

# Women's Workforce Re-entry:

## CHALLENGES, BARRIERS & OPPORTUNITIES

*Building pathways to empower  
women, strengthen careers,  
and drive an inclusive future.*



CHALLENGES



BARRIERS



OPPORTUNITIES



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# INTRODUCTION

Singapore has made significant progress in strengthening women's participation in the workforce over the past decade. According to the Ministry of Manpower (MOM)<sup>1</sup>, the resident female labour force participation rate among women aged 25 to 64 increased from **74.1% in 2015 to 80.5% in 2025**, reflecting continued improvements alongside initiatives promoting inclusive employment, lifelong learning and flexible work arrangements (FWAs). Gender parity in the Singaporean workforce has also increased, with the gender pay gap narrowing from **16.3% in 2018 to 14.3% in 2023** (MOM)<sup>2</sup>.

Despite these gains, career interruptions remain a common experience for many women, particularly during major life transitions such as parenthood or when taking on caregiving responsibilities for family members. For women who intend to return to work following a career break, re-entry is often more challenging than anticipated. Women may encounter a range of psychological, structural and workplace barriers, including declining confidence, changing skills requirements, caregiving demands, limited workplace flexibility and employer perceptions of career gaps. At the same time, employers may not be well-equipped to design suitable jobs and facilitate successful reintegration into the workforce.

Recognising these challenges, the Government and tripartite partners have introduced measures to support women throughout their employment journeys. These include career coaching services (e.g., career coaching services by NTUC's e2i (Employment and Employability Institute) and Connect by Skills and Workforce Development Agency (SWDA)), workforce re-entry programmes and, skills upgrading opportunities (e.g., SkillsFuture, Career Conversion Programmes by SWDA), and workplace norms setting (e.g. Tripartite Guidelines on Flexible Work Arrangement Requests<sup>3</sup>.) However, understanding how women experience these initiatives—and where unmet needs remain—is essential to ensuring that support continues to evolve alongside changing workforce and caregiving realities.

Against this backdrop, this study adopts a two-phased qualitative approach comprising a **Literature Review** and **Qualitative Focus Group Discussions (FGDs)**, with supplementary input from an **Indicative Quantitative Poll**, to develop a holistic understanding of women's return-to-work (RTW) journeys. The study seeks to:

- **Map the end-to-end RTW journey**, from the decision to leave the workforce to career breaks, job search, workforce re-entry and workplace reintegration.
- **Identify the key barriers and enablers** shaping workforce re-entry, including individual, workplace and structural factors such as confidence, skills, employer practices, workplace culture and caregiving responsibilities.
- **Assess the current support ecosystem**, including awareness and utilisation of existing programmes and services, while identifying opportunities to strengthen programme outreach, service delivery, workplace practices and broader policy interventions to enable sustainable workforce re-entry.

By bringing together evidence from both secondary research and women's lived experiences, the study aims to generate actionable insights to strengthen Singapore's RTW ecosystem and better support women in successfully re-entering and thriving in the workforce.

1. <https://stats.mom.gov.sg/Pages/mrsl-labour-force-in-singapore-advance-release-2025.aspx>

2. <https://stats.mom.gov.sg/Pages/Singapores-Adjusted-Gender-Pay-Gap.aspx>

3. <https://www.mom.gov.sg/employment-practices/good-work-practices/flexible-work-arrangements>

# OBJECTIVES & METHODOLOGY



## Literature Review

### Overarching Objectives:

To build a foundational landscape understanding of global, regional and local trends and best practices that drive or hinder women in returning to the workforce, including key case studies of best practices as well as Singapore mapping of the support ecosystem, include public and private providers, programmes, services, tools, amongst others based on publicly available data.

- Review of best practices & case studies demonstrating successes and drivers of these successes in reintegrating women into the workforce, from global and regional players
- To identify relevant service providers involved in supporting women in Singapore in returning to the workforce
- To identify current offerings, databases, initiatives, both at the system level and service level, to understand service offerings, capacities, and client demographics and more – ultimately to identify key gaps and potential improvement areas

**Methodology: Desk research** via publicly available resources (government, corporate, etc.) in English on global, regional and local Singapore trends with landscape mapping



## Indicative Quantitative Poll

### Overarching Objectives:

To provide a broad, indicative view of women's experiences and perspectives on career breaks and challenges they face when returning to the workforce. The poll complements the qualitative findings by providing a directional indication of the prevalence of certain experiences, sentiments and attitudes among women.

- Provide a snapshot of women's intentions to return to the workforce
- Provide directional quantitative context to complement the qualitative findings on women's perceptions of the re-entry journey, the challenges they face and their views of the support available

**Methodology: A short, 10-question online poll** conducted among 502 women aged 24 and above residing in Singapore on 29 and 30 August 2026. No additional quotas or screening criteria were applied. Of the total sample, 299 had previously taken or were currently on a career break. Samples were drawn via online panel.

*\*Findings are intended to provide directional context and should not be interpreted as nationally representative.*



## Qualitative FGDs

### Overarching Objectives:

To deep dive into the experiences and decision-making journeys of women who have taken career breaks, understand their motivations and challenges in returning to work, probe into emotional state, skills, practical arrangements, workplace culture, employer support, amongst others, and uncover opportunities to better support their reintegration into the workforce.

- Understand motivations, triggers, and perceived barriers influencing women's decisions to leave or return to work
- Map the RTW journey — from decision-making, upskilling, job search, to workplace reintegration
- Identify gaps in existing support systems (e.g. caregiving support, workplace flexibility, re-skilling opportunities)
- Uncover sources of influence — family, peers, societal expectations, workplace norms — that impact decision-making
- Compare experience by profiles — how experiences and journey differ between segments of women e.g. post maternity, older women, different jobs, etc.

**Methodology: Face to Face Focus Group Discussions** amongst 4 core segments of women, with sub-segment analysis

*A note on interpreting the focus group findings:*

- *Given the qualitative nature of the study, the findings are intended to provide insights into participants' experiences and perspectives rather than to be representative of the wider population. Qualitative research seeks to understand the underlying reasons, experiences, and contextual factors that shape participants' attitudes and behaviours.*
- *Accordingly, this report highlights recurring perspectives and patterns across participants. These findings help identify areas of commonality, as well as differences and nuances in participants' experiences. While they do not represent the views of experiences of all women in Singapore, they provide valuable insights into the factors shaping women's workforce re-entry journeys. The value of the findings lies in the depth and context they provide for understanding participants' attitudes, behaviours, and experiences.*

# FOCUS GROUP STRUCTURE

A total of 20 in-person FGDs involving 120 women were conducted from 7 to 27 July 2026. Each FGD comprised approximately six participants, was conducted in English and lasted two hours. See Appendix 1 for a detailed demographic breakdown of participants by segment.

| Profile                                                                                                       |             | PMET Status | Group | Fieldwork Date |
|---------------------------------------------------------------------------------------------------------------|-------------|-------------|-------|----------------|
| Segment 1: Women aged 24-40 who returned to work after maternity leave                                        |             |             |       |                |
| 1st-time mother                                                                                               | (age 24-32) | PMET        | G1    | 23 July 2026   |
|                                                                                                               | (age 33-40) |             | G2    | 24 July 2026   |
|                                                                                                               | (age 24-40) | Non-PMET    | G3    | 24 July 2026   |
| Mother of two or more children                                                                                |             | PMET        | G4    | 27 July 2026   |
|                                                                                                               |             | Non-PMET    | G5    | 27 July 2026   |
| Segment 2: Women aged 30-49 re-entering after an extended career break for caregiving <sup>1</sup>            |             |             |       |                |
| Women who left and re-entered the workforce after a career break of <u>less than 2 years</u>                  |             | PMET        | G6    | 7 July 2026    |
|                                                                                                               |             | Non-PMET    | G7    | 8 July 2026    |
| Women who left & re-entered the workforce after a career break of <u>2-5 years</u>                            |             | PMET        | G8    | 8 July 2026    |
| Women who left and re-entered the workforce after a career break of <u>2-5 years</u>                          |             | Non-PMET    | G9    | 9 July 2026    |
| Women who left and re-entered the workforce after a career break of <u>more than 5 years</u>                  |             | PMET        | G10   | 10 July 2026   |
| Segment 3: Women aged 50-65 with extended career breaks <sup>2</sup>                                          |             |             |       |                |
| Women who Intended to return to work but had been unsuccessful after a career break of <u>5 years or more</u> |             | PMET        | G11   | 10 July 2026   |
|                                                                                                               |             | Non-PMET    | G12   | 15 July 2026   |
| Women who have left and re-entered the workforce after a career break of <u>less than 5 years</u>             |             | PMET        | G13   | 15 July 2026   |
| Women who left and re-entered the workforce after a career break of varying lengths                           |             | Non-PMET    | G14   | 17 July 2026   |
| Women who have left and re-entered the workforce after a career break of <u>5 years or more</u>               |             | PMET        | G15   | 17 July 2026   |
| Segment 4: Women aged 30-49 who had been unsuccessful in returning to the workforce <sup>3</sup>              |             |             |       |                |
| Women who had been out of the workforce for <u>less than 2 years</u>                                          |             | PMET        | G16   | 20 July 2026   |
|                                                                                                               |             | Non-PMET    | G17   | 20 July 2026   |
| Women who had been out of the workforce for <u>2-5 years</u>                                                  |             | PMET        | G18   | 21 July 2026   |
| Women who had been out of the workforce for <u>2-5 years</u>                                                  |             | Non-PMET    | G19   | 22 July 2026   |
| Women who had been out of the workforce for <u>more than 5 years</u>                                          |             | PMET        | G20   | 22 July 2026   |

## Notes:

1. Definition of “extended career break for caregiving responsibilities”: Mix of reasons for initial absence (caregiving for parents vs. children), excludes those coming back from post-maternity leave

2. Definition of “extended career break”: prolonged period away from work, exceeding standard annual leave entitlements, typically lasting several weeks to months, often taken as unpaid, compassionate, or sabbatical leave, including but not limited to long-term sickness, personal emergencies, sabbatical, etc.

3. Definition of “unsuccessful in returning to the workforce”:

- Must have attempted to get back into workforce but failed within the past 1 year
- Mix of reasons for failure to return (mix of external and internal reasons e.g., no opportunities vs. need to go back to caregiving, etc.), mix of reasons for leaving workforce

# EXECUTIVE SUMMARY

**Women want to work. The challenge is making suitable work accessible and sustainable alongside changing responsibilities.**

## **1. Retention as a pre-emptive intervention.**

Career breaks often followed months of trying to reconcile work with caregiving, or were triggered unexpectedly by layoffs, health needs, or workplace changes. Caregiving-related strain was frequently described in roles requiring fixed hours or physical presence, particularly in F&B, hospitality, healthcare and education, and in high-pressure sectors such as oil and gas. Across these settings, rigid schedules, heavy workloads, limited leave and manager-dependent flexibility made work harder to sustain. Support must therefore begin before women leave, by helping employers make practical adjustments when caregiving intensifies.

## **2. Motivation brings women back; life determines when.**

Work continued to represent income, independence, identity and purpose. Among women who had taken or were currently on a career break, 80% indicated in the poll that they intended to return. Mothers often waited for childcare to stabilise, while eldercare and health-related breaks had less predictable endpoints. RTW support should accommodate different timelines and connect employment assistance with childcare, eldercare, confidence and wellbeing support.

## **3. Women are taking active steps to return to work, but connecting to suitable opportunities remains challenging.**

Women commonly refreshed their skills, updated their Curriculum Vitae (CVs) and applied through multiple channels. Yet nearly seven in ten of the 502 women polled believed a career break made finding suitable work harder. Warm referrals and professional networks frequently distinguished successful returns from prolonged, low-response job searches. Training and coaching programmes should therefore be paired with structured job-matching support — such as employer introductions, interview opportunities or direct placement — rather than leaving women to navigate the job search on their own.

## **4. Placement is not success if the job cannot last.**

Among the women polled, 61% selected flexible work arrangements as the most desired form of RTW support. Some women accepted lower pay or seniority to secure workable hours, but others risked underemployment, where they are employed at a lower skill or seniority level, or carrying full-time workloads within reduced arrangements. Employers and programmes should make flexibility, workload, salary and progression prospects transparent, and continue support through onboarding and the first months back.

## **5. Different returners encounter different pressure points.**

Among the 120 women who participated in the FGDs, short-break returners generally needed employer access more than retraining; longer-break and mature women faced weakened networks, changing digital practices and the combined effects of age and career-gap perceptions. PMETs needed sector- and role seniority-informed support, while non-PMETs placed greater emphasis on practical training, predictable schedules, accessible locations and viable pay. Support should be matched to these pressure points rather than delivered as a standard package.

## **6. The ecosystem is substantial, but the pathway remains fragmented.**

The landscape scan identified 33 non-government initiatives delivered by 26 organisations, alongside existing public support. However, only around two in five surveyed women knew where to find relevant support, and a similarly low proportion of those with career-break experience felt that available support matched their needs. The next step is not simply more programmes, but a clearer pathway connecting tailored preparation to committed employers, suitable opportunities and post-hire support, with success measured by conversion, job quality and sustained employment.

# THE CONTEXT

Singapore has continued to strengthen the conditions for women to participate in the workforce, with female labour force participation reaching new highs over the past decade. Data from the Ministry of Manpower (MOM)<sup>1</sup> show that the resident female labour force participation rate among women aged 25 to 64 rose from 74.1% in 2015 to 80.5% in 2025. This progress has taken place alongside broader efforts to promote inclusive employment, lifelong learning and flexible work arrangements (FWAs). At the same time, the gender pay gap has narrowed from 16.3% in 2018 to 14.3% in 2023, pointing to continued progress towards greater gender equality in the workplace (MOM)<sup>2</sup>.

However, women's continued participation in the workforce does not necessarily follow a linear path. For many, career trajectories may be interrupted or reshaped by major life stages, particularly parenthood and responsibilities for children or ageing family members. These responsibilities can influence how women view their careers, whether they continue working, take a career break, or consider returning to work later on.

While returning to work may be an important aspiration following a career break, the transition back into employment can be complex and far from easy; especially as women need to continue navigating a lot of things in lives, such as ongoing caregiving, societal expectations, workload, etc. At the same time, Singapore continues to strengthen support for families. For instance, this year's National Day Rally placed renewed emphasis on making it easier for Singaporeans to start and care for families, reflecting a broader national effort to create an environment where family and work can be better balanced. Yet, alongside strengthening support for caregiving, an important question remains for women's workforce participation:

## *Can women sustain meaningful employment alongside care?*

Therefore, understanding where women encounter friction across this journey is critical to identifying the support that can make workforce re-entry not only possible, but sustainable. But before examining the barriers women face on this journey, it is important to first understand what brings them back to work in the first place and what work means to them. For women, work extends beyond income or employment. Thus, understanding these motivations provides an important starting point for understanding the choices women make around career breaks, returning to work, and staying in the workforce.

1. <https://www.mom.gov.sg/newsroom/press-releases/2025/1128-labour-force-in-singapore-advance-release-2025z>

2. <https://www.mom.gov.sg/employment-practices/good-work-practices/flexible-work-arrangements>

# UNDERSTANDING WOMEN'S WORKFORCE EXPERIENCES

## WHY WORK MATTERS TO WOMEN

While financial security remains a fundamental reason women work, work plays a much broader role beyond income generation.

It is an important source of identity, giving women a sense of self independent of familial roles. The sense of contributing to the wider economy and society reinforces women's sense of worth, affirming that the value that they create extends beyond the family.

Work also provides women with autonomy – financial independence and greater decision-making power over their own lives. Beyond meeting practical needs, earning their own income enables women to exercise choice over how they spend and the experiences they pursue (e.g., travels, leisure). This consumption power becomes a form of self-expression, letting women shape their identity through what they buy, wear and do.

Beyond the individual, work provides a platform for social interaction and network outside the home.

However, the role of work in women's lives evolve over time, shaped by different life stages and priorities:

1. **Age:** for women in their 20s and 30s, work is often closely tied to ambition, progression and financial advancement. Career decisions are more likely to be driven by salary and opportunities to climb the ranks and establish themselves professionally.
  - i. By their 40s, many become more selective about where and how they invest their energy. Financial considerations remain important but are increasingly balanced against meaning, personal fulfilment and quality of life.



*When I first started out, it's more like I need the income to pay my bills, pay my school loan... Then once I pay up already, I go to a stage where I'm looking for meaningful work. ...I work because I feel I'm being valued. I have been contributing to like the society in some way, doing some meaningful activity beyond just getting money every month. So that kind of keeps me feeling fulfilled as life progresses.*

**- G17, 30-49y/o Unsuccessful Returner, <2 year break (non-PMET)**

- ii. For women in their 50s and 60s, after having spent a prolonged period in the workforce, work takes on a different function again – helping to maintain financial security into retirement, stay mentally stimulated and retain a sense of purpose and structure in their lives.



*I feel that I sort of lost my identity... people no longer call me by my name. Instead, they call me (child's name) Mummy.*

**- G5, 2nd-time mother, RTW P1Y (non-PMET)**





*Definitely when younger, it's work and try to get promoted and climb up the corporate ladder. But now it's income, stable income, and also planning for retirement. Hope I can retire in a few years' time.*

**- G15, 50-65y/o Successful Returner, >5 year break (PMET)**

2. **Parenthood status:** prior to parenthood, many describe work as their primary focus. After having children, work is renegotiated alongside the demands and emotional importance of family life. This is especially pronounced among mothers of younger children, for whom family takes precedence temporarily not because work loses its value, but because this stage feels irreplaceable, something lost if delegated (e.g., mum guilt, breastfeeding needs).



*...you'll always be able to, I guess, work and earn money, learn about a job. But your kid is only this young this time, so you can never get the time back. Yeah, you can't buy back time.*

**- G2, 1<sup>st</sup>-time mother 33-40y/o, RTW P1Y (PMET)**

At the same time, work expands from a personal achievement to a means of role-modelling, demonstrating that women can hold multiple identities at once – not only mothers, but capable individuals with ambitions and contributions of their own.

