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THE MAKING OF A POLICY ADVOCACY PROJECT: THE CASE OF HOPE DEVELOPMENT ACCOUNT

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The Making of a Policy Advocacy Project: The Case of Hope
Development Account

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Abstract

Abstract of thesis entitled
**"The Making of a Policy Advocacy Project:
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submitted by **LIU, Shun-chi**
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This study aims at exploring the making of a policy advocacy project, 'Hope Development Account' (HDA) that addressed poverty problem in Hong Kong, in terms of the emergent process and the contributing factors that enable the launching of the pilot project. HDA, commenced in mid-2007, was the first attempt to build upon the theory and practice of the asset-building approach to poverty alleviation as similar practices were found since 1990s in USA, Taiwan, Canada, and UK. It is of significant theoretical and practice interest to elucidate the process through how the asset-building model in addressing poverty was evolved and adopted locally. Extended case method and a variety of data collection methods were adopted in this study, which includes document review, participant observations and a total of seventeen in-depth interviews were conducted with administrators and the frontline social workers of the host organization, local academics, representatives from charity organizations that provide the funding, and participants of the project.

Multiple Streams Model of policy making (J.W. Kingdon, 1995) is used as the conceptual framework that guides the investigation and interpretation of the findings of this study. This model suggests that there are three central dynamics

or 'streams' that determine which issues could gain a status in the political agenda and which action would be adopted to address the problem on the agenda. These three streams are the problem, policy and political streams. The problem stream contains the attributes and variation of a problem, and whether the public and elite are conscious of it through focusing event. The policy stream involves the potential solutions to a problem while the political stream encompasses the state of politics and public opinion. In this thesis, the three main contributing factors and the involved roles and policy practices by social work practitioners will be discussed and examined in the context of the HDA project.

The three main contributing factors, including a new perspective on poverty, the evolved asset-building model and the coalition, are vital for the launching of HDA. The important role of asset in addressing poverty, as a new perspective on poverty, has been taken on by practitioners through analyzing the poverty situation and identifying the deficiencies of current poverty measures. The evolution of asset-building model which comprises integration of social capital into asset-building model is essential in fitting the local context and also building consensus with local social work practitioners on the feasibility of model. Coincided with favorable climate of the city that is full of concern on the adverse condition of poverty and its corresponding measures due to the occurrence of several major events in Hong Kong, it was timely for HDA practitioners to build coalition in soliciting support from various sectors in the society. Moreover, it is found that the interactive effect between these three contributing factors was a necessary condition for the launching of HDA.

Amidst the development of these three contributing factors, various strategies of

policy practice used by the practitioners were identified. These strategies include monitoring problem condition, analysis on current measures, defining new perspective on the problem, localization of asset-building model, consensus building among social work practitioners, client empowerment, lobbying, and consensus building among community members. Furthermore, it is also found that social work practitioners have performed five roles in the launching HDA. These roles include policy expert, policy conduit, change agent, enable and broker.

Five recommendations are made based on the findings of this study. First, a prolonged attention on social problem is proposed for social work practitioners in order to discover and take on a new perspective on the problem and bring a new direction of measures. Second, it is recommended for social work practitioners to make attempt on new practice model since a lot of insights and implications on policy formation would emerge. Third, the importance of estimating and seizing the right timing with favorable climate in advocating proposed solutions is also proposed for the social work practitioners. Forth, a collaborative model of developing policy advocacy project in aggregating the strengths and supports of collaborators, which could be used as a reference point for the local social work practitioner, is proposed. Lastly, this study also raises the need of training social workers to take on multiple roles and equip them with respective knowledge and skills in policy advocacy work.

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Abbreviations

CDF – Child Development Fund

CSSA – Comprehensive Social Security Assistance

HDA – Hope Development Account

IDA – Individual Development Account

NGO – Non-governmental organization

TWGHs – Tung Wah Group of Hospitals

Chapter 1: Introduction

This study aims to explore the making of a policy advocacy project, 'Hope Development Account' (HDA) that first attempted to adopt asset-building model in addressing poverty in Hong Kong, in terms of the emergent process as well as the contributing factors that enable the launching of the project. In this chapter, the background leading to the present study would be delineated first so as to explain the rationale of this study. The values of social work would then be explored in order to identify the importance of policy practice in social work. The objectives and framework of this study would also be presented. Lastly, the organization of this thesis would be outlined in this chapter.

1.1 Background of this study

Asset-building approach in addressing poverty is originally proposed by Professor Michael Sherraden who published his groundbreaking book: *Assets and the poor: A new American welfare policy* in 1991. Hong Kong welfare system has always been income-based and poverty measures require income and asset tests. The transition process of adopting asset-building model to address poverty in the HKSAR Government and in the civil society in Hong Kong has

been summarized in table 1 below in chronological order.

Table 1: Transition process of adopting asset-building model to address poverty in the Government and the civil society in Hong Kong

Year	HKSAR Government	Year	Civil Society
2000 - 2005	The Government showed no interest in the idea of asset-building and considered that the current measures were already sufficient in addressing poverty.	2004	Local academic first introduced the asset-building model to the administrators of Tung Wah Groups of Hospital (one of the non-governmental organizations in Hong Kong). Collaboration on asset-building model in addressing poverty in local context was started.
2005 - 2006	The Commission on Poverty (CoP) was established. Examination on asset-building model was started in CoP.	2006	Tung Wah Groups of Hospital Jockey Club Tin Shui Wai Integrated Services Centre (TSWISC) was established.
2007	The establishment of Child Development Fund (CDF) was endorsed in the 2007-2008 Policy Address.	2007	The pilot project 'Hope Development Account' (HDA) was launched in TSWISC.
2008	The first batch of CDF projects was launched in 7 districts benefiting 700	2008	The first batch of HDA participants started saving in the pilot project.

	children.		
2010	The second batch of 15 CDF projects is rolled out in 13 districts benefiting 1520 children.	2010	The first batch of HDA participants completed their saving plans and started actualizing their personal saving goals.

In 2000, a local academic connected Professor Sherraden with the then Secretary for Health, Welfare and Food, which is the most pertinent bureau of the HKSAR Government regarding poverty policies, with a view to promote the idea of asset building in addressing poverty in Hong Kong. However, the Government did not show any interest in the idea of asset-building and considered that the current measures were already sufficient in addressing poverty. Thus the idea was not followed up.

Notwithstanding, the local academic persisted in advocating the asset-building model in the local civil society. Incidentally, the idea was brought up again while discussing the issue of poverty and its alleviation with the administrators of the host non-governmental organization of HDA in 2004. The discussion then aroused the initial interest of the administrators who thought the idea was workable in the local context. Hence, collaboration between the local academic

and the administrators of the non-governmental organization on further developing asset-building model and mechanisms in the local context began.

In early 2005, the Government established the Commission on Poverty (CoP) to enhance policy coordination and integration for preventing and alleviating poverty. The CoP started to examine the asset-building model as a possible option for curbing inter-generational poverty and invited Professor Sherraden to deliberate on the concepts and experiences of adopting asset-building model in addressing poverty.

In 2004, a family tragedy of homicide and suicide occurred in Tin Shui Wai and was widely reported by the mass media. In response to the public's criticism on the lack of services and facilities in the region, the Chief Executive announced to establish a new integrated children and youth services centre[1] in the northern part of Ting Shui Wai during 2005-2006 policy address. With a lot of preparation, liaison and lobbying work by the staffs of NGO and the local academic, the pilot project 'Hope Development Account' (HDA) was launched in the new Tin Shui Wai Integrated Services Centre in 2007. This was the first attempt in Hong Kong

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[1] The centre is named Tung Wah Groups of Hospital Jockey Club Tin Shui Wai Integrated Services Centre and started providing various types of social services to the residents living in the region of north Tin Shui Wai since 2006. It is the key organizer of the studied pilot project of Hope Development Account.

that the asset-building model was adopted to address poverty.

In the same year, the Government accepted the recommendation of the CoP to launch the Child Development Fund (CDF) with a view to trying out the new model of asset-building for promoting personal development of children from disadvantaged social and economic background. At the end of 2008, the first batch of CDF projects was finally launched in seven districts benefiting a total of 700 children.

The Government's change of attitude regarding poverty policy could be easily noticed. For instance in 2000, the government still showed no interest in adopting asset-building model as she considered the current poverty alleviation measures were sufficient. In 2006, the Government[2] took the initiative to examine the asset-building model, which eventually led to the acceptance of the recommendation of CoP to establish CDF in trying out to adopt asset-building model in addressing poverty in 2007. It could be observed that there was a major policy change in the Government. This leads us to wonder what had happened in

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[2] The Government took much initiative in the Commission on Poverty (CoP) as it was chaired by the Financial Secretary. Other members included the Head of the Central Policy Unit and four Principal Officials responsible for health and welfare, home affairs, employment and education, Legislative Councilors, business people, community leaders, representatives from non-governmental organizations and academics.

between these years that make this big change. Is there any connection between the adoption of asset-building model to address poverty problem in the civil society and that in the government? In light of this historical account, it is of interest to elucidate the process through which the asset-building model in addressing poverty was evolved and adopted locally. The investigation on the making of Hope Development Account may generate some insights for social work practitioners on what policy practice could and should do in introducing innovation, formulating new policy and changing government's stance.

1.2 Social Work Values and Policy Practice

Since it is believed that the investigation on the making of Hope Development Account would generate some insights on policy practice, it is essential to explore why policy practice is important for social work first. The Social Work Registration Board of Hong Kong described seven basic values and beliefs of social work[3]. Among these statements, it implies that social workers should

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[3] The seven principles include: 1) Social Workers' primary mission is to help people in need and to strive to address social problems; 2) Social Workers respect the unique value and dignity of every human being irrespective of one's family origin, ethnicity, nationality, sex, sexual orientation, age, family status, beliefs, political affiliation, mental and physical abilities, social and economic status or contribution to society; 3) Social worker believes that individuals have the potential to develop and, thus accepts a responsibility to encourage and facilitate the self-realization of individuals with due regard to the interest of others; 4) Social worker accepts responsibility to advance social justice and to safe guard the cause of human rights; 5) Social worker believers that each society, regardless of its form, should provide maximum benefits to its members; 6) Social worker accepts responsibility to devote professional knowledge and skills to the betterment of individuals and society, with the aim to empower people to act on their own behalves as far as possible; 7) social worker recognizes the central importance of human

engage in policy advocacy work especially to advance social justice and to protect human rights.

According to Chapin (2007:5), social justice, involving "the fair distribution of societal resources to all people", focuses on "the means by which societies allocate their resources" such as material goods, social benefits, rights and protections. The responsibility to promote social justice implicates that social workers are expected to strive for equal access to resources and opportunities for the disadvantaged groups. Besides, as the primary mission of social work is to deal with the social problems, Specht reminded us not to be engulfed by psychotherapies since "psychotherapy is not useful in dealing with these great problems" (1990:354). This is not to deny the merit of psychotherapies, but to indicate that the micro, individual, psychotherapeutic practices might often fall short of the goal of social justice (Figueira-McDonough, 1993). Council on Social Work Education (CSWE, 1995 & 2003) further described that social worker is obligated to pursue policies, services and resources through advocacy and social or political actions that promote social and economic justice.

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relationships and seeks to strengthen relationships among people in a purposeful effort to promote, maintain and enhance the well-being of individuals, families, social groups, organizations and communities for the prevention and relief of hardship and suffering (SWRB, 1998).

In view of the basic values and beliefs of social workers stated above, direct involvement in influencing the formation and modification of social policies for poor, disadvantaged, and oppressed people is vital to the pursuit of social justice. Moreover, Popple (2008) pointed out that policy determines the major goals and focus of service; and specifies the eligibility and therefore restricts certain options for clients. As such policy not only affects the direct practice of social workers, but also essential for the betterment of our service users. Hence, social workers should exert themselves to policy practice in striving for social justice and the betterment of the individuals and society.

1.3 Rationale of this Study

The basic values and beliefs of social work discussed above have already explained the importance of direct involvement in policy advocacy for social work practitioners in pursuing social justice. However, "it is one thing to make the case for the need for social work policy practice, quite another to assume that social workers are ready to engage in such practice" (Figueira-McDonough, 1993:182). Figueira-McDonough (1993) further commented that more devotion has been made by social workers to the implementation of the goal of self-determination than that of social justice. Social workers have generally

emphasized the micro aspect of profession (Popple, 2008). As psychotherapeutic

and one-on-one interventions are strongly emphasized in schools of social work,

social work graduates tend to prize the psychotherapeutic role and thus detracting

from policy practice. It could be observed by the splendid development and

adoption of psychotherapies in the social work field (Specht, 1990).

The situation is similar in the professional context of Hong Kong. According to

HKCSS (2005), the total amount of subvention for the community development

service in Hong Kong was reduced from 285.3M in 2003 to 127.8M in 2006.

Besides, the number of Neighborhood Level Community Development Projects

(NLCDP)[4] teams declined from 52 in 1999 to 21 in 2006. As at 1 October 2008,

there were only 18 NLCPD teams serving the identified priority areas (Social

Welfare Department, 2009). Since the Government cut the funding support to the

NLCDP teams which make use of macro intervention methods such as social

action to deal with macro social problems, there witnesses a decline of

community work or policy practice in the social work field in Hong Kong.

The decline of policy practice in the local social work field directly affects the

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[4] According to Social Welfare Department, "NLCDPs were introduced in the 1970s to serve the deprived and transient communities where the provision of welfare services and facilities was inadequate or non-existent".

learning opportunities of social work students. Referring to Ting (2008), the field

education is taken very seriously in the local social work training programmes.

The opportunity for the students to undertake the fieldwork placement in a

particular setting depends highly on its availability. As discussed in the previous

part, there are lesser and lesser local organizations focus on conducting

community organizing and policy advocacy work. Hence, it becomes rare for

social work students to expose themselves to policy practice when undertaking

their fieldwork trainings. All these facts indeed signify the importance to reiterate

policy practice as a core professional practice for social workers in Hong Kong.

Through exploring "the making of the policy advocacy project HDA", it helps

not only to illuminate the why and how the Government turned from resistance

to adopting an innovative method in addressing poverty in Hong Kong, but also

through this explication, the knowledge and practice skills of policy advocacy for

social work practitioners would be further developed.

1.4 Objective and Framework of this Study

In order to flourish the local knowledge on social work policy practice, this

exploratory study aims at investigating the emergent process and the contributing

factors of a local policy advocacy project. Specifically, it intends to:

(a) explore the nourishing elements which make the policy advocacy project possible;

(b) figure out what strategies of practice and what roles of social work practitioners have been performed in launching the policy advocacy project.

An integrated model of social work policy practice, comprising Kingdon's multiple streams model and the common roles and strategies of social work policy practice, has been adopted as the framework that guides the present study. The findings of this study would provide a reference on policy practice for the local social work practitioners. In this study, three qualitative methods, namely document review, participant observation, and in-depth interview, have been adopted for data collection. A total of seventeen in-depth interviews have been conducted and the respondents include the academics, the administrators and the frontline social work practitioners of the host organization, the representatives of foundations, and the participants of HDA.

1.5 Organization of this Thesis

This chapter provides an overview of this study with its rationale. In chapter 2, the literature on policy making model would be firstly reviewed and is followed

by a review of the roles of social workers and the various strategies of policy practice. Finally, an integrated model of social work policy practice informed by Kingdon's multiple stream model of policy making would be proposed as a framework for the present study. In chapter 3, the methodology of this study would be presented. The data collection means as well as the trustworthiness of this study would be discussed.

The findings of this study would be presented in chapter 4, 5, and 6. Chapter 4 focuses on describing the emergence and adoption of a new perspective on poverty that is asset building for people in poverty, as one of the contributing factors in the making of HDA. The nourishing elements of this new perspective in addressing poverty which include the situation of poverty problem and the review on current poverty measures in Hong Kong would be first discussed. Then, the new perspective of asset accumulation for the poor would be discussed by illuminating the important role of asset in addressing poverty. Finally, the roles performed and strategies used by HDA practitioners in pursing the new perspective on poverty would also be discussed. In chapter 5, the evolved asset-building model would be delineated as another contributing factor in the making of HDA. The origin and mechanisms of asset-building model as well as

the feasibility of adopting asset-building model in addressing poverty in the local context would be explored first. Then, the integration of social capital and asset-building model would be examined. The mechanism of HDA would also be presented. Lastly, the roles of HDA practitioners and strategies used by HDA practitioners during the evolvement of asset-building model would be discussed in chapter 5.

Chapter 6 focuses on describing the coalition building as the third contributing factor in the making of HDA. The nourishing elements of building coalition would be first discussed which include a favorable climate of the city and the management of host organization. The formation of coalition and the collaborative approach in HDA would then be delineated. Finally, the roles performed and strategies used by HDA practitioners in building coalition would be discussed. In chapter 7, the summary of findings and discussions as well as implications and recommendations of this study would be presented.

Chapter 2: Literature Review

2.1 Introduction

This chapter aims to review the literatures on social work policy practice and policy making. The definition and purpose of social work policy practice would be firstly explored. Popular models of policy making would then be examined in order to understand how policy is made. Also, different roles of social worker as well as various common strategies in policy practice would be studied so as to come up with a conceptual framework for the present study in investigating the making of the Hope Development Account.

2.2 Social Work Policy Practice

The social work policy practice is defined as an approach to change the programmes and policies by using various strategies at multiple systems levels for the relatively powerless people. According to Rocha (2007), policy practice is defined as a change approach containing advocacy and community practice techniques to change the policies and programmes at different levels of communities, local, state, federal governments, agencies, bureaucracies, and the courts. Similarly, Jansson (2008) defined policy practice as endeavors to

transform policies by establishing new policies, amending existing ones, or

beating other policy initiatives. Meanwhile, Jansson (2008) differentiated another

term namely policy advocacy which aims at helping the relatively powerless

people obtain more resources and opportunities.

There are four popular schools of thought depicting who determines or

influences public polices namely Pluralism[5], Elitism[6], Corporatism[7] and

Marxism[8]. Regardless of the theories of who makes polices, there are a lot of

queries about the truthfulness of the equal opportunity of all citizens in

influencing the public policies. For instance, the main critique towards pluralism

is that it is not easy for ordinary citizen to participate in shaping the public

polices. Elitism describes that the governing elite is mainly involved in the

process of policy making. As the number of elites is always limited, it has

already shown that many citizens, relative to those elites, have very little impact

on policy formation. Although corporatism suggests that the interests of people

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[5] Pluralism assumes that the making of public policy is open to external influence in a myriad of
ways. All concerned citizens are assumed to be able to participate in any organized groups, which
have relatively equal power in shaping policy making.
[6] Elitism views that the public policy is determined by the preferences and values of a governing
elite instead of the demands and actions of the people.
[7] Corporatism argues that the social policy is shaped by several elites generated in the corporatist
structure of power rather than culturally integrated elites as described in the elite theory. The
corporatist structure consists of three main corporate groups, namely trade unions, business
community, and the state itself.
[8] Marxism argues that the business community is the group with the most power in the society to
influence the development and adoption of social policy. It combines the elements of elite theory
and corporatist model as it reveals that there is only one main elite.

from different sectors are well represented by those corporate groups, such as trade union, the voices and interests of the marginalized or disadvantaged people may still be neglected when bargaining among the corporate groups. Marxism denounces blatantly that the economically powerful groups dominate and twist the making of public polices towards their economic interests.

