

# Coping with financial stress

During the 1997/98 economic crisis, individuals who were not able to cope with the pressures and stresses of the economic crisis struggled as well in their own family relationships. The pressures and stresses faced by individuals at their work place can indirectly causes the breakdown of many marriages and family relationships. As the current financial crisis hit our shores, we need to be vigilant in not only addressing the financial issues faced by the country but also the effects of the financial crisis on our own families and homes.

Financial pressure can place individuals and families at a greater risk for depression, anxiety, anger, thoughts of suicide and physical illness. Marital conflicts and family violence may increase, as well as feelings of helplessness. Drug (illegal or prescription) and alcohol use may worsen. The impact of a family member going through any of the above problems will pose serious effects to family members especially children.

There are actions couples and families with children can take to cope with financial stresses and the challenges that arise from these pressures. An article from Randy Weigel from Cooperative Extension Service, University of Wyoming has some helpful advice.

**Act immediately.** If a person is laid off, family income could drop dramatically. Shock and disbelief are common first reactions. At such a time it is important to avoid withdrawing or becoming isolated. Instead, take a constructive approach. A displaced worker, for example, could immediately take advantage of other employment services.

It is important to bring a family together to explain the family's situation. Children will know when there are difficulties at home so leaving them out of a discussion will only increase their anxiety. By discussing coping strategies together, a family can create a survivor attitude.

One of the first things a family needs to do is to prioritize and decide what things constitute essentials and what are extras. Then a family can budget for important things such as a mortgage, health costs, utilities, and food and delay or eliminate non-essential items.

**Keep children involved.** It is important to let children actively contribute to a family during this time. For example, if a mother has to work longer hours because a father is out of work, the children can help prepare dinner instead of her. Allowing the children to help with household chores gives them a sense of control over the situation.

It is important to remember that they are also learning how to handle frustration and crisis. By watching how their parents act in such a situation, children are learning coping skills.



**Take care of one's self.** When in the middle of a financial, personal or family crisis, maintaining control is important. Staying healthy boosts the endurance and energy needed to deal with problems and stress. When stressed, there is a tendency to neglect health habits, which then can lead to more stress.

Eat well, get enough sleep, exercise to relieve stress, and limit the use of alcohol. A family could also take long walks to benefit their health and increase their time together.

**Maintain routines.** Keeping family routines such as eating together, participating in youth activities and maintaining family rules and school expectations can give a family a sense of stability and can reassure children. Families should also continue outside activities when possible and affordable. However, they may need to be lower-cost alternatives. Continuing activities can help a family maintain a support network with others.

**Get a handle on the situation.** Remember that other people have been in similar situations of economic upheaval, and, hard as it is, they have learned to overcome their difficulties. Don't keep anxiety and anger bottled up. Talk with someone trusted and close about feelings of anger, confusion and fear. Family members and others can help in times of stress.

Try to take one thing at a time. There may be many changes to face, but it is not beneficial to try to resolve all problems at once. Solving one problem at a time gives a sense of control over the situation.

**Finally, keep occupied, active and involved.** The loss of a job can result in extra time to think about troubles. Naturally, time is needed to plan for the future and to find a new job, but consider spending some of the extra time helping with a community project. Doing something for others will not only help them but will also help to build personal feelings of self-worth.

# A GLIMPSE INTO OUR COMMUNITY...



Any young executive could easily earn a comfortable living, do shopping all month long, take a vacation once in a while, etc. Then again, this may not be the case for \*Jamuna.

At the age 22, Jamuna married with the man she loved dearly, later being blessed with 5 beautiful children. Educated until primary six, she is a simple woman whose dream is to enjoy a happy family. She never expected that her husband would secretly have an affair with another woman. Her husband left her after 6 years of marriage, leaving her all alone to care for her young children aged 3 months to 8 years. Shockingly, Jamuna came to a stage where she resorted to extreme measures such as giving away her youngest child as she couldn't afford to take care of her anymore.