**Overall, work provides women with more than independence. It offers identity, stability and a way to express who they are beyond their roles as mothers or wives.**

This continued importance of work is reflected in the quantitative poll: among women surveyed who had taken or were currently on a career break, 80% reported an intention to return to the workforce. For many women, a career break therefore represents a temporary pause in their working lives rather than a permanent exit.

80%

(Base: n= 299)

of women who had taken a career break or were in a career break had intentions to return to work.

## THE DOUBLE-STANDARD WOMEN FACE

Despite work being a pillar of women's independence and identity, societal expectations lead to caregiving responsibilities often defaulting to women. At the same time, many view having dual incomes as a financial necessity, creating a fundamental tension: Women are expected to contribute economically, while being the one who steps back when family needs arise.

**Resultingly, women describe being held to an impossible standard of performing both their caregiving and work roles fully and simultaneously.**

These competing expectations are reinforced across three interconnected dimensions of their lives: interpersonal, organisational and structural.

|                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  <p>Interpersonal</p>    | <p><b>Expectations of motherhood</b> — being hands-on and always present — alongside expectations around filial duty, shaped by cultural norms and, for some, religious teachings.</p> <p>Parents, in-laws and relatives often reinforce the caregiver role</p> <ul style="list-style-type: none"> <li>• <b>Caregiving for newborns, young children:</b> for some, in-laws push the “good mother” ideal while withholding practical help, with few parents and in-laws questioning why they themselves should contribute to the “support” of a stay-at-home mum.</li> <li>• <b>Caregiving for elderly parents'</b> defaults to daughters even when fathers and brothers are equally available.</li> </ul> |
|  <p>Organisational</p> | <ul style="list-style-type: none"> <li>• <b>Schools</b> often default to calling mums when children are sick.</li> <li>• Employers may expect mothers to maintain the same workload and commitment despite increased caregiving responsibilities. Repeatedly taking urgent leave can also lead to questions about their <b>commitment to work</b>.</li> </ul>                                                                                                                                                                                                                                                                                                                                             |
|  <p>Structural</p>     | <p><b>At the institutional level</b>, schools and policies often reinforce the expectation that <b>mums are the default caregivers</b>.</p> <ul style="list-style-type: none"> <li>• <b>Policies</b> can reinforce this assumption — for example, infant care subsidies framed around “working mums” rather than “working parents” imply that mothers are more likely to step back, even as dual incomes become increasingly essential.</li> </ul>                                                                                                                                                                                                                                                        |

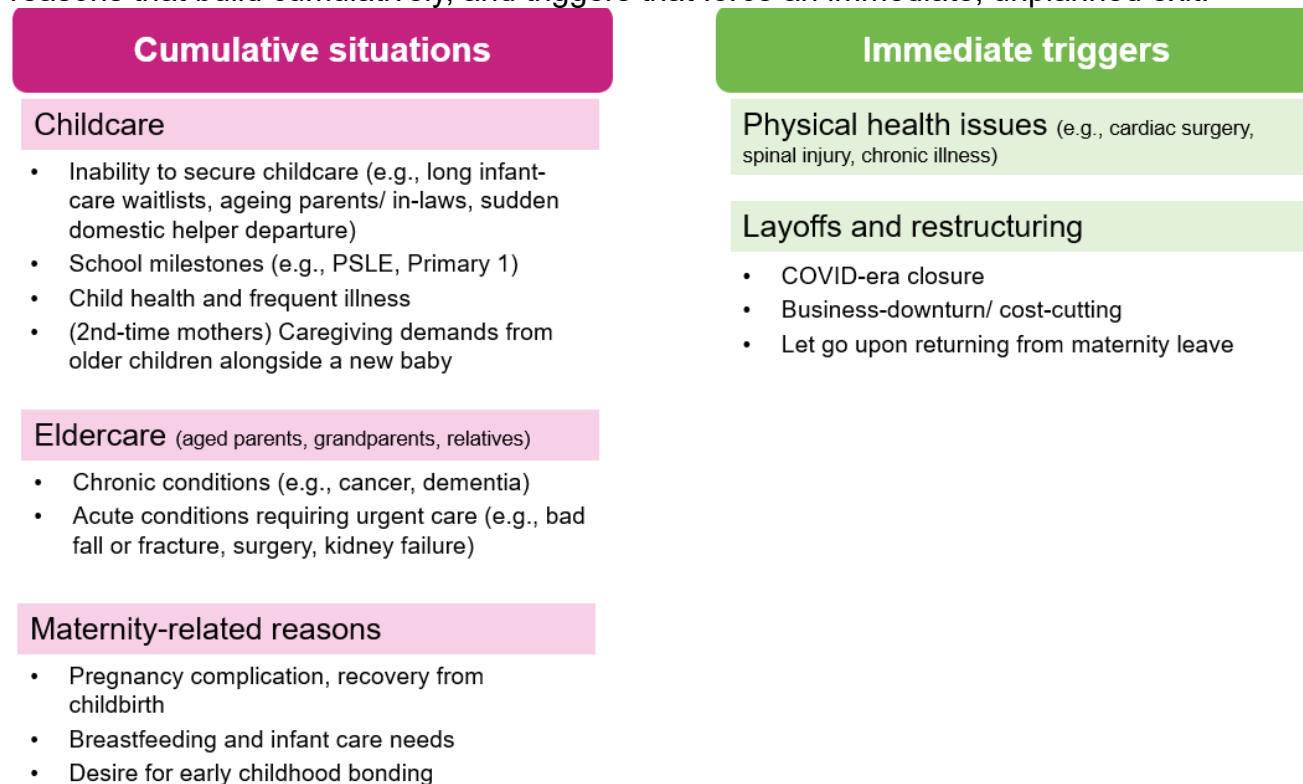
**“I think they expect a lot from women to be able to juggle both and act as if everything is the same...when you're at work, as if you don't have a kid, and when you have a kid, as if you don't have work.”**

- G7, 30-49y/o Left and RTW within ≤2 years (non-PMET)



# THE TIPPING POINTS: WHAT LEADS TO A CAREER BREAK

Career breaks rarely stem from a single cause. Women's accounts fall into two distinct patterns: reasons that build cumulatively, and triggers that force an immediate, unplanned exit.



**Figure 1: What Leads Women to Take a Career Break**

## Cumulative situations

The decision to leave is rarely sudden – most women spend months, sometimes up to a year exhausting alternatives (e.g., spousal, parent support; domestic helpers; infant or childcare arrangements) before concluding leaving is the most practical option.

What differs between these situations is the nature and the predictability of the career break.

- **Childcare- and maternity-related career breaks** are often more deliberately planned, with couples discussing financial arrangements and agreeing on a broad timeline for returning to work. The return is typically linked to a specific trigger or fixed milestone — such as when infant care is secured or when the child reaches a key schooling milestone like PSLE.
- **Career breaks taken to care for elderly family members** tend to look different. While the decision to take a break may be planned, the uncertain and evolving nature of the caregiving situation means there is often no clear timeline for returning to work. The timing of the return is largely dependent on how the family member's condition progresses, and the level of care required.

“...after she (my mother) go through surgery, I have to bring her for physio and health checkup. And my brother is currently overseas, so most of the time caregiving my falls on me. So I decided to just take a career break so I can look after my mom. After she is well enough and able to move, then I will go back to the workforce... I should just focus, do one thing at a time, make sure she's back in health, then I go back to work, find a new job, start afresh.

- G17, 30-49y/o Unsuccessful Returner, ≤2 years break (non-PMET)

## Immediate triggers

By contrast, these triggers force an unplanned career break, with the key difference being the urgency and clarity of return:

- **Layoffs** typically prompted an immediate search, except among:
  - Mature workers who were closer to retirement, with some using the layoff as an opportunity to soft-retire.
- **Health-related breaks** were more open-ended, with no clear return date.



*I was retrenched because our role was outsourced to other country to do. Quite a few of us affected. And they usually choose those older ones near to retirement age. Yeah, for big companies like that, they prefer younger staff. So I was there for 10 years... because that time also age catching up. I told myself just take it as retirement, early retirement. My children during that stage, all grown up... So I don't have much burden anymore.*

- G13, 50-65y/o Successful Returner, 5 year break (PMET)

Participants also spoke of subtle forms of workplace bias that were difficult to substantiate, such as being passed over for project opportunities, experiencing less supportive or more hostile treatment. In the absence of clear evidence or a strong basis for formal recourse, some participants ultimately chose not to pursue the matter further, perceiving the process as unlikely to work in their favour.

**Alternative arrangements were offered but often did not fully address women's needs.**

## **When women asked for flexibility and could not get it, this could directly trigger their exit.**

Across sectors, women had requested for flexible hours, leave entitlements (e.g., government-school teacher unable to take leave to care for sick child) or for non-PMETs, transfer of F&B branches closer to home – all of which were declined or left unresolved, even though small changes could have enabled them to stay.



*I used to be a (government school) teacher... it was not very flexible. ...my kid caught hand, foot, mouth... I exhausted all my childcare leave, everything... if they have just given me flexible hours, I would have still stayed on, you know. I just needed 7 days to, to look after my child... like no paid (leave, sure)... they were not willing to grant...*

- G6, 30-49y/o Successful Returner, ≤2 year break (PMET – Previously in Public Education)

The discussions highlighted instances where alternative work arrangements were offered to help women manage competing work and caregiving demands. However, these arrangements were not always seen as sustainable or sufficiently responsive to their circumstances. For some, the limitations of these arrangements ultimately contributed to the decision to step away from work altogether.

### **Flexible work arrangements (FWAs) –Working from home**

- Working from home (WFH) was the most readily recognised and discussed form of FWAs, likely reflecting its greater visibility since the pandemic, but not all women had the opportunity to access it.

Certain industries (e.g., education, healthcare) simply do not have it as an option; while high-security sectors like fintech mandate in-office work for data-security reasons.

- Job scope narrows it further – with client-facing (e.g., sales, education) and many non-PMET roles (e.g., front-desk, F&B staff) rarely qualifying.
- MNCs were more likely than SMEs to offer FWAs, attributed to differences in workplace culture – MNCs perceived to place greater value on flexibility and life outside work, while SMEs were often described to have traditional working norms where flexibility depended on individual bosses' discretion rather than formal policy.
  - Beyond company size, management culture also shapes access to FWAs. Firms with Western corporate norms were seen to emphasise autonomy and outcomes; more hierarchical, presence-based management cultures (i.e. local SMEs or Asian MNCs) were seen as similarly restrictive.
- Not all women proactively requested for such alternatives, particularly before the COVID-19 pandemic, when such options were less normalised and often not offered. After the pandemic, some employers are more willing to accommodate.
  - Among the few who had requested, many were refused outright by managers who preferred the whole team in-office.



**How it fell short**

- For some participants, access to FWAs alone was not sufficient to address caregiving strain – unpredictable care needs often clashed with unchanged workloads and hours.
- For those with health conditions, flexible arrangements were often not viable. The severity of their conditions left them having to fully focus on recovery.



*...as a caregiver to such a patient, you need the concentration, and sometimes it just clashes with your work time. Although they allow you to work from home, but situations happen you can't foresee. So sometimes the urgency of their condition clashes with your workload, so it was really very not very copeable at that time.*

**- G13, 50-65y/o Successful Returner, ≤5 years break (PMET)**

### **Flexible work arrangements (FWAs) – Part-time work**

- Part-time opportunities appeared limited and were more often associated with women who had built significant tenure and trust with their employer. Their established institutional knowledge and track record were seen as making it easier for employers to accommodate a reduced working arrangement
- SMEs were sometimes seen as more open to such arrangements, as employment terms could be discussed and negotiated more directly with business owners.
- The feasibility of part-time work also depended on the nature of the role. Positions structured around team-based targets or bonuses, such as sales roles, were perceived as less conducive to part-time arrangements.



**How it fell short**

Caregiving strain persisted as reduced hours rarely came with reduced workloads or expectations. Women often did the same work for less pay, with reduced-hour boundaries not always respected by colleagues and clients.



*I was pregnant... I used to do like so many people's job, and then I feel like, oh, not fair, like very tired also. So I decided to take a break. But my boss didn't want me to take a break, so they asked me to do a contract like part-time. So I decided, okay, I try out for a while, but still end up the same thing. I still part-time also like work full-time, right? So I told my dear boss to let me go, give me a break, and after many negotiations come back later.*

**- G7, 30-49y/o Successful Returner, ≤2 years break (non-PMET – Previously in a SME)**

### **Sabbaticals/ad-hoc unpaid leave**

- Employee-initiated arrangements were more common, particularly where caregiving need had a foreseeable end point (e.g., PSLE, Primary 1).
- Fewer cases of employers proactively offering this option to long-tenured women as a retention measure



**How it fell short**

Uncertainty over how long caregiving would be required often left women with little choice but to turn down sabbaticals and unpaid leave options when offered.

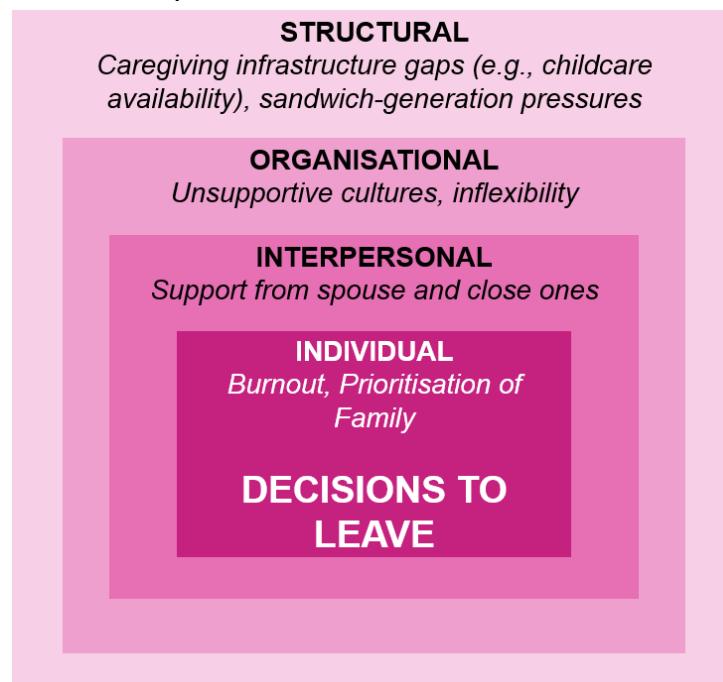
## **Gaps in caregiving support make it harder for women to balance work and caregiving.**

1. **Insufficient childcare leave:** Leave entitlements decrease after children reach a certain age and, does not account for number of children in a household<sup>1</sup>.
2. **Insufficient eldercare leave:** Dedicated caregiving leave remains uncommon; where available, the number of days may not match ongoing nature of medical caregiving, which involves routine appointments and follow-ups.
3. **Insufficient subsidies:** Schemes such as infant-care subsidies for working mothers and eldercare transport subsidies were seen as helpful in offsetting some caregiving costs but did not necessarily address the broader financial burden associated with care.
  - Where eligibility for infant-care support is framed specifically around mothers rather than parents more broadly, this may also reinforce the perception that caregiving is primarily a mother's responsibility.

<sup>1</sup> Findings predate the National Day Rally 2026 (23 Aug 2026) announcements on childcare leave and family support.

# WHAT SHAPES THE DECISION TO LEAVE THE WORKFORCE

Women's decisions to leave the workforce tend to be shaped by interconnected factors across the individual, interpersonal, workplace and structural levels.



**Figure 2:** Factors Shaping Women's Decisions to Leave the Workforce

## Individual level: personal capacity

### ***Burnout and career fatigue***

Career-break triggers often emerged against a backdrop of accumulated stress, prolonged work demands and a growing sense that existing work arrangements were difficult to sustain. When a triggering event eventually arose, this accumulated fatigue could influence the decision to step away, with leaving work sometimes experienced not only as a response to the immediate situation, but also as a form of relief from longer-standing pressures. Where restructuring or an involuntary exit was also part of the experience, this could further compound feelings of fatigue and uncertainty.

### ***Prioritisation of family***

While work remains important as a source of income and financial security, family needs can take precedence when caregiving demands become more pressing. Participants described a willingness, and in some cases a decision, to prioritise being there for family when they were needed. Filial responsibility was also a strong consideration, particularly in caring for ageing parents, with religious beliefs sometimes further reinforcing this sense of obligation.

“...for my religion in Islam, we are supposed to have this filial piety... this is the only chance that you can prove your loyalty and your love to your parents. ...money-wise, it can come, you work hard and other sources. But

*that precious moment that you are with your parents,  
you cannot get it again...*



- G12, 50-65y/o Unemployed, Absent ≥5 years (non-PMET)

### Interpersonal level: family expectations

The decision to leave is rarely made in isolation and is often shaped through conversations with people close to them:

- **Spouse:** Conversations with spouses often centred on financial planning and household considerations — what the family could manage financially and for how long. Support and reassurance from a spouse could also provide an important sense of confidence in making the decision to step away from work.
- **Wider family:** Family discussions also played a role in shaping caregiving arrangements and responsibilities, including who would take on the primary caregiving role. This could emerge through practical circumstances, such as when a sibling was less available, or through more deliberate coordination, such as aligning the timing of career exits.
- **Friends and extended networks:** Friends and wider networks provided emotional reassurance and practical information, such as sharing experiences or advice. Their role appeared to be more supportive than directive, helping women navigate the decision rather than determining it.