As mentioned in the first chapter of this thesis, the basic values and beliefs of social worker prescribe that social work is committed to work with the disadvantaged and powerless people. Social work is obligated to strive for the betterment of the disadvantaged and powerless people through dealing with injustice in our society. Therefore, the purpose of social work policy practice should be the same as that of policy advocacy, as Jansson (2008) proposed above, to help the marginalized people improve their resources and opportunities. As policy practice is one important area of practice for social workers, it is necessary to understand how policy is made. The common models of policy making would then be discussed in the next part.

2.3 Models of Policy Making

Theodoulou and Kofinis (2004) believed that although theory may not reflect the

policy and political realities perfectly, it can at least provide insights and perspectives that is important for practitioners to learn the various dimensions that are intrinsically embedded in the policy area. Four popular models, including the stages model, incrementalism, advocacy coalition framework, and multiple streams model, would be explored with their conceptualizations of the policy making process, as well as their strengths and weaknesses in depicting policy development and change.

2.3.1 Stages Model

Stages model, as known as stages-heuristic or linear model, originally derives from the early work of Harold Lasswell (1951). This model is described as the traditional textbook model of studying policy making, which is widely used among all the policy literature (Birkland, 2005; Porter, 1995; Sutton, 1999). The policy making is conceptualized as a rational problem solving process with an interrelated and sequential series of stages. Referring to Theodoulou and Kofinis (2004), the stages of policy process, as shown in figure 1, include problem identification, agenda setting, policy formulation, policy adoption, policy implementation, evaluation, and termination or change[9]. Theodoulou and Kofinis

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[9] There are variances in the stages model as some authors may combine or dilate some of those stages. Theodoulou and Kofinis (2004) stated that James E. Anderson was the first to adopt this approach.

(2004) further grouped these stages into three phases, namely pre-decision (problem identification, agenda setting and policy formulation), decision (policy adoption), and post-decision (policy implementation, evaluation, and termination or change). It is assumed that each stage of the policy process has "a distinctive characteristic and mannerism and process that give the individual stage a life and presence of its own" (Theodoulou and Kofinis, 2004:82). Besides, Sutton (1999) indicated that, in this model, the policy makers are supposed to approach the policy issues rationally, undergoing all the stages of policy process and deliberating all the relevant information carefully.
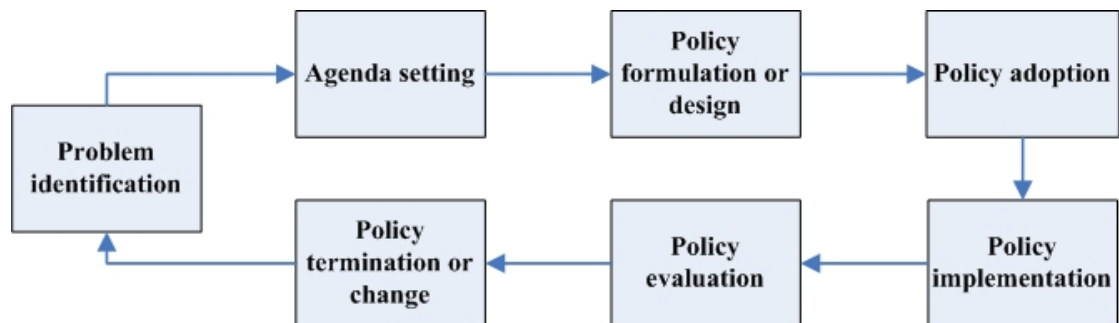
Figure 1: Stages Model

Source: Theodoulou, S. Z. and Kofinis, C. (2004). *The Art of the Game: Understanding American Public Policy Making.* California: Wadsworth/Thomson Learning.

There are a number of recognized strengths of the stages model. First of all, the stage-heuristic approach offers clarity and structure which helps reduce the great

intricacies of the whole policy process. Conceptualizing the policy process as a fluid cycle of stages provides a dynamic and developmental, instead of static and cross-sectional, view of the policy process. The emphasis of evolution of policy leads the concern about what makes the moves of policy from one stage to the subsequent, and how action at one stage of the process affects the action at later stages. In addition, it is concerned with the dynamics among institutions, political parties and interest groups in explaining the formation of a policy. The policy outcomes have also been taken into account on influencing the development of the particular policy. It demonstrates the comprehensiveness of the stages model in depicting the policy process (Anderson, 2003; Porter, 1995; Theodoulou and Kofinis, 2004). Furthermore, Anderson (2003) and Porter (1995) indicated that the stages model simplifies the policy process to manageable analytic units. It facilitates some very useful stage-focused research on how problems reach governmental agenda, and how policies are adopted. Numerous literatures in studying particular stage of process are thus generated (Birkland, 2005). Anderson (2003) also expressed that this approach could readily be used to study policy making in any political system since it is not "culture bound".

A main critique of the stages model of policy making, however, is that it is a

mere model of decision making, which parallel the cognitive steps of rational problem solving. It is pointed out that policy process does not operate step-by-step in reality. The policy decision making may even not reach every stages nor follow the pattern in this model. For instance, it is argued that policy evaluation cannot be separated from implementation since it may occur all the time during the implementation stage. Besides, it is observed that policy makers rarely consider entire policy alternatives and compare them systematically (Birkland, 2005, Porter, 1995 and Theodoulou and Kofinis, 2004). This suggests that Lasswell's description does not mirror the actual process in policy making. Theodoulou and Kofinis (2004) further criticized that stages-heuristic is not a theory at all because no causal assumptions exist that can be verified empirically. Although the stages model seems to be unable to illustrate well the policy decision making structure, it is still very useful to identify the times and places in the policy process where different strategies for influencing policy making come into play (Porter, 1995).

2.3.2 Incrementalist Model

In contrast with the stages model, Neilson (2001) pointed out that the incrementalist model concentrates on the process of decision making and

describes the policy making process as small incremental steps towards policy change. Charles Lindblom (1959), one of the keen proponents of the incrementalist model, suggested that, due to the lack of time, money, intelligence and politics, the policy makers rarely review the very many existing and proposed policies, rank their priority rationally and then make an informed choice among all the alternatives. Thus, the incrementalist views the process of policy development as a continuation of existing policies with a series of 'successive limited comparison' and with incremental changes only (Haynes and Mickelson, 2006; Theodoulou and Kofinis, 2004:89). Referring to Sutton (1999), the large decisions in the policy making process are divided into smaller pieces and then distributed among a large number of actors in the policy arena. During the decision making process, only a small number of policy alternatives are viewed and only the most important consequences are considered by the decision makers. Besides, it is indicated that the policy options with mere marginally difference from the existing policy would more likely be chosen (Neilson, 2001; Sutton, 1999). Neilson (2001) expressed that policy change is perceived as a reform process made up with modest or typical decision instead of instant, dramatic or radical decision. In the same vein, Sutton (1999) pointed out that the incrementalist model of policy making is remedial to make only small changes

instead of dramatic fundamental changes to existing policies. In sum, Anderson (2003) contended that the incrementalist model refers to a typical process of decision making in pluralist societies. The policies are the result of compromise and mutual acceptance among numerous participants in the decision process.

One of the advantages of the incrementalist model, suggested by Haynes and Micklson (2006), is that it takes shorter time and less resource to review and expound the alternatives. Hence, this policy model is more expedient. Neilson (2001) further indicated that the decision making process becomes more manageable and interactive by distributing large decisions into small steps. It would also compel the numerous actors in the policy arena to communicate with each other and discuss their points of view (Neilson, 2001). Besides, the incrementalist model is recognized as realistic and quite telling since it realizes the lack of time, intelligence, and other resources required for the policy makers to dedicate to comprehensive analysis of the many policy options. It could also mirrors the realities of the policy process that small changes rather than bold changes are usually made on the existing policies (Anderson, 2003 and Theodoulou and Kofinis, 2004). Moreover, Theodoulou and Kofinis (2004:89) pointed out that "for Lindblom, 'successive limited comparisons' was a better

description of the policy process because it emphasized the practical nature of the policy and political process versus a rational ideal desired for the process". It shows that the incrementalism could provide a conception of the actual policy process and offer analytical value in suggesting reasons why there are always so few actual solutions produced in addressing persistent and endemic social problems as well as the reason why dramatic policy movement is scarce even when it is needed (Theodoulou and Kofinis, 2004).

Nevertheless, Neilson (2001) criticized the incrementalist model could only provide a partial description of the whole policy making process. Since only small changes rather than drastic or fundamental changes are emphasized, the incrementalist model is useless as no guideline for actions in the decision process is provided when major changes are made in policy. The applicability of this model is thus limited due to its inability to explain the crisis-driven policymaking in those contexts, most likely the developing countries, where big changes occur more regularly then routine change (Anderson, 2003 and Neilson, 2001). Neilson (2001) further revealed that this model could not depict the process of agenda setting very well since this model does not provide the explanation of how ideas to be put on the agenda. Due to its foci on bureaucrats and organized

bureaucracies, Neilson (2001) criticized that the incrementalism is not helpful in illustrating the external factors that affect decisions in the policy making process. Another critique of incrementalism is that it is too conservative. It starts from the existing polices and only focuses on small changes. That would inhibit innovation and discourage the search for alternatives to reform the current policies. The incrementalism has thus only little or even no room for research that is conducive for more effective public polices (Anderson, 2003; Neilson, 2001).

2.3.3 Advocacy Coalition Framework

Referring to Theodoulou and Kofinis (2004), the advocacy coalition framework (ACF) of policy process, developed by Sabatier and Jenkins-Smith (1988), emerged regarding to the questions and concerns with the validity of the stages model. Sabatier and Jenkins-Smith (1996) suggested that there are four basic premises of the ACF approach. First, it requires a decade or even more to comprehend the process of policy change and to learn the policies involved. Second, it would be most useful to focus on 'policy subsystems' that comprise the dynamics between the policy actors from different institutions in order to

canvass the policy change over an extended period. Third, all levels of government must be included in those focal subsystems. Forth, the public policies or programmes could be perceived as belief systems as sets of value ranks and causal speculations on how to realize them. The four stated premises show that the notion of policy subsystem is emphasized in the ACF of policy process. The focal policy subsystems are defined as 'advocacy coalitions' that comprise both accustomed and unaccustomed policy actors who share their contentions and dedicate a great deal of coordinated activity over time (Theodoulou and Kofinis, 2004).

Sabatier and Weible (2007:196) pointed out that there are generally two to five significant advocacy coalitions formed within a policy domain at the same time since the coalitions would be urged to conjoin so as to become 'effective coalitions' in order to execute their contentions into public policies or programmes. The ACF proposes that two types of external factors, as shown in figure 2, affect the behavior of policy actors within the subsystem, namely relatively stable parameters that rarely change over time and the relatively dynamic external events. Sabatier and Weible (2007) pointed out that both sets of external factors influence the resources and restraints of subsystem actors, which

eventually affect the policy making among the subsystem. The coalition opportunity structures, comprising the required degree of consensus for major policy change and the openness of political system, are proposed to mediate between stable parameters and the subsystem (Sabatier and Weible, 2007). Besides stressing the resources and constraints of the subsystem, the ACF raises the shared normative beliefs among coalition members, which is often used to explain the solidness and the actions of the coalitions in the policy subsystem. Neilson (2001) further pointed out that the ACF hinges on the premise about the consistency between members' core belief systems and their reluctance to change. Sabatier and Weible (2007) indicated that there are two critical paths for belief and policy change, namely policy-oriented learning and external perturbations or shocks. The policy-oriented learning refers to an enduring process of thinking and obtaining new experience or information that enlighten the attainment or revision of policy goals. Significant perturbations include changes in socioeconomic conditions, administration change, other subsystems' production, or tragedy (Sabatier and Weible, 2007).
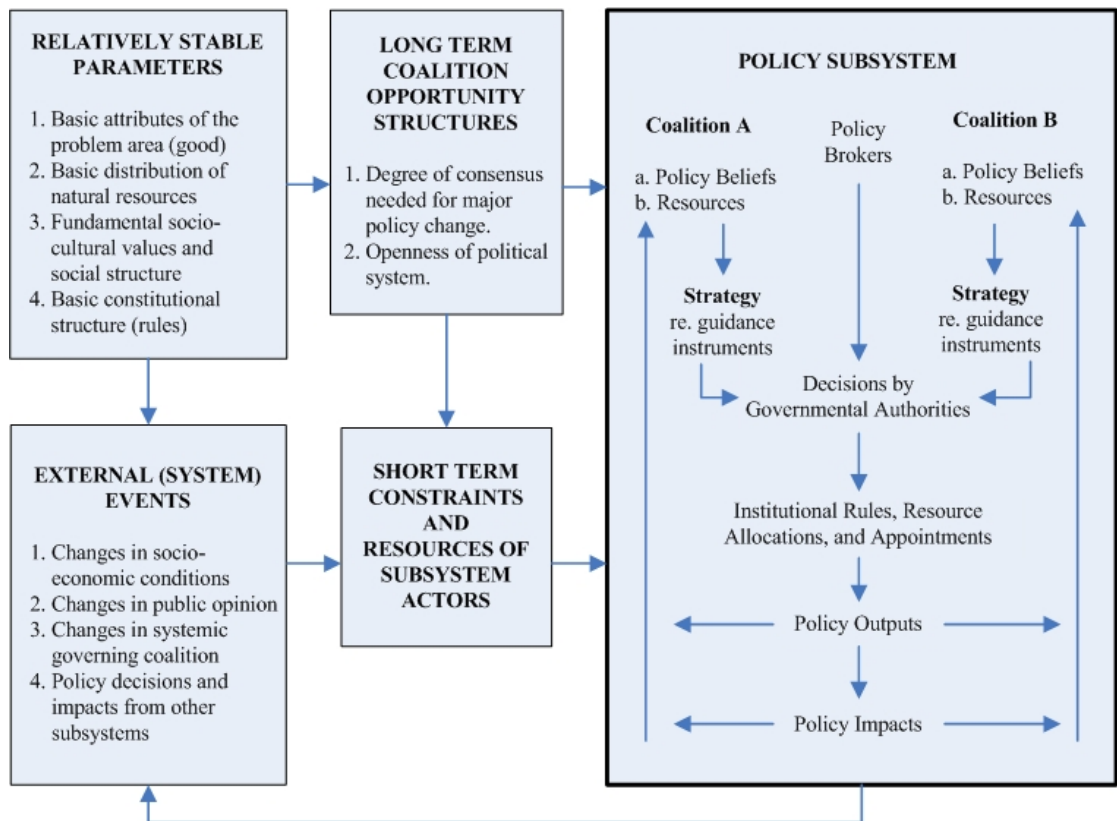
Figure 2: Advocacy Coalition Framework

Source: Sabatier, P. A. (2007:202). *Theories of the Policy Process.* Colorado: Westview Press.

There are many questions arose and persisted while evaluating the ACF of policy process. First, Theodoulou and Kofinis (2004) doubted whether there are any groups or actors would recognize themselves as part of an 'advocacy coalition framework'. Besides, the premises of the ACF are still theoretically doubtful in pursing the many aspects of policy making. Moreover, the subjective judgment on stable or unstable factors in the ACF is criticized. It is also suggested that the ACF neglects the effects of those external factors on subsystem beliefs, strategy,

and information. Although the ACF approach is criticized with those persist questions, Theodoulou and Kofinis (2004) still suggested that the ACF approach, with additional refinements, would be one of the most promising and persuasive theory of policy process. First, the ACF involves a variety of policy actors, and expands the traditional notion of policy subsystem to include the non-institutional actors. Besides, the many types of factors in affecting the constraints and resources of subsystem are encompassed in the ACF. The importance of information and beliefs is also stressed in the policy process. Most importantly, the ACF offers a significant insight that external shocks are required to influence the belief systems and to move the policy directions that are resistant to change (Theodoulou and Kofinis, 2004).

2.3.4 Multiple Streams Model

Kingdon's (1995) multiple streams model focuses on depicting agenda and policy change by seeking to understand why some issues could gain the agenda status, and why some alternative solutions are selected within a broad political and policy environment. It is stated that there are three central dynamics that are called streams by Kingdon, namely the problems, policies, and political streams, in the agenda setting process. "People recognize problem, they generate

proposals for public policy changes, and they engage in such political activities as election campaigns and pressure group lobbying", Kingdon (1995:87) indicated. In the same vein, Birkland (2005) illustrated that the problem stream comprises the attributes and variation of a problem, and whether the public and elite are conscious of the problem through focusing event. The policy stream encompasses the potential solutions to a problem whereas the political stream contains the state of politics and public opinion.

Birkland (2005) pointed out that various types of individuals, groups, agencies, and institutions could be involved in each of the three streams of the policy making process. Some of the individuals may have specialization. For instance, academics and researchers are usually more active in developing policy alternatives rather than involving in the electioneering that is perceived as political activity. However, Kingdon (1995) stated that anyone could be involved in any stream in the policy process and may even involve in several. It signifies that there is no boundary and designation to assign which types of participants to preside over which part of policy making process in the multiple streams model.

Birkland (2005) stated that the three streams run parallel and independently

within a particular problem or policy domain, as shown in figure 3, until two or more streams come together at critical times to create the 'policy window', the term proposed by Kingdon (1995) which represents the possibility of agenda or policy change. Kingdon (1995) described the policy window would open only if a problem is recognized with a handy solution under a favorable political climate. The policy change, as Theoudoulou and Kofinis (2004) delineated, is thus an outcome of the confluence between the three streams of problem, policy, and political. Kingdon (1995) illustrated that policy practitioners used to be well prepared with their proposals, and then wait for the right timing when the spotlight sheds on the corresponding problem or when the political stream is maturely developed. However, Birkland (2005) indicated that no guarantee of policy change is granted even when the policy window is open. As Kingdon (1995) expressed, the policy window often opens for a short time only and then closes. Thus, if opportunities pass, the policy entrepreneurs who try to couple a solution to the hot problem or the favorable political climate would have to wait for the next chance. Yet, Birkland (2005) expressed that there is a variety of stimulants that help open the policy window, such as a focusing event that draws attention to a problem, a change in our understanding of the problem, or a change in the political stream etc.
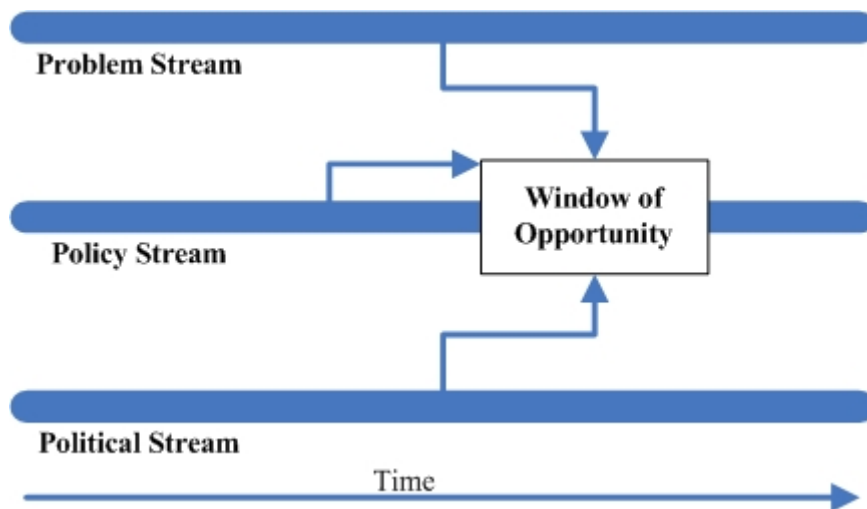
Figure 3: Multiple Streams Model

Source: Birkland (2005:226). *An Introduction to the Policy Process: Theories, Concepts,*

and Models of Public Policy Making (2ⁿᵈ Ed.). New York: M.E. Sharpe.