At the age of 28, many of us still enjoy our singlehood, living with our parents, enjoying good food and company of friends. But Jamuna, has literally no one to turn to as her family had disowned her

for the shame she brought to them, in view of her husband leaving her for a younger woman.

While some of us who may still enjoy our monthly income to buy a pair of shoes, latest fashion trends, manicure probably... Jamuna would take this as a life in paradise. While we happily enjoy our life; Jamuna is trying to save as much as possible for her children's future.

"Saya takde banyak duit, tapi saya ada juga simpan bagi anak-anak jugak la. Takut apa-apa terjadi pada saya kan. Ada la duit untuk dia orang..." – Jamuna, 28 years old.

("I may not have much, but every month I'll try to save up for my children. I'm afraid something bad may happen to me, at least my children would have some money...")

*\*Not her real name.*

Continues from front page (**Coping with financial stress**)



Coping with the stress and pressure of reduced income is not an easy task for individuals or families. There are no easy answers or quick cures. However, by reducing and prioritizing spending as quickly as possible and working within a family to establish priorities, make decisions and minimize anxiety, individuals and families can help strengthen and prepare themselves for the future.

The long-term consequences of continued family stress can include truancy, running away from home, substance abuse and suicide.

## Stress signals

Children and adolescents suffering from the effects of stress may show some specific behavior patterns. While many of these physical reactions and behaviors are typical for most children at one time or another, they should be viewed as danger signals if they are extreme, if they occur often and if many of them appear at once.

## Danger signals to look for in young children include:

Increase in temper tantrums; self-abuse through slapping, head banging

or calling one's self degrading names; highly demanding of adults' time and attention; restless--unable to play for any length of time; preoccupied with frightening images of monsters or other violent, threatening figures; talking compulsively about physical dangers or threats; and, constant self-stimulation through prolonged thumb sucking, masturbation or rocking.

## Changes to look for in young children and adolescents include:

Noticeable change in eating and sleeping habits; decline in the quality of school work; lack of emotional responsiveness and symptoms of apathy or depression; becoming sullen, defiant and overly sensitive to mild criticism; withdrawal from friends and family; aggression against others, even adults; sleep problems such as nightmares, grinding teeth; and, signs of physical distress such as trembling hands or facial twitches, a rigid facial expression from taut muscles, clumsiness on easy manual tasks, more frequent illness and complaints of headaches and fatigue.

Adolescents may show signs of drug and alcohol abuse, an unusual neglect of personal appearance and a sudden, forced cheerfulness after a period of depression. It is important to note that not all children develop problems as a result of disruptive events or difficult circumstances.

The road to recovery following an economic crisis can be a rocky one. Some families and children can cope and accept the crisis sooner than others.

# THE JOURNEY OF GROWING UP



Growing up as a youth has always been a challenge. This is a period where youth become more aware of themselves, their surroundings, of other people, and the relationships that bind them all together. It is period of transition into adulthood and maturity.

Sometimes growing up can be likened to a journey. It involves exploring new terrains and coping with changes. In fact every generation of youth face a set of challenges peculiar to them. These peculiarities were brought about by many factors: local, political environment, social changes, technological advancement and improved standard of living. In this age it means acquiring new life skills like verbal communication, decision making, computer literacy, even eating habits.

But like all journeys, it is a story of progress. It is a story in need of an audience to share its highs and lows, its mountains and valleys, its laughter and tears. Every person is a story in progress. The story of our shaping includes joys and sorrows, benefits and hurts.

Shelter's youth community centre, DropZone, offers youth a safe place to tell their stories and to hear others' stories. All of us need attention, more so the young. If they don't get enough attention from friends and adults, they will go to anyone and this may not be for their good. Fleeing as if from the shadow of their childish past, youth long to be heard, accepted, and recognized. For many the journey to adulthood can hardly be described as smooth sailing. Others, with

help and support from genuine friends and concerned adults, enjoy a more exciting and enjoyable journey.