*[I am recovering from pregnancy also, so] I have to work from home... And most of my colleagues are feeling like, hey, this is very biased. How come she get the good benefit and how come we have to come to office? So there were a lot of politics... my boss was like, I think you have to go before we terminate you, that kind of thing. Then I felt like, you know what, I will just quit because my baby is more important.*

- G3, 1<sup>st</sup>-time mother 24-40y/o, RTW P3Y (non-PMET)

### Organisational level: workplace pressures

Participants described several workplace dynamics that could make balancing work and caregiving more challenging:

- **Caregiving penalties and judgemental cultures:** urgent leave could be viewed negatively by managers or colleagues, while work expectations often continued during leave.
- **Inconsistent flexible work arrangements:** arrangements varied by team, manager or leadership, and could be withdrawn when management changed.
- **Unsupportive managers:** Managers who may have limited appreciation and understanding of the competing demands of work and caregiving.
- **Career impacts:** Perceived impacts on promotion and performance assessments, due to caregiving responsibilities, for instance - missed promotion opportunities or less favourable performance assessments to subtler changes in how women were perceived and treated at work.

How workplace pressures differ by occupational group:

- **PMETs:** The challenges described tended to centre on work intensity and the difficulty of sustaining previous levels of commitment, particularly in relation to long hours and travel expectations.



*...the department that I was in. I guess at that point of time I was the only one who was a parent... I used to work super late hours... have been trying to make sure that I end at least at a preferable time that so I can make time for the kids. ...when I became a mom, I could see my bosses, they expect me to be the same as how I used to be in the past as well. So that's the expectations that they had. So I felt that maybe it's not right at that point of time.*

**- G7, 30-49y/o Successful Returner, 2-5 years break (PMET)**

- **Non-PMETs:** The challenges described were more closely tied to limited flexibility and control over working arrangements, including rigid schedules, leave constraints and difficulty responding to unexpected caregiving needs.



*for a year, cannot take more than 7 times of urgent leave. Then when each leave you apply, right, it has to be like 5 working days in advance... And then if you take more than 7 days, then the system will send out warning and then tell you that it's going to affect your performance appraisal.*

**- G5, 2<sup>nd</sup>-time mother 24-40y/o, RTW P1Y (non-PMET)**

## Structural level: caregiving infrastructure constraints

Women's decisions are also shaped by the wider care ecosystem. Childcare shortages, long infant-care waitlists, high care costs and limited eldercare options can narrow the alternatives available to families.

With an ageing population, women increasingly find themselves sandwiched between caring for children and older parents no longer being able to provide childcare support – compounding time, financial and emotional pressure.



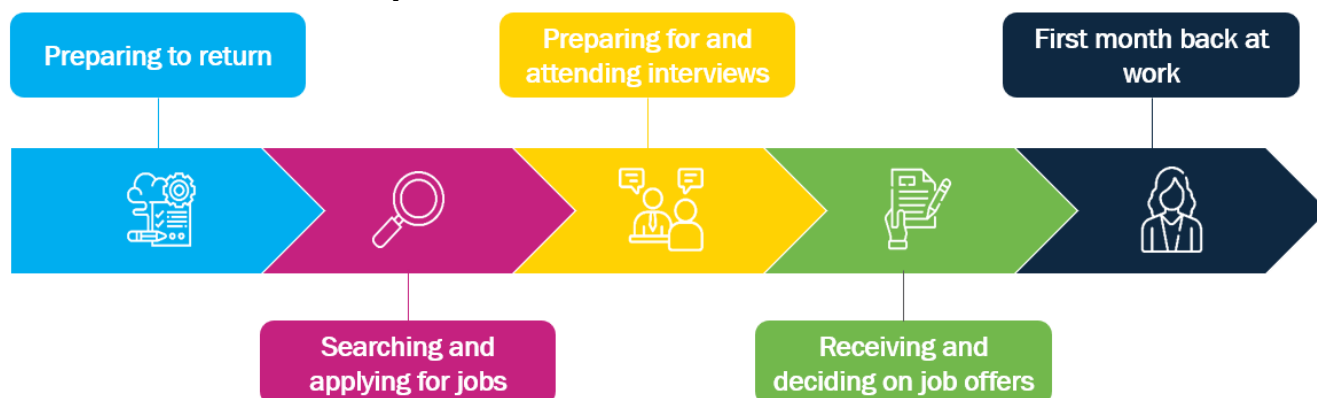
### At their points of exit, did women take intentional steps to facilitate re-entry?

Women made little deliberate preparation for re-entry upon workforce exit, as immediate caregiving or health needs took priority, leaving women with limited bandwidth to consider return-to-work preparations at that point in time. Additionally, women's return dates were either unplanned, or a significant time away.

Professional networks were rarely maintained strategically but rather informally, more so because of existing closeness. Women's preparation to return (e.g., upskilling) only begins once caregiving or personal situations stabilise and are prompted by job-search needs rather than planned at the point of exit.

# THE RETURN-TO-WORK JOURNEY

Across women's varied experiences, the return-to-work journey can be understood through five common milestones, namely:



**Figure 3: The Return-to-Work Journey, and its Milestones**

| Preparing to return                                                                                                                              |                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| What women did                                                                                                                                   | Gaps identified                                                                                                                                                                                                                                                                                                                                                                                                                       | What women recommended                                                                                                                                                                                                                                                                                                                                                                                             |
| <ul style="list-style-type: none"> <li>Upskill using SkillsFuture</li> <li>Used career services</li> <li>Tap on professional networks</li> </ul> | <ul style="list-style-type: none"> <li>Courses are mostly introductory; most do not boost employability as employers focus on real-world, working experience                             <ul style="list-style-type: none"> <li>Not all were SkillsFuture credits eligible as well</li> </ul> </li> <li>Career coaches' advice was too general</li> <li>Outdated networks among mature workers; limited among younger mums</li> </ul> | <ul style="list-style-type: none"> <li>Broader, more specialised course options across industries and seniority levels – supported by wider SkillsFuture coverage</li> <li>Industry-specific coaching, supported by stronger tools and resources and training for career coaches</li> <li>Small-group networking sessions with hiring decision makers, successful returnees and those looking to return</li> </ul> |

**Women were proactive in their preparation – they upskilled and utilised available services**

At this stage, women were generally confident in their ability to return to the workforce, drawing on substantial prior work experience and proactive efforts to upskill and keep pace with industry standards.



*Okay, so based on our experience, because we have many years of experiences, especially, you know, we are in the same industry, so I was quite confident [at the start of the journey].*

**- G18, 30-49y/o Unsuccessful Returner, 2-5 year break (PMET)**

## Searching and applying for jobs



### What women did

- Multi-channel job search
- Used job matching services
- Broaden job search to different industries after facing rejections



### Gaps identified

- Concerns over listing authenticity, with limited upfront transparency on salary and flexibility in job descriptions
- Broader job scopes and higher expectations for the same roles
- Roles on caregiver-friendly portals were limited
- Lack of application status visibility



### What women recommended

- Better job discovery
- More active job-matching services to connect women with roles that fit both their experience and needs (e.g., caregiving flexibility)
- More caregiver-focused portals with greater role and seniority diversity
- Placement programmes with upfront clarity on what comes next – whether conversion, or a credible route into similar, suitable

**Even in a tighter job market, flexibility remains a must-have, especially for caregivers**

**61%**

(Base: n= 299)

of women surveyed who had taken a career break or were currently on a career break **wanted flexible work arrangements when returning to the workforce**

Women did not express a strong preference for any industry, although fast-changing or specialised sectors such as technology, finance and accounting were seen as harder to re-enter. (Appendix 2 and 3)

After repeated rejections, some women broadened their search or considered switching industries. In practice, however, most remained close to their previous field because their skills and networks did not transfer easily. Those who switched were typically driven by necessity or the discovery of a new interest or aptitude.

Across industries and roles, women consistently sought flexibility, specifically flexible work hours and a supportive team culture.

Others desired arrangements mentioned during the FGDs include boundaries on working alongside accessible locations especially for mature workers with mobility issues and mums managing childcare pick-ups.

Women's desire for flexibility highlights the importance of work that can accommodate their family and caregiving responsibilities. This is echoed in our poll, where FWAs emerged as the most desired option among the various forms of return-to-work support explored. Unlike training, coaching or job matching, flexibility addresses an ongoing constraint: whether women can take up and sustain employment while continuing to meet their caregiving responsibilities.

## Preparing for, and attending interviews



### What women did

- Online research on the company, the role and likely questions
- Used interview preparation services



### Gaps identified

- Low callback rates for interviewees despite high application volume
- Information gap on how interview formats evolved since they last interviewed (e.g. gamified assessments, multi-round interviews), leaving them underprepared
- During interviews: unsure how to approach questions that are unrelated to the job (e.g. career breaks)
- Interview preparation services were not industry-specific



### What women recommended

- Realistic mock interviews in common formats (e.g., case studies), with questions relevant to industries of interest
- Greater awareness among employers on ensuring interviews are non-discriminatory

## Returners want to be seen beyond the break – assessed on skills, fit and potential

Low callback rates gradually eroded women's confidence in securing an offer.



*...after you apply and there's no response, I think (from 100% confidence) immediately cut by half... it's like an inverted V shape. Because once you land on an interview, you will be very confident that, you are one of the candidates that possibly they are looking for. But then you fail your interview, your confidence level drops again*

**- G16, 30-49y/o Unsuccessful Returner, <2 years break (PMET)**

Career breaks were often scrutinised through personal questions. Returners valued employers who kept interview questions job-relevant – focusing on women's prior experience, skills and giving them the space to demonstrate role fit and how they have stayed current (e.g., upskilling).



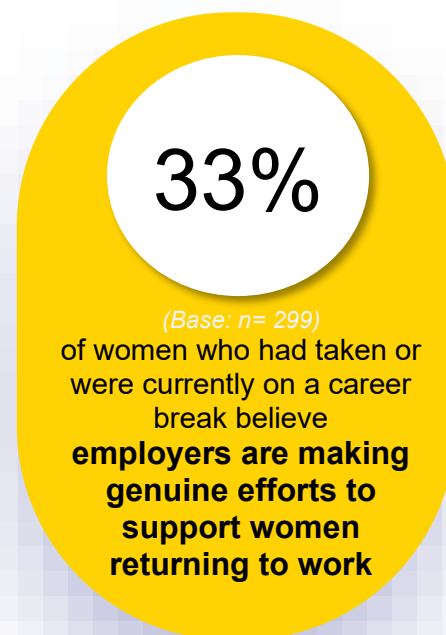
*People (employers) will look at you after the break as though, oh, you just come as a fresh person, graduate, not as an experienced career women. Yeah, but actually for me, for myself, I have been working since 21. ...[it feels as if like all my past experiences do not matter anymore]... when applying for a job, I feel.*

**- G5, 2nd-time Mother RTW P1Y (non-PMET)**

On top of that, close to 70% of the 502 women surveyed also believe that taking a career break makes it harder to find a suitable job.

Overall, among women who have prepared to return to work, the challenge shifts from readiness to access to employment. Many have updated their skills, strengthened their CVs, rebuilt their confidence and prepared for interviews, yet these efforts do not necessarily translate into job offers.

The barriers to re-entry therefore extend beyond women's skills or confidence. Employers' uncertainty about hiring career returners can also limit opportunities. Efforts to support women's return must therefore address employer-side barriers alongside women's readiness.



## Receiving and deciding on job offers



### What women did

- Recalibrated pay expectations and role seniority, especially for industry switchers and women who had been out of work longer
- For some, deliberately stepped down in scope, seniority or pay in exchange for greater control over their time and more space for caregiving



### Gaps identified

- Recalibration sometimes tipped into underemployment – especially for younger mothers with ongoing financial commitments
- Active upskilling and retraining efforts did not convert into successful employment

**Prolonged job search and financial pressure make job offer decisions scarcity-driven**

Driven by the need to re-enter the workforce, women may accept lower pay, reduced seniority or less suitable roles. Prolonged searches can also lead to self-blame, emotional fatigue and lowering expectations simply to secure a job.



*I feel a bit defective because I'm a mom. And I'm put at a disadvantage, and it's like no one wants to hire me because I'm a mom. ...you feel bad because... no one's giving me that chance, then I'm forced to like sell myself lower, which is really very hurtful, like sometimes to like our self-esteem or pride.*

**- G1, 24-32y/o 1<sup>st</sup>-time mother, RTW P1Y (PMET)**

## First month back at work



### What women did

- Rebuilt sustainable routine around work and caregiving
- Caught up on newer tools and updated platforms at work



### Gaps identified

- Caregiving duties, while partially relieved, persisted
- Mums struggled with guilt and reduced time with children
- Limited onboarding, given assumptions that experienced hires should be familiar with ways of working



### What women recommended

- Sustained flexibility without career penalty
- Structured onboarding, alongside realistic ramp-up on expectations
- Accessible well-being support

## Upon returning to work, women sought to balance work with ongoing caregiving

Women adjust gradually, with structured onboarding helping them reorient to current ways of working. For those with ongoing caregiving, guilt and self-doubt can coexist with relief that comes with being employed again. Re-entry is eased by supportive teams and managers, though flexibility often remains manager dependent.



*...It [first month back] was really crazy... I literally had to take therapy sessions before I go back to work. ...also learning to balance everything and knowing everything is going to be okay, [take] one day, one step at a time. ...finding the voice and telling me that I'm a good mom. ...we tend to guilt trip ourselves a lot because of our kids.*

**- G7, 30-49y/o Successful Returner, ≤2 years break (non-PMET)**

## How does the RTW journey differ across returner profiles?

The five milestones provide a common structure, but women did not experience them in the same way. Life stage, length of career break, occupational profile, ongoing caregiving responsibilities and RTW outcome shaped where women encountered the greatest friction, what helped them progress and what they needed to remain employed.

The following 14 profiles bring these differences together, showing the distinct patterns, pressure points and support needs that emerged across the RTW journey.

| Profile lens                       | Distinctive RTW pattern                                                                                                                                                           | Suggested intervention                                                                                                                                                                                                            |
|------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Successful returner                | <ul style="list-style-type: none"> <li>Warm networks often converted readiness into employment</li> <li>Some returned through salary, seniority or role trade-offs</li> </ul>     | Build ready networks while ensuring access to well-matched opportunities with sustainable working arrangements.                                                                                                                   |
| Aspiring returner                  | <ul style="list-style-type: none"> <li>Often work-ready but stalled at applications or interviews</li> <li>Few responses and little feedback</li> </ul>                           | Provide active employer brokerage through career coaches or recruiters who can identify candidates' strengths, help them present themselves effectively, connect them to suitable opportunities and provide application feedback. |
| PMET                               | <ul style="list-style-type: none"> <li>Generic coaching and introductory training had limited value</li> <li>Greater concern over industry fit, seniority and salary</li> </ul>   | Provide sector-informed advisers, specialist recruiters and appropriate-level roles that correspond to their skills and experiences.                                                                                              |
| Non-PMET                           | <ul style="list-style-type: none"> <li>Practical CV and interview support was more readily valued</li> <li>Hours, location, salary and job stability drove suitability</li> </ul> | Develop practical employment pathways that link training directly to suitable jobs, with predictable schedules and clear opportunities for progression.                                                                           |
| Short break returner (<2 years)    | <ul style="list-style-type: none"> <li>Skills and networks generally remained current</li> <li>Employer access and role fit mattered more than retraining</li> </ul>              | Prioritise matching, employer introductions and workable flexibility over broad-based retraining and coaching.                                                                                                                    |
| Mid-term returner (2-5 years)      | <ul style="list-style-type: none"> <li>Confidence, networks and skills currency began to weaken</li> <li>Women broadened their search or selectively upskilled</li> </ul>         | Combine targeted skills renewal with sector-specific matching and ready access to employer network.                                                                                                                               |
| Extended break returner (>5 years) | <ul style="list-style-type: none"> <li>Skills changes and weakened networks became more pronounced</li> <li>Re-entry could require rebuilding or changing direction</li> </ul>    | Link retraining to vacancies, paid work experience and structured onboarding.                                                                                                                                                     |
| Mature returner                    | <ul style="list-style-type: none"> <li>Age and career-break penalties could compound</li> <li>Work also offered purpose, routine and social connection</li> </ul>                 | Support age-inclusive hiring and practical recognition of prior experience.                                                                                                                                                       |

|                               |                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                    |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Younger returner              | <ul style="list-style-type: none"> <li>Caregiving and career-building pressures often coincided</li> <li>Concerned about longer-term pay and progression penalties</li> </ul>                                             | Accommodate caregiving without undermining career development or earning potential.                                                                                                                                                                                                                                |
| First time mother             | <ul style="list-style-type: none"> <li>Return timing was closely tied to childcare stability</li> <li>Greater uncertainty around combining work and motherhood</li> </ul>                                                 | Provide formal and consistently applied flexible arrangements, such as flexible start and end times, or WorkFrom Home (arrangement where an employee performs their work from home instead of the workplace) options, over ad hoc approvals, alongside gradual onboarding and support for childcare contingencies. |
| Mother with multiple children | <ul style="list-style-type: none"> <li>More aware of what arrangements were realistically workable</li> <li>Faced cumulative scheduling and caregiving demands</li> </ul>                                                 | Align workload with agreed hours and strengthen team and manager support.                                                                                                                                                                                                                                          |
| Eldercare caregiver           | <ul style="list-style-type: none"> <li>Care intensity and duration were less predictable</li> <li>Fixed return timelines and rigid schedules were difficult</li> </ul>                                                    | Provide adaptable flexibility, caregiver leave and adjustable working hours.                                                                                                                                                                                                                                       |
| Women in SME/local enterprise | <ul style="list-style-type: none"> <li>Flexibility was negotiated case by case and often depended on employer goodwill</li> <li>Lean staffing made absences more visible and difficult to absorb</li> </ul>               | Equip SMEs with practical flexible-work models and temporary staffing support so flexibility does not unduly burden the team or business.                                                                                                                                                                          |
| Women in MNC/large enterprise | <ul style="list-style-type: none"> <li>Formal flexibility policies were more established, but access varied by manager and team</li> <li>Fear of judgement or career penalty led some women to limit their use</li> </ul> | Strengthen manager accountability and safe feedback channels so formal flexibility can be used consistently without career disadvantage.                                                                                                                                                                           |



# SUCCESSFUL RETURNERS

Women who stepped away from work and subsequently re-entered paid employment.