Theodoulou and Kofinis (2004) suggested that multiple streams model may be

the best as a partial theory to explain the policy process. Some authors argued

that the multiple streams model may not depict the process of policy making

completely as it focuses only on agenda setting and decision making but does not

describe the policy process afterwards (Sabatier, 2007; Schlager, 2007). On the

contrary, Birkland (2005) argued that this model could be applied not only to a

decision on agenda setting but also a decision to establish new or change existing

policy. Besides, Birkland (2005) expressed that the idea of focusing events in this

model is introduced much clearly than other prior policy theory. The three

streams are indeed proposing different types of variables that could be investigated into their influence on the policy agenda. Moreover, Zahariadis (2007) also suggested that this model offers a fruitful way to explain how the perplexing world is perceived by the political systems and organizations. The multiple streams also provide an analytical framework to explore how the entrepreneurs manipulate the policy process. It is shown that there is a lot of recognition that the multiple streams theory could offer a rich, promising and multilayered metaphor to understand the policy process (Birkland, 2005; Theodoulou and Kofinis, 2004; Zahariadis, 2007).

2.3.5 Observations

In view of the above review, it is observed that there are some variants among the models of the policy making process. The stages model provides a time-sequential conceptualization of the policy process, which offers a comprehensive map to understand the complicated policy process and allow us to simplify the process to manageable analytic units. The incrementalist model, depicting the policy process as a continuation of existing policies with minor amendments rather than revolutionary change in policies, furnishes the reason why dramatic changes in policies are rare even when the social problems are

persistent or an alternative policy is assured. In addition to conceptualizing the policy making process mainly affected by the governing elites, the advocacy coalition framework and the multiple streams approach encompass the participation of various advocates or non-institutional actors in the policy arena. The advocacy coalition framework further attempts to explain the policy changes through investigating the policy subsystem over a long period of time. A number of factors, such as external events, relatively stable parameters, resources and belief system of the coalition, are encompassed to make the advocacy coalition framework a very fruitful and comprehensive model in depicting policy process. On the other hand, the multiple streams model proposes a promising approach to illustrate the policy process and explain the occurrence of policy change by the confluence of three independent developed streams, namely problem, policy, and political streams.

Among the four models of policy making, it is found that the multiple streams model is well suited as a map for the present study in exploring the contributing factors that enable the launching of Hope Development Account as a local policy advocacy project. Due to the limited time of investigation in the present study, it is not feasible to adopt the advocacy coalition framework as it refines the

investigation of the policy subsystems for an extended period of time. Besides, the multiple streams model focuses on depicting how some issues could gain the agenda status and how some alternative solutions could be selected within a broad political and policy environment. In the depiction of policy process, the different strategies of policy practice could be explored systematically from the three streams of problem, policy and political and thus could provide valuable practice insight. Hence, the multiple streams model of policy making is adopted as a conceptual framework to explore and analyze the making of the Hope Development Account so as to identify the strategies of social work policy practices encompassed. In order to enrich the details of the analytic framework of the present study, the multiple streams model of policy making would be further examined in the next part.

2.4 Detailed Examination of Multiple Streams Model of Policy Making

Kingdon's Multiple Streams (MS) model of policy making consists of three central dynamics namely problem, policy, and political streams. The three streams develop independently regarding a particular problem or policy domain. The policy window, which implies the possibility of policy change, would be created when two or more streams merge together. Hence, the concepts of MS

model, in terms of problem, policy, and political streams, and their joining, would be elaborated.

2.4.1 Problem Stream of Multiple Streams Model

Kingdon (1995) pondered why a particular problem rather than other could be the focus of attention of the government officials. In order to answer this question, he developed the "problem stream" in which the various mechanisms, including indicators, focusing events, and feedback, were explored to illustrate how a problem is bought to attention. Besides, Kingdon (1995) stated that a 'problem' is different from a 'condition'. Hence, apart from the indicators, focusing events and feedback, the definition of problem would also be discussed.

Indicators

Both the governmental and non-governmental agencies regularly monitor different activities and events occurred in our society, which generate a lot of indicators. Kingdon (1995) pointed out that the government officials pay attention to a particular problem often simply because of systematic indicators that show the existence of a problem instead of political pressure. For instance, following the patterns of government expenditures and budgetary impacts is one

of the most common routine monitoring activities. Besides, researchers from either government or non-governmental agencies and academics from universities would conduct studies on a particular problem and may even suggest to government a problem that needs attention of governmental officials (Kingdon, 1995).

Nevertheless, Kingdon (1995) considered that the determination of whether a given problem exits depends on the interpretation rather than those indicators or studies primarily. In fact, the indicators are used by the decision makers for measuring the intensity of a problem and following the changes of the problem. Apart from recognizing the facts, the indicators could also offer powerful implications for debate, depending on the data collection methods and the interpretations of those facts. Thus, interpretation of the indicators plays a vital role to present the problem for policy change (Kingdon, 1995).

Focusing Events

In addition to indicators, Kingdon (1995) designated that a little external force is needed to illustrate the problems and draw the attention of people. A focusing event like a crisis or disaster, a powerful symbol, or the personal experience of a

policy maker would certainly provide that force to catch attention to the problem.

It is straightforward to understand that a real crisis or a disaster is able to call attention to the problem since it may arouse the sense of fear or worry which excite our concern and awareness on the particular problem. In order to draw public attention, a symbol could be designed for a political event, a policy proposal as well as a problem. Symbol could bring focusing effects since they capture part of indistinct reality in a nutshell. Meanwhile, the personal experiences of policy maker are influential occasionally only. Yet, the symbols and personal experiences of policy maker are deemed as reinforcement only for something already happening instead of prime mover (Kingdon, 1995).

As the focusing events could only act as reinforcement but not carry a subject to policy agenda prominence by themselves, accompaniment is needed. Firstly, the problem has to be 'in the back of people's minds' since the focusing events could only bring the attention on a preexisted problem. Secondly, the crisis or disaster could only serve as an early warning but could not be defined as a problem. Hence, solid indication that the problem is wide-spreading behind the crisis or disaster is important to gain the policy agenda. Thirdly, attention is often drawn by the second crisis but not the first because the first could be easily dissipated as

an occasional accident. It means that cumulative crises or disasters could prompt people's awareness (Kingdon, 1995).

Feedback

Feedback refers to some observations or criticisms of current policy or programme. Kingdon (1995) suggested several types of feedback that could indicate the existence or emergence of a problem. One of the types is the inconsistence between the legislative or administration intention and the design or implementation of policy. Another type is the failure to meet the stated goals of the programme. Besides, budget of the programme could be another type of feedback that brings out problems since the administration may cut budget of costly programme so as to save money. Moreover, decision makers would pay attention if there is any unanticipated consequence of a programme. It is not hard to understand that negative unanticipated consequences would bring problem. On the contrary, positive unanticipated consequences with major impacts would also create problems since there must be something missed or should be further examined (Kingdon, 1995).

There are three main pathways to obtain feedback, which include systematic

monitoring, complaints, and bureaucratic experience. Systematic monitoring and evaluative studies could definitely provide feedback about the programme on its budget, design and implementation. Besides, the complaints or opinions from the service users could also lead to awareness of problems. In addition, the bureaucratic experience of day-to-day programme administration could help heighten awareness of the problem as well (Kingdon, 1995).

Problem Definition

Kingdon (1995) addressed that there is difference between a 'condition' and a 'problem'. A 'condition' could simply be a general description of some behavioral patterns. Yet, a condition could be defined as a 'problem' only if it is convinced that intervention or governmental action is warranted. The problem emerges when the observed condition is inconsistent with the observer's conception of ideal state. Hence, the value system of the observer plays a substantial role in defining problem. Kingdon (1995) elaborated that, for instance, if one perceives the access to a particular service is a civil right, then it implies the government should guarantee that right. It would be defined as a problem if some people do not have access to that service.

In addition, comparisons sometimes bring problems. If one could not achieve what the others could, in the sense of equality, a problem is constituted due to the relative disadvantage. The comparisons could be made not only between people in a country, but also between countries. In short, it is essential to provide a demonstration of the imperative of intervention for a condition so as to define the problem in influencing the policy (Kingdon, 1995).

In sum, the problem stream of multiple streams model comprise the demonstration of the existence of a problem which needs intervention or governmental action by its indicators on measurement and recent changes, criticism of the budget, design or implementation of current policy or programme, and some focusing events that put the problem under spotlight.

2.4.2 Policy Stream of Multiple Streams Model

In the policy stream, Kingdon (1995) discussed the policy as primeval soup in which some ideas float and some sink. There are confrontation and combination between ideas in the primeval soup. Kingdon (1995) proposed several criteria for the survival of a policy proposal so that the decision makers can consider it seriously. To enhance the opportunities to carry out a policy proposal, consensus

has to be developed among the policy community, which refer to the specialists in a given policy area, by diffusion and persuasion. Hence, concept of policy as primeval soup, criteria for survival of policy proposal, and consensus building among policy community would be elaborated in the following parts.

Policy as Primeval Soup

Kingdon (1995) described policy as primeval soup in which there are many ideas among the policy communities, which are considered along the line in the meantime. It is an evolutionary process of selecting proposals in which some of these ideas survive and flourish while others sink and declines. The origins of idea thus become less important. Instead, the processes of evolution and recombination among ideas are emphasized. It implies that sudden appearance of a wholly new structure is rare. Most of the changes indeed come from the recombination of familiar elements (Kingdon, 1995).

Policy ideas actually are as important as political pressure. Although some policies may be influenced by lobbyists or by judgments at the polls, argumentation of a policy is still vital as it is useful in offering reasons to take the particular solution towards the problem. Furthermore, the ideas have to be

stretched in the community and last for a long period so as to become a basis for action since the government often does not act on ideas quickly.

Criteria for Survival of Policy Proposal

Kingdon (1995) proposed four criteria for proposals to survive, which include feasibility of implementation; value receptiveness among the policy community and legislators; bearable cost; and anticipated public concession. Feasibility of implementation entails the details, technicalities, and actual mechanisms that bring the idea into practical use. The feasibility of implementation is vital for a proposal to survive until being seriously considered since policy makers usually ponder on whether the proposal is worked out and ready to go (Kingdon, 1995).

Most of the considered proposals are compatible with the values held by the members of the policy community and officials. The values involve the conception of equity, efficiency, and the proper role and size of government. For instance, the liberals usually support larger government roles whereas the conservatives usually oppose them. It has demonstrated the policy specialists' notions of the proper role and size of the government. Besides, the fairness and the redress of inequities are sometimes powerful arguments in the policy debate.

The principle of efficiency, which refers to the cost of a program with the realized benefits from that expenditure, cost-effectiveness, tradeoffs, cost allocation, and cross subsidy and etc., is a component of policy maker's values as well (Kingdon, 1995).

Furthermore, the future constraints of a proposal have to be anticipated. One of them could be a budget constraint. Hence, the policy specialists would tailor their proposals to have a tolerable cost that is financially acceptable. In addition, apart from the acquiescence of the elected officials and the specialized publics, the mass public's concession is important for survival of an idea as well. It would be a miscue to ignore the public reaction towards the proposal regardless of it is for or against (Kingdon, 1995).

Consensus Building among Policy Community

Throughout the processes of floating and sinking of ideas in the policy primeval soup, diffusion of an idea occurs among the policy community. The diffusion of idea entails a long process of consideration, floating up, discussion, revision, and trying out again. Consensus on both the awareness of problems and agreement of solutions or proposals would also emerge if that idea survives scrutiny according

to the set of criteria for survival as mentioned above. Kingdon (1995) pointed out

that the consensus among the policy community is largely built through the

processes of persuasion and diffusion, rather than the consensus in political

stream that built through bargaining with the potential coalition members. The

consensus building in the political stream will be discussed in the next section.

To sum up, as the policy is described as primeval soup in which many ideas float

and sink, the evolutionary process of proposal which involve the recombination

of many ideas is thus important for comprehending the development of policy

stream. In order to heighten the chance of a proposal to be seriously deliberated,

the technical feasibility of the proposals has to be enhanced. Besides, the future

constraints from budget or public reaction have to be anticipated so as to be well

prepared. The more congenial to the value systems of policy community

members and legislators, the more chance the proposal possesses to be accepted.

Through the processes of persuasion and diffusion, consensus on both the

existence of problems and agreement of solutions would be developed among the

policy community.

2.4.3 Political Stream of Multiple Streams Model

Apart from bringing the problems to the attention discussed in the problem stream and what happens within the policy community in the policy stream, the political stream have powerful effect on agendas. The political stream comprises national mood, election results, pressure group campaigns, and changes of administration. Kingdon (1995) clarified that the narrow definition of politic is employed, in which political factors refer to electoral, partisan, or pressure group factors. The political stream of policy making proposed by Kingdon would be presented in the following parts, which consist of national mood, organized political forces, changes of administration and consensus building.

National Mood

National mood refers to "the notion that a rather large number of people out in the country are thinking along certain common lines" (Kingdon, 1995:146). The public opinions are much more extensive than the floating ideas confined within the policy communities as discussed in the concept of policy stream. Nonetheless, the national mood could be perceived in the attitudes of different active sectors of public instead of the mass public. It is believed that not only the national mood, but also the changes in mood or climate could be sensed by the politicians and other participants through various communication methods such as visits,

newspaper coverage, conversation with constituents, public opinion polls etc. Kingdon (1995) described that the national mood could serve as a tool for the officials to promote some items on the policy agenda that fit with that mood since it could offer a 'fertile ground' to initial receptivity to the ideas. In contrast, the national mood could also serve to restrain the items that do not fit with that mood by pushing the ideas into relative obscurity (Kingdon, 1995).

Changes of Administration

Apart from the swings of national mood, the change of administration constitutes the second major component of the political stream. The change of administration would bring new priorities onto the agenda. Besides, the turnover might also inhibit other items that are thought not deserving time. Kingdon (1995) indicated that the turnover effects on agendas are very powerful in government. In addition, the shifts in ideological or partisan balance in Congress or a change of top personnel in an administrative agency are influential in changing the agendas as well. Moreover, the jurisdictional boundaries of various governmental departments may also affect the agenda. The neglect of some potential agenda items that should be managed somewhere in the government would be the negative jurisdictional effect (Kingdon, 1995).

Organized Political Forces

The organized political forces of interest groups, political mobilization, and the political elites comprise the third component of the political stream. Kingdon (1995) pointed out that the government officials used to judge the degree of consensus and conflict among the organized political interests. If there is common consensus among the interest groups and other organized interests on the ideas in the same direction, the officials will try to move in that direction. On the contrary, the officials will try to balance between those for and against the given ideas if there is conflict among those organized interest groups. The government officials often perceive the support or opposition of the interest groups by partly calculating their resources since it is believed that the dominant side could hold more political resources. Besides, the frequency or intensity of communications with the interest groups is also influential to the officials' judgment on the organized interests since they would lay particular stress on the more frequently heard side. Kingdon (1995) expressed that the balancing of organized political forces often retard the change since the beneficiaries of the current programmes would organize themselves into an impressive collection of interest groups so as to protect their current interests. On the contrary, a

constituency favoring change could foster change. However, the organized force

does not always determine the outcome. Sometimes, powerful political interests

could be defeated and change happens in spite of their disagreement (Kingdon,

1995).

Consensus Building

Consensus building in the political stream is far different from that in the policy

stream. Consensus is often built by diffusion and persuasion among the policy

community, as discussed previously, whereas a bargaining process governs the

consensus building in the political arena. Yet, Kingdon (1995) insisted that he

was only underscoring the distinction between the two kinds of consensus

building process in the political and policy streams but not suggesting that there

is only persuasion in policy community and bargaining in political arena. In the

political arena, coalitions are often built by agreements so as to gain support for

bargaining. Sometimes, the coalition is established not because of the successful

persuasion of the goodness of action, but the anxiety about being excluded from

ripping the benefits of participation. It shows that the participants often try to

leap in the winning coalition so as to protect their interests. Kingdon (1995)

described the process of coalition formation or participation as a game. Sudden

entry and contribution in shaping the change of agenda may occur because of

receiving some benefits or the creation of a generalized image of movement for

the actor (Kingdon, 1995).

In short, there are several factors proposed in the political stream that contributes

to the agenda setting for policy change. The compositions of the political forces

include the swings of national mood, changes of administration, organized

political forces, and consensus building among interest groups. However,

Kingdon (1995) pointed out that those forces are not equal in practice. In

particular, the composite of national mood and change of administration contains

extraordinary powerful impacts on policy agenda since it could make some items

prominent on the agenda or impossible for the government to neglect. After the

item has been placed on the agenda, the organized forces would emerge to alter

the policy proposal for their own benefits (Kingdon, 1995).

2.4.4 Policy Window and Joining of the Multiple Streams

After delineating the three separate streams of policy making namely problem,

policy and political streams above, it is of essence to explore the connection of

three streams in creating the opportunity of policy window. In this section, the

definition of policy window proposed by Kingdon (1995) would be explored firstly. The importance of joining the three streams would then be discussed. Lastly, the characters of the policy entrepreneurs who make the joining would be examined.

Policy Window

According to Kingdon (1995:165), the policy window refers to "an opportunity for advocates of proposals to push their pet solutions, or to push attention to their special problems". The duration of opened policy window is usually a short period only. If the participants in policy arena could not seize the opportunities, they would have to withhold their proposal until the policy window is opened again next time. It is sometimes predictable that the window would be opened. For instance, it would be a chance to advocate for improvement or modification during the scheduled renewal of a programme. However, it is sometimes unpredictable. Hence, Kingdon (1995) suggested that the particular problem and the proposed solution should be well-documented and ready for action so as to avoid missing any opportunity.

