mental Test (AMT) administered to all currently engaged micro-jobbers, the findings unveiled a substantial majority scoring within the range of intact to mild cognitive function. This outcome implies that robust seniors, constituting the micro-jobbers, are consistently subjected to cognitive stimulation through their active participation in micro-jobs. Next, we'll look deeper into how this programme benefits the AACs, the micro-jobbers, and the whole community. We'll highlight how it helps not just physical health but also mental well-being.



AMT Scoring

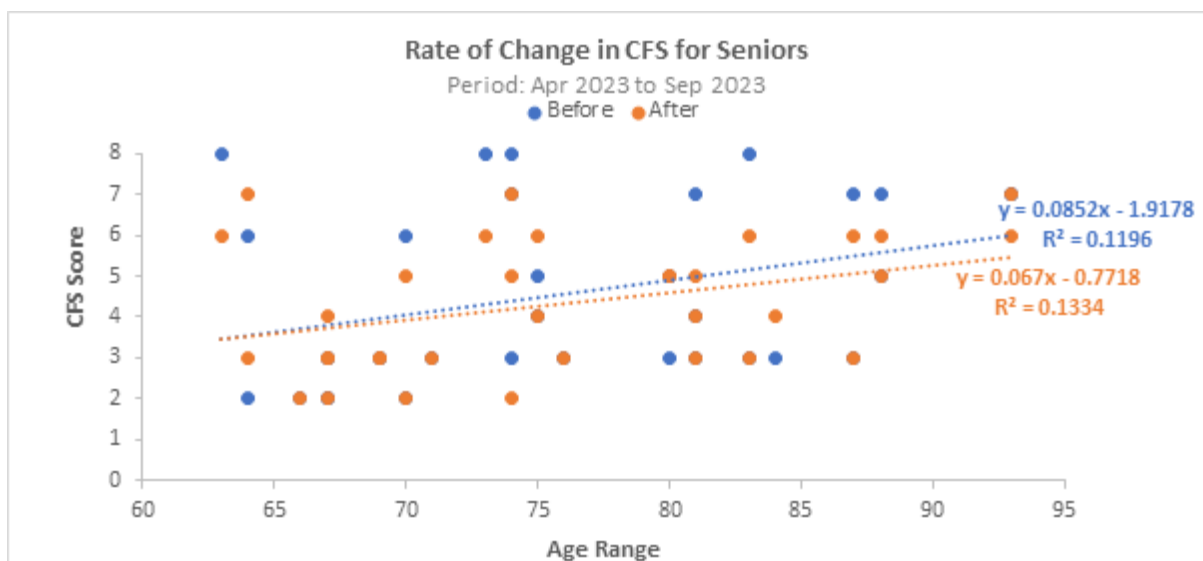
The test was conducted six months after the seniors were enrolled in as micro-jobbers. Their ages range from 56 to 86 years old. The percentages represent the breakdown of cognitive function scores among Micro-jobbers on the Abbreviated Mental Test (AMT). Notably, a significant majority (98%) scored within the 8 to 10 range, indicating either intact or mildly impaired cognitive function.

As micro-jobbers saw better health outcomes, the people benefiting from the programme did too. Micro-jobbers improved the services provided by the Active Ageing Centres (AACs), filling gaps that existed before they joined. After they joined,

AACs started offering better services to seniors in the community, bringing benefits in many areas.

iv. Beneficial to the community

The introduction of the micro-jobbers programme has yielded positive outcomes not only for the participating micro-jobbers but also for the recipients in our community, particularly our frail seniors. A comprehensive assessment using the Clinical Frailty Scale (CFS score) was conducted among a group of seniors with higher care needs residing in the same area where micro-jobbers provided assistance across various tasks.



CFS Scoring

The increase in the R^2 value from 0.1196 to 0.1334 highlights a significant improvement in the health and frailty status of seniors over a period of six months following the initiation of the micro-jobbers programme. This 10% shift indicates favorable changes in the assessment of frailty, reflecting the positive impact of the programme on seniors' overall well-being.