Once their circumstances eased, financial needs and the desire for independence and purpose drew them back, often with referrals helping turn readiness into employment.



...can't demand for higher pay. They [employers] will be like, "Oh, but you took a career break." ...I had to compromise. I had to agree to a salary range that was not up to my expectation, but I had to go for it because I was exhausted... 6 months. ...just applying... not hearing anything back.

- G1, 1<sup>st</sup>-time mother 24-32y/o, RTW P1Y (PMET)

## THE COMEBACK PLAN

**Readiness got her started; access helped her get in.**

Successful returners refreshed their skills and routines and, where necessary, stabilised caregiving arrangements. However, what often helped convert readiness into employment was visibility to employers – through former colleagues, friends, referrals or professional contacts.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(Usable without penalty)



**Salary**  
(Reflects skills and experience)



**Sustainable workload**  
(Reasonable hours and expectations)

### RTW JOURNEY PATTERN

Mixed, often opportunity-enabled: Warm referrals, internal pathways and flexible employers frequently shortened the route into employment.

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**Returning was possible but often on compromised terms.**

Many accepted lower pay, reduced seniority or a lower designation (downskilling) in exchange for predictable hours and lower stress. Once employed, they still had to catch up on current systems, prove themselves quickly and rebuild routines around new responsibilities.

### WHAT WOULD HAVE HELPED

**1. Warm access, not another generic portal.**

Direct employer introductions, active job matching and access to hiring decision-makers could recreate the advantage of personal referrals. Formal transition arrangements, clearer onboarding and temporary leave buffers would also help women readjust during the initial return period.

**2. Flexibility must remain usable after the job begins.**

Sustainable returns require flexibility without career penalty, manageable workloads and realistic onboarding. Fair recognition of prior experience also helps prevent women from returning through roles that undervalue them.

### WHY IT MATTERS

**Getting a woman back into work is not enough if the return comes at the cost of her career value.**

Success should also consider the quality and sustainability of employment – whether her experience is recognised and whether she remains employed over time.

Legend

Primary pressure point  
Secondary pressure point



# ASPIRING RETURNERS

Women who stepped away from work and are actively seeking to re-enter paid employment.

Once their circumstances eased, financial pressures drew them back. They are ready and actively trying to return, but despite upskilling and seeking career support, suitable employment remains out of reach.



...AI transformation is huge... You don't know where to go, what you should do, upgrade, will it lead to somewhere. ...you wish there was an advisor to advise you, like a private banker style. ...I tried everything. SkillsFuture, robotics courses... this is actually a very, very quiet market.

- G20, 30-49y/o  
Unsuccessful Returner,  
>5 year break (PMET)

## THE COMEBACK PLAN

**She did the work to get ready; the door still did not open.**

Aspiring returners began their efforts once caregiving responsibilities had resolved. They took a broad, proactive approach: applying widely, upskilling, using career services, attending job fairs and tapping professional networks. Despite these efforts, she struggles to turn her preparation into interviews and suitable job offers.

## WHAT MATTERS MOST IN A JOB



**Role or skills fit**  
(A credible match)



**Job security**  
(Permanence over contract terms)

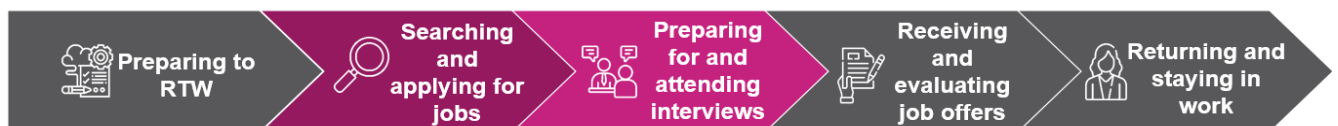


**Flexibility**  
(WFH and flexible timings)

### RTW JOURNEY PATTERN

Stalled at the application stage: low callbacks and slow employer responses prolonged search - the longer it drags on, the more urgency overtakes selectivity.

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**Readiness did not translate into opportunity.**

Aspiring returners were proactive, yet low response rates, opaque hiring processes and interview scrutiny meant these efforts rarely converted into suitable offers. Upskilling signalled readiness but rarely carried the same weight as working experience.

### WHAT WOULD HAVE HELPED

**1. A direct route from readiness to real opportunities.**

Combine tailored career coaching and job matching with paid re-entry pathways with credible routes to employment. Additionally, provide women with direct access to small-group networking with hiring decision-makers to open doors, alongside successful and fellow aspiring returners for peer learning and emotional support.

**2. Make the job workable once secured.**

Genuine flexibility backed by formal policies and a supportive workplace culture, where caregiving needs can be accommodated without judgement or career penalty – reinforced from leadership.

### WHY IT MATTERS

**The gap is not readiness, it is conversion.**

Urgency compounds the longer the search runs, so early conversion matters as much as access through better job matching and re-entry pathways linked to real, suitable vacancies, so readiness can translate into sustained employment.

Legend

Primary pressure point  
Secondary pressure point



## PMETs

Women with prior professional experience who stepped away from work and have either re-entered or are actively seeking to re-enter paid employment.

Financial pressures and the desire to resume their careers drew them back. They returned with experience and refreshed skills but often struggled to secure roles that recognised their previous seniority, capabilities and pay level.



...the very first question they will ask you is about your career break, and they will make you feel like you have lost touch. ...even though I have many years of experience with SAP. They were like, do you know it has evolved? ...they will have doubts, like, "Are you ready?"

- G10, 30-49y/o,  
Successful Returner,  
>5 year break (PMET)

### THE COMEBACK PLAN

**Protect the career that she had already built.**

They invested in industry-relevant upskilling and recognised certifications, and initially targeted roles that preserved their seniority, pay and career trajectory. Only when opportunities stayed limited did they widen their search.

### WHAT MATTERS MOST IN A JOB



**Salary**  
(Anchored to previous pay)



**Career progression**  
(Reclaiming professional standing)



**Flexibility**  
(Without career penalty)

### RTW JOURNEY PATTERN

Selective and multi-stage: role-specific assessments (e.g., case assessments) and longer hiring processes slowed conversion

### KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**A career break too often became a career reset.**

Despite their experience, PMET returners faced doubts about the currency of their skills, often leading to pay resets.

Once employed, long hours, caregiving demands and manager-dependent flexibility made work challenging.

### WHAT WOULD HAVE HELPED

**1. A pathway back at the right level.**

Targeted upskilling tailored to different career stages and seniority levels, complemented by industry-specific coaching, realistic interview preparation, active employer matching and returnships with clear conversion into suitable roles.

**2. Flexibility they do not have to fight for.**

Flexible work practices that are consistently applied, with clear channels to advocate for their caregiving needs without career penalty. Protected after-hours boundaries that preserve time for caregiving.

### WHY IT MATTERS

**Stepping away to care should not mean starting over.**

The opportunity is to help PMET women return at a level that recognises the experience they already have – and create workplace conditions that allow them to stay there.

#### Legend

Primary pressure point  
Secondary pressure point



# NON-PMET

Women with prior administrative or vocational experience who took a career break and have either re-entered or are seeking to re-enter paid employment.

Financial pressures drew them back. They returned with refreshed practical skills and greater openness to different roles but often struggled to find work with the flexibility and conditions needed to balance caregiving.



...some jobs you wouldn't know whether it's hybrid until you go there and ask them. ...I've had some friends who, it was listed as hybrid, the interviewer said it's hybrid, but once entered, his direct manager didn't want him to do hybrid. ...while it's written into his contract, but if you're new, it will look bad if you don't care about your direct boss.

- G19, 30-49y/o  
Unsuccessful Returner, 2  
- >5 year break (non-PMET)

## THE COMEBACK PLAN

**Prioritise what works, not necessarily what came before.**

Non-PMET women upskilled on job-ready skills, such as Excel, digital tools and role-specific training. They cast a wider net –considered different industries, part-time work and more practical roles if the hours, location and demands were more workable.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(Predictable working hours)



**Salary**  
(Covers everyday needs)

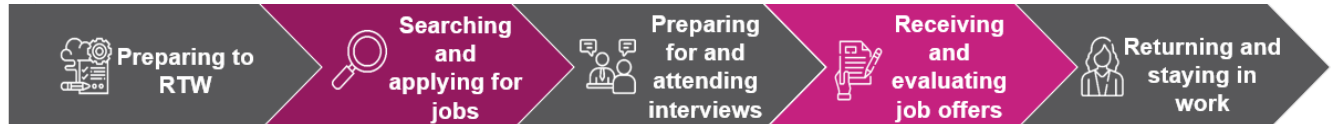


**Job security**  
(Permanence over contract terms)

### RTW JOURNEY PATTERN

Needs-led and practical: Income urgency was weighed against whether available jobs were workable

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**The job had to fit around life, yet too few did.**

Rigid shifts and little autonomy over urgent leave made work difficult to sustain alongside caregiving.

Upon return, added barriers include low response rates, age and caregiving bias, pay cuts, competition with foreign talent (e.g., F&B sector) and unclear job listings. For those in administrative roles, AI raised fears of being left behind as roles evolve.

### WHAT WOULD HAVE HELPED

**1. Short, practical training that leads somewhere.**

Job-ready training linked to real employers, including paid attach-and-train pathways with clear conversion into roles matched to women's skills and interests.

**2. Direct access to caregiving-compatible work.**

Personalised job matching, or transparent job portals that indicate genuine flexibility, including working hours, location and arrangements.

### WHY IT MATTERS

**More jobs are not enough if they are not compatible with everyday caregiver responsibilities.**

Help non-PMET women return to roles they can realistically sustain – through direct employer access to genuine caregiving-compatible work and practical training.

#### Legend

Primary pressure point  
Secondary pressure point



# SHORT-BREAK RETURNERS (<2 YEARS)

Women who took a short career break, typically to care for young children. They have either re-entered or are seeking to re-enter paid employment.

As caregiving arrangements stabilised, they began planning their return around childcare readiness. The challenge was finding flexible work that could adapt to the realities of early caregiving.



...if they can do special arrangement, certain days you work from home, certain days you come back office for meeting, after that, you go back. So long as the output is there. ...everyone would be more than happy to stay put. But for us, we had no choice. ...most company, they want everyone to come back to work in office. ...“I don’t see you, I don’t know whether are you responding”... mentality which is not right or healthy...

- G16, 30-49y/o Unsuccessful Returner, <2 year break (PMET)

## THE COMEBACK PLAN Build the return around caregiving.

Short-break returners timed their return mostly around childcare readiness and backup care, while exploring FWAs. While some refreshed their skills, others had little bandwidth to do so amidst caregiving demands.

## WHAT MATTERS MOST IN A JOB



**Career progression**  
(Protect momentum)



**Flexibility**  
(Work around caregiving logistics)



**Salary**  
(Match previous package)

### RTW JOURNEY PATTERN

Continuity-led: Recency of experience supported a relatively more direct route back

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**Care needs changed by the day; work did not.**

Last-minute childcare needs, exhaustion and mum-guilt collided with rigid workplace expectations. Where flexibility was offered, access varied by team or manager – making it difficult to know whether a role was truly caregiver-friendly until they joined.

### WHAT WOULD HAVE HELPED

**1. A direct route while experience is still fresh.**

Streamlined job matching and re-entry pathways can help them reconnect with suitable work quickly.

**2. A runway to settle back into work.**

Flexible start and end time, transitional WFH arrangements and a gradual ramp-up during the first few months.

### WHY IT MATTERS

**A short break should not become a long road back.**

The opportunity is to give short-break returners a more direct route back into employment while their skills and experience remain current, alongside the flexibility and care support needed to make that return stick.

#### Legend

Primary pressure point  
Secondary pressure point



## MID-TERM RETURNERS (2-5 YEARS)

Women who took a mid-length career break and have either re-entered or are seeking to re-enter paid employment.

As caregiving or health circumstances stabilised, they returned with refreshed skills and a willingness to broaden their options. However, the career gap began to shape how employers viewed readiness and how confident women were.



To know how to answer because we can already mentally expect they're going to ask why we take the break. And you know how we are going to contribute to the company... someone that can foresee all these questions. So if some help to, you know, delegate [answers to] those questions, things like the [tailoring employer-friendly] CV, it would be helpful.

- G19, 30-49y/o  
Unsuccessful Returner, 2 -> 5 year break (non-PMET)

### THE COMEBACK PLAN

**Lower barriers to getting a foot back in.**

Mid-term returners proactively upskilled, tapped on recruiters and professional networks, broaden applications and explored contract or lateral roles. Prioritising the need to rebuild recent experience, some were willing to accept lower pay or seniority temporarily.

### WHAT MATTERS MOST IN A JOB



**Role or skills fit**  
(Maintains career relevance)



**Flexibility**  
(Supports sustainable return)

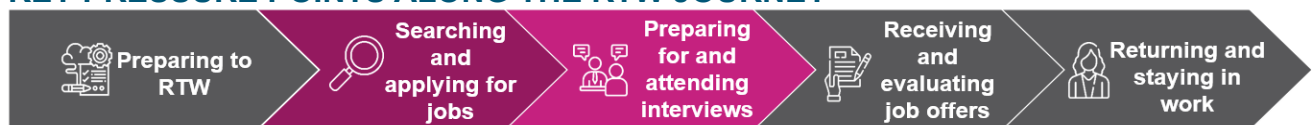


**Sustainable workload**  
(Calibrated for time away)

### RTW JOURNEY PATTERN

Increasingly pressured:  
Employer interest became harder to convert as the gap lengthened

### KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**The gap started speaking louder than the experience.**

Employers, especially in fast-paced sectors (e.g., finance, healthcare) scrutinised the currency of women's skills and experience, gradually eroding their confidence.

At the same time, the hiring process itself had changed without their knowledge – from conversational interviews to case studies, competency tests, leaving some underprepared.

### WHAT WOULD HAVE HELPED

**1. Coaching that helps women own the gap.**

Targeted support on how to frame career breaks, position transferable experience and prepare for current interview formats.

**2. A bridge back into real work**

Employer-linked placements with liveable pay and clear conversion opportunities.

**3. Matching that recognises what they can do.**

Personalised matching based on skills, experience and fit, with visibility over roles being pursued and feedback channels for women to shape their job search direction.

### WHY IT MATTERS

**A few years away should not erase years of experience.**

Help employers look past the gap and give women a way to prove they are still current – through targeted matching, real-work trials and credible re-entry pathways.

#### Legend

Primary pressure point  
Secondary pressure point



## EXTENDED-BREAK RETURNERS >5 YEARS)

Women who took an extended career break and have either re-entered or are seeking to re-enter paid employment.

After years away, returning was more than simply restarting the job search – returners rebuilt confidence, upgrade their skills and reconnect with a workplace that moved on.



*I look at the portal, some of them, they specifically mention they want a so-called “fresh grad salary range”. Although they don't mention the age expectation, we can sense they prefer younger candidates. ...they probably will also get suspicious that why do we have a long break? ...certain industry, after you leave for a while, they feel that you are not up to date anymore because there's a lot of policy change.*

**- G15, 50-65y/o Successful Returner, >5 year break (PMET)**

### THE COMEBACK PLAN Rebuild their professional footing.

Extended-break returners sought more comprehensive support – upskilling and retraining, tapping on career services, reactivating former networks and exploring part-time, contract or structured re-entry routes (e.g., Career Conversion Program) to regain recent workplace exposure.

### WHAT MATTERS MOST IN A JOB



**Role or skills fit**  
(Recognise transferable experience)



**Flexibility**  
(Secondary to securing any offer)

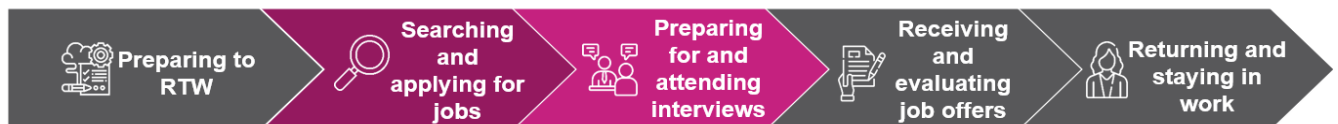


**Job security**  
(Lasting restart; wary of contract instability)

#### RTW JOURNEY PATTERN

Prolonged; career-gap scrutiny slowed access to interviews and offers

### KEY PRESSURE POINTS ALONG THE RTW JOURNEY



#### THE UPHILL BATTLE

**The longer the break, the greater the distance back.**

Years of experience risked being overshadowed by years away. Confidence loss, rapid technological and workplace change, outdated professional networks and age-related perceptions compounded one another, leaving women feeling increasingly disconnected from the labour market.

#### WHAT WOULD HAVE HELPED

**1. Rebuild confidence and capability together.**

Targeted technical retraining, confidence-building and mentorship for experienced returners – with clear pathways from training into employment through structured placement programmes.

**2. Someone alongside them through the return.**

Ongoing mentorship, peer communities and transition support that continue beyond returning to the workforce and into the first months back at work.

#### WHY IT MATTERS

**Years away should not erase years of experience.**

Reconnect experienced women to the labour market through pathways specifically designed for mature workers and extended-break returners – link training directly to employers, placements and continued support as they readjust to work.

#### Legend

Primary pressure point  
Secondary pressure point



# MATURE RETURNERS

Women aged 50 and above, as well as some mid-careerists whose seniority or career stage exposed them to age-related barriers when returning to work.

They returned with years of experience to offer, but age added another hurdle. Women could find themselves caught between roles – too experienced or costly for junior positions, yet too old for senior ones.



I thought I would get a simple clerk admin work, and it's not so common now. Yeah, all of a sudden – not even a receptionist job. All, all they outsource. Then sometimes ask those youngsters to do it, so it's the industry just simply changed.

- G12, 50-65y/o  
Unsuccessful  
Returner, >5 year  
break (non-PMET)

## THE COMEBACK PLAN

**Stay current and find another foot through the door.**

Mature workers refreshed digital and technical skills, pursued formal retraining and explored bridge or contract work to rebuild recent experience.