The policy window would be opened when the three separate streams of problem;

policy; and political come together and are merged. The outcomes depend on the complex of elements presented and how the various elements are connected. Kingdon (1995) further suggested that the problem and political streams are more influential on the agenda while the policy stream affects the alternatives more. Thus, the opportunity comes mainly because of the attention capture of a new defined problem or the change in the political stream. On the contrary, there is a variety of reasons for the closure of policy window. One of the reasons is that the participants may feel some actions have already been done in addressing the problem and the issue should come to an end for the time being. Another reason is that the participants could not get acceptance. It would not prompt them to invest further time and other resources if they fail to be accepted. Besides, the crisis or focusing event that evokes the window to open may elapse due to its nature of short duration. Moreover, the administration often keeps changing. The opportunities that they furnish may change according to the change of personnel as well. Furthermore, no available alternative solutions may also cause the closure of window sometimes (Kingdon, 1995).

Apart from some objective features that define the existence of the policy window, Kingdon (1995) expressed that the presence or absence of window

depends on the perceptions of the participants in policy arena as well. For instance, the policy practitioners often estimate the likelihood of future occurrence of policy window. Due to the complexity of policy arena, even the highly experienced and knowledgeable participants may have different estimation on whether the window would be opened again. Nevertheless, this estimation affects the willingness of participants to invest time, energy, political capital and other resources in advocating a particular item. The item would be seemed as unworthy to put effort if it is unlikely to bear fruit. The participants would be willing to make investment on the items that perceived as having high likelihood of window presence (Kingdon, 1995).

Joining the Streams

Kingdon (1995) suggested that solutions float around the government, seeking for problems to be connected with or political events that enhance the likelihood of adoption, instead of emerge after awakening to a problem as described in a problem-solving model. It shows that the development in the policy stream is separated from that in the problem and political streams. The elevation of the proposals occurs mainly because they could be perceived as solutions to a pressing problem or as proposals that could serve election or other purposes for

the politicians. Hence, the policy window usually opens regarding to the development in the problem and political streams, instead of in the policy stream.

As mentioned, the window is opened by a pressing problem or an event in the political stream. It is necessary for the participants in the policy arena to attempt to conjoin their pet solution to the problem at hand. Besides, they may connect the proposals to the event in the political stream so as to change the agenda. As Kingdon (1995) pointed out, the availability of an alternative that responds in a certain way to a new political situation may change the policy agenda, even no big change occurs on the development of problems or solutions. While the problem windows are in relation to the political windows, it would be much better if the alternatives could meet with the political acceptability while the window is opened by a pressing problem. Also, while the window is opened by a political event, the participants would select a problem with proposed solution that could be attached to the event since the political event could heighten the attention on the particular problem. Although each stream has its own life and dynamics, and no one foreruns the others, missing any one of the three streams would lead the fleetness of the policy window. Hence, it is very crucial to learn the combination of the three streams, as well as their separate development in

comprehending the policy process (Kingdon, 1995).

Policy Entrepreneurs

The joining of the streams has been discussed above. But who makes the joining?

Kingdon (1995) found in his studies that policy entrepreneurs are important in

facilitating a subject up on the agenda and being enacted. Policy entrepreneurs

refer to advocates dedicating their time, energy, reputation, and/or money to

promote a contention. Policy entrepreneurs could be found in anywhere, as there

is no monopoly on position or place in the political system. Three types of

incentives are proposed by Kingdon (1995) to explain why the entrepreneurs

advocate. The first is the promotion of personal interests such as the protection of

bureaucratic turf. Another incentive is the policy entrepreneurs' desire to promote

their own values or to affect the shape of public policy. Finally, the policy

entrepreneurs' pleasure acquired in advocacy or simply the joy of the game or

being part of the action also reinforces their participation (Kingdon, 1995).

According to Kingdon (1995), in order to be successful, policy entrepreneurs

have to have three categories of qualities. Firstly, the practitioner has to have

some claim to a listening, as having a claim could be more convincible to the

audience. Expertise, ability to speak for others, or an authoritative decision-making position could be the sources of this claim. Secondly, most of the successful practitioners are famous with their political connections or negotiation skills. Having both political savvy and technical expertise could be more powerful than just having either one of them. The last and the most important one among the three qualities is the persistency of the entrepreneurs in which the willingness to invest large quantities of resources is indispensable (Kingdon, 1995).

The policy windows are not predictable, the policy entrepreneurs thus must be ready in advance in developing their ideas, expertise and proposal well so as to grasp the opportunity when the window opens. No matter whether it is a crisis; a problem that captures attention; a new administration; or a shift in national mood, the entrepreneurs would seize every opportunity to clip the solutions to problem, proposal to political force, and political events to problems. It implies the duplicate roles of entrepreneurs as advocates and brokers in making the connections. It is not that easy to estimate the open of windows precisely and act in the right timing. The attempt of connection between the three streams, in fact, does not only occur when the window opens. Most of the entrepreneurs try

joining the three streams all the time in order to conduct a well packaged combination of solution, problem and political momentum which would be raised on the decision agenda while the window suddenly opens (Kingdon, 1995).

In sum, the opportunity for policy advocacy is described as a policy window that opens for a short period unpredictably. The joining of three streams of problem, policy and political are deemed as important as their individual development in putting the proposal in agenda and enhancing its chance of adoption. Policy entrepreneurs play an important role in facilitating the open of policy window. Although there is no monopoly to stipulate whom to be the policy entrepreneurs, three standard of qualities determine the success or failure of the practitioners, which include having claim to a listening; prestige with his or her political connections; and the persistency.

2.4.5 Synopsis of Multiple Streams Model

The synopsis of multiple streams model of policy making is shown in figure 4 below with the various elements involved in the development of each stream as mentioned. The development of problem stream mainly bases on the definition of

new problem by indicators showing the existence or intensity of a particular problem, feedback or criticism of current policy or programme, as well as some focusing events that bring about the attention of public and government officials. The development of policy stream is mainly set up by the recombination of many ideas in attaining the criteria for survival of the policy proposal, and the consensus building among the policy community through persuasion and diffusion. The political stream is developed upon the swings of national mood, changes of administration, organized political forces, as well as consensus building among different interest groups.
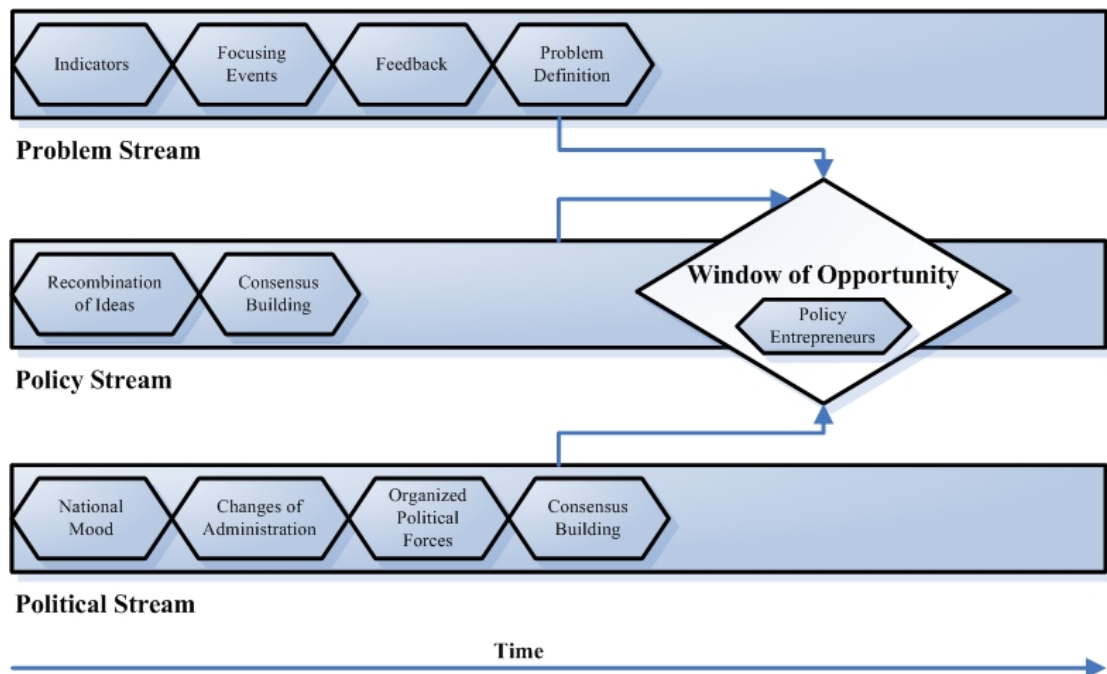
Figure 4: Synopsis of Multiple Streams Model

The opportunity for policy change occurs only if there is confluence between the three streams of problem, policy, and political. Policy entrepreneurs who persist in preparing proposals and striving for policy change would play the key role in facilitating the open of policy window. Three essential qualities of successful policy entrepreneurs are proposed namely having claim to a listening, prestige with political connections, and the persistency. It is not hard to observe that social worker could act as the policy entrepreneur. As discussed in previous part, social worker is obligated to change the policies for the deprived or marginalized people. It is supposed that social workers should be persistent in striving for the poor's betterment. Besides, social workers with their trained communication skills could handily develop connections with various political parties. Moreover, the professional knowledge of social worker helps gaining the claim to a listening as well. However, in Kingdon's MS model, there is little discussion on the roles of policy practitioners and possible strategies to be adopted. In view of this lack of attention in multiple streams model, the discussion of roles and strategies for policy practice would be incorporated.

2.5 Roles of Social Worker in Policy Practice

According to Figueira-McDonough (1993), social workers play an advocate role

in policy practice for the interests of the deprived groups of people. Apart from describing social worker as advocates, Wyers (1991) provided an elaborated conceptualization of social workers' roles in policy practice. According to Wyers (1991), there are five roles of social workers, which include (1) social worker as policy expert, (2) social worker as change agent in external work environments, (3) social worker as change agent in internal work environments, (4) social worker as policy conduit, and (5) social worker as policy itself. As these five roles would be very useful in understanding the social work policy practice, therefore, it would be further discussed below.

2.5.1 Social worker as policy expert

Wyers (1991) suggested that social worker could conduct policy analysis, assist in formulating social policy, as well as provide expert knowledge and skills pertaining to the process of policy making. The function of this role of social workers as policy expert is to analyze social problems and to mold and shape policies so that better alternative programme could be available for those who are in need (Wyers, 1991).

2.5.2 Social worker as change agent in external work environments

Some of the social workers taking up this role would be regarded as leaders of social movements representing a specific group of people. The policy-practitioners taking up this role could be either the direct service providers or the social workers who is engaged in advocate activities that are separate from the primary social work role in his or her job. The tasks social worker taking up this role embrace the public education of the service needs for a special group of people, legislative development and policy development work, etc (Wyers, 1991).

2.5.3 Social worker as change agent in internal work environments

In contrast with social worker as a change agent in external work environments, the focus of this role is on organizational change, which means changing the policy within the social worker's agency of employment. The policy-practitioner is assumed to be the direct service provider who is aware of whether the agency policy is beneficial, convenient and effective to the service users. Two types of tasks, namely analytical and interactional, are required by the policy-practitioners. Analytical tasks refer to goal selection, prediction of resistance, and selection of primary strategies, whereas, interactional tasks refer to the development of the action system and the presentation of change proposals to agency administrators

(Wyers, 1991).

2.5.4 Social worker as policy conduit

Wyers (1991) suggested that policy-practitioner could work to convert policy to practice and to examine the impact of policy or to verify the need to change policy. As large scale experiments of a social policy is extremely costly, the social worker's practice may be perceived as mini policy experiment. It implies that the direct service practitioners have to collect information about the effects of current policies, policy deficits, and potential policies. In this light, the social workers would be regarded as the eyes and ear of policymakers (Wyers, 1991).

2.5.5 Social worker as policy

This role assumes that the policy-practitioner is the direct services provider, who "becomes the embodiment or personification of policy" since policy-practitioner is the key person to implement the policy (Wyers, 1991:245). Besides, Wyers (1991) pointed out that the values, principles and theoretical assumptions of the practitioner would affect the nature and quality of services provided. Thus, the practice of social worker is inseparable from the personalized policies of the practitioner. To strive for the betterment of the service users, social workers have

to make available all the resources they possess, including professional knowledge, values, and skills etc, to their clients. In the meantime, social workers have to minimize their individual limitations and interests so as to assure the service user's full acquisition of resources from social workers (Wyers, 1991).

The discussion above provides a very clear differentiation of various roles in policy practice. It could be observed that social workers in policy practice take on their roles at several levels, namely the personal, organizational, community and the legislative (Wyers, 1991). Obviously, these five roles offer insights on what the social work practitioners would do in the policy practice. But how could social workers tackle the injustice in the society with policy practice? This would lead to the exploration and discussion of different strategies of policy practice in the following part.

2.6 Strategies of Policy Practice

In this section, several strategies that are commonly used by social workers in policy practice would be reviewed and illustrated with local practice examples. The range of strategies being reviewed include client empowerment, programme

evaluation, building coalitions, information collection and dissemination, social

action or social movement, policy analysis, lobbying, reform through litigation,

and political action for candidate election or running for office.

2.6.1 Client empowerment

As one of social work's goals is to facilitate the service users to become

self-sufficient, it is necessary to empower the clients to face the problems they

encounter and to identify their strengths and resources for overcoming them.

Besides, social work practitioners are required to help the clients to assert their

rights and become self-advocates. Haynes and Mickelson (2006) suggested that

social work practitioners should not be constrained by their therapeutic

specialization, agency's policies or service modalities. Instead, they are obligated

to recognize the macro-level problems encountered by the service users and to

seek macro-level solutions. Social work practitioners should advocate 'with' the

clients if reform is needed.

Apart from recognizing macro-level problems and solutions with the service

users, voter registration has to be encouraged as well. As Haynes and Mickelson

(2006) indicated, voting is a path for our service users to voice out their opinions

and to show their stands on public policies or political issues. Thus, encouraging the clients to vote is definitely consistent with the social work principles to assist clients to exercise self-determination. Furthermore, the exercise of self-determination could not only provide the clients a sense of ability to control their lives but also equip them with various skills which are transferable to other situations (Haynes and Mickelson, 2006).

It is rather familiar for the local social work practitioners to incorporate the element of client empowerment in their work. For instance, there are many self-help organizations in Hong Kong. Some of them are established for grass root workers, abused women, sex workers, homosexual, patients, mentally challenged and their families. Besides the self-help groups, few organizations in Hong Kong practice exclusively for client's empowerment, with the exception of the Society for Community Organization (SoCo). SoCo often assembles people facing similar adverse conditions or problems, and facilitate them to share their experiences and opinions regarding the problems they collectively face. Regardless of whether solutions to their problems could be found, their strengths and resources could be identified and the support from others in the same boat could help them to assert their rights and become self-advocates.

2.6.2 Programme evaluation

Haynes and Mickelson (2006:87) pointed out, "the practitioner delivering those services is presumed to be the person best placed and qualifies to act as an evaluator and consultant to determine whether new policies or services follow the intent of the legislation". Thus, programme evaluation is essential for policy practitioners to observe, gather and analyze the responses of service users so as to propose refinement or modification on policies. Popple and Leighniner (2008) suggested program evaluation process should include six basic components: (1) to find out the goals of the programme, (2) to describe the characteristics of the organization, (3) to do some process evaluation, (4) to define outcomes, (5) to measure the outcomes of the programme, and (6) to write a report.

The goals of the programme have to be ascertained first since it is to evaluate whether the goals have been achieved. It is easy to find them out by talking to the director, board members, and key staff person of the agency. The goal expectations of supervisors and direct service staffs should not be neglected as they may have some different thoughts. The goals of programme often change during implementation and new approach of intervention may be added as well.

So it is inevitable to design the evaluation with some compromises. Besides, describing the characteristic of the organization as the context for the new approach of intervention could help recognizing the changes occurred. The types of clients, backgrounds and practice techniques and interventions of staff, as well as the organizational structure of the agency are constructive in comprehending the delivery process of the new services and the obstacles came across. In addition, process evaluation could not be neglected in examining how the services are being provided in the new programme. The direct service providers would play the major role to provide various types of information, such as client statistics, financial reports, and responses to questionnaires about service outcomes (Popple and Leighniner, 2008).

Defining the project outcomes is the fundamental step of reviewing whether the goals of programme have been achieved. The project goals have to be operationalized into outcomes for evaluation. Baseline data of what the clients were experiencing from the services before the change was enacted is required to conduct the pre-and-post comparison. To measure the outcomes of the program, there are two major types of methods, namely qualitative and quantitative. The evaluation could involve one or both the two methods. Interviewing with clients

or holding focus groups are the usual qualitative methods to gather information about programme effectiveness and clients' satisfaction on the new programme. The quantitative approach usually involves the numerical data. Survey of client satisfaction is usually used to analyze the service outcomes with several particular variables, such as age, gender, income level of the service users. Finally, written report with recommendations for improvement of the programme is required so as to disseminate the experiences about the new programme within and beyond the agency. It is most important to ensure that the evaluation would not end up with a written report lying on the shelf only but keep helping the agency and the service to move forward (Popple and Leighniner, 2008).

It is doubtless that programme evaluation is a basic form of practice for local social work practitioners. Programme evaluation should not be done after programme implementation. Instead, a good evaluation should be in place during the planning phrase of the programme. Recently, more social service organizations begin to build in evaluative research when planning for new social programmes. Hence, more evaluative report with detailed programme materials could be found lately[10].

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[10] Recent local examples: ELCHK (2009) *美樂滌心靈 – 音樂治療長者小組實務手冊*; ELCHK (2007) *北上濫藥創傳奇 – 敘事治療小組教材套*; ELCHK (2006) *「生命之旅」生命*

2.6.3 Building coalitions

Building coalitions is to aggregate the people with similar concern of a particular issue so as to gather more power in influencing the policies. Coalition is typically formed by the representatives from various groups that agree to work collaboratively on a particular policy issue. The collective efforts of member organizations bring more power to the coalition (Popple and Leighniner, 2008). Social work practitioners, as Haynes and Mickelson (2006) observed, often use this method to conjoin like-minded persons who have similar ideas, values, and philosophies. Yet, some groups that seem unlikely to be supportive may be the potential alliances. The power of coalition not only depends on the number of coalition members but also the diversity of groups in the coalition, since the more diversified the groups in a coalition, the more interests the coalition represents. Therefore, it is necessary to explore every sector of the society so as to recognize potential alliances (Haynes and Mickelson, 2006 and Popple and Leighniner, 2008).

Nevertheless, Haynes and Mickelson (2006:119) reckoned that if the diversity of

教育教材套; BGCA (2005) 「活得健康」新來港家庭社區健康網絡計劃 - 工作報告及教材套.

coalition members were excessively great, the coalition would be more vulnerable to be disunited by the opposing groups. The success of coalition somewhat depends on the collaborative competence of the members in operating on a common agenda, earning support from opposing bodies, and adopting successful strategies to influence the particular policy (Popple and Leighniner, 2008). Hence, social work practitioners have to explore and identify more potential companions. Also, it is essential to facilitate the entire groups in the coalition to communicate and sometimes even compromise in order to develop a common goal, agenda and strategies.