By integrating micro-jobbers into the "Hold" components of the care approach, our team ensures the delivery of effective and holistic care that addresses both social and medical aspects for the benefit of seniors. This integration allows our staff to allocate more time and resources to seniors with increased care needs, facilitating a personalized and targeted approach to caregiving that promotes individual well-being and quality of life.

v. Implementable across the community care sector

The micro-jobs programme has demonstrated its viability for implementation across various segments of our community care sector, garnering support from collaborative partners. Since its pilot, efforts have been underway to translate this feasible micro-jobs model into action across different regions of Singapore.

Lions Befrienders (LB), an organization that has embraced the micro-jobs model, stands as a testament to its successful implementation across their facilities, including one in Bendemeer and three in Tampines.

To date, four AACs under LB joined in August 2023, they have facilitated the delivery of 3,305 meals to date within their respective areas, engaging a total of 14 micro-jobbers recruited. This illustrates the programme's adaptability and readiness for deployment within diverse settings, highlighting its potential for widespread adoption and impact.

Micro-Jobs – YTD- LB

CENTRE	Bendemeer 32	Tampines 434	Tampines 494E	Tampines 499C	Total
MOW	1928	364	116	897	3305



THYE HUA KWAN MORAL CHARITIES

Micro-jobs LB YTD

During a recent Channel 8 interview with Mr. Andy Seet, Director (Sector and Partnerships Division) of AIC, plans were discussed regarding the expansion of the THK micro-jobbers' model to additional AACs and partnerships with various

organizations. Mr. Seet emphasized the collaborative efforts aimed at scaling up the micro-jobs programme and fostering closer collaboration among stakeholders.

As a pioneering initiative, THKMC has successfully implemented the micro-jobs model across all 18 THK AACs throughout the island. Recruitment and training initiatives have been completed, with micro-jobbers now actively engaged in community service.

Discussions are also underway with organizations like TOUCH and Presbyterian Community Services (PCS) to finalize arrangements for their participation in the micro-jobs programme within their respective precincts.

With the widespread implementation of the micro-jobs model, there is a growing interest in exploring additional tasks that micro-jobbers can undertake. The focus is on enhancing job satisfaction for micro-jobbers while expanding the range of services offered to the community.

[Channel 8 Interview - Sharepoint](#)

Annex C: Impact and Recognition

Age in Place with Dignity & Grace

The implementation of the micro-jobs programme brought about a profound impact, centred on enabling seniors to age with dignity and grace in place. In addition to prioritizing their health and fostering active aging and community engagement as micro-jobbers, seniors also find a sense of fulfilment and achievement when they are rewarded for completing tasks. The role of micro-jobbers fuels them with a sense of responsibility, ensuring that they continue to derive purpose and satisfaction even after retiring from their primary careers. Many of our active micro-jobbers have eloquently expressed the deep sense of fulfilment they experience through their contributions to the community.

One such exemplary participant is Mdm Fatimah, who has been actively involved in the micro-jobs programme at the Bedok Active Ageing Centre (AAC) since its inception during the pilot phase. Serving as a micro-jobber, Mdm Fatimah assists with meal deliveries and provides medication reminders to seniors in need. In a poignant video interview, Fatimah shared how her role as a micro-jobber enables her to maintain an active lifestyle and cultivate meaningful connections within her community. As she

carries out these tasks, Fatimah experiences a profound sense of fulfillment as a fellow senior, knowing that her efforts are recognized and valued by others in the community.

The change in how seniors contribute to the community has had a big impact on national healthcare policy. The micro-jobs programme not only shows how important community care is but also pushes for it to grow and be used in more places. We can see this growth in how the micro-job programme is spreading to different Active Ageing Centres (AACs). This expansion of the micro-job scheme is evident across various AACs, highlighting its success and its pivotal role in the Singapore's eldercare landscape on a national level, such as the recent tender bid released by Ministry of Health (MOH) where micro-jobs programme has been introduced as part a component in the tender's specifications under non-standardized services.