Although paths differ in general, youth need to realize that they need not embark on their journey alone. We can journey together. Admittedly in societies that value efficiency and at the same time obsessed with instant results, time is a precious and rare commodity. Nevertheless, we need to carve out time for our youth. When we listen to another person's story we are actually telling the person that he or she is significant, that he or she deserves our attention, our time. Often shortcuts or easy solutions miss the unmet needs of youth. Our youth need to know that they are not simply a consumer group or merely a potential workforce, but are legitimate individuals in their own right. The youth of today will be the leaders of tomorrow.

All communities need adults who care about young people, who are patient, encouraging and willing to listen to them. Indeed any civilization that dares neglect their youth neglects them to its own detriment. As such we need to be compassionate, patient, encouraging for young people to tell us their stories.

Reaching out to youth demands that we listen to their stories. At DropZone, we started the process by ensuring that it is a place where everyone knows your name. Imran, Kumar, Dash, Wei Liang. Come, tell us your name. What is your story? Oh, but wait. Maybe you would like to hear my story first. Yes, it's fine. Allow me to introduce myself. And let me tell you my story...



# Shelter - Micro Credit Programme



## What Is Micro-credit?

Micro-credit is the extension of very small loans (micro-loans) to the unemployed, to poor entrepreneurs and to others living in poverty that is not considered bankable. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Micro-credit is a part of microfinance, which is the provision of financial services to the very poor; apart from loans, it includes savings, micro insurance and other financial innovations.

## How does it work?

Successful candidates will be assisted and guided by a mentor to start a business of their own with the loan given to them in stages.

## The effectiveness of MCP

Through the years, our food and financial aid program have always been on a handout basis. Some families manage to attain self-sufficiency but many others merely become more dependent on such handouts. Handouts do not encourage the growth and development of the family and therefore restricts our involvement with the family.

## The objective of MCP

Shelter's goal is to empower single mothers with the means and opportunities to be independent. Through this program, Shelter believes it will enable them with all the resources to be able to be self sufficient and raise their children in better living conditions.

## Who can apply?

A single mother who is interested in developing a business of her own.

## Who to call?

**Mr. Evan Ong**  
Community Services Officer

Tel: 03-7955 0663

Fax: 03-7956 3940

## Shelter Home for Children

Address: No. 9, 1st Floor, Jalan Barat  
46200 Petaling Jaya, Selangor

Email: [shelter@po.jaring.my](mailto:shelter@po.jaring.my)

Website: [www.shelterhome.org](http://www.shelterhome.org)



## Volunteers Needed!

We welcome individuals with entrepreneurship skills to be part of this program by becoming a mentor.

# A BIG THANK YOU FROM ALL OF US!



Thank you for being with us in shelter.



Thank you for your generosity!  
WE LOVE YOU!

Thank you for your kindness  
we love's u alot  
we never forget u  
in our life in  
shelter

THANK YOU FOR YOUR KINDNESS TOWARDS US!  
GOD BLESS YOU!



THANK YOU SO MUCH  
FOR SPONSORING ME I WILL NEVER FORGET THAT YOU WE HELP ME!  
MAY GOD BLESS YOU!



Thank you for being there for us.



Thank You for helping SHELTER



Thank you for kindness we always with you. Don't forget us we pray for u Take care God Bless u.



Thank you for loving kindness. we always remember you in our heart. May God bless you and he will guide you

THANK YOU FOR SPONSORING US  
GOD BLESS YOU



Thank you for supporting. we really grate full what have u done for us. may God bless you. Take care!

THANK YOU  
God bless you!!