## WHAT MATTERS MOST IN A JOB



**Meaningful work**  
(Restore purpose and contribution)



**Job security**  
(Supports retirement adequacy)



**Accessible location**  
(Reduces physical strain)

## RTW JOURNEY PATTERN

Cautious and lengthy: Limited callbacks intensified concerns about age bias

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



## THE UPHILL BATTLE

**Experience became an asset that had to be translated into current relevance.**

Age compounded the career gap – perceptions that they were more costly, less adaptable or had a shorter career runway as compared to fresh graduates.

At the same time, hiring had moved on. Newer assessments and interview formats, while roles once familiar to had evolved with technological advances and AI.

## WHAT WOULD HAVE HELPED

**1. Support in translating experience to relevance.**

Age-inclusive job matching and re-entry pathways that assess capability over age or time away, with tailored skills refreshers and mentorship that build on existing experience rather than starting from scratch.

**2. Greater transparency – and employers willing to invest in mature workers.**

Clear information on salary, hours, flexibility and physical demands, alongside access to employers (e.g., dedicated job fairs, job portals) willing to hire for transferable strengths and support gaps through on-the-job guidance.

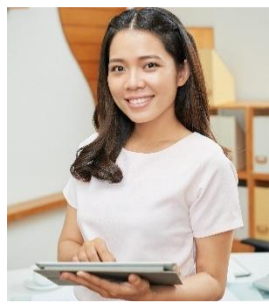
## WHY IT MATTERS

**Experience should be an advantage, not an age penalty.**

The opportunity is to keep mature returners visible, current and connected to employers – creating credible routes back that recognise what they already bring, without forcing them to restart at the bottom.

### Legend

Primary pressure point  
Secondary pressure point



# YOUNGER RETURNERS

Younger women who took a career break for caregiving and have either re-entered or are seeking to re-enter paid employment.

Their break often came before their careers were fully established, leaving them with less seniority, fewer professional networks and a less defined career trajectory to fall back on.



...mentorship and career coaching [are the most relevant to me]. Because I think after becoming a mom, [often feel a bit low hence] I'm not really keen on exploring new job opportunities. So probably having guidance on what will be most suitable to me would be very helpful. Okay, so I don't have to have to, jump, careers. ...but of course they have to be specific.

- G1, 1<sup>st</sup>-time mother 24-32y/o, RTW P1Y (PMET)

## THE COMEBACK PLAN

**Find a way back while figuring out what fits now.**

Younger women sought to resume their careers while navigating caregiving logistics, career ambitions and changing priorities simultaneously. Some prioritised immediately workable roles over exploring where they wanted their careers to go next.

## WHAT MATTERS MOST IN A JOB



**Career progression**  
(Protect long-term momentum)



**Flexibility**  
(For changes in life stage)

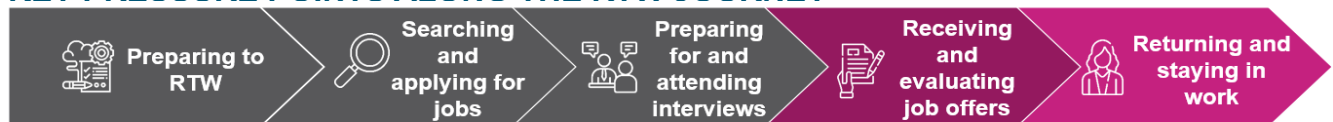


**Salary**  
(Match prior pay)

## RTW JOURNEY PATTERN

Momentum-led: Returning helped protect earnings and career progression, while life-stage needs shaped job choices

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



## THE UPHILL BATTLE

**Caregiving arrived before their careers had fully taken shape.**

The break came before women have built seniority, strong professional networks or a clear career trajectory – leaving them with less leverage and more likely to prioritise immediate employment over longer-term career fit and progression. Additionally, caregiving reshaped priorities and what they sought from work.

## WHAT WOULD HAVE HELPED

**1. Career direction, not just job-search support.**

Personalised guidance to help women reassess their strengths, ambitions and priorities. Additionally, connecting them to suitable opportunities that recognise transferable potential and offer a pathway for long-term career growth.

**2. Networks for women who did not have time to build their own.**

Mentorship and direct employer access that compensate for thinner professional networks and experience.

## WHY IT MATTERS

**An early career break should not become a permanent career setback.**

The opportunity lies in helping younger women regain direction early – connecting them to mentors, employers and suitable career pathways before a temporary interruption begins to shape their longer-term earning and progression potential.

### Legend

Primary pressure point  
Secondary pressure point



# FIRST-TIME MOTHERS

Women who took a career break primarily to care for their first child and are navigating their first return to paid employment.

Returning meant two transitions at once: rebuilding confidence as a worker, while adjusting to a new identity and responsibilities as a working mother.



These are all the moms who are ready to go in. But here we are begging, please give me, give me. But actually they can give us, but give us in the way that helps us to transit. That means give us 3 days off, 2 days, it's a transition, but we will work very hard for the 2 days, we promise.

- G3, 1<sup>st</sup>-time mother  
24-40y/o, RTW P3Y  
(non-PMET)

## THE COMEBACK PLAN

Figure out how works fits into a new motherhood reality.

Women often timed their return around childcare readiness, applied across available opportunities and refreshed their skills where time allowed. Prior to returning, they were working through fundamental question: "Can I manage being both a mother and a worker?"

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(Around infant care needs)



**Sustainable workload**  
(Energy for caregiving)

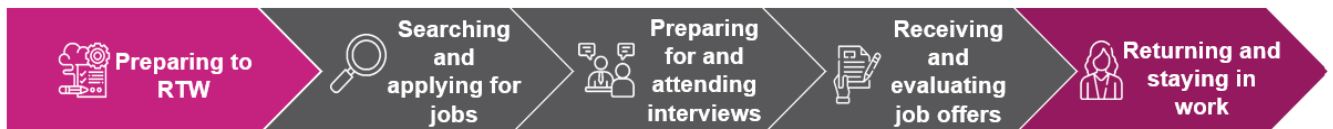


**Salary**  
(Reclaiming financial independence)

## RTW JOURNEY PATTERN

Care-stability-led: Return became feasible once dependable infant care arrangements were established

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



## THE UPHILL BATTLE

The first return can feel like two full-time jobs.

Women often left as flexibility did not always work in practice – scrutiny over necessary medical leave, and flexible arrangements that did not reduce work or caregiving load.

Returning added another layer of strain – confidence loss and interview rustiness before re-entry, followed by fatigue of switching between “work” and “mum” mode.

## WHAT WOULD HAVE HELPED

1. A runway back, not an immediate return to 100%.

A gradual ramp-up of FWAs that include phased responsibilities, flexible hours and transitional WFH arrangements.

2. More support for the emotional transition.

1-to-1 check-ins, confidence-building and coaching to help women navigate guilt, anxiety and the identity shift of returning.

3. Workplaces designed for the realities of motherhood.

Breastfeeding facilities, usable family-friendly policies, and flexible maternity/extended leave that support physical recovery and caregiving without judgement and career penalty.

## WHY IT MATTERS

The first return can shape whether working motherhood feels possible.

Give first-time mothers the confidence, practical support and workplace conditions to navigate the parenthood transition successfully – so becoming a mother does not become the point at which they lose their foothold in their careers.

### Legend

Primary pressure point  
Secondary pressure point



# MOTHERS OF MULTIPLE CHILDREN

Women with two or more children who took a career break around the birth of their youngest child, often while managing the needs of their older children.

Having previously balanced paid employment with motherhood, they found it difficult to sustain employment as their caregiving responsibilities increased.



Initially my first kid, in-laws helped. Then there were some issues, so we decided to do it on our own, me and my hubby. Then realised like during the maternity leave, it was quite a struggle... going back to work seems quite impossible. ...putting infant care, not very keen because I've heard stories of how they, how they all fall sick.

- G5, 2<sup>nd</sup>-time mother  
24-40y/o, RTW P1Y  
(non-PMET)

## THE COMEBACK PLAN

**Make the job fit the realities of family life.**

Mothers of multiple children secured childcare or helper arrangements, screened roles more carefully for practical fit and were more explicit about the flexibility they required.

Some considered lower-responsibility roles where their previous working arrangements were no longer sustainable.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(Guaranteed, without career penalty)



**Supportive culture**  
(Urgent leave without judgement)



**Sustainable workload**  
(Avoid overload that led them to leave)

## RTW JOURNEY PATTERN

Pragmatic and care-contingent: Familiarity with returning was offset by the logistics of managing multiple children

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**More children meant less room for work to be inflexible.**

Women's ambition did not disappear – sustainability became priority. Multiple schedules, school drop-offs, and illnesses created more points where work and caregiving collided. Standard leave provisions were insufficient.

Even after securing a role, flexibility remains precarious – fear that taking leave might make them appear less committed, or burden colleagues.

### WHAT WOULD HAVE HELPED

**1. Flexibility built into the job, giving women room to recalibrate without derailing their career.**

Predictable working hours, reliable team coverage and less dependence on individual manager discretion. Enable women to temporarily scale back, with a clear pathway to scale up again.

**2. Care provisions that reflect the realities of raising multiple young children.**

Childcare leave and workplace support that better recognise accumulated caregiving demands across children and as children grow older.

### WHY IT MATTERS

**Women should be able to scale work around caregiving without trading-off their careers.**

Create more adaptable job structures that recognise how caregiving changes over time – allowing mothers to adapt how they work without having to step out of the workforce.

#### Legend

Primary pressure point  
Secondary pressure point



# CAREGIVERS OF ELDERLY

Women who took a career break primarily to care for ageing parents or family members and have either re-entered or are seeking to re-enter paid employment.

Eldercare often has no predictable end point – returning meant finding work that could accommodate caregiving that may remain ongoing and unpredictable.



My dad had dementia... in dementia, when they flare up, it can be anytime, anytime, even middle of the night. ...taking a lot of leisure leave. To the point that you can't even explain to your employer... the situation is already at a point like, [the bosses said] it's better you go because we are also experiencing a merger at that time.

- G13, 50-65y/o  
Successful Returner, 5 year break (PMET)

## THE COMEBACK PLAN

**Return when care becomes manageable.**

Caregivers of elderly often waited until care stabilised through domestic helpers, formal care or other arrangements. Where caregiving continued, some deliberately sought less demanding roles to preserve capacity for care.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(To respond to care emergencies)



**Supportive culture**  
(Understand continuing eldercare)

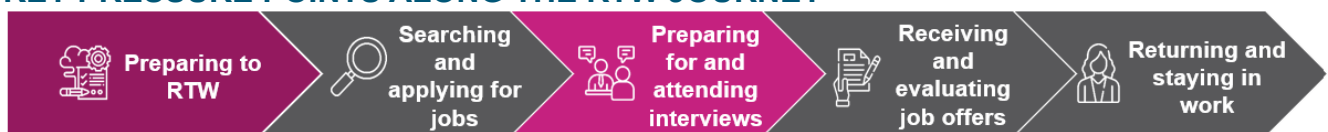


**Job security**  
(Withstand changing care needs)

## RTW JOURNEY PATTERN

Care-contingent and open-ended: Return depended on care stabilising, being shared or ending altogether

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**The care may stabilise, but it rarely disappears.**

Unpredictable medical needs and ongoing care coordination made fixed flexibility and standard leave entitlements difficult to rely on.

Upon return, women could also face scrutiny whether caregiving was truly “resolved”, alongside the skills, confidence and career penalties of a prolonged break.

### WHAT WOULD HAVE HELPED

**1. Flexibility that moves with care needs.**

Responsive flexibility, and dedicated eldercare leave for urgent caregiving needs.

**2. Care infrastructure that supports employment.**

Affordable care aides, medical transport and accessible formal care to support eldercare caregivers.

**3. A route back that does not penalise ongoing care.**

Caregiver-specific support including dedicated job portals, employers that recognise eldercare without treating it as a risk, and roles with genuine flexibility for ongoing care needs.

## WHY IT MATTERS

**Caregiving does not need to end for a career to restart.**

The opportunity is to make work and eldercare sustainable alongside each other, rather than requiring women to resolve caregiving before they can meaningfully return to work.

### Legend

Primary pressure point  
Secondary pressure point



# WOMEN IN SME/LOCAL ENTERPRISES

Women returning to, or who were from smaller organisations where flexibility was shaped by business capacity and individual employer goodwill, not formal policies.

Here, the challenge was more structural: lean teams could make even willing employers struggle to accommodate caregiving needs.



More flexibility [could have helped me]. ...How I wish I can take a sabbatical, 6 months, after I look after my family, my mom's good enough, I can come back again. But then, because it's a small company I'm working with, and then they have limited resources, they don't have the funds, they don't have the ability to provide such flexibility. It's either you leave and then they find a replacement immediately.

- G17, 30-49y/o  
Unsuccessful Returner, <2 year break (non-PMET)

## THE COMEBACK PLAN

**Make it work within what the business could accommodate.**

Women often relied on supportive bosses, used annual leave or managed caregiving needs themselves rather than requesting flexibility that could burden a lean team.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(To respond to care emergencies)



**Sustainable workload**  
(Respects agreed boundaries)



**Supportive culture**  
(A manager who understands)

### RTW JOURNEY PATTERN

Negotiation-led but discretionary: Direct discussions could enable flexibility, but arrangements were less formal or dependable

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

**When every person counts, flexibility can feel like someone else has to pay for it.**

Lean staffing meant absences could directly affect colleagues and operations, creating peer guilt and managerial friction. Without formal structures or additional capacity, flexibility could become an all-or-nothing choice.

### WHAT WOULD HAVE HELPED

#### 1. Help SMEs fund temporary caregiving cover.

Provide government subsidies for contract or fractional staff while employees are on extended caregiving/ maternity leave, making flexibility easier for lean teams. Practical FWAs models and playbooks can be created, tailored to SMEs.

#### 2. Make caregiving sabbaticals workable for SMEs.

Provide SMEs with simple return-to-work frameworks and incentives for employers that retain and reintegrate caregivers, so temporary care needs do not become permanent workforce exits.

### WHY IT MATTERS

**Flexibility cannot depend on goodwill alone.**

The opportunity is to give SMEs the capacity and tools to support caregiving without penalising either the employee or the business.

#### Legend

Primary pressure point  
Secondary pressure point



# WOMEN IN MNC/LARGE ENTERPRISES

Women returning to, or who were from larger organisations where formal maternity and flexible work policies were already in place.

The challenge was less about whether flexibility existed, and more about whether women could use it without judgement or career penalty.



My company [a Nordic MNC] has work from home policy. It's also not really policy because at the end of the day, it is up to the boss, but my boss never allowed me to work from home. Whole team, 7 of us. I want to keep my job, so I'm okay to go into office, but it's very bad for mothers. ...other teams are able to use the work from home except us.

- G10, 30-49y/o  
Successful  
Returner, >5 year  
break (PMET)

## THE COMEBACK PLAN

Use the flexibility already on paper.

Flexibility became a core requirement for sustaining work alongside caregiving, but its actual use often remained dependent on individual managers despite formal maternity, WFH and FWAs policies.

## WHAT MATTERS MOST IN A JOB



**Flexibility**  
(A formal, enforced policy)



**Supportive culture**  
(FWAs policies work across teams)

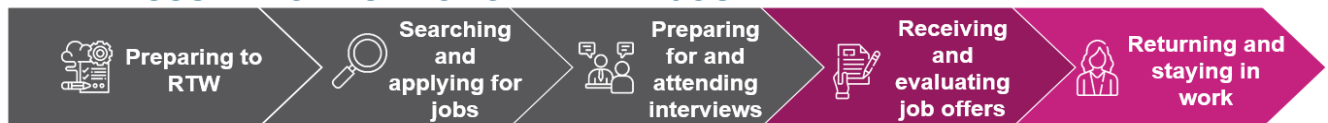


**Job security**  
(Established employers feel more secure)

## RTW JOURNEY PATTERN

Policy-enabled but manager-dependent: Formal arrangements supported return, but the experience varied by team

## KEY PRESSURE POINTS ALONG THE RTW JOURNEY



### THE UPHILL BATTLE

Policy on paper did not always mean flexibility in practice.

Manager discretion, presence-driven cultures and unchanged workloads could make women self-limit their use of flexibility.

Using flexibility for caregiving duties could also carry reputational risk, with concerns that using entitlements would signal lower commitment or affect progression.

### WHAT WOULD HAVE HELPED

**1. Enforce flexibility, not just offer it.**

Set clear expectations for managers to approve and manage FWAs fairly, rather than leaving access to individual discretion.

**2. Create safe feedback loops without career consequences.**

Give women confidential channels to flag internally when flexibility is discouraged or inconsistently applied – without fear of affecting appraisals or progression.

**3. Reward employers that make flexibility work.**

Tie grants or employer recognition to evidence that employees can use FWAs without being disadvantaged in performance ratings or career progression.

### WHY IT MATTERS

Having the policy is not enough if using it comes at a cost.

The opportunity is to close the gap between what organisations offer and what women feel they can use through stronger guardrails that ensure policies are implemented in practice, and incentives that encourage uptake.