	<p>d. Inform the referral source on the outcomes of the follow-up (e.g., Senior was contactable and agreeable to visit the AAC);</p> <p>e. Adhere to the prevailing guidelines and protocols shared by MOH or AIC on the management of Seniors with abnormal vital signs readings. In case where specific individualised guidelines or protocols shared (e.g., stated in HealthHub, verbalised by Senior) by the Cluster and/or family doctor of the Senior in relation to the management of abnormal vital signs readings, these specific individualised instructions shall take precedence over any existing guidelines or protocols shared by MOH or AIC that may contradict them. Individualised protocols supersede general ones.</p>
Community Collaboration and Partnerships with Clusters/ primary care physicians (e.g. family doctors) to promote overall health in the community	<p>a. Collaborate with local healthcare (e.g., family doctors, healthcare institutions, home care providers), social, and community (e.g., family service centre providers, grassroots) partners to reach out to the local community and implement the AAC Services; and</p> <p>b. Work with Clusters and/or primary care physicians (e.g., family doctors) to follow up with the Seniors in relation to the Senior's participation in social and lifestyle activities and/or measurement of vital signs as indicated in their health plan.</p>

3. Whilst not mandatory, the Contractor is strongly encouraged to provide the following services (collectively known as "**Non-Standard Services**"):

(a) assisted living services. These are services that can help Seniors to live independently in the community. The assisted living services shall include:

- (i) provision of services for grocery shopping;
- (ii) arrangement for meal provision (e.g. meal delivery and community kitchen activities);
- (iii) provision of simple home fixes and handy works services such as plumbing, changing lightbulbs, handing wall frames and simple tightening of screws;
- (iv) provision of home cleaning and laundry services such as simple cleaning and washing of clothes; and
- (v) provision of personal care services such as haircuts, manicure and pedicure, basic health checks for Seniors (e.g. blood pressure monitoring);

(b) services that are not Standard AAC Services or assisted living services but which help to add value to a Senior's quality of life, including but not limited to:

- (i) provision of opportunities for life-long learning (e.g. serving as a base where Seniors can learn more about senior learning opportunities, such as courses offered by the National Silver Academy and Council for Third Age, and promotion of new modes of learning, such as e-learning, modular learning, interactive and experiential learning, and the facilitation of peer learning);
- (ii) provision of opportunities for volunteering; and
- (iii) provision of opportunities for micro-jobs.



This shift indicates that the micro-jobs programme has been now taken into consideration to enhance the services to improve seniors' quality of life, recognizing the programme's value adding towards our seniors' quality of life.

Active Ageing: Reduced Risk of Isolation

The micro-jobs programme has had a big effect on the community and public health. It's played a key role in influencing how people behave nationally and has matched up well with Singapore's changing healthcare rules. One big way it's affected things is by helping seniors stay active and healthy, both physically and socially. By giving seniors the power to help other seniors in their neighbourhoods, this programme has had a wide impact. It's not just about providing services, but also about promoting active aging and social interaction among older people.

In a written article by Straits Times on August 2023, proponents of the Healthier SG strategy emphasized the importance of preventive care measures, particularly in encouraging seniors to become actively involved in their own health management from an early stage. By instilling a sense of responsibility and empowerment, the initiative aims to pre-emptively address health issues, steering seniors towards a path of healthy aging. However, despite these proactive efforts, the specter of loneliness continues to loom large in the lives of many seniors, particularly those living alone. This pervasive issue underscores the critical need for social connection and community engagement among the elderly population.

Against this backdrop, the micro-jobs programme emerges as a beacon of hope, offering a tangible solution to combat social isolation and promote holistic well-being among seniors. By enabling healthy seniors to remain active contributors within their communities, this ensures that seniors are healthy physically and exercise continuous steps in active ageing. The programme also provides social connection and connection within micro-jobbers and the community's frailer individuals when tasks are rendered, these little transactions aids in fostering a social sense of purpose and fulfilment among all participants. Through their meaningful contributions, micro-jobbers enrich the fabric of community life, creating a supportive environment where seniors of diverse backgrounds can thrive and flourish together.

One compelling illustration of the positive impact of the micro-jobs programme on seniors' physical and social well-being is the story of Mdm Rosnah, an active micro-jobber at Bedok AAC.

Mdm Rosnah, a widow residing alone in a one-room HDB flat within THK Bedok AAC's precinct, initially exhibited signs of loneliness and expressed feelings of isolation following her husband's passing three years ago. With no children and limited support from distant relatives, she faced a high risk of social isolation and lacked motivation in her daily life.