There are several notable coalitions concerning particular social polices in Hong Kong, such as the CSSA-alliance and the Joint Alliance for Universal Retirement Protection. The former one is established to monitor and advocate regarding to the Comprehensive Social Security Assistance Scheme provided by the Hong Kong Government while the later one is found in striving for the retirement protection of the elderly. Both of them gathered a number of groups or organizations to pay close attention to the latest movement of the particular policy and to strive for refinement or policy change.

2.6.4 Information collection and dissemination

Information, as Hanes and Mickelson (2006) deemed, is the most important and useful resource for social work's intervention whatever it is in the form of casework, community organization or political activity. Obtaining information about the client's background and the problem that the clients encounter as well as the demographic information and the problem of the community are essential before making any case plan or community organizing strategy. The intervention in political activities requires collection of information without exception. It shows that the collection of information is very important in preparing for policy advocacy. Social worker is in the best position to aggregate their data of the service users and the problems they encounter into the kind of information that is influential in the political arena.

Popple and Leighniner (2008) pointed out that documentation is the first step of information dissemination. As it is very common for the social work practitioners to keep ample records of cases, there are already numerous documentations in the social work field. However, the information system of many agencies is initially set up for agency administration or clinical diagnostic needs only. Indeed, the systems should be designed for multiple purposes so as to identify the unmet

needs and neglected problems in the society for political testimony or legislative support. Besides, presenting the life circumstances of the service users rather than those charts, graphs, and table would provide more solid understanding of the adverse situation or the problems encountered by the service users. Hence, it is most important for social work practitioners to make contribution not only replying on charts, graphs, and statistic but also to make those data alive and meaningful (Haynes and Mickelson, 2006; Popple and Leighniner, 2008).

Testimony from the field is vital for the legislators when contemplating and making decision since they may have limited knowledge among the very diverse topics in the society. As legislative bodies would hold public hearing when considering policy change, social worker could make use of these opportunities to be the expert witnesses and to provide documentation based on their practice experience. In addition, social work practitioners could write letters to government officers, legislators, and editor of newspapers regularly so as to disseminate the information for advocating changes regarding the unmet needs (Haynes and Mickelson, 2006; Popple and Leighniner, 2008).

In Hong Kong, social work practitioners often attend meeting of the

subcommittee of the legislative council and provide written submissions to promote their opinions on the particular issue. For instance, numbers of social service organizations, such as Against Elderly Abuse of Hong Kong, Boys' and Girls' Clubs Association of Hong Kong, Chinese Grey Power, Caritas Hong Kong, Society for Community Organization, Oxfam Hong Kong etc., provided written submissions to the subcommittee on review of the Comprehensive Social Security Assistance Scheme (CSSA) under the panel on welfare services of the legislative council in Hong Kong[11].

Apart from written submissions, local social work practitioners make use of various methods, such as exhibition, press release, books etc., to spread the information about the condition and unmet need of the deprived. For instance, in March 2008, the Society for Community Organization and ArtWalk cooperatively organized an exhibition of cage home at Central in order to display the adverse living condition of people living in cage home and arouse the public concern and government's action plan regarding to the housing and poverty problem in Hong Kong.

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[11] Papers could be from the webpage of the Legislative Council: http://www.legco.gov.hk/yr07-08/english/panels/ws/ws_cssa/papers/cssa_c.htm

2.6.5 Social action

According to Thursz (1971), social action refers to activity that aims to appeal

for a policy change. The success of social action does not depend on enthusiasm

for revolution but the outcomes that accrue resources to the disadvantaged

groups. It is common to regard parade and demonstration as the operationalized

activities of social action. Well planning and mobilization of community

members are required for organizing social movement. The size, format, and

characteristics of the demonstrations are also designed so as to get media

coverage, as it would affect the outcomes of the social movement

(Figueira-McDonough, 1993; Mak, 1997).

Referring to the Hong Kong Government, there are total 11,110 public meetings

or processions held between the years of 2002 to 2006 in Hong Kong. The

political parties might organize some of them while some of them might be

facilitated by the self-help organizations or the collations concerning the

particular issue. There are a variety of social movement operations in Hong Kong,

such as parading to the Central Government Offices, conducting demonstration

or giving expert witness in Legislative Council, writing to the chief executive.

Recently, there are many groups formed in the discussion forum or social

webpage on the internet that gathering people with similar standpoints. The

internet groups offer room for people to express their points of view on a

particular issue, and allow them a medium of communication in which some

actions may be eventually called. This kind of internet activity is deemed as the

latest operational pattern of social movement in Hong Kong.

2.6.6 Policy analysis

Figueira-McDonough (1993) suggested a framework of policy analysis

comprising four basic dimensions of policy structure, namely recipients, benefits,

form of delivery, and financial source of the policy. The examination into

eligibility and adequacy of the service provision could help assessing whether the

policy achieves equity and social justice while analyzing the systems of service

delivery could assist in measuring the degree of self-determination rendered to

the recipients. Moreover, the financial source of the policy, which can be public

or private, national or local, volunteer or for profit, might affect the accessibility

and delivery of services. Thus, it shows that the analytic framework of four

policy dimensions is very useful for investigating the adequacy, efficiency, equity

and the degree of self-determination of the particular policy. This framework also

helps identifying the weaknesses of the policy structure that needs to be refined

or even be reformed (Figueira-McDonough, 1993).

However, Figueira-McDonough (1993) proposed another framework of policy analysis that consists of inquiries about values, knowledge, and effectiveness of the policy in question. This analytic framework concentrates on three dimensions including the compatibility between the stated goals and the programmes of the policy, the knowledge enlightening the implementation of policy, and the cost-benefit ratio on both human and financial aspects of the policy adopted comparing with other possible alternatives (Figueira-McDonough, 1993).

In Hong Kong, apart from the Central Policy Unit of the government and the public policy research institute in the academic realm, there are many policy research organizations found by the legislators or the general public, such as Roundtable, Synergy Net, Hong Kong Policy Research Institute Ltd., Civic Exchange, Savantas Policy Institute, Bauhinia Foundation Research Centre, etc. Besides, many social service organizations in Hong Kong also engage in policy analysis work, especially on the related issue for their primary service users. For instance, Oxfam and the Society for Community Organization produced a lot of studies on poverty issue whereas the Boys' and Girls' Club Associations of Hong

Kong and the Hong Kong Federation of Youth Groups engage in analysis work

on issues related to children and youth.

2.6.7 Lobbying

Lobbying, as Popple and Leighninger (2008) described, refers to an intentional

and premeditated process of attempts to influence the stance of decision maker,

especially the elected one. The term lobbying is often perceived as self-serving

activity that aims to enhance a personal position by making contacts and

influencing individuals. This negative sense makes the social work practitioners

feeling antipathy towards lobbying as an advocate activity. Although some of the

lobbyists may be self-serving, not all of them are. Indeed, as Haynes and

Mickelson (2006) suggested, social work practitioners and their clients will lose

politically if they continue discarding lobbying since it is an essential, legitimate

and influential practice in a pluralistic society. Hence, social work practitioners

are obligated to strive for improving the lives of the oppressed and disadvantaged

groups by actively making effort to influence the decision makers of public

policies.

There are two myths suggested by Haynes and Mickelson (2006) about political

process that make social work practitioners shy away from lobbying. One myth is that a lot of money is needed for lobbying. Haynes and Mickelson (2006:98) argued that "in fact, there are numerous ways in which a single individual or a few individuals, with the right timing and the right information, can affect social policy" thus implying that the right timing and information rather than great deal of money are essential for lobbying. Another myth is that lobbying requires formal and specialized training in political and the political process. In fact, social workers are already well equipped with fundamental skills for effective lobbying. The knowledge of individuals and their functioning within the community; the understanding of a community and the group interactions in the community; and the skills of developing relationships and effective communication are all valuable instruments that social work practitioners could use during the lobbying process (Haynes and Mickelson, 2006; Popple and Leighninger, 2008).

Haynes and Mickelson (2006) suggested that social work practitioners could utilize their knowledge so as to observe and understand the committee members' interaction through the background information, such as the district composition, the members' previous voting records, education background, training, and

previous professional experience. This observation and understanding would be very useful in predicting which approach and factors may persuade the legislator to support the stand of social worker. Besides, social workers could apply their knowledge and skills on one-on-one interaction while interacting with legislators. Moreover, as the legislator may not be trained in the social welfare field, the input from social workers with their knowledge and experiences of the social problems, social interaction, and the social environment would be welcomed since it is very beneficial for the legislators to make decisions on the complicated and unfamiliar issues (Haynes and Mickelson, 2006; Popple and Leighninger, 2008).

Furthermore, Figueira-McDonough (1993) further suggested that the timing of introduction of the bill, sponsorship, and the use of open hearings have strategic importance in the success or failure of the lobbying activities. Besides, the skill of avoiding or neutralizing opposition is an important skill. In addition to those of greatest concern from the social work practitioners, it is essential to identify and emphasize all the other groups that the bill will in favor of. Apart from anticipating the opposition, amendments of the bill have to be prepared beforehand without damaging the core purpose of the bill (Figueira-McDonough,

1993).

In Hong Kong, administrative officer of the government always leads policy decision while legislative council members have certain influence during the process of passing the bill. In fact, the dynamics of decision making varies on different scopes of policy. In particular, the success or failure of policy change depends on the capability, initiative and openness of the responsible government officer; resistance from other organizations; and the resources involved etc (Wong, 1997).

Wong (1997) suggested that the lobbying targets for Hong Kong public policy could be generally divided into four types, namely government officer; commission member; members of legislative council or other; and political party. The government officer, especially the secretaries of departments and the directors of bureaus, are powerful and influential as they are delegated to formulate policy, propose bill and apply for resources from the legislative council to solve the problems in our society. Most of the commissions are consultative only, such as Commission on Poverty and Commission on Youth. Yet, some statutory organs, like Housing Authority and Hospital Authority, possess

authority to make strategic decision and dominate over enormous resources (Wong, 1997).

Legislative Council is politically influential with its statutory position and basis of direct elections. The members of legislative council are authorized to interrogate and request the administration to provide information and data; examine and approve budgets introduced by the administration. Besides, legislators are delegated to introduce and deliberate the bills, debate any issue concerning public interests, and form subcommittee to study on a particular issue. Apart from legislative council, executive council is even more influential in policy making since the Chief Executive shall consult its members before making important policy decisions and introducing bills to the legislative council. On the other hand, the district council put more effort on the regional problems. The members of district council are obligated to advise the government on district affairs and promote the communication between the public and the government (Wong, 1997).

Political party consolidates political power since the party members would bring political pressure in various councils, commissions, or other organs. In addition,

there is often division of labour among the party on reviewing and advocating various scopes of policy. Liaison with party members could spread the messages through their networks efficiently and may eventually affect the decision of council members. Local social service organizations or self-help groups often make contacts with the four types of lobbying targets mentioned above so as to provide information on the unmet needs and propose respective solutions (Wong, 1997).

2.6.8 Reform through litigation

The court rooms can be another avenue for policy reform and thus social work practitioners should grasp this way to carry out policy advocacy. Litigation refers to a process of bringing and pursuing a lawsuit in order to enforce a right. Although litigation needs a lengthier treatment and it has been criticized for its indeterminacy, it is still useful in redressing problems that affect the powerless minorities since the court is based on value consensus, which is different from the legislative system that based on majority preference. Besides, litigation could put the involved parties on a level field through its openness of access and equal chance in defining the issue (Figueira-McDonough, 1993).

Figueira-McDonough (1993) suggested that the key tasks of policy practitioner in reforming policy through litigation include selection of test case, making plans of participants and implementation in the process, and evaluation of the consequences. There are three important considerations in selecting the test case, including its representativeness of the affected class, its relevance with the legal doctrine, and its appealing power to the general public. In preparation and presentation of the cases, it is of essential for the social worker to build the representativeness of the case with evidence collection and interpretation, organize support from public, formulate strategies of implementation, and evaluate outcomes (Figueira-McDonough, 1993).

The policy reform through litigation is rare in Hong Kong because the litigation fee is very expensive that ordinary people are not able to afford and the proceedings usually take an extended period. Very few people would put money into the long war without assurance. Nevertheless, there are two notable cases of applying judicial review concerning public policies in 1999 to 2000[12] and 2004[13]. The related lawsuits between 1999 and 2000 were about the right of residence in Hong Kong for the children of permanent Hong Kong residents who were born

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[12] Case number: HCAL 81/1999, HCAL 2/2000 and HCAL 70/2000
[13] Case number: HCAL 154/2004

in mainland China whereas the case in 2004 between two tenants in the public estate, Lo Siu-lan and Mak Ki-chiu, and Hong Kong Housing Authority was with regard to the authority's decision on selling the retail outlets (shops) and car parking spaces of its housing estates. Although both two cases failed in fighting for the right of abode and stopping the sale of the retail and car parking facilities of public housing estates, the attempts to reform policies through litigation demonstrated the exercise of civil right and brought about many public concerns and disputation on the issues.

2.6.9 Political action for candidate election / running for office

Popple and Leighninger (2008) suggested that social work practitioners should make effort to facilitate people in elected office who manifest values and goals in coherence with those of social work as one of the policy practice strategy. An electioneering involves enormous workload, such as organizing and planning the campaign strategy, establishing issue papers, raising money, visiting door-to-door for promotion, stuffing envelops, answering phone call, etc. Hence, a huge demand of volunteers is required in electioneering. Social workers could work for the candidates individually or assist in recruiting and mobilizing community members to help through their relations and networks developed within the

community (Popple and Leighninger, 2008).

Apart from working to put people with the same values and goals in the elected office, social workers could become involved in the electoral process and become an elected official. Popple and Leighninger (2008:351) expressed that "calls for social workers to become involved in electoral politics are as old as the profession itself". A number of social workers have become elected officers on the national, state, and local level in the United States of America since 1896. Besides, it is stated that the number of social workers currently holding office is rapidly increasing. The social work policy practice mentioned above, such as policy analysis skills and lobbying, would be utilized if social workers could work in the office and make decision on the policy formation (Popple and Leighninger, 2008).

As the social welfare sector possesses a seat in the legislative assembly elected by the functional constituencies in Hong Kong, social work practitioners could take part in the electoral process in this way. Besides, there are four[14] out of thirty direct elected members in the fourth legislative council are qualified social

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[14] The direct elected members of the fourth Legislative Council with social work background include LI Wah-ming (Kowloon East); KAM Nai-wai (Hong Kong Island); WONG Sing-chi (New Territories East); and CHAN Yai-yip (New Territories West).

workers. It illustrates that local social work practitioners are engaged in candidate election and even step into the office. Furthermore, there are not less social work practitioners being elected in the district councils in Hong Kong. Among the 534 seats for 18 district councils in term of 2008-2011, 25[15] of them claim themselves as registered social worker. Although the members of district council are not eligible to pass the bill, they could still influence the policy through community work and reflection of public opinions to the civil administration.

Reviewing the strategies of policy practice as mentioned above, it is observed that there is a lack of discussion on the integration of the various means. The models of policy making as well as the different roles of social worker in policy practice illustrate that there are many different elements in policy process to be tackled so as to strive for the change of policy or programme for the betterment of the deprived groups. It is believed that policy intervention encompass the integration of a wide range of strategies. Hence, it is imperative to formulate an integrative model of social work policy practice.

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[15] Members of District Councils in term of 2008-2011 claim as registered social workers include CHENG Lai-king; KAM Nai-wai; CHUNG Ka-man, Jacqueline; YAU How-boa, Stephen; KWOK Wai-keung; KWUN Sai-leung; WONG Chi-yung; LEUNG Wai-kuen, Edward; LAM Ho-yeung; WONG Man-sing, Barry; HUI Tak-leung; HUI Kam-shing; WONG Yat-yuk; YUM Kwok-tung, Pius; CHAN Wai-yip; CHAN Yuen-sum, Sumly; WONG Wai-kit; LEE Yuet-man; CHAN Yung; YU Sau-chu; TAM Lanny; WAN Siu-kin, Andrew; WONG Yun-tat; TAM Wing-fun, Eric; and WONG Pik-kiu.

2.7 Integrated Model of Social Work Policy Practice

In view of the multiple streams model and the roles of social workers as well as common strategies in policy practice, a possible integrated model of practice in policy making is proposed as figure 5 below. The five common roles of social worker consist of policy expert, change agent in external and internal work environments, policy conduit and policy itself. These five roles lead the nine common strategies of social work policy practice namely client empowerment, programme evaluation, building coalitions, information collection and dissemination, social action, policy analysis, lobbying, reform through litigation, and political action for candidate election or running for office. With the effort on the various strategies of policy practice, the nourishing elements in the three streams of problem, policy and political would be developed. The joining among the three streams would then create the window of opportunity for a new policy or a policy change. This integrated model of social work policy practice would be adopted as the framework that guides the present study of the making of Hope Development Account in exploring its nourishing elements, the strategies of policy practice, and the roles of social workers involved.
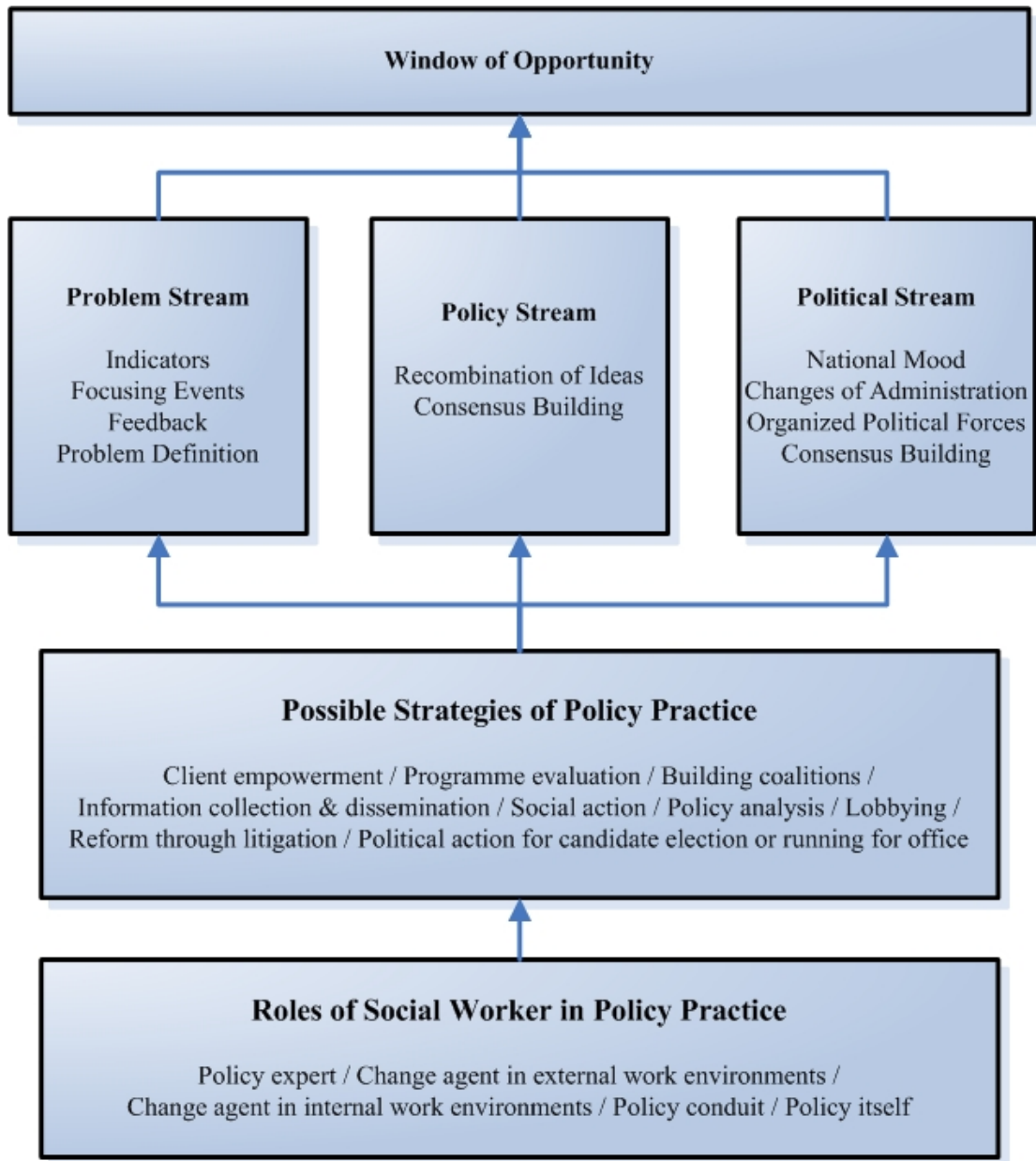
Figure 5: Possible Integrated Model of Social Work Policy Practice

2.8 Summary

To conclude, social work policy practice is defined as efforts to change policies

for the betterment of marginalized or disadvantaged people. As social worker is

devoted to policy advocacy work, literatures on how the policy is made have

been reviewed. Four renowned models regarding the policy making process have been explored. It is found that the stages model describe the policy process in time-sequent while the incrementalist model offers a continuing evolvement conceptualization of the policy making process. Moreover, the advocacy coalition framework provides the structure of examining the policy subsystems in an extended period for depictive the policy process. Furthermore, the multiple streams approach encompasses the nourishing elements in policy process as well as the explanation of the occurrence of policy change. In view of these four reviewed models of policy making, the multiple streams model is identified as the most suitable one as a map to investigate the making of Hope Development Account.