Legend

Primary pressure point  
Secondary pressure point

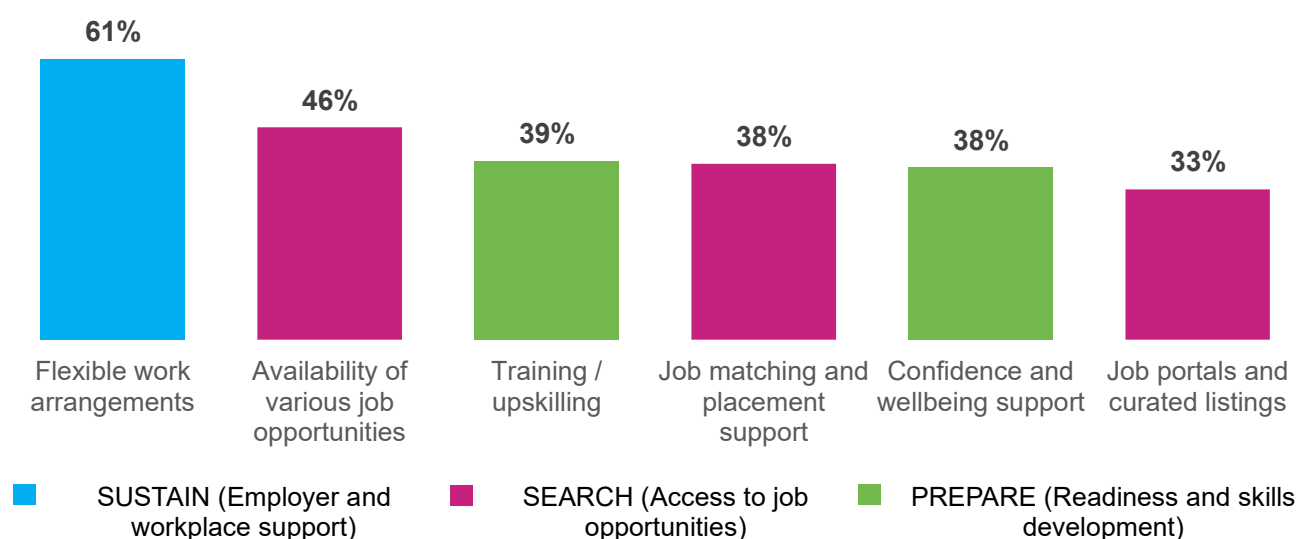
These profiles show that there is no single pathway back to work.

## ***Women's needs vary with the length of their career break, occupational level, age, caregiving responsibilities and workplace context.***

These factors shape where women encounter difficulty and which forms of support are most relevant to them.

**Across women with different life journeys, the greatest needs are: access to suitable job, suitable opportunities and work arrangements that can be sustained alongside personal responsibilities.**

Women need support across the full RTW journey—not only to prepare for work, but also to translate their readiness into suitable employment and sustain work alongside ongoing responsibilities.



**Figure 4:** Women's RTW support needs

Across the 502 women polled, two needs stood out: access to suitable work and the ability to sustain it. Flexibility was the top mentioned support need because an opportunity is only viable if it works alongside women's responsibilities.

More targeted forms of support outside the top six include employability training (30%), placement programmes (27%), attach-and-train programmes (26%), networking and peer support (22%), and career coaching and mentorship (22%). These may become more relevant when women need to change direction, rebuild their readiness or return through a supported transition.

What women expect from these forms of support, and who values them most, varies across different stages of the RTW journey.

### **1. Work must be manageable in practice**

Flexibility was understood as the practical ability to remain employed alongside caregiving, not simply the presence of a workplace policy.

**More salient among:** Women currently on a career break (73%) and women aged 60+ (73%).



*If they can do a special arrangement... certain days you work from home, then certain days you come back [to the] office... so long as the outcome is there, everyone would be more than happy to stay put.*

**- G16, 30-49y/o, Unsuccessful Returner, <2 year break (PMET)**

## 2. Access must lead to suitable opportunities

Women wanted more than a wider pool of vacancies. They sought opportunities that matched their experience, level and practical circumstances.

**More salient among:** Women currently on a career break placed greater emphasis on the availability of job opportunities (58%). PMETs were also more likely than non-PMETs to prioritise job opportunities (48% versus 33%) and matching support (40% versus 27%), reflecting their stronger concern with finding appropriately levelled roles that recognise prior experience.



*My job search is very narrow because... I want to specialise in healthcare. And also the seniority that I'm looking at... the opportunities out there [are] not that much.*

**- G18, 30-49y/o, Unsuccessful Returner, 2-5year break (PMET)**

## 3. Preparation must have a destination

Training and readiness support were judged partly by whether they created a credible route into relevant employment, rather than by course completion alone.

**More salient among:** Non-PMETs placed relatively greater emphasis on training and upskilling (44%) and employability training (36%). Directionally, training was also more prominent among women returning after two to five years (52%), while employability training was highest among those returning after five years or more (47%). This suggests that practical rebuilding becomes more important when women have a less direct route back into employment.



*After your training, do you really secure that position or that kind of job or not? This is also one problem.*

**- G14, 50-65y/o, Successful Returner, >5year break (non-PMET)**

These support needs provide a demand-side benchmark for assessing whether Singapore's existing RTW support is visible, accessible and sufficiently connected to suitable employment.

Note. Findings for women aged 60+ (n=33), non-PMETs (n=45), and women returning after breaks of two to five years (n=23) or five years or more (n=19) should be treated as directional due to small sample size.

## EXISTING RTW SUPPORT AND INITIATIVES

### **Singapore has a substantial base of support, but it does not yet form a coherent RTW pathway.**

Singapore already has a broad base of government, Labour Movement, non-profit and employer-led support. Public initiatives provide career guidance, training subsidies, job matching and structured career-conversion pathways. The herCareer initiative brings many of these resources together, while Career Conversion Programmes provide employer-supported training across around 30 sectors. For mature workers, the Mid-Career Pathways Programme offers four- to six-month attachments with government co-funding and an opportunity to be converted to a full-time role with the host organisation if performance is satisfactory. The Tripartite Guidelines on Flexible Work Arrangement Requests also establish a formal process for employees to request flexibility.

The caregiving environment is also set to strengthen following National Day Rally 2026. Announced enhancements include more childcare leave for parents with children aged 12 and below, with entitlements increasing according to the number of children and the government covering the cost of child-related leave. Further measures will progressively reduce preschool fees, extend full preschool subsidies regardless of the applicant's working status, and expand preschool and student-care capacity. These measures address some of the practical constraints affecting women's ability to return and remain in work, although implementation details and timelines are still being developed.

Outside government, the landscape scan identified 33 initiatives delivered by 26 organisations, led by the private sector (46%) and social service agencies (31%), with contributions from public institutions (12%), the Labour Movement and social enterprises (8% combined) and non-profit organisations (3%) (Appendix 4). As Singapore's Labour Movement, NTUC anchors much of this ecosystem through e2i, its employment and employability arm, which serves the broader Singaporean workforce across life stages and career needs — women on a career break being one segment among many. Within this remit, NTUC and e2i offer career coaching, resume and interview support, job matching, mentorship and returner-specific programmes such as NTUC Women and Family's C U Back at Work (CUB) programme, which combines redesigned jobs, training, flexibility and progression pathways. Women-specific providers such as Mums@Work and Career Navigators complement this with flexible job listings, mentoring, skills training, employer campaigns and professional networks more narrowly tailored to caregiving contexts. Details of available RTW initiatives can be found in Appendix 4.

The issue, therefore, is not the absence of support. It is whether existing support is sufficiently connected, targeted and close enough to an actual job opportunity. Women may still need to navigate separate providers for training, coaching, job search and placement, without a clearly defined route from preparation to suitable and sustained employment.

### **Women-specific initiatives focus on preparation to RTW but offer fewer direct routes into employment.**

Women-specific initiatives are generally well positioned to understand the personal and caregiving context of returning to work. However, their provision is concentrated at the earlier stages of the journey. Among the 20 women-only initiatives identified, 75% offered coaching or mentorship and 55% offered technical, digital or vocational training. By comparison, only two provided job matching or placement support, while only two offered structured paid placements.

Gender-inclusive initiatives were more likely to provide job matching, placements, flexible-work opportunities and employer-facing support. More intensive end-to-end provision was also found

among programmes serving clearly defined vulnerable groups (e.g. low income, health-related, mental health reasons) but these were commonly gated through referrals, assessments or eligibility criteria.

Women who do not meet vulnerability criteria may therefore receive coaching, training or community support without an equally structured pathway into suitable employment. Caregivers were also frequently named as a target group without programmes consistently distinguishing between childcare, eldercare and sandwich-generation responsibilities, even though these create different return timelines and workplace constraints.

## Women valued existing resources but questioned whether they moved them closer to employment.

Among the 502 women polled, only around two in five know where to find the support they need to prepare for a return to work.

Widely available services such as SkillsFuture, general job portals and SWDA or NTUC's e2i support were relatively well recognised. Rather, women had less visibility of which services suited their circumstances, particularly women-specific platforms, structured placements and returner-specific pathways.

Additionally, availability did not necessarily translate into usefulness. Women generally valued the affordability, guidance, practical refreshers and reassurance provided by existing services. Their reservations were less about support being unavailable and more about conversion: whether it improved their visibility to employers, generated interviews and led to suitable employment.

The findings across the main support types are summarised below.

| Existing support                                     | What women valued                                     | Areas for improvement                                                                         |
|------------------------------------------------------|-------------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Training and upskilling</b>                       | Affordable skills renewal and exploration.            | Course relevance and certification did not consistently translate into employer interest.     |
| <b>Career coaching and application support</b>       | Direction, practical refreshers and confidence.       | Value declined when advice lacked industry knowledge, personalisation or employer access.     |
| <b>Job portals including women-focused platforms</b> | Greater visibility of vacancies and flexible roles.   | High usage produced limited responses; suitable roles remained difficult to identify.         |
| <b>Job matching and placement support</b>            | Potential to reduce self-directed searching.          | Recommendations, role compatibility, follow-up and employer responsiveness were inconsistent. |
| <b>Structured re-entry pathways</b>                  | Real-work exposure, onboarding and skills rebuilding. | Awareness and availability were low; pay, role quality and conversion remained concerns.      |

Across support types, the fit with women's RTW challenges was uneven. Overall, only two in five of the 299 women in our poll who had taken or were currently on a career break felt that the available support was well matched to their needs. The qualitative focus group discussions suggest that support was strongest in helping women prepare, but became less relevant when they needed employer access, suitable placement or support to sustain their return.

Training and coaching remained useful when they addressed a clearly identified skills or positioning gap. Their value was weaker when courses were too general, coaches lacked sector knowledge or participants were left to resume applying independently after completing the support.

Similarly, job portals increased the visibility of vacancies but did not necessarily improve application responses or help women identify genuinely suitable roles. Job matching and structured placements came closer to what women wanted because they could provide direct access to employers and current work experience. However, awareness and availability were limited, while concerns remained about role fit, pay, meaningful responsibilities and conversion prospects.

The findings therefore do not suggest that preparation support is unnecessary. Rather, readiness support delivers diminishing value when it is not followed by employer access, role-specific opportunities and support through the transition back to work.

### The principal gap lies between “work-ready” and “hired”, and between “hired” and “able to stay”.

Women’s limited confidence in the adequacy of existing RTW support reflects four recurring gaps across the pathway:

1. **Women must still assemble their own RTW pathway.** Support is fragmented across training, coaching, job search and placement, with no clear end-to-end route.
2. **Work-readiness is not sufficiently connected to hiring.** Courses and coaching may prepare women, but rarely provide direct employer access, interviews or clear routes into suitable roles.
3. **Support does not adequately reflect different return journeys.** Women receive broadly similar support despite differences in break length, caregiving responsibilities, prior seniority and whether they are returning to a familiar field or changing careers. The National Day Rally (NDR) 2026 enhancements begin to recognise differences in family size and children’s ages through more differentiated childcare leave and care support. RTW services could build on this direction by tailoring employment pathways, particularly for non-PMET and mid-to-senior returners.
4. **Support thins out once employment begins.** Sustained returns also depend on structured onboarding, predictable schedules, workloads aligned with agreed hours, supportive managers and transition-period follow-up—conditions not consistently built into RTW support.



The next step is not simply to add more programmes. It is to connect existing capabilities around different returner needs, real employer demand and sustained employment. These gaps also provide the basis for examining global models: the most relevant practices are those that connect tailored support to actual opportunities and carry employer accountability beyond placement.

## Global models show the value of bringing the job opportunity into the programme.

The global landscape scan identified 35 comparator initiatives across nine markets: Australia, Canada, India, Ireland, Malaysia, South Korea, the United Arab Emirates, the United States and the United Kingdom (Appendix 6). The more distinctive models go beyond preparing women to apply by connecting tailored support directly to committed employers, real opportunities and sustained employment. Rather than treating training, placement and retention separately, they integrate vacancies, work experience and transition support into a clearer end-to-end pathway.

1. **Tailored pathways can still operate as a connected system.** Australia's *NSW Return to Work Pathways Programme* commissions specialist providers to serve women facing different barriers, while South Korea's *Saeil Centres* connect counselling, training, placement and follow-up through a national network.
2. **Employer readiness is developed alongside returner readiness.** Australia's *Career Revive and Supported Returner Program* help employers redesign recruitment, onboarding and workplace support, while returners receive paid experience, coaching, training and mentoring.
3. **Cross-company cohorts create scale within a sector.** The *UK Diversity Project* pools employers in the investment and savings sector, providing returners with paid placements and cohort support while preparing participating employers to recruit returners more inclusively.
4. **Intermediaries make opportunities visible while building employer capability.** *Path Forward* and *Career Returners* do more than list programmes: they consolidate returner-specific opportunities, connect returners to participating employers and help organisations design supported hiring pathways.
5. **Government can shape both demand and accountability.** *Return Utah* uses public-sector hiring to create mid-level re-entry opportunities, while Malaysia's *TalentCorp Career Comeback Programme* links employer support to the recruitment and retention of women returners.

Closing the RTW gap requires more than expanding training or coaching. It requires an infrastructure that connects tailored support, visible opportunities, employer commitment and post-hire accountability.

## For Singapore, the opportunity is to connect and deepen what already exists, not build another standalone programme.

Much of the required capability already exists across SWDA, e2i, social-service agencies, women-focused organisations and participating employers. Singapore's next step should be to turn a collection of initiatives into a more coherent pathway from readiness to employment and sustained return. Six priorities emerged:

### 1. Connect readiness directly to employers

Training and coaching should culminate in a defined next step—an employer introduction, interview, paid attachment or supported-hiring opportunity. Programme success should be assessed by conversion, not participation alone.

### 2. Differentiate pathways by returner need

Short-break returners may need access more than retraining; long-break returners may require skills renewal and supported work exposure; PMETs need industry- and seniority-informed support; non-PMETs need practical training tied to viable jobs; and ongoing caregivers need roles designed around predictable and emergency care demands.

### 3. Scale structured, paid re-entry beyond selected white-collar sectors

Singapore already has career-conversion and attachment mechanisms that can provide the foundation. The opportunity is to extend returner-specific placements across more employers, seniority levels and occupational groups, including non-PMET roles with credible progression.

### 4. Make returner-friendly employment more visible and verifiable

A consolidated channel could identify employers offering suitable return pathways and show what “flexible” means in practice, such as expected hours, work location, workload, salary range and whether flexibility is available from the start. Existing recognition schemes or employer signals could also be made more salient and easier for returners to use when evaluating opportunities.

### 5. Support the first months back, not only the point of hire

Structured onboarding, manager preparation, mentorship, transitional leave buffers and post-placement check-ins could reduce early attrition. Employers should also ensure that flexible or part-time arrangements do not quietly restrict progression or leave women carrying full-time workloads on reduced hours.

### 6. Measure whether women return well

Evaluation should move beyond enrolment and job placement to include interview conversion, role and skills fit, salary, use of flexible arrangements, retention at six and 12 months, and subsequent progression.

These priorities shift the focus from delivering more standalone services to building a connected RTW pathway.

## Delivering a connected RTW pathway requires shared ownership.

Women’s RTW support is a shared responsibility: government establishes the enabling conditions, employers translate them into workplace practice, and intermediaries connect women to suitable opportunities and decision-makers.

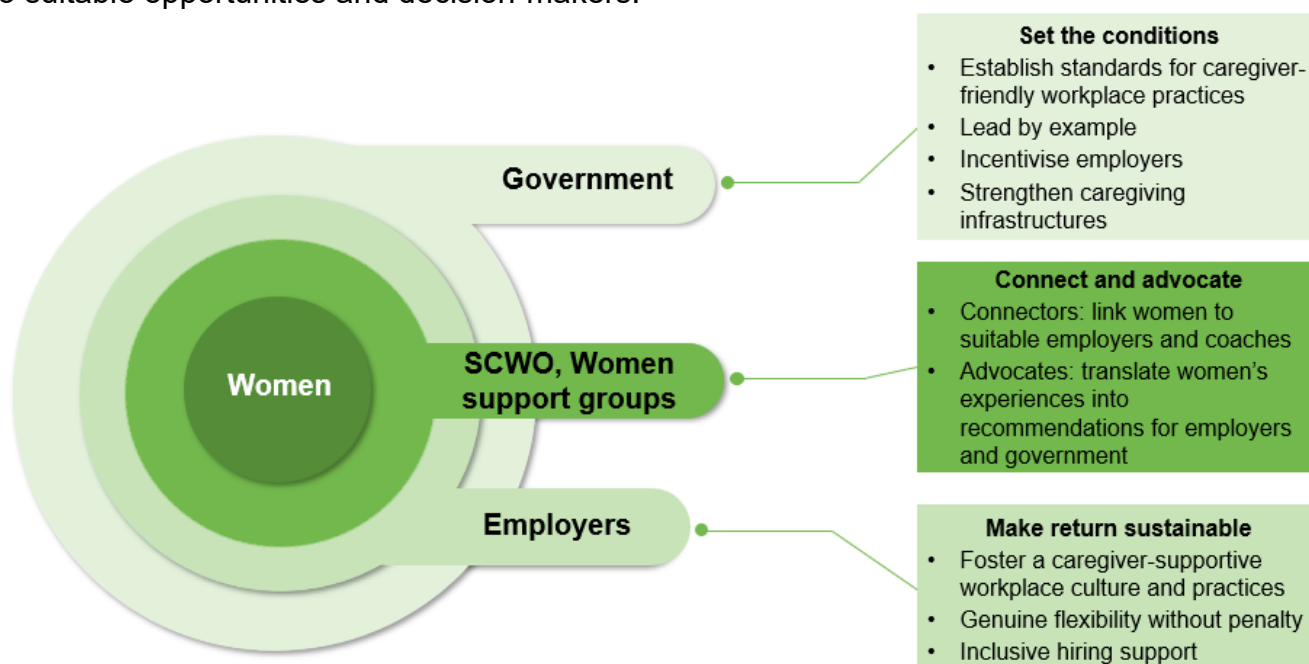


Figure 5: Stakeholders Supporting Women’s Return to Work

## Government: Set the enabling conditions

Government is the main system-level enabler. Its role extends beyond direct caregiving support to establishing workplace standards, leading by example and shaping employer participation.