## DONATION SLIP

### I want to give hope to children

• Please fill in block letters

Full Name : Company / Organization / Dr / Mr / Mrs / Ms

Address :

Tel : (H) (O)

(h/p) Fax :

Email:

- Please include me in the Shelter newsletter mailing list.
- I would like to sponsor a child. Please contact me.
- Please provide me with more information to serve on a voluntary basis.
- I would like to contribute RM \_\_\_\_\_ per month for \_\_\_\_\_ months / year(s).
- Enclosed is a cheque / bank draft / money order no. \_\_\_\_\_ payable to **Shelter** for RM \_\_\_\_\_
- Please charge my donation of RM \_\_\_\_\_ to:
- VISA  MasterCard  American Express

Card Number :

Name on the card : \_\_\_\_\_

Expiry Date : \_\_\_\_\_

Signature : \_\_\_\_\_ Date : \_\_\_\_\_

Started in 1981, Shelter is a registered voluntary welfare organization for children and teenagers who have been abandoned, neglected, orphaned or abused. Shelter is supported by donations from the general public. ALL DONATIONS TO SHELTER ARE TAX EXEMPT. (No.8954 / 90)



P.O. Box 23, Jalan Sultan, 46700 Petaling Jaya, Selangor D.E., Malaysia.  
Tel : 603-7955 0663 Fax : 603-7956 2384 / 603-7956 3940

Shelter 1 : No. 4, Jalan Tinggi 6 / 12, 46000 Petaling Jaya,  
Selangor D.E , Malaysia. Tel : 603-7781 4885  
Email: shelter@pp.jaring.my Website: www.shelterhome.org

## An Intern Shares Her Experience Working In Shelter



*"I believe you are never too young to help others and I am sure my fiends and I can come up with some projects for Shelter."*

Sabahan Alexandria Lu first learnt about Shelter when she was completing one of her school assignments. She could not however, do much about it as she was in Sabah.

After her Form 5, Alexandria came to Kuala Lumpur to further her studies at Help University. Amidst the hustle and bustle of going for classes, tutorials, assignments and exams, any thought of volunteering was out of the question.

Alexandria, who is studying Psychology, soon discovered that there was 20 hours of social work was required for one of her assignments.

Immediately, she remembered Shelter. After some research, she applied to do her internship there. Alexandria was placed in Shelter 1, the home for children aged between ages 4- 12.

"Before coming to Shelter, I had certain preconceived notions of how children in a home would be. To my surprise, I found the children at Shelter were not any different from children elsewhere," shares Alexandria.

"They too experience happiness, excitement, sadness and anger and so on, all emotions which I myself experience."

"What really struck me was the camaraderie between the children and the staff. They all got along together like one big happy family."

"My course mate, Shanny, and I spent our time with the children, helping them with their reading as well as playing with them."

"We tried to incorporate some of the things that we learnt in our course when we interacted with them."

"We were also tasked to clean the home and we found the children were ever willing to help us. Soon it became an enjoyable activity."

Though Alexandria is saddened that her time at Shelter has come to an end, she does not intend for it to end here.

"I plan to continue to volunteer my time here and also encourage my course mates and friends to do the same."

Alexandria believes that her friends and she can do more for the children at Shelter. "I believe you are never too young to help others and I am sure my friends and I can come up with some projects for Shelter."

So if Alexandria, a young girl, is willing to help out in Shelter, what about you? Can you lend a hand too?

## Sponsor A Shelter Child



If you have any questions regarding Shelter's Sponsor a Child Programme, or are interested to be a sponsor, please call Deborah at Shelter office or you could download the Sponsor Form from the website ([www.shelterhome.org](http://www.shelterhome.org)) and send it to our postal address. Sponsorship is for a minimum period of 12 months and most of our sponsors continue with this meaningful experience of helping change the world for at least one disadvantaged child after just trying it for one sponsorship term. So, do not delay and call us now at 03-7955 0663.

## Volunteer



Interested in volunteering at Shelter? Do contact Elaine for more details at 03-7955 0663 today!

We appreciate all that you do to make a difference! Child sponsors and volunteers are invaluable to us!

## Dropzone



DropZone is a Shelter youth community centre project, which offers an alternative hang-out place for young people and runs activities which focus on the personal development of youth.

Contact Keat Lim at 03-7782 7448 if you would like to know more about DropZone's activities – happenin' Mondays to Fridays from 11.00am till 6.00pm.

DropZone is at: No.92-A, 1st Floor, Jalan Othman 1/14 (PJ Old Town), 46000 Petaling Jaya.