In further exploring the model of multiple streams, the concepts of problem, policy, political streams and their joining have been examined. The problem stream mainly comprise the demonstration of the existence or change of a problem which warrant intervention or governmental action by displaying indicators and criticisms with some focusing events that bring attention of public and policy community. The policy stream contains the evolutionary process of ideas in building a promising proposal that is technically and financially feasible

and compatible to the values systems of policy community members. The political stream encompasses several compositions of political forces that contributes to the agenda setting for policy change, namely sings of national mood, changes of administration, organized political forces, and consensus building among interest groups. Finally, the joining of three streams is stressed to be as important as the separate development of each stream in policy process. Policy entrepreneurs, who can be found anywhere, play the key role in facilitating the connections of three streams in order to put the proposal in agenda and enhance its adoption opportunity. It is easily found that social worker is well suitable for acting as policy entrepreneur with their professional knowledge and trained communication skills. However, there is little discussion on policy practices for social worker in the multiple streams model. Hence, the roles and strategies for policy practice have been further explored.

It is found that social worker could take up different roles in policy practice, including policy expert, change agent in external and internal work environments, policy conduit, and being the policy itself. These five roles implicate that there are different levels of policy to be intervened, namely personal, organizational, community and legislative. To influence the policy, various methods were

adopted in the past. Nine common strategies of social work policy practice have been reviewed with local experiences including client empowerment, programme evaluation, building coalitions, information collection and dissemination, social action, policy analysis, lobbing, reform through litigation, political action for candidate election or running for office. Nevertheless, it is observed that there is a lack of discussion on the integration of these various roles and strategies of social work policy practice. Hence, in light of the multiple streams model of policy making, an integrated model of social work policy practice is proposed. This integrative model incorporated the multiple streams model of policy making with possible roles and strategies of policy practice would be the framework that guides the present study of the making of Hope Development Account so as to explore the contributing factors that enable the launching of Hope Development Account as well as the roles and strategies of social work policy practice encompassed.

Chapter 3: Research Methodology

3.1 Introduction

Literature on social work policy practice and policy process has been reviewed in last chapter and the need for further studies in the local social work field has been identified. In this chapter, the extended case method suggested by Michael Burawoy as the guiding research methodology of this study would be explored first. The methods of data collection in this study as well as its trustworthiness will then be explicated in this chapter.

3.2 Extended Case Method

The extended case method proposed by Michael Burawoy is a methodological response to Positivism. Positivism premises that induction could bring 'truth' about the 'external' world. However, Burawoy (1991), following Popper, criticized that induction that leads to the search for verifying any scientific all-statement is not promising since we could not embrace all possibilities about a particular instance. Apart from positive science, Burawoy (1998) defined reflexive science that the extended case method embraces as another model of science. Instead of insulating subject from object as positive science, reflexive science enjoins the separation between participant and observer, knowledge and

social situation, situation and its field of location, folk theory and academic

theory. The principles and practice of reflexive science is summarized in table 2

below. Instead of prohibiting reactivity like positive science, reflexive science

prescribes intervention as an unavoidable part of social research that creates

perturbations and mutual reaction to discover the properties of social order.

Hence, the extended case method requires the researcher to extend him from

observation to participation (Burawoy, 1998).

Table 2: Principles and Practice of Reflexive Science

Reflexive Principles	Extended Case Method
Intervention	Extension of Observer to Participant
Process	Extension of Observer over Time and Space
Structuration	Extension from Process to Force
Reconstruction	Extension of Theory

Source: Burawoy, M. (1998). *Sociological Theory 16:1 March 1998.* Washington:

American Sociological Association.

As we could only standardize the question but not the respondent's interpretation

of the question derived from their own situational experiences, reflexive science

prescribes the researcher to unwrap those situational experiences by joining and

moving with the participants for extended periods of time and in different places.

Since those situational knowledge could be explicated or tacit, situational

comprehension may be reached through interview or participation. Apart from

the recovery of situational knowledge, reflexive science commands the

researcher to aggregate multiple narratives and multiple voices of a single case

into social processes. The third principle of structuration refers to the external

field of the research. Since the external field has its own autonomous dynamic, it

cannot be held constant nor replicated. Reflexive science therefore regards the

external field as the conditions of existence of the research site and commands to

move beyond social processes to depict social forces. These social forces are the

effects of other social processes that are mostly lie out of the investigation

boundary. Researcher is thus prescribed to locate social processes at the research

site in relation of mutual determination with an external field of social forces

(Burawoy, 1998).

Informed by Popper's idea of emphasizing conjecture and refutation processes,

Burawoy decided to look for exceptional case to reconstruct rather than reject

theory. The extended case method begins with a theory but not to confirm but to

refute so as to elaborate that theory. It aims at seeking anomalies, and then

finding out the factors that could possibly account for those anomalies so as to

generate knowledge and improve existing theories. The representativeness of the

case is not considered as interested as its contribution to reconstruct theory for

the extended case method. Burawoy further delineated that the extended case

method seeks progressive reconstructions "that leave core postulates intact, that

do as well as the preexisting theory upon which they are built, and that absorb

anomalies with parsimony, offering novel angles of vision" (1998:16). In short,

the extended case method prescribes the observer's intervention to the life of

participant; requires an analysis of interaction within social situations and

identifies the local processes in a relation of mutual determination with the

external social forces; and finally carry out dialogue with a preexisted theory

(Burawoy, 1998)

Informed by the extended case method, the investigator has to select a theory as a

starting point and to figure out the anomalies from the case of study and turn

them into exemplars so as to rebuild the theory. Based on the literature review on

the various theory of policy making, the multiple streams model has been chosen

to guide the study of the making of a policy advocacy project, Hope

Development Account. It was the first step of the extended case method before

entering the field and starting to gather data with a view to seeking for anomalies.

Besides, the extended case method also emphasizes the importance to find out

the factors that account for the anomalies. As the current study aims to explore

the local social work policy practice, it indeed encompasses questions of what

factors account for the making of HDA. Hence, the aim of inquiry of the

extended case method just fits this study. In addition, the pilot project HDA is

conducted in the local social work field and aims to accumulate experiences of

policy advocacy in Hong Kong. The contextual structures of this study would

thus be highly concerned, which is in accordance with the extended case method

that highlights the mutual determination of historically specific context.

3.3 Data Collection Methods

Through my supervisor's network, I was able to reach the staffs from the social

service division of Tung Wah Group of Hospitals. It was an opportunity for me to

study the 'Hope Development Account' since my supervisor is the key local

academic consultant of the said project. Several data collection methods have

been used in the present study including document reviews, participant

observations and in-depth interviews. These methods were used with a view to

elicit more information and anomalies regarding the multiple streams model so

as to reconstruct a thick or comprehensive description of the making of the Hope

Development Account.

3.3.1 Document Review

It is essential to review relevant documents in order to comprehend the context

and background information of the studied case. Having reviewed the

publications and reports of the host organization, the history as well as the

structures of the units, which in-charge of the studied pilot project of HDA, could

be learnt. Besides, proposals of HDA, the relevant literatures or references about

poverty and asset-building model have also been reviewed so as to understand

the rationale, theory foundation and structure of the pilot project.

3.3.2 Participant Observation

According to Dewalt (2002), participant observation allows the inquirer to learn

both the explicit and tacit aspects of the studied targets' life routines and their

culture through taking part in the daily activities, rituals, interactions, and events

of that group of people. The explicit culture implies what we could articulate

while the tacit culture is beyond our awareness or consciousness. Participant

observation is deemed as a method that combines the two processes of

participation and observation. Participant observation should be differentiated

from both pure observation and pure participation. There is a wide disparity of

strategies ranging from pure observation to pure participation. Spradley (1980)

proposed a continuum of participation within these two extremes. The activity

and role of researcher at different level of observation has been summarized in

Table 3 below (Dewalt, 2002).

Table 3: Continuum of Participation in Participant Observation

	Pure observation ◄——— **Continuum of participation** ———► Pure participation				
Level of Observation	Non-participation	Passive participation	Moderate participation	Active participation	Complete participation
Activity of Researcher	Observe from outside the research setting	Only observe on the site without interacting with people	Recognized as a researcher in the field, but only interact occasionally with people	Engage in all the activities of the studied targets	Become a member of the group that is being studied
Role of Researcher	No	Spectator in the setting	Peripheral member	Active member	Full member

Source: Dewalt, K. M. & Dewalt, B. R. (2002:19-21). *Participant Observation: A guide*

for Fieldworkers. Walnut Creek, California: AltaMira Press.

In addition, Dewalt (2002) proposed several key methods of participant

observation. First, the investigator needs to live in the context for an extended

period of time and to learn and use local language and dialect. Second, the investigator is required to participate actively in a variety of daily, routine, and extraordinary activities with people who are full participants in that context are proposed. Third, it is suggested to employ everyday conversation as a way of interview and observe informally during leisure activities. Fourth, it is proposed to record the observations in field notes. Last, both tacit and explicit information have to be used during analysis and writing (Dewalt, 2002).

In this study, I entered the project site in the past two years for gaining understanding of the context of the project setting in search for information in regard to the inquiry. My role as an inquirer is overt among all the people related to the pilot project throughout the entire research process. It is believed that being open and sincere are the fundamentals for establishing rapport with the informants. I have taken up active participation in this study since I have participated in almost all the activities during the start up of pilot project HDA. The activities include different working group meetings (both formal and informal), meetings with different collaborators, talks and briefing sessions for the community members, interviews with the project applicants, and the programmes held in the pilot project. Besides, I also became one of the members

in the pilot project in assisting the built-in research to examine the effectiveness of the advocated policy proposal. Hence, I have owned active membership in the studied case. Through the frequent contacts for an extended period, I have established rapport with the project staffs, the collaborators as well as the participants.

During the daily conversation with the social work practitioner and participants in the activities of the pilot project, some interview techniques were used to collect more information and also to clarify the interpretation, such as active listening, sensitive silence, summary feedback, and naïve questions. Observations were jotted down as scratch field notes during fieldwork. For instance, a working group meeting involving the administrative officers and frontline social workers of the host organizations; as well as the legal consultant has been participated. The dynamics as well as different thoughts among the practitioners during the meeting have been observed and recorded. The scratch notes were then expanded with more details, impressions, thoughts and reflections during more quiet time after the fieldwork. Besides, the schedule, activities and the methods in gaining the data are recorded as the methodological notes as well. The field notes were then reviewed and analyzed with the

transcriptions from in-depth interviews that the process will be explicated in the next part. All the field notes together with the data from the in-depth interviews are analyzed continually with the guiding conceptual framework of the present study so as to seek for anomalies of the theory and the factors of those anomalies.

3.3.3 In-depth Interview

In-depth interview is a discovery-oriented and open-ended method that is well suited to describe the project process from the various perspectives of the respondents. The goal of in-depth interview in this study is to deeply explore the respondents' point of view, feelings and perspectives on the start-up of the Hope Development Account. Referring to Kvale (1996), the seven steps in conducting in-depth interviews include thematizing, designing, interviewing, transcribing, analyzing, verifying, and reporting.

Step One: Thematizing

The first step, thematizing, requires the investigator to clarify the purpose of the interviews and to determine the theme of information that the investigator wants to gather (Kvale, 1996). As mentioned, the purpose of this study is to investigate the emergence of a local policy advocacy project Hope Development Account.

Particularly, it is to search for the nourishing elements as well as the strategies of practice and roles of social work practitioners performed that make the HDA possible.

Step Two: Designing

After determining the theme of information to be sought, it is time to design the way to find it out. Designing an interview guide is the key process of this step. The interview guide is used to help the investigator stay on track; help insure that important issues are addressed; provide a framework and sequence for the questions; and help maintain some consistency across interviews with different respondents (Kvale, 1996).

The interview guide comprises three basic parts, the factsheet, the actual questions, and the post-interview comment sheet. The factsheet contains the record of factual information, such as date, time, and place of the interview. It is used to record any special conditions that may affect the interview as well. The demographic information of the respondents is also required on the factsheet. For the second part of the interview guide, the actual interview questions and the anticipated follow-up questions have to be listed. Open-ended questions are

preferred so as to avoid the respondents from simply answering yes or no but to illuminate on the topic. Feelings and other comments comprise the final part of the interview guide so as to write down the observations and reflections of the interviews (Kvale, 1996).

Since the demographic information of the respondents is required as preparing the interview guide, the first step was to determine whom to be interviewed. Persons from five categories namely the academics, the administrative officers of the host organization and the service units, the frontline social work practitioners, the collaborators from foundation or enterprise, and the service users of the HDA, are invited to participate in the interview.

As the respondents come from different categories, different sets of interview questions were designed so as to yield more specific information and points of view from the respondents. As Cantonese is the mother language of the investigator and all the respondents, all the interview questions are designed in Chinese. For the academic, the interview questions mainly concentrate on the perspective of poverty problem in Hong Kong, the national mood, the establishment of Commission on Poverty of the Hong Kong Government, the

emergence of discussion and the current development of asset-based approach in Hong Kong. For the administrative officers of the host organization and the service units, the interview questions focus on the reason to pick asset-building approach as the advocated measures in addressing poverty; the process, the obstacle encountered and the corresponding solutions during the start-up of the pilot project.

For the frontline social work practitioner, the interview questions consist of their points of view on the asset-building approach, their preparation work leading to the implementation of HDA, as well as their feelings and reflections on launching the pilot project. For the collaborators from foundations or enterprises, the interview questions focus on the reason why they support the pilot project of HDA and the decision mechanism of their respective foundations. For the service users, the in-depth interview aims to insure the consistency between the rationale of pilot project and the service users' thought. Hence, the interview questions mainly encompass the reason of participating the HDA, and their contentions on the asset-building approach as well. The lists of interview questions are attached as appendix of this thesis.

Step Three: Interviewing

In-depth interviews, unlike focus group interviews, take place with one individual at a time in order to provide a more involving experience. The very beginning part of this step was the introduction of the interviewer and the study. It is essential to build a good rapport between the investigator and the respondent. To make the respondent feel comfortable and relax to share his or her points of view or perspectives on the topic is the emphasis of the second part of the interview process. Interviewer should be conversational to make the smooth transitions from one issue to the next. The most important part of the interview is to listen and observe the responses during the conversation until all the important issues on the interview guide are gone through (Kvale, 1996).

There are some suggested strategies to improve the quality of the in-depth interview, including active listening, patience, flexibility and audio recording. Active listening involves listen and attempt to interpret what was said so as to seek clarity and understanding on the meaning the respondent reveals. Patience refers to not hasting the respondent but to allow him or her to speak freely on the covered issues. Flexibility reminds the investigator that, although the interview questions are pre-planned, the directions and sequence of the questions may have

to change due to the natural flow of conversation during the interview. Audio recording offers higher accuracy for later reference. Surely, consent should be sought from the respondents for recording (Kvale, 1996).

In this study, a total of seventeen interviews have been carried out and each interview lasted for about one hour. Particularly, the interviews comprise one academic which is a member of the Commission on Poverty of the Hong Kong Government, three administrative officers and four frontline social work practitioners who are in-charge of the pilot project of HDA, two representatives from the charity foundations, and seven service users of the pilot project. All of the respondents have been briefed with the purpose of study and the outline of the interview at the beginning of interview. All the interviews have been audio recorded with consents from the respondents.

Step Four: Transcribing

Transcribing refers to making all the information gathered into written form. Each question and response from the interview is transcribed with the investigator's side notes of observations, feelings and reflections. It aims to prepare the interview material for analysis (Kvale, 1996). As mentioned above, a

total of seventeen interviews were done in this study. Since all the interviews were conducted in Cantonese, the mother language of both the investigator and all the respondents, all the interviews have also been transcribed in Chinese. The list of respondents of this study is attached as the appendix of this thesis.

Step Five: Analyzing

Data analysis encompasses deciding the nature, topic, and meaning in the information gathered through the interviews in regards to the purpose of the study. It involves studying and searching for themes, commonalities and patterns of the data (Kvale, 1996). Instead, the data in the transcriptions of the in-depth interviews and the field notes would be analyzed by the conceptual framework proposed in the last chapter. Through investigating the development of each central dynamic factors of the making of pilot project, the researcher aims to seek for the anomalies and the factors account for those anomalies in regard to the research purpose of this study.