Despite coping with chronic illnesses such as hypertension, asthma, and high cholesterol, Mdm Rosnah maintained stable mobility but struggled with a lack of purpose and identity after her husband's demise. Engaging in various services offered by the AAC, including befriending and Chair Zumba sessions, provided some social support and physical activity, yet she still felt adrift in life.

In 2023, with the introduction of micro-jobs as part of the Active Ageing programme, Mdm Rosnah eagerly embraced the opportunity to contribute to her community as a micro-jobber at Bedok AAC. From January to December of 2023, she has provided approximately 1,500 services to other seniors, demonstrating her active involvement in the community, and diminishing her chances of experiencing isolation.

Mdm Rosnah's journey exemplifies the pivotal role of the micro-jobs programme in enhancing seniors' long-term health and well-being. By fostering strong community connections and empowering seniors to remain active both physically and socially, the programme mitigates the risk of social isolation among seniors living alone. Through Mdm Rosnah's experience, we witness firsthand how participation in the micro-jobs programme reinvigorates individuals, enabling them to give back to their community and rediscover a sense of purpose in their lives. Mdm Rosnah's narrative was subsequently featured in an article by the Ministry of Health (MOH) as an illustration of the potential to uphold senior citizens' health within local communities, in line with Singapore's Healthier SG strategy. This highlights how the influence on public behaviour has transcended local boundaries to a national level. Furthermore, the micro-jobs model is currently being actively endorsed and adopted across various THK AACs throughout the island, indicating its expansion beyond the confines of its initial pilot centre. ([Link: MOH Link](#)) - [Relink](#)

Operational Effectiveness: Increase in Bandwidth & Capability

Additionally, when our healthy seniors participate as micro-jobbers to undertake small tasks as part of the care plan for frail seniors, it enhances the operational efficiency of

our Active Aging Centres (AACs) by providing supplementary assistance. This enables AAC staff to deliver more comprehensive care through the adoption of a person-centred care model, catering to the needs of seniors with varying levels of frailty. For seniors with heightened care requirements under a single care plan, AAC staff collaborate with social services, such as case management, and engage with a multidisciplinary team comprising nurses, social workers, and therapists. This concerted effort aims to facilitate the provision and sustainability of seniors' residence within the community, aligning closely with the objectives of the Healthier SG strategy.

The integration of micro-jobbers into our AACs has significantly broadened the scope of care delivery, thereby enabling a shift towards a more holistic care focus. This programme has not only influenced service development but has also fostered the adoption of integrated care models that seamlessly coordinate healthcare and social services for seniors. Moreover, it serves as a catalyst for promoting best practices within the senior care sector, contributing to the overall enhancement of eldercare standards and practices. Through these concerted efforts, the micro-jobs programme continues to shape and elevate the landscape of senior care, ultimately striving towards the overarching goal of facilitating healthy and fulfilling aging experiences for all seniors in our community.

Annex D: Collaborations

The triumph and enduring viability of the micro-jobs programme owe much to the robust partnerships forged and the exceptional collaborative endeavours spearheaded by various community and healthcare organizations. Prior to the seamless daily operations characterizing the micro-jobs programme today, its comprehensive journey spanning planning, design, implementation, execution, evaluation, and scalability has been underpinned by the concerted efforts of numerous stakeholders, each bringing their specialized expertise to the table, thus enriching the programme's success.

At each juncture of the micro-jobs initiative, diverse community care organizations have assumed distinct roles and contributed uniquely. The amalgamation of their concerted efforts has yielded remarkable outcomes and underscored the programme's potential for scalability.

For instance, the Agency for Integrated Care (AIC), a pivotal care community organisation involved since the programme's inception, has played multifaceted roles as a funder, evaluator, and policy influencer, significantly shaping the trajectory and impact of the initiative.

Apart from its role as a financial supporter of the micro-jobs programme, the Agency for Integrated Care (AIC) also offers strategic counsel regarding the programme's direction, guided by its established objectives and goals. This input serves as a crucial component of the decision-making process, providing valuable insights into key considerations such as the timing and methods for scaling the programme to additional Active Aging Centres (AACs) or expanding its reach beyond current boundaries. This collaborative approach ensures that decisions regarding programme expansion are informed and aligned with its overarching mission and vision.