- **Establish standards for returner- and caregiver-friendly workplaces.** Build on existing flexible-work guidelines with clearer expectations around career-break-inclusive hiring, structured onboarding, manageable workloads and consistent access to flexibility.
- **Lead by example.** The public sector could demonstrate good practice through supported re-entry pathways, inclusive recruitment and transparent flexible-work arrangements.
- **Incentivise employers.** Existing funding for wages, training and career conversion could be used to encourage employers to hire returners, provide structured onboarding and retain them in suitable roles. Existing recognition schemes (e.g. badges) could also be made easier for women to identify and trust when assessing whether an employer is genuinely returner- and caregiver-friendly.
- **Strengthen caregiving infrastructure.** The NDR 2026 announcements represent progress in childcare affordability, access and leave provision, including greater recognition of family size and children's ages. While these measures strengthen support for families, their impact on women's return to work remains to be seen. In our poll of 502 women, fewer than half (48%) believed the enhanced NDR 2026 measures would make women more comfortable returning to work. The practical test will be whether this support helps women return to and sustain suitable work alongside caregiving.

Remaining opportunities include expanding eldercare leave for the sandwich generation and providing more proactive financial, logistical and care-navigation support through agencies such as Agency for Integrated Care (AIC) and Early Childhood Development Agency (ECDA).

Participants also pointed to overseas examples (e.g., UK, Scandinavian countries) such as extended paid parental leave with job protection and closer alignment between school and working hours. These remain broader areas for consideration as Singapore's caregiving environment continues to develop.

## Employers: Make return sustainable

Policies, training and placement initiatives are unlikely to achieve their full impact without corresponding changes in workplace practices. Employers determine whether women can secure appropriate roles, use flexibility without penalty and remain employed after returning.

Priority areas for returners include:

- Career-break-inclusive recruitment and assessment, with greater emphasis on current capabilities, relevant experience and role fit rather than focusing on the career gap itself;
- Structured onboarding and refresher support, including realistic ramp-up expectations, buddy systems and workplace mentors;
- Supportive managers that can help caregivers in practice through clear FWAs guidelines, realistic workload setting, backup coverage within teams and performance measures focused on outcomes rather than presenteeism;
- Clearer and consistent implementation of flexible work arrangements without career penalty, so access does not depend solely on individual managers; and
- fair recognition of women's prior skills, experience and seniority.

This is especially important because flexibility is only meaningful if women feel able to use it in practice, without having to absorb full-time workloads within reduced hours or risk being perceived as less committed.

## **Women's advocacy groups / RTW providers: Connect and advocate**

Women's advocacy groups and RTW providers can play a dual role, with their effectiveness hinging on strong employer networks, relevant job opportunities and sufficient influence to translate women's needs into action.

Priority areas include:

- Advocating for stronger employer practices, particularly where recurring barriers exist and cannot be addressed by women individually;
- Helping women identify genuinely caregiver-friendly employers and roles;
- More active and personalised job matching, with regular check-ins, visibility on application status and proactive follow-up, while connecting women to roles aligned with their experience and practical needs (e.g., caregiving flexibility and career direction); and
- creating credible and direct access to employers and hiring decision-makers, alongside peer and mentoring networks that can provide practical guidance and support.

The next step is not simply to create more programmes, but to connect existing support more effectively. The goal should shift from measuring support by participation alone to measuring whether women are able to secure suitable work and remain sustainably employed.

# APPENDIX

**Appendix 1: Focus group demographic breakdown by segment**

|                                       | Segment 1 | Segment 2                 | Segment 3 | Segment 4           |
|---------------------------------------|-----------|---------------------------|-----------|---------------------|
| <b>Age</b>                            |           |                           |           |                     |
| <b>Age range</b>                      | 27–41     | 30–49                     | 50–65     | 30–50               |
| <b>Median age</b>                     | 33.5      | 39.5                      | 57.5      | 39.5                |
| <b>Race</b>                           |           |                           |           |                     |
| <b>Chinese</b>                        | 21        | 16                        | 19        | 20                  |
| <b>Malay</b>                          | 6         | 7                         | 5         | 5                   |
| <b>Indian</b>                         | 3         | 6                         | 6         | 4                   |
| <b>SG PR</b>                          | -         | 1<br>(Indonesian Chinese) | -         | 1 (Malaysian Malay) |
| <b>Monthly Household Income (MHI)</b> |           |                           |           |                     |
| <b>No income</b>                      | -         | -                         | 2         | 2                   |
| <b>Less than S\$1,000</b>             | -         | -                         | -         | 2                   |
| <b>S\$1,000 – 1,499</b>               | -         | -                         | -         | -                   |
| <b>S\$1,500 – 1,999</b>               | -         | -                         | 2         | -                   |
| <b>S\$2,000 – 2,499</b>               | -         | -                         | 2         | 1                   |
| <b>S\$2,500 – 2,999</b>               | -         | -                         | -         | 1                   |
| <b>S\$3,000 – 3,499</b>               | -         | 1                         | 2         | 3                   |
| <b>S\$3,500 – 3,999</b>               | -         | -                         | 4         | 2                   |
| <b>S\$4,000 – 4,499</b>               | -         | 1                         | -         | -                   |
| <b>S\$4,500 – 4,999</b>               | 1         | 1                         | 1         | 3                   |
| <b>S\$5,000 – 5,999</b>               | 2         | -                         | 3         | 3                   |
| <b>S\$6,000 – 6,999</b>               | 4         | 5                         | 2         | 3                   |
| <b>S\$7,000 – 7,999</b>               | 5         | 2                         | 1         | 1                   |
| <b>S\$8,000 – 8,999</b>               | 5         | 4                         | 1         | 2                   |
| <b>S\$9,000 and more</b>              | 13        | 16                        | 10        | 7                   |
| <b>Monthly Personal Income (MPI)</b>  |           |                           |           |                     |
| <b>No income</b>                      | 0         | 0                         | 9         | 25                  |

|                                                                                           |    |    |    |    |
|-------------------------------------------------------------------------------------------|----|----|----|----|
| <b>Less than S\$1,000</b>                                                                 | 1  | 2  | 3  | 1  |
| <b>S\$1,000 – 1,499</b>                                                                   | 1  | 0  | 1  | 1  |
| <b>S\$1,500 – 1,999</b>                                                                   | 0  | 1  | 1  | 0  |
| <b>S\$2,000 – 2,499</b>                                                                   | 0  | 3  | 3  | 0  |
| <b>S\$2,500 – 2,999</b>                                                                   | 4  | 1  | 1  | 0  |
| <b>S\$3,000 – 3,499</b>                                                                   | 6  | 4  | 3  | 1  |
| <b>S\$3,500 – 3,999</b>                                                                   | 4  | 3  | 3  | 0  |
| <b>S\$4,000 – 4,499</b>                                                                   | 4  | 5  | 0  | 0  |
| <b>S\$4,500 – 4,999</b>                                                                   | 0  | 2  | 0  | 0  |
| <b>S\$5,000 – 5,999</b>                                                                   | 4  | 1  | 1  | 0  |
| <b>S\$6,000 – 6,999</b>                                                                   | 4  | 1  | 5  | 0  |
| <b>S\$7,000 – 7,999</b>                                                                   | 2  | 2  | 0  | 0  |
| <b>S\$8,000 – 8,999</b>                                                                   | 0  | 2  | 0  | 1  |
| <b>S\$9,000 and more</b>                                                                  | 0  | 3  | 0  | 1  |
| <b>Job Type</b>                                                                           |    |    |    |    |
| <i>*Note: PMET classification is based on women's current or most recently held role.</i> |    |    |    |    |
| <b>PMET</b>                                                                               | 18 | 18 | 18 | 18 |
| <b>Non-PMET</b>                                                                           | 12 | 12 | 12 | 12 |
| <b>Industry (Current / Most Recent Role)</b>                                              |    |    |    |    |
| <b>Logistics/Shipping</b>                                                                 | 3  | 5  | 3  | 1  |
| <b>Healthcare</b>                                                                         | 4  | 2  | 2  | 4  |
| <b>Education</b>                                                                          | 4  | 3  | 3  | 3  |
| <b>Professional Services</b>                                                              | -  | 5  | 2  | -  |
| <b>Oil &amp; Gas</b>                                                                      | 3  | 1  | -  | -  |
| <b>IT/Tech</b>                                                                            | 2  | 4  | 2  | 3  |
| <b>Real Estate</b>                                                                        | 2  | 2  | 3  | 1  |
| <b>F&amp;B/Hospitality</b>                                                                | 2  | 2  | 2  | 5  |
| <b>Retail/Trading</b>                                                                     | 1  | -  | 3  | 3  |
| <b>Finance/Banking</b>                                                                    | -  | 2  | 1  | 4  |
| <b>Administrative</b>                                                                     | 2  | -  | -  | -  |
| <b>Manufacturing</b>                                                                      | -  | 1  | 1  | 1  |

|                                                                           |          |                        |         |     |
|---------------------------------------------------------------------------|----------|------------------------|---------|-----|
| <b>Construction</b>                                                       | -        | -                      | 2       | 1   |
| <b>Government/non-profit</b>                                              | 1        | -                      | 2       | 2   |
| <b>Telco</b>                                                              | -        | 2                      | -       | -   |
| <b>Beauty &amp; Wellness</b>                                              | 2        | -                      | -       | 1   |
| <b>Online Retail</b>                                                      | 1        | —                      | —       | —   |
| <b>Defence &amp; Aerospace</b>                                            | 1        | —                      | —       | —   |
| <b>Property Management</b>                                                | 1        | —                      | —       | —   |
| <b>Food Machinery</b>                                                     | 1        | —                      | —       | —   |
| <b>Funeral Services</b>                                                   | —        | 1                      | —       | —   |
| <b>IT Recycling</b>                                                       | —        | —                      | 1       | —   |
| <b>Legal Services</b>                                                     | —        | —                      | 1       | —   |
| <b>Interior Design</b>                                                    | —        | —                      | 1       | —   |
| <b>Tourism &amp; Leisure</b>                                              | —        | —                      | 1       | —   |
| <b>Industrial Textiles</b>                                                | —        | —                      | —       | 1   |
| <b>Industry Before Career Break (currently employed respondents only)</b> |          |                        |         |     |
| <b>Not Mentioned in transcript</b>                                        | 30       | 30                     | 20      | N/A |
| <b>Explicitly captured</b>                                                | 11 of 30 | 15 of 30               | 3 of 20 | N/A |
| Logistics/Shipping                                                        |          | 3                      | —       | —   |
| Healthcare                                                                | 1        | 3                      | —       | —   |
| Education                                                                 | 2        | 2 (1 Public Education) | 1       | —   |
| Professional Services                                                     | —        | 1                      | —       | —   |
| Oil & Gas                                                                 | 1        | —                      | —       | —   |
| IT/Tech                                                                   | —        | 3                      | 1       | —   |
| Real Estate                                                               | 2        | —                      | —       | —   |
| F&B/Hospitality                                                           | 2        | 1                      | 1       | —   |
| Finance/Banking                                                           | —        | 1                      | —       | —   |
| Beauty & Wellness                                                         | 1        | —                      | —       | —   |
| Transportation                                                            | —        | 1                      | —       | —   |
| Automotive                                                                | 1        | —                      | —       | —   |
| Pharmaceutical                                                            | 1        | —                      | —       | —   |

| Break Duration                |    |    |   |    |
|-------------------------------|----|----|---|----|
| Median (years)                | 1  | 5  | 6 | 2  |
| Break Duration by exact years |    |    |   |    |
| Under 1 year                  | 4  | —  | — | 1  |
| 1 year                        | 13 | 1  | — | 5  |
| 2 years                       | 11 | 11 | 5 | 10 |
| 3 years                       | —  | —  | 2 | 3  |
| 4 years                       | 1  | —  | 3 | 3  |
| 5 years                       | 1  | 11 | 3 | 2  |
| 6 years                       | —  | 6  | 8 | 2  |
| 7 years                       | —  | 1  | 3 | 2  |
| 8 years                       | —  | —  | 3 | 1  |
| 9 years                       | —  | —  | 3 | —  |
| 10 years                      | —  | —  | — | —  |
| > 10 years                    | —  | —  | — | 1  |

## Appendix 2: Industries with structural barriers to return

| Industry/ Role Type                                                              | Barriers                                                                                                                                                                                                                                                                                                                                          |
|----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Tech/ IT</b>                                                                  | <ul style="list-style-type: none"> <li>Fast-changing tools, coding languages and AI adoption outpace what can be relearned during a break</li> <li>Job postings often do not specify required skills, making role fit hard to assess</li> <li>Compounded by high rates of layoffs and hiring cutbacks, even after proactive upskilling</li> </ul> |
| <b>Finance/ Accounting-adjacent roles</b>                                        | <ul style="list-style-type: none"> <li>Certification and accreditation requirements mean experience does not transfer readily across roles, or into adjacent functions</li> </ul>                                                                                                                                                                 |
| <b>Specialised/ niche technical roles (e.g., lab-based medical technologist)</b> | <ul style="list-style-type: none"> <li>Very narrow transferability – industry may not have enough roles aligned with their skills and experience</li> </ul>                                                                                                                                                                                       |

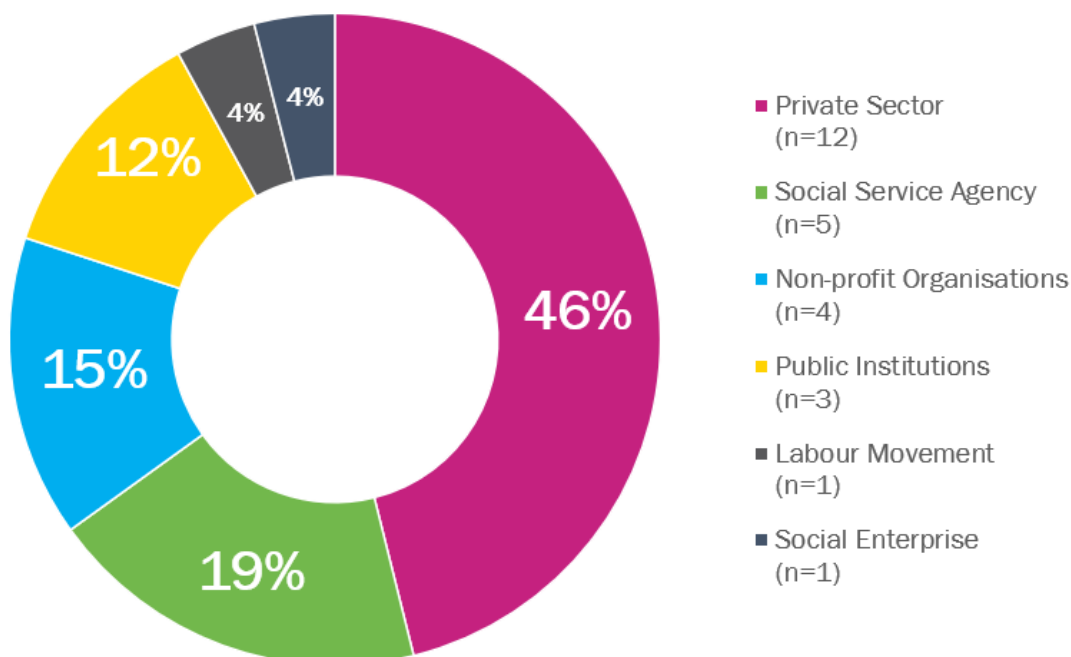
## Appendix 3: Industries women found challenging to return to

| Industry/ Role Type                        | Barriers                                                                                                                                                                                                         |
|--------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>F&amp;B</b>                             | <ul style="list-style-type: none"> <li>High turnover</li> <li>Long unpredictable, and physically tiring hours (e.g., server/ waitress roles)</li> <li>No flexible or remote options</li> </ul>                   |
| <b>Retail</b>                              | <ul style="list-style-type: none"> <li>Similar instability and turnover concerns as F&amp;B</li> </ul>                                                                                                           |
| <b>Crypto/ high-volatility tech</b>        | <ul style="list-style-type: none"> <li>Perceived job insecurity – sector seen as prone to sudden crashes and associated layoffs</li> </ul>                                                                       |
| <b>Manufacturing</b>                       | <ul style="list-style-type: none"> <li>Physically labour-intensive work environment</li> <li>Perceived to be governed by less favourable employment regulation than PMET roles</li> </ul>                        |
| <b>Healthcare (shift-based/ frontline)</b> | <ul style="list-style-type: none"> <li>Requests for fixed or office hours as an alternative were explicitly refused</li> <li>Shift structure incompatible with caregiving responsibilities post-break</li> </ul> |
| <b>Hospitality</b>                         | <ul style="list-style-type: none"> <li>Requires physical presence</li> <li>No flexible or remote options</li> </ul>                                                                                              |
| <b>Cleaning/ security roles</b>            | <ul style="list-style-type: none"> <li>Physically demanding</li> <li>Viewed as a step down from prior professional experience</li> </ul>                                                                         |
| <b>Oil and gas</b>                         | <ul style="list-style-type: none"> <li>High pressure and demanding work environment</li> </ul>                                                                                                                   |

## Appendix 4. RTW initiatives in Singapore

### Ecosystem overview

The 33 non-government RTW initiatives in Singapore are delivered by 26 unique organisations, which can be grouped into the following organisation types.