Step Six: Verifying

Verifying refers to ascertaining the credibility and validity of the interview findings (Kvale, 1996). This verifying step resembles to meeting the criteria of

trustworthiness in naturalistic inquiry. The trustworthiness of this study will be discussed extensively in the next section.

Step Seven: Reporting

The final step is to report the findings from the in-depth interviews. Some would report the findings in the form of a formal written report, while some report them in the form of oral report. In this study, the findings would be reported in the form of a written report or a thesis. However, the data collected from in-depth interviews with service users of HDA might not be quoted directly to avoid duplicate presentation in this thesis, as interviewing service users mainly aims to insure the consistency between rationale of pilot project and the service users' thoughts and feelings.

In sum, three data collection methods have been employed in this study namely document review, participant observations and in-depth interviews. Document review mainly refers to study the publications and reports of the host organization, the proposals of HDA, relevant literatures of asset-building model, and references about local poverty situation. Nearly all activities during the start up of pilot project HDA have been participated and thus active participation has

been taken up for participant observations. A total of seventeen interviews have

been carried out with different personnel of HDA. These methods were used to

aggregate more information from various sources about the making of the Hope

Development Account.

3.4 Considerations in the Research Process

Burawoy (2009) indicated that the hiatus that separates the extended case method

and the principles of reflexive science is due to the effects of power. Four types

of power effects are proposed, namely domination, silencing, objectification and

normalization. These considerations in the research process would be elaborated

with the four dimensions of power effect in the followings.

3.4.1 Domination

Referring to Burawoy (2009:56), "entry is often a prolonged and surreptitious

power struggle between the intrusive outsider and the resisting insider". Besides

the investigated companies, the powerless insiders also have their defenses even

though they are more vulnerable during the investigators' entry. Burawoy (2009)

suggested two interrelated moments of domination, namely as participant and as

observer. As participants, we are embedded in the networks of power due to the

teeming hierarchies, competing ideologies, and struggles over resources among the investigated sites. The investigator would be automatically implicated in relations of domination wherever side he is on. "As observers, no matter how we like to deceive ourselves, we are on 'our own side,' always there for ulterior reasons", Burawoy (2009: 57) indicated.

In the present study, I entered the site of pilot project HDA as a research student. The primary purpose of my participation is to assist my supervisor who served as the key local academic consultant and researcher to conduct the built-in evaluative research for the pilot project HDA. Although sometime I might act as a representative from the academic research team, all the personnel and participants in the pilot project know that I am only a research student to assist in facilitating the start-up of pilot project but not act as an expert to offer professional advice. Besides, I participated in nearly all the activities during the launch of the pilot project in the past two years. The activities encompass different working group meetings, meetings with different collaborators, talks and briefing sessions conducted for the community members, interviews with project applicants conducted by the social work practitioners, as well as the programmes of the pilot project for the participants. With the prolonged

engagement, I have built rapport and trust with all the personnel as well as the participants of the pilot project. Hence, it is believed that the power struggle between me and the personnel and participants of pilot project has been successfully diminished.

3.4.2 Silencing

Apart from domination, the second face of power, silencing, has been addressed. Burawoy (2009:58) indicated, "ruling ideology presents the interests of the dominant class as the interests of all". The exclusion, marginalization and distortion of other voice in any theory are inevitable. Hence, researcher is obligated to lookout the repressed or new voices with a view to expel and challenge our constructions and to reconstruct theories in embracing those new voices (Burawoy, 2009).

In the present study, I as an investigator have participated in various activities of the pilot project. Besides, as mentioned above, multiple methods, including documents review, participant observations and in-depth interviews have been adopted in collecting data in this study. Different voices from the administrators and frontline social workers of the host organization, academics, collaborators, as

well as the participants of the pilot project have also been registered. As a variety

of information derived from persistent observations and extended interviews

have been compiled, this study attempts to disclose a specific and comprehensive

depiction on the making of a project advocacy project in the local context.

Although Burawoy (2009) indicated that silencing is inevitable, efforts have

already made by the research in this study to seek for more voices in reframing

the preexisted theory.

3.4.3 Objectification

In addition to silencing, Burawoy (2009) exposed another danger of

objectification that perceives social forces as external and natural. Besides

seeking for anomaly in adopting a theory to a case, the extended case method

proposes to search for explanation of the anomaly. This process involves locating

the studied social processes in the context of their external determination.

Although objectification reflects the power of political, economic, and cultural

systems over the social world, the power should not be exaggerated since the

social forces depend upon the shifting processes in its internal system that may

be out of the scope of investigation in a study (Burawoy, 2009).

In the present study, apart from employing the multiple streams model in examining the making process of a policy advocacy project, it also aims at investigating the policy practices involved that enable the launching of the pilot project. In searching the factors account for any anomaly in the conceptual framework that guide this study, I would always remind myself that there are dynamics between those factors and the processes as well as the practitioners in the studied project so as to prevent from perceiving those factors as external nor exaggerating their effects.

Moreover, my supervisor took up the role of inquiry auditor to examine the whole process of the investigation. Through regular supervision, the process of this study has been reported with the detailed methods of data collection and the information gathered from the investigation. My supervisor could thus examine whether this study is carried out in an ethical way. Furthermore, all the raw data in this study consisting of the audio records and transcriptions of the interviews, field notes, and all reviewed documents have been reserved. The data reconstruction and synthesis project, such as the themes and structures of findings, are also kept. Besides, the materials relating to intentions and dispositions, such as research proposal and expectations, and the instrument

development information, such as interview guide, are also accumulated. It is

believed that the storage of these records could facilitate the inquiry audit so as to

ensure in adopting an appropriate methodology throughout the study.

3.4.4 Normalization

Normalization refers to overlooking the other sides of analysis on the same social

situation. Burawoy (2009:60) indicated, "Reconstructing theory is itself a

coercive process of double fitting". The complex situations from field site are

condensed to a case and are tailored to fit a theory whereas the theory is tailored

to embrace the anomalies of the case. This mutual shaping would reduce the

social world into manageable investigated categories (Burawoy, 2009).

In the present study, the multiple streams model of policy making has been

employed to study the making of a project advocacy project. It is identified that

the multiple streams model could provide a resourceful map for the investigation

but the discussion on what policy practice involved could be further developed.

During participant observations, some findings on the start-up process of the

pilot project have been generated. The findings have been checked with the

respondents during the interviews so as to examine whether it is a correct

interpretation. The appropriateness of the themes and interpretation has been checked with the members.

In addition, I have several debriefers throughout my study period. They consist of my supervisor, fellow research classmates and friends. As this study aims at exploring the contributing factors in the making of HDA as well as social work policy practices encompassed, come of my past social work classmates who had frontline social work experiences helped me in deliberating some useful strategies of social work practice. Besides, the inquiry and the methodological design have been shared with my fellow research classmates and friends who raised a lot of insightful questions and opinions on my study. Although the final products in the present study may still be confined to manageable investigated categories, it is expected that the original theory of policy making would be expanded by introducing the policy practices involved during advocacy of policy change for further study.

3.5 Summary

In sum, extended case method has been chosen for this study since it allows the researcher to be informed by a theory before entering the field and then seeks for

anomaly and the factors that account for the anomaly. All these aim to reconstruct or expand the original theory. Multiple means including documents review, participant observation and in-depth interviews were employed in pursuing the information and data, as many as possible for this study. The four dimensions of power effect namely domination, silencing, objectification and normalization have been considered. Prolonged engagement, persistent observation, peer debriefing, member checking, as well as thick description and inquiry audit were pursued as strategies to deal with the possible power effects in this study. As a beginning researcher, there should be a lot of room for improvement in reconstructing preexisted theory. Yet, I still hope that the effort I have made could let the reader thinks this study is valuable and worthy academic pursuit which can eventually stimulate further studies.

Chapter 4: A New Perspective on Poverty

4.1 Introduction

This chapter will focus on illustrating a new perspective on poverty, asset building for people in poverty as one of the contributing factors that enable the launching of Hope Development Account. Since the Hope Development Account is a pilot project that aimed to advocate for an innovative measure in addressing poverty in Hong Kong, the findings in this chapter are mostly derived from literature and documentary review of poverty in the context of Hong Kong.

In this chapter, the elements enlightening the new perspective on poverty would be firstly discussed which include the exploration on the situation of poverty and the review of current poverty measures in Hong Kong. Three approaches in understanding the phenomenon of poverty, namely monetary, capability, and social exclusion had been adopted to review diverse programmes addressing poverty in Hong Kong. Then, the perspective of asset accumulation for the poor would be brought up with the critique of current local measures addressing poverty as well as the effects and determinants of asset accumulation. Lastly, the strategies used and the role performed by HDA practitioners in taking on the new perspective on poverty would be discussed.

4.2 Situation of Poverty in Hong Kong

Hong Kong is one of the most affluent cities in Asia. The GDP per capita (PPP) of Hong Kong is comparable to other developed countries[16]. To many, it seems that poverty is not relevant to our society. However, the fact is that the disparity between the rich and the poor in Hong Kong has become more serious in recent years as the rich become richer whereas the condition of low-income families becomes worse.

According to Hong Kong Council of Social Service (2009), the poverty rate[17] of 17.2% in 1999 still retained at 17.9% in the first half of 2009, which also means that 1.23 million people were living in low-income families in Hong Kong. Besides, referring to the Census and Statistic Department, the average growth in total number of Comprehensive Social Security Assistance (CSSA)[18] cases per annum was 2.3% between 1998 and 2008. Although there seems to be no great rise in poverty rate, the income gap between the rich and the poor becomes

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[16] GDP per capita (Purchasing Power Parity) in 2009: Hong Kong - US$ 42,700, US - US$46,400, Canada – UK$38,400, Denmark - US$36,200, Japan - US$32,600. Source from website of CIA – The World Factbook: https://www.cia.gov/library/publications/the-world-factbook/rankorder/2004rank.html (last updated on 10 January, 2010)

[17] Poverty rate is defined as the population living under a monthly income less than or equal to half of the median income of all other households of equal size. (HKCSS 2009)

[18] Comprehensive Social Security Assistance (CSSA) Scheme is administered by the Social Welfare Department to provide for the basic and special needs of members of the community who are in need of financial or material assistance in Hong Kong.

larger.

According to the Census and Statistics Department (2007), the Gini Coefficient of Hong Kong has been on the upward trend in the past two decades (0.453 in 1986, 0.518 in 1996 and 0.533 in 2006). The United Nations Development Programme human development report 2009 stated that Hong Kong's Gini Coefficient (0.434) not only is higher than many developed countries such as United Kingdom (0.360), USA (0.408), Canada (0.326), and Australia (0.352) but also developing countries such as Vietnam (0.344), Cambodia (0.417), Mongolia (0.328), Sri Lanka (0.402), and Indonesia (0.343) (UNDP, 2009). It shows that the problem of unequal distribution of income in Hong Kong is very severe compared to other countries worldwide.

In addition, referring to HKCSS (2009), the median household income of the higher income group[19] rose 151% in twenty years (HK$13,000 in 1989 and HK$32,600 in the first half of 2009) whereas those of the lower income group rose 80% only (HK$5,000 in 1989 and HK$9,000 in the first half of 2009). The ratio between the two medians of household income among higher and lower

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[19] Higher income group refers to the half of households in Hong Kong having higher monthly income whereas the lower income group refers to the entire households in Hong Kong having lower monthly income.

income group rose from 2.6 in 1989 to 3.6 in the first half of 2009. All of these

figures are obviously showing the severity and deterioration of poverty problem

in Hong Kong.

4.3   Review of Different Approaches in Addressing Poverty

As the exploration above shows the deterioration of poverty problem in Hong

Kong, it is imperative to review the current poverty measures so as to explore if

there is any deficiency or weakness. There have been numerous literatures

explaining the phenomenon of poverty. Among them, three approaches, including

monetary, capability, and social exclusion have been commonly employed in

understanding poverty. Three approaches namely monetary, capability, and social

exclusion in studying poverty would thus be used to review the current poverty

alleviation measures in Hong Kong. The shortcomings of those measures would

also be discussed in this section.

4.3.1 Monetary Approach to Poverty

The monetary approach is most commonly used to identify and measure poverty.

In this approach, poverty is identified with a shortfall in consumption or income

from some poverty line (Laderchi, Saith and Stewart, 2003). Although there is no

definite poverty line set by the government of Hong Kong, income is mostly used as an indicator to define poverty. However, in describing the poverty situation in Hong Kong, the government often used the number of social security recipients as indicators while the local scholars and community initiatives used the Gini Coefficient and defined poverty line by household monthly income.

Viewed from the monetary aspect, Comprehensive Social Security Assistance (CSSA) scheme administered by the Social Welfare Department is the major instrument to address poverty in Hong Kong. The scheme aims to provide a safety net for those who are in need of financial or material assistance. It is designed to bring their income up to a prescribed level to meet their basic needs. In order to control the number of applicants and to prevent misuse, the applicants of CSSA are required to pass both the income and asset tests. Payments including standard rates, supplements, and special grants would be paid to the eligible applicants once they passed the mean test.

As Comprehensive Social Security Assistance (CSSA) Scheme is the major instrument adopting the monetary approach to alleviate poverty, it provides a prescribe level of income to support the basic life for people in poverty. However,

as the World Bank (2000) indicated that poverty refers not only to economic deprivation, but also political and social deprivation, CSSA could only respond to the financial aspect, but ignore the other aspects of difficulties. The Social Welfare Department considered that, in an evaluation report of CSSA in 1998, "the unemployed and the single parents were too dependent on the government and inactive to look for a job. Thus, the CSSA rate had to be deducted and the Support for Self-reliance (SFS) Scheme was proposed to encourage (or force) the CSSA recipients with working ability to rejoin labour market" (Chan, 2004:32). Chan (2004) criticized that the SFS shapes CSSA into eligible only for the unemployed with sincere intention to look for a job, which distorts the original aim of CSSA of providing a safety net for the needy. This distortion indeed strengthens the social exclusion of the CSSA recipient from the society. Also, the distortion ignores the exploitation and inequalities in the labour market, such as the very low remuneration and long working hours, which make it difficult for people in poverty to sustain their employment (Chan, 2004). It shows that CSSA is not only unable to address, but even strengthen the social and political deprivation of people in poverty.

4.3.2 Capability Approach to Poverty

The capability approach was pioneered by Sen (1985), who suggested, "development should be seen as the expansion of human capabilities, not the maximization of utility, or its proxy, money income" (Laderchi, Saith and Stewart, 2003:14). Poverty is thus defined as incapable in attaining certain minimal or basic capability, where "basic capabilities" refer to the ability to accomplish certain crucial functionings at certain minimally adequate levels (Sen, 1993:41). It is not hard to understand that nurture and education are essential for persons, especially for the children, in acquiring the ability to achieve certain functioning. As Sen (1993) suggested, nourishment for children is crucial to the human development and should be on the list in the capability approach. Hence, the adverse situation of children living in poverty in Hong Kong would be explored first.

Around one in every four children in Hong Kong lived in low-income families. The poverty rate of children aged from 0 -14 rose from 22.9% in 1999 to 24.5% in 2009 (HKCSS, 2009). Most of the low-income individuals, such as those who are single parents, middle-age unemployed and the new arrival female, expressed that poverty brings a lot of negative impacts on their children (Chiu, 2004). Those impacts not only include financial and material but also physical,

psychological, and social. According to Duncan and Brooks-Gunn (1997), the health status of children living in poverty is poorer than those who are not. Moreover, they are more likely to experience learning disabilities and developmental delays. The negative effects of poverty on children's cognitive development include intelligence, verbal ability, and achievement test scores (Duncan and Brooks-Gunn, 1997). Similarly, the co-investigation on children's health and their family backgrounds by HKCSS and CUHK in 2006 pointed out that the children living in low income families were weaker in maintaining healthy habits, such as brushing the teeth before sleep, drinking milk everyday, while comparing with the children living in middle or high income families (HKCSS, 2006).

In Hong Kong, 70% of parents in low-income families had less than lower secondary school education while only 26% had upper secondary and 2% had tertiary education (HKCSS, 2006). The parents may not be equipped with necessary parenting knowledge and skills to provide family education to their children that are conducive to their development. In addition, some parents may not possess positive attitude and ability to mobilize necessary community resources to help them address difficulties arising from poverty. According to

Chiu (2004), poverty also impacts on family relationship negatively. The family members always have to worry about money and quarrels would often occur. Parents' long working hour also lessens the chance for parent-child communication. Moreover, coming from low-income families, the youth thought that they could not have dream since their families could not support them to attain their goals (Chiu, 2004).

Furthermore, poverty also increases life stressors on children and put them at a higher risk for poor outcomes (Noel and Whyte, 2007). A study in 2004 comparing CSSA recipients with non-CSSA recipients aged between 8 and 14 concluded that CSSA children had significantly lower self-esteem ratings than average measures and they exhibited high levels of social anxiety and avoidance of social interaction (The Boys' and Girls' Clubs Association of Hong Kong, 2004). Duncan and Brooks-Gunn (1997) also pointed out that children in poverty are more likely to have emotional and behavioral problems including anxiety, social withdrawal, depression, aggression, fighting, and acting out.

In addition, Noel and Whyte (2007) revealed that children in poverty are much less likely to complete high school and receive additional education or training.

Without these further training or education opportunity, they would find it more difficult to earn higher wages to come off the poverty pool. Education system in Hong Kong emphasizes all-round development, but many children from low-income or CSSA families could not afford the cost of extra-curricular activities and the high transportation fee. All these negative impact of poverty on children indicated above show that there are many barriers reducing the opportunities for the children to develop their capability so as to move out from the poverty. It may cost taxpayers more money as they may require more financial assistance and publicly funded services throughout their lives. Worst still, they may pass the poverty on to next generation thus creating intergenerational poverty.

Apart from the nourishment for children, work as an important functioning for human would be definitely emphasized by the capability approach. However, according to HKCSS (2009), the unemployment rate of Hong Kong rose from 3.3% in the second quarter of 2008 to 5.4% in the second quarter of 2009. In particular, the unemployment rates are especially high for the youth aged 15-24 (12.6%). Moreover, most of the working poor in Hong Kong have to face the problem of marginalization. As mentioned in the previous section, the median of

household income of the lower income group decreased from HK$10,000 in 1999 to HK$9,000 in 2009 (HKCSS, 2009). Wong (2004) considered that Hong Kong, as a world city under globalization, the problem of polarized labour market is inevitable in which the core labour market mainly contains the labour possesses higher education level, salary and work stability while the peripheral labour market contains the labour possess lower education level, salary and work stability.

All the evidences above show that poverty brings about many obstructions in the development of children's capabilities that may eventually cause intergenerational poverty. Besides, the low-income labour in Hong Kong is being marginalized and disadvantaged in the polarized labour market in which there is no way out for the working poor to come off poverty. To address these problems in capability approach, besides CSSA and the universal children and youth services, education assistances including tuition and examination fee remission, school textbook assistance, and travel subsidy are provided for the children and youth in poverty in Hong Kong. In addition, Kindergarten and Child Care Centre Fee Remission Scheme and After School Care Programme are launched. The subsidies are distributed to eligible non-profit-making kindergarten or

non-governmental organizations to provide pre-primary or after school care services for the children in low-income families. Moreover, there is financial assistance in the form of grants or low-interest loans for eligible full-time local students of publicly funded and self-financing programmes at post-secondary level to apply for covering tuition fees, academic and living expenses.