Beyond its role as a funder, AIC assumes the role of an evaluator, determining essential performance indicators and evaluation criteria to gauge the effectiveness of the micro-job programme. These metrics may include factors such as the number of micro-jobs fulfilled, the recruitment of healthy seniors, and other aspects contributing to the well-being of both community residents and micro-jobbers. The collection and analysis of relevant data enable the generation of insightful reports, pinpointing areas for improvement and highlighting the programme's successes. Failure to conduct thorough evaluations may impede the programme's scalability or hinder opportunities for further collaboration.

Additionally, AIC serves as a policy influencer, ensuring that the pilot programme adheres to existing policies and regulations governing the relevant sector. This includes alignment with initiatives such as Healthier SG's strategy and the AAC's overarching framework of "Touch, Hold, and Help," as well as the overarching concept of "Seniors helping Seniors" within the silver-aged community. AIC may also advocate for policy adjustments or adaptations to better support the programme's objectives and enhance its impact.

In this micro-jobs initiation, Centre for Seniors (CFS) also played a crucial role being the aggregator of the overall programme. CFS served as a central hub that brings together various stakeholders, resources, and expertise needed for the pilot programme. Their role involves coordinating and integrating inputs from different

parties to create a cohesive and effective initiative. This may include identifying potential collaborators, facilitating communication and collaboration among partners, and ensuring alignment with the programme's goals and objectives.

Furthermore, CFS played a key role in facilitating effective collaboration by serving as a human resources expert for the practical requirements of the programme. CFS equips our micro-jobbers with the essential skills and capabilities required to assist in the programme's implementation. This encompasses tasks such as recruiting, training, and overseeing the micro-jobbers directly engaged in carrying out the assigned tasks. Throughout this partnership, CFS ensures that all micro-jobbers possess the necessary knowledge, tools, and developed skill sets essential for the successful execution of their duties.

As THKMC takes the pioneering step in launching the micro-job initiative at Bedok AAC and extending it to all 17 other centres across the island, it becomes evident that significant partnerships have been forged to actualize the micro-jobs model. This collaborative effort is highlighted by the successful expansion of the model to other social service agencies, showcasing its adaptability and effectiveness in various organizational contexts.

One notable example of this collaborative endeavor is Lions Befrienders (LB), which joined the micro-jobs model in August 2023. Since its integration, LB has not only embraced the concept but also scaled it across three different centres in diverse areas of Singapore. This strategic expansion demonstrates LB's commitment to leveraging the micro-jobs model to enhance community engagement and support across the region.

Furthermore, LB's micro-jobbers have made significant contributions, having completed a total of 3,305 tasks to date. This achievement underscores the model's capacity to mobilize volunteers effectively and address community needs. Additionally, reports indicate that operations have been running smoothly, further affirming the success and sustainability of the micro-jobs initiative under LB's stewardship.

Overall, the collaboration between THKMC and LB exemplifies the potential of the micro-jobs model to foster impactful partnerships and drive positive change within communities. Through shared vision and concerted efforts, organizations like LB are paving the way for the widespread adoption and implementation of innovative solutions to address social challenges.

Given the significant benefits observed from the micro-job programme for all involved parties, ongoing discussions are underway to explore further collaborations, with organizations like TOUCH and Presbyterian Community Services expressing interest in joining the initiative. These discussions encompass a range of topics, including the expansion of task variations to be offered. Collaborators and stakeholders are pooling their resources to assess the feasibility and potential success of such expansions.

In this collaborative effort, each organization brings its unique expertise to the table, contributing to the stability and strength of the partnership. For example, the Centre for Seniors (CFS) plays a key role in identifying potential trainings and skillsets required for new services to be rendered. The Agency for Integrated Care (AIC) provides recommendations on the direction of scalability, drawing from its experience and insights. Meanwhile, THK and existing participating organizations leverage their operational knowledge to support newcomers in implementing the programme effectively.

Through these collaborative endeavors, the micro-job programme continues to evolve and expand, driven by the collective efforts of various stakeholders. This shared commitment to innovation and partnership ensures that the programme remains responsive to the evolving needs of the community while maximizing its positive impact on both beneficiaries and volunteers alike.