**Figure 6: Breakdown of RTW Programme Providers by Organisation Type**

| Organisation type            | Definition                                                                                                                                                                                                                                                                                   | Organisations                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Private Sector</b>        | Companies that are privately owned and operate commercially. This includes both for-profit MNCs and local companies.                                                                                                                                                                         | <ul style="list-style-type: none"> <li>Accenture Singapore</li> <li>Adecco Personnel Pte Ltd</li> <li>Career Navigators SG LLP (Mums@Work Asia)</li> <li>DBS Bank</li> <li>Homage Co Pte Ltd</li> <li>Micron Semiconductor Asia</li> <li>SATS Limited</li> <li>SBS Transit Ltd</li> <li>Schroder Investment Management</li> <li>Tata Consultancy Services</li> <li>United Overseas Bank</li> <li>Visa Inc.</li> </ul> |
| <b>Social Service Agency</b> | Non-profit organisations with a primary focus to provide social services and support to communities. <ul style="list-style-type: none"> <li>They are registered charities under MCCY's (Ministry of Culture, Community and Youth) charity portal and are listed members under the</li> </ul> | <ul style="list-style-type: none"> <li>Centre for Seniors</li> <li>Club Heal</li> <li>Image Mission Ltd</li> <li>Kampong Kapor Community Services</li> <li>YWCA Singapore</li> </ul>                                                                                                                                                                                                                                  |

|                                | <b>National Council of Social Service (NCSS)</b>                                                                                                                                                                                                                              |                                                                                                                                                                   |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Non-profit Organisation</b> | Organisations that operate for a social, community or public benefit, but whose primary role is not direct social-service delivery. This may include areas such as advocacy, capacity-building or sector development.                                                         | <ul style="list-style-type: none"> <li>• Daughters of Tomorrow</li> <li>• SBF Foundation</li> <li>• SG Her Empowerment</li> <li>• Yayasan Mendaki</li> </ul>      |
| <b>Public Institutions</b>     | Publicly established bodies that deliver public services or perform statutory functions.                                                                                                                                                                                      | <ul style="list-style-type: none"> <li>• IMDA's SG Women in Tech</li> <li>• Institute of Mental Health</li> <li>• Inter-agency partnership: MOH x SWDA</li> </ul> |
| <b>Labour Movement</b>         | Organisation which comprises affiliated unions, associations, and a portfolio of businesses and related organisations that represent workers' interests within Singapore's tripartite system to help Singapore stay competitive and working people remain employable for life | <ul style="list-style-type: none"> <li>• NTUC</li> </ul>                                                                                                          |
| <b>Social Enterprise</b>       | Commercial businesses, with social impact being a core part of their business model                                                                                                                                                                                           | <ul style="list-style-type: none"> <li>• Mums@Work</li> </ul>                                                                                                     |

## Women-only versus gender-inclusive initiatives in Singapore

The local RTW landscape includes both women-only initiatives (n=20) and gender-inclusive (n=13) initiatives

| Help Type                                 |                                                            | Women-only initiatives Count (n=20) | % of Women-only Initiatives | Gender-inclusive initiatives Count (n=13) | % of Gender-inclusive Initiatives |
|-------------------------------------------|------------------------------------------------------------|-------------------------------------|-----------------------------|-------------------------------------------|-----------------------------------|
| <i>Skills Development</i>                 |                                                            |                                     |                             |                                           |                                   |
| 1                                         | <b>Technical, Digital &amp; Vocational Skills Training</b> | 11                                  | 55%                         | 4                                         | 31%                               |
| 2                                         | <b>Soft Skills Training</b>                                | 2                                   | 10%                         | 3                                         | 23%                               |
| <i>Personal readiness and orientation</i> |                                                            |                                     |                             |                                           |                                   |
| 3                                         | <b>Career Coaching / Mentorship</b>                        | 15                                  | 75%                         | 6                                         | 46%                               |
| 4                                         | <b>Employability Skills Training</b>                       | 6                                   | 30%                         | 5                                         | 38%                               |
| 5                                         | <b>Confidence &amp; Psychosocial Support</b>               | 4                                   | 20%                         | 6                                         | 46%                               |
| 6                                         | <b>Networking / Peer Community</b>                         | 2                                   | 10%                         | 1                                         | 8%                                |
| 7                                         | <b>Career Exploration, Orientation &amp; Navigation</b>    | 3                                   | 15%                         | 1                                         | 8%                                |
| <i>Access to Job Opportunities</i>        |                                                            |                                     |                             |                                           |                                   |
| 8                                         | <b>Job Matching &amp; Placement Support</b>                | 2                                   | 10%                         | 5                                         | 38%                               |
| 9                                         | <b>Job Board / Portal</b>                                  | 3                                   | 15%                         | 1                                         | 8%                                |
| 9                                         | <b>Flexible &amp; Gig Work Arrangements</b>                | 4                                   | 20%                         | 5                                         | 38%                               |
| <i>Structured Work Re-entry</i>           |                                                            |                                     |                             |                                           |                                   |

|                                             |                                                           |            |     |             |     |
|---------------------------------------------|-----------------------------------------------------------|------------|-----|-------------|-----|
| 11                                          | <b>Returnship / Structured Paid Placement</b>             | <b>2</b>   | 20% | <b>4</b>    | 31% |
| <i>Employer-side Support</i>                |                                                           |            |     |             |     |
| 12                                          | <b>Employer Engagement &amp; Inclusive Hiring Support</b> | <b>6</b>   | 30% | <b>6</b>    | 46% |
| <i>Financial Enablers</i>                   |                                                           |            |     |             |     |
| 13                                          | <b>Financial Support / Incentives</b>                     | <b>2</b>   | 10% | <b>0</b>    | 0%  |
| <b>TOTAL (Double-Counted)</b>               |                                                           | <b>62</b>  |     | <b>47</b>   |     |
| <b>Average Support Types per Initiative</b> |                                                           | <b>3.1</b> |     | <b>3.62</b> |     |

**Table 1. Women-only and gender-inclusive RTW Local Initiatives, by Support Type**

Apart from support types, target audiences also differ between women-only and gender-inclusive initiatives. As initiatives may serve more than one target group, the counts below are non-exclusive:

| Target Audience                                                                     | Women-only initiatives Count (n=20) | % of Women-only Initiatives | Gender-inclusive initiatives Count (n=13) | % of Gender-inclusive Initiatives |
|-------------------------------------------------------------------------------------|-------------------------------------|-----------------------------|-------------------------------------------|-----------------------------------|
| <b>Extended Absences</b>                                                            | <b>17</b>                           | 85%                         | <b>10</b>                                 | 77%                               |
| <b>Mid-careerists</b>                                                               | <b>4</b>                            | 20%                         | <b>6</b>                                  | 46%                               |
| <b>Post-maternity women</b>                                                         | <b>5</b>                            | 25%                         | <b>2</b>                                  | 15%                               |
| <b>Caregivers</b>                                                                   | <b>5</b>                            | 25%                         | <b>2</b>                                  | 15%                               |
| <b>Vulnerable Communities (e.g., low-income, recovering from health conditions)</b> | <b>5</b>                            | 25%                         | <b>4</b>                                  | 31%                               |
| <b>Sector-specific returners</b>                                                    | <b>2 (both tech)</b>                | 10%                         | <b>1 (social work)</b>                    | 8%                                |
| <b>Community specific</b>                                                           | <b>1 (Malay-Muslim)</b>             | 5%                          | <b>-</b>                                  | -                                 |

**Table 2. Target Groups of Women-Only and Gender-Inclusive RTW Initiatives**

- On average, gender-inclusive initiatives offer more support types per initiative offering 3.62 support types per initiative compared with 3.10 among women-only initiatives.
- Both women-only, and gender-inclusive initiatives centre on people returning after extended absences, but they differ in how they define vulnerability: women-only initiatives more often respond to motherhood, caregiving and financial circumstances, while gender-inclusive initiatives place greater emphasis on mid-careerist returners and those who took extended breaks for health-related reasons.
  - As such, gender-inclusive initiatives are more likely to focus on facilitating actual labour market re-entry, with stronger emphasis on job matching, flexible work arrangements, structured placements and employer-side support.
- n=4 gender-inclusive initiatives serve more vulnerable groups, including individuals returning after prolonged absences due to physical, or mental health challenges. These initiatives (e.g., SBF Foundations' EmployWell, Club HEAL's Back-to-Work Programme) tend to provide more

structured, end-to-end support spanning multiple needs – offering an average of 6.25 support types per initiative.

- Support often spans the full return-to-work journey – from skills training and mentorship to guided job search or job matching and placement. In some cases, post-employment psychosocial support or follow-up is provided.
- With specificity in target audience, these initiatives are gated through referrals, intake assessments or eligibility criteria.
- Most of the remaining gender-inclusive initiatives have a target specifically mid-careerists and mature workers: n=7 of these initiatives linked to the Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW), while none of the women-only initiatives are affiliated.
  - Established in November 2025, the AfA-EMW was convened under the ambit of the Tripartite Workgroup on Senior Employment (TWG-SE) to bring together diverse stakeholders to co-create innovative ideas in support of senior employment. The AfA-EMW is partnering around 30 organisations to empower mature workers to stay productive and relevant, while supporting employers to develop age-friendly jobs and multi-generational workplaces<sup>1</sup>.
- On the contrary, women-only initiatives are generally more open to returners regardless of the specific reason for their career break. Most initiatives do not specify a minimum career-break duration as well, suggesting that eligibility is often based on broad re-entry needs rather than a strict definition of “returner”. This means that support can feel fragmented.
- Furthermore, many women-only initiatives focus on one part of the RTW journey – specifically preparing women for re-entry, through career coaching, mentorship, and skills renewal (e.g., technical workshop, courses).
  - Support for vulnerable women communities while gated through referrals, tends to be narrower than gender-inclusive initiatives, averaging 2.2 help types per initiative and similarly focused on re-entry preparation rather than end-to-end employment support.

## PMET and non-PMET support in Singapore

- Singapore’s RTW landscape includes initiatives serving PMET (n = 11), non-PMET (n = 4) and mixed worker (n = 18) profiles.
- Mixed worker support spans both ends of the support spectrum. It includes initiatives for vulnerable communities, which provide highly structured, end-to-end employment pathways with 5-7 support types per initiative; others are lighter-touch offerings (e.g., job portals, mentorship, career coaching) with around two support types each.
- PMET support is more established in the landscape, and is delivered mainly through industry-specific training, returnships, mentoring and corporate-led re-entry programmes. It is often linked to sectors such as finance, technology, consulting or professional services.
  - Whilst these initiatives often expect most returners to have prior professional experience, they need not have prior experiences in the same industry

1. Alliance for Action on Empowering Multi-Stage Careers for Mature Workers (AfA-EMW). (2025, November 17). *Ministry of Manpower*. Retrieved from <https://www.mom.gov.sg/newsroom/press-releases/2025/1117-alliance-for-action-on-empowering-multi-stage-careers-for-mature-workers>.

- These initiatives are designed around the assumption that PMET returners need structured pathways to update skills, rebuild networks and re-enter into desired industries – hence they are administered through training courses, structured placement programmes.
- Conversely, non-PMET support tends to be more vocational and role-specific, often focused on practical job readiness, training for specific work tasks, or structured trial placements.
  - These pathways are more closely tied to immediate employability rather than upskilling.
  - Compared to PMET support, it has not reached the same depth: only 2 out of the 4 non-PMET focused initiatives are structured, paid placement pathways (NTUC Women and Family's C U Back at Work (CUB) Programme, SBS Transit's Bus Operations Traineeship) with a career-progression ladder.

## Appendix 5. Global RTW initiatives

Global markets that we looked at, in this literature review, include:

- Asia-Pacific: Malaysia, South Korea, Australia
- Middle East: United Arab Emirates, with a focus on Dubai
- North America: United States, Canada
- Europe: United Kingdom, Ireland

**!** *Caveat: both the local and global landscape scans focused primarily on non-government initiatives*

Return-to-work initiatives appear less visible in several markets, which narrowed the global scan to selected countries where non-government or employer-led support could be more clearly identified.

In some ASEAN and East Asian contexts, women's workforce participation may be more strongly shaped by caregiving norms<sup>2</sup> and expectations around family roles (e.g., Japan: motherhood itself is seen as a complete social identity – workforce participation is not required for them to be valued members of society<sup>3</sup>; China: expectations for women to prioritise familial responsibilities over career advancement<sup>4</sup>) – affecting both the demand for RTW initiatives and the types of support that emerge.

Conversely, in countries with stronger parental leave, childcare and labour protection policies, such as Norway and other Nordic countries, RTW-specific initiatives may be less visible because women are more likely to remain attached to employment during and after maternity or caregiving transitions<sup>5</sup>.

*\*Please note that these are hypotheses rather than definitive conclusions, as country-level differences would require further validation.*

## Most effective initiatives

Of the 35 global initiatives, 17 published a concrete conversion or job retention rate. Corporate returnships and returnship matchers dominated the top of list with most effective return to work outcome statistics. Showing the Top 10 most effective initiatives in the table below:

| Name of Initiative                 | Broad Initiative Overview                                        | Country                 | Outcome / % | Outcome Metric                                | Caveat / context                                                           |
|------------------------------------|------------------------------------------------------------------|-------------------------|-------------|-----------------------------------------------|----------------------------------------------------------------------------|
| <b>Return@Capgemini/ CAPtivate</b> | Returnship with direct hire                                      | Canada                  | <b>100%</b> | Conversion to permanent role                  | -                                                                          |
| <b>UBS Career Comeback</b>         | Permanent hire programme                                         | Global / United Kingdom | <b>100%</b> | -                                             | 260 participants reportedly returned since 2016.                           |
| <b>Tech Returners</b>              | Skills Training and Job Placement Support with Employer Partners | United Kingdom          | <b>95%</b>  | Conversion to permanent role, single employer | Based on a single-employer partner cohort (BBC); 50+ returners since 2017. |

2. Sukanandan, K. (2026, January 23). *Investing in care: A pathway to gender equality in ASEAN*. Economic and Social Commission for and the Pacific. <https://www.unescap.org/story/investing-care-pathway-gender-equality-asean>

3. Castro-Vázquez G. (2015). Late-in-life childbearing (kōrei shussan) in contemporary Japan. *Culture, health & sexuality*, 17(10), 1221–1236. <https://doi.org/10.1080/13691058.2015.1048528>

4. Brancaccio, L. (2024, March 8). *China's efforts to bring in gender parity in the workforce*. China Briefing by Ascentium. <https://www.china-briefing.com/news/navigating-womens-employment-in-china-recent-advancements-and-ongoing-challenges/>

5. *Parental Benefit and parental leave in Norway | nordic cooperation*. Nordic Co-operation. (n.d.). <https://www.norden.org/en/info-norden/parental-benefit-and-parental-leave-norway>

|                                            |                                                                                      |                              |            |                                          |                                                                            |
|--------------------------------------------|--------------------------------------------------------------------------------------|------------------------------|------------|------------------------------------------|----------------------------------------------------------------------------|
| <b>Return Utah</b>                         | Returnship with potential for conversion                                             | United States                | <b>92%</b> | Conversion to permanent role             | Based on a relatively small cohort; 60 participants hired since June 2024. |
| <b>Swiss Re Career Returners Programme</b> | Permanent hire programme                                                             | Global – across 12 countries | <b>92%</b> | Onboarding satisfaction                  | 62 returnees in Year 1; Reported outcome refers to onboarding satisfaction |
| <b>IBM Tech Re-entry Programme</b>         | Returnship with potential for conversion                                             | United States                | <b>90%</b> | Recommendation rate for full-time roles  | Participant base not stated.                                               |
| <b>Diversity Project</b>                   | Cross-company paid returnship (19 finance partners)                                  | United Kingdom               | <b>89%</b> | Conversion to permanent role             | From 2020–2023 Participant base not stated.                                |
| <b>reachHIRE</b>                           | Social-enterprise deliver platform for corporate returnships in Telcom and Utilities | United States                | <b>88%</b> | Conversion to permanent role             | Based on a single-employer partner (Schneider Electric) cohort             |
| <b>Path Forward</b>                        | Non-profit returnship intermediary and directory                                     | United States                | <b>82%</b> | Conversion to permanent role (est. 2016) | Participant base not stated.                                               |
| <b>Goldman Sachs Returnship®</b>           | Returnship with potential for conversion                                             | United States                | <b>80%</b> | -                                        | Participant base not stated.                                               |

**Table 3. Top 10 Most Effective Global RTW Initiatives**

Notably, global returnship programmes are gender-inclusive, and target mid to senior career professionals who have prior industry experience and are seeking to re-enter after a career break.

- Structured returnship models often combine paid work exposure, mentoring, onboarding and potential/ confirmed conversion into permanent roles.
- These programmes are often employer-led, company-specific and concentrated in fast-paced white-collar sectors such as finance, technology, pharmaceuticals and professional services
- These programmes often assume a baseline level of professional experience (~2 years and above) and may be less accessible to women with limited work experience, lower-income women, or those seeking non-PMET roles.

## Global Practices Singapore Could Consider

Global return-to-work programmes highlight several practices that could strengthen Singapore's existing landscape.

Most global returnship programmes bundle 3 initiative types:

## Returnship + Coaching/ Mentoring + Networking

Of the 23 global initiatives offering a Returnship/structured paid placement, 15 (65%) combine all three support types; the remainder offer Returnship alone or paired with just one of the other two.

The Returnship component itself appears to be the core enabler for re-entry into the workforce. Direct access to an open, real role, rather than training or coaching alone, is what lets a returner prove themselves on the job and convert into a permanent hire. Coaching and Networking then reinforce that access:

- Mentorship from senior leaders within the workplace, supporting career progression.
- Networking with other members of the same returnship cohort, supporting workplace adjustment.

Global job portals also appear more developed in markets such as the US, where there exist platforms that list returnship opportunities and returner-friendly employers (e.g., Path Forward's Returnship Matcher, a directory of 110+ US returnship programmes updated weekly).

- These platforms increase visibility of returnship pathways, though returners are still largely left to self-navigate the application process.

For Singapore, the opportunity may be to pair structured placements with mentoring and peer support, while improving the visibility of returnship opportunities through more consolidated job-access channels.



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