Furthermore, the Career Oriented Curriculum (COC) has been launched for Secondary 4-5 students with the aim of offering choices and diversities in the normal curriculum to cater for the particular needs, aptitudes and interests of students. For the young people who are not eligible to advance to a higher school level, Project Yi Jin, programmes of the Vocational Training Council, the Youth Pre-employment Training Programme (YPTP), the Youth Work Experience and Training Scheme (YWETS), and Youth Self-employment Support Scheme are the major initiatives of the government in expanding the training and employment opportunities for young people.

The Continuing Education Fund (CEF) also encourages people, through financial subsidies, to pursuer continuing education and training courses. Although these programmes are not aiming at relieving poverty among young people, yet, they

have the effects of improving young people's employability and thus reduce the chance of relying on public assistance. Besides, Support for Self-reliance Scheme consisting of Intensive Employment Assistance Programme, Community Work Programme and Disregarded Earnings, under CSSA scheme, and employee retraining programmes are launched to encourage and assist the unemployed and those in need to return or remain connection to paid employment and hopefully one day to regain self-reliance.

The retraining programmes offered by the Employees Retraining Board (ERB) are obviously an example of the capability approach to alleviate poverty through enhancing the participants' employability. According to the ERB, the programmes aim to help the participants to secure employment, hold down their jobs, and in the longer term be able to gradually develop a career ladder in their jobs. The major retraining courses include Security and Property Management, Domestic Helper, Post-natal Care Worker, Personal Care Worker, Massage for Healthcare. The Chief Executive announced in the Policy Address 2007/2008 that the Employees Retraining Scheme would be extended to people aged 15 or above and with education attainment of sub-degree or below, so as to ease the problem of unemployment in Hong Kong. Although the retraining programmes

provide a short-term curriculum for the unemployed, Wong (1999) commented

that the courses are insufficient to tailor-made for different targets and are weakly

relevant to the labor market.

A survey of the unemployed[20] indicated that only 23% of the respondents had

participated in the employee retraining scheme. The rate of participation in the

retraining scheme is low since over half of the respondents considered that the

scheme was useless and there was no suitable curriculum for them. The survey

also showed that 44% of the respondents, who had joined the retraining scheme,

were still unable to get a job. Even for those who could get the job, nearly 60%

of them were employed for less than three months. One of the reasons is that

there are not so many job vacancies in the labour market. Also, as people in

poverty is more likely to possess lower education level and with low working

skills, the retraining programmes like security, domestic helper, personal care

worker etc. only equip them to seek jobs in the peripheral labor market with low

salary. Thus the benefits of the retraining programmes only have marginal

benefits to people in poverty. It shows that the retraining programme, which

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[20] The survey is conducted by the Justice & Peace Commission of the Hong Kong Catholic
Diocese in 2006. It investigates the opinions of the unemployed towards the government
measures on unemployment. There are 510 successful samples conducted at the eleven job
centers of Labour Department in Hong Kong.

considers only the capability of people in poverty, is not sufficient to help them in rejoining the labour market.

4.3.3 Social Exclusion Approach to Poverty

When living in poverty, people not only are unable to maintain the basic material life, but also suffering from social isolation. Referring to European Foundation (1995:4), social exclusion is defined as a "process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live". In Hong Kong, according to Chiu (2004), the low-income individuals expressed that they could not afford their daily expenses, such as clothing, food, housing, and transportation fee. Due to lack of money, they used to reduce their entertainment and social activities and thus have limited social networks and are socially isolated. They expressed that it makes them unhappy and avoid contact with others. Since their social networks are so narrow, they do not know whom they could seek help from when they are in need (Chiu, 2004). Also, the low-income individuals revealed that they are being discriminated in daily life and it is especially apparent when they are seeking job. They are lack of confidence since their abilities are not recognized in the workplace (Chiu, 2004). It shows that people living in poverty suffer from social exclusion that limits

their social networks that in turn weaken their opportunities to leave the poverty.

In addition, it is not hard to notice that the people in poverty suffer from discrimination in Hong Kong. Referring to the survey conducted by Oxfam and the Social Policy Center of the Hong Kong Polytechnic University in 2009, over half of the respondents had an impression that the misuse problem of social security was serious and the CSSA recipients were mainly new arrivals and the unemployed. However, it is far different from the facts that only 219 established fraud cases from the Court among approximately 290,000 cases of CSSA scheme in the financial year of 2008-2009. Besides, nearly 70% of the CSSA recipients were old aged, permanent disabled, and ill health (Social Welfare Department, 2009). Further, more than 60% of the respondents from the HKPolyU and Oxfam's survey revealed that they did not know any CSSA recipients, but nearly 70% of the respondents considered that social security would demotivate the recipients to work. The major source of information about CSSA for the survey respondents is media, such as television (76%) and newspaper (72%) etc. It implies that the media may distort the facts of CSSA recipients and even stigmatize the recipients as free rider or burden in the society.

Stigmatization makes it difficult for people in poverty to develop and maintain healthy interpersonal relationship with others and fully participate in the society. A study on CSSA recipients conducted by Christian Family Service Centre (2001) shows that over half of the respondents encountered discrimination and disdain from friends and thus reduced chatting with friends and having fewer friends eventually. Furthermore, Wong and Lee (2001) pointed out that the stigma leads to low self-image that in turn negatively affects the family relationship of people in poverty. For instance, receiving CSSA brings shame to the whole family of the interviewed woman and thus she was not willing to contact with the others. The limited social networks and social activities made her hot-tempered and often easily quarreled with her family members. It shows that the discriminations or stigmatization lessen the motivation and confidence of the deprived to share their life with the others and thus become the obstacles to improve the living condition of people in poverty (Wong and Lee, 2001)

The Community Investment and Inclusion Fund (CIIF) was set up in 2002 by the government to encourage the collaboration of community organizations and the private sector in developing social capital. Up to December 2009, a total of 197 projects have been funded to promote community participation, mutual

assistance and support, and strengthen community networks. Among them, methods of paring up of individual participant with another individual (e.g. mentorship scheme), connecting one groups of participants with another group (e.g. mixing new arrivals groups with ethnic minority groups), and connecting groups of participants with the wider community (youth dance/ band groups are connected to perform in community events) are commonly used. Moreover, volunteer and skills learning groups have been utilized as means to connect people (Ting, 2006b). For example, mentorship scheme with community members has been conducted for the youth so as to transform their attitudes. Besides, development of volunteer groups consisting of different people from the community, such as the retired, the home repairing workers, and the youth etc, is fostered so as to broaden the support base for the community members. Moreover, groups of senior citizens, youth and the new arrivals are connected to do some projects in order to foster social inclusion. Ting (2006b), Wong et al. (2006), and Leung et al. (2006) have shown in their studies that those CIIF projects could help enhancing the social networks of individuals and families, broadening the support base available to assist the community members to resolve their problems and address their common concerns. Although those projects may not target only on the people living in poverty, they would probably

beneficial for people in poverty as it could help enlarging their social networks and gaining support from their neighborhoods.

In addition, Transport Support Scheme has been launched by the Labour Department in 2007 to provide transport allowances for the job seekers and low income employees living in Tuen Mun, Yuen Long, North and Islands districts. It would probably relieve the heavy burden on the high transportation fee of the people living in remote districts. Nevertheless, the Hong Kong government does not only ignore the problem of discrimination towards the CSSA recipients, but she reports constantly to the media about the statistics on the misuse of CSSA and the total expenditures on social security, which leads to a distorted impression that the problem of misusing CSSA becomes serious and it is not worthy to provide safety net for the recipients. On the contrary, several social service organizations in Hong Kong, such as Oxfam Hong Kong, Society for Community Organization etc, are devoted to work on eliminating discrimination. People in poverty have been invited in some projects to help preparing some exhibitions, delivering talks, and participating activities in order to share their life stories to the public. It provides a platform for communications, reducing misunderstandings, and eliminating discrimination ultimately.

Besides, there are more researches conducting studies on poverty collaboratively with people in poverty lately. It allows the people living in poverty to share their views on their life circumstances. Also, there are several books edited, such as Life on Welfare in Hong Kong: Ten Stories, Narrates of Marginalized Labour in Hong Kong, and Twelve Housewife in Tin Shui Wai etc., to illustrate narrations of people in poverty on their lives. Through reading those narrations, we could explore the living conditions of people in poverty in a comprehensive way and to hear the most original voices from people in poverty. Moreover, some self-help groups and alliances have been established for people in poverty to participate in community economic development programmes, to share their views on polices, to initiate improvement on public policies such as retirement protection and unemployment protection and then to plan and express their voices to the authorities. Those advocacy works by people in poverty are able to empower them to make decisions and have their own say on their lives. As the programmes provide the platform for people in poverty to express their narrations and voices to the public and the authorities, linking social capital is thus created. Although the three forms of social capital could be fostered in the programmes, all these could not solve the day-to-day problems of survival, i.e. money and could not

generate any income generating activities since the CIIF projects and the collaborative programmes with people in poverty do not address the financial aspect. It would not be helpful if there is no substantial support to people in poverty.

4.3.4 Observations

It could be observed that the government has developed a range of policies and programmes that would help the disadvantaged groups to overcome the effects of poverty. Besides the CSSA, the government also funds a number of projects that aim to enhance the human and social capital of people in poverty. Put together, it is observed that all the programmes in addressing poverty in Hong Kong, as shown in figure 6, focus on generating three forms of capital including financial, human and social capital, but separately. The CSSA scheme contributes to provide a safety net in the financial aspect, while the job re-training programmes or the Project Yi Jin, programmes of the Vocational Training Council, the Youth Pre-employment Training Programme (YPTP), the Youth Work Experience and Training Scheme (YWETS), and Youth Self-employment Support Scheme are the major initiatives of the government to enhance human capital among young people. The nearly 200 projects funded by the CIIF, up to December 2009,

demonstrate the government's effort in enhancing the social capital of people in poverty. From the figure, we could quickly identify the shortcomings of the current approaches that address the problem of poverty. First, these programmes as outlined in the above paragraphs are planned and implemented separately with each aiming at tackling a particular 'capital' of an individual and bringing about a particular policy or programme outcome. This is obviously not 'person-centered' as an individual is required to attend the three different groups of programmes and to make integration on their own. This fragmented approach to programmes planning and implementation would result in either service gaps or duplication.
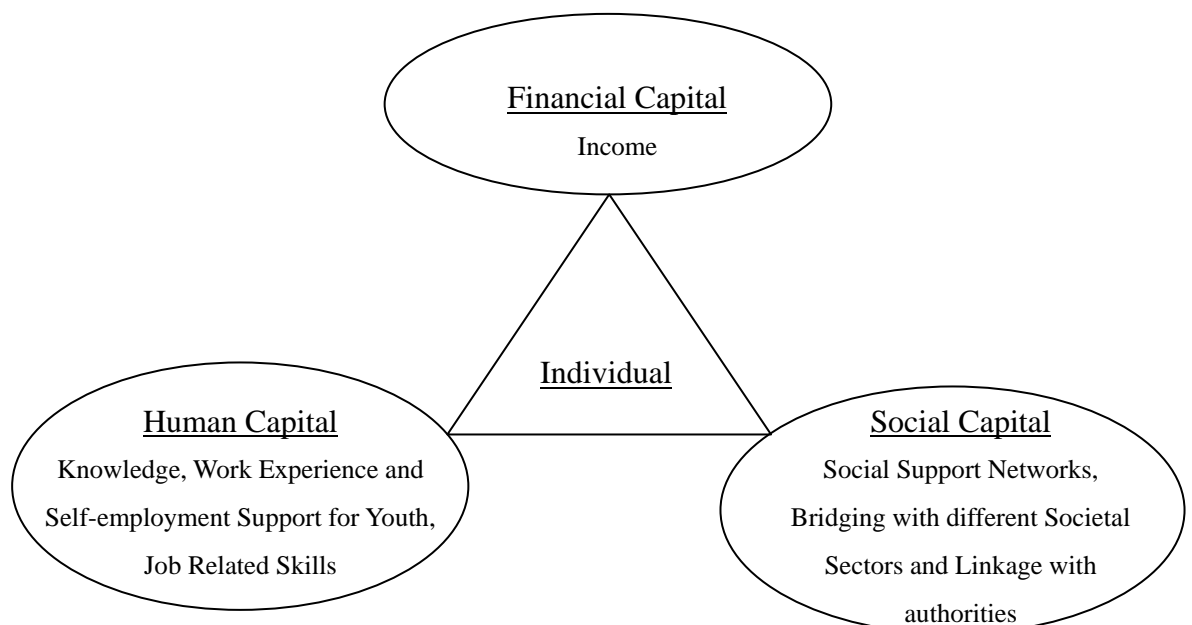
Figure 6: Three Forms of Capital Generated in the Programmes addressing

Poverty in Hong Kong

Furthermore, the programme that targets at providing a financial safety net for people in poverty obviously is not informed by the important role of asset in addressing poverty. The CSSA, like many existing policies addressing poverty in contemporary welfare states all over the world, is typically an income-based welfare policy (Sherraden, 2002a). According to Caner and Wolff (2004:493), "the main focus of poverty measurement has been on income. Public policies designed to alleviate poverty have income maintenance as their primary goal. This approach to poverty ignores the importance of wealth". The CSSA scheme and other public assistance programmes addressing poverty in Hong Kong are indeed designed to support a prescribed level of income to meet the basic needs of people in poverty. Referring to the Social Welfare Department, the total value of assets, including properties, cash, bank savings, investment in stocks and shares, and other readily realizable assets, held by the applicants and their family members are tested in the CSSA scheme. The asset limits indeed prohibit people in poverty from accumulating asset and provide strong disincentives for them to save. Therefore, the income-based social assistance is sometimes seen as trapping people in poverty. Any welfare policy that ignores the importance of asset and excludes people in poverty from asset accumulation can be faulted as a

'poverty trap'. With income but not asset, the family in poverty can only manage short-term consumption, but cannot afford to have long term plan. It could be commonly observed that poor family cannot cope with the contingent accidents and they lack of any means to do any long term planning for the future development of the children in the family. The administrator of host organization of HDA revealed that it is indeed a paradigm shift from income-based to asset-building in addressing poverty problem in Hong Kong.

> *"Most of the current poverty measures are dealing with the difficulties encountered in daily life, but not facilitating people in poverty to plan the future. Even for the programme that aims at facilitating people in poverty to seek job, the purpose of job seeking is to earn a living instead of a long term future. Thus, the asset-building model is indeed a paradigm shift on the strategies of poverty alleviation." (B01)*

4.4 Emergence and Adoption of Asset-building as a New Perspective on Poverty

World Bank's 2000 Report on World Development succinctly summarizes our discussion on poverty and its effects on people in poverty. The Report says that "poverty is the result of economic, political, and social processes that interact

with each other and frequently reinforce each other in ways that exacerbate the deprivation in which poor people live" (World Bank, 2000:1). In sum, the poverty problem in Hong Kong has become more severe in the past decade and people living in poverty are facing deterioration in their living conditions. Besides being unable to maintain the basic material life, people in poverty have to face inequality in the labour market and also social isolation in the society. The development of the children living in poverty would also be negatively affected. Hence, it would be unacceptable if the government and our society is deaf to the problem of poverty in Hong Kong.

Besides, as reviewed in the previous section, there are deficiencies from the current measures that aim at combating poverty. It seems that the various policies and programmes have already covered most of the concerns of poverty. However, the fragmented approach to programme planning and implementation diverged from the notion of 'person-centered' as the service user has to attend different groups of programmes and to integrate them on their own. This may result in either service gaps or duplication. Moreover, the role of asset-building has been neglected and even been prohibited in the income-based policies and programmes addressing poverty in Hong Kong. The effects and determinants of

asset accumulation would be deliberated in the following so as to illustrate the warrant of action in responding to the new perspective of asset building for people in poverty.

4.4.1 Asset Effects

Sherraden (2005) pointed out that income is essential but not sufficient to provide financial foundation and future orientation that are required for achieving higher stability of people's lives. In particular, Sherraden (2005) asserted that income is mainly used for short-term consumption whereas assets are accumulated for long-term development. Oliver and Shapiro (1990) also indicated that income is only a transitory measure since it may be spent immediately after the receipt and the goods purchased quickly consumed. Asset, on the other hand, is considered as a steadier indicator of status or position in the society. Asset represents stored-up purchasing power and reflects savings and investments that can be withdrawn in times of need (Oliver and Shapiro, 1990). A number of households enjoy consumption services from assets such as owner-occupied housing (Caner and Wolff, 2004). Assets could also enhance efforts for maintaining assets. For example, assets could be used to pay for tertiary education, to make a down payment on a home or to maintain a decent

standard of living in retirement. Besides, assets could provide liquidity to a family in times of economic stress caused by unemployment, disability, sickness or family breakup (Wolff, 2001).

Besides, Sherraden (1991) considered that assets have multiple positive effects, not merely deferred consumption and future orientation. Assets could improve household stability as assets could play the role of cushion towards sudden income shocks. Greater family stability would lead to positive psycho-social outcomes for the adults, including increased self-esteem and personal efficacy. These in turn would affect the educational attainment and economic outcomes of children positively. Moreover, the development of human capital would be stimulated, and the possibility of planning for the future, taking risks, and being active in the community would all be created (Sherraden, 1991). A number of researches, such as those conducted by Yadama and Sherraden (1996), Bynner and Paxton (2001), Zhan and Sherraden (2003), and Shapiro (2004), all has provided supportive findings to the claim that assets improve the economic and social outcomes of adults and children among low-income families.

Bynner and Despotidou (2001) further expressed that labour market experience

and health are strongly dependent upon asset. The likelihood of unemployment and indications of depression would be greatly reduced for people who have savings and investments. On the contrary, those with little or no assets were prone to be unemployed or gave strong indications of depression. It showed that assets have lasting independent effects. Moreover, Wolff expressed that "in a representative democracy, the distribution of power is often related to the distribution of wealth" (2001:34). Bynner and Despotidou (2001) also indicated that people with assets are most likely to have trust in the political system.

In short, assets have multiple positive effects, which include deferred consumption, providing financial foundation and future orientation, enhancing household stability, stimulating human capital development as well as improving independency of people in poverty. Besides, assets could also improve the social outcomes of people in poverty and increase the trust level in the political system. It shows that the positive effects of assets involve not only individual level but also interpersonal and macro level of our society.

4.4.2 Determinants of Asset Accumulation

Although the positive effects of assets are numerous, people in poverty could not

share those benefits because it is common sense that people in poverty cannot save. Nonetheless, Carney and Gale (2001) suggested seven determinants that affect the wealth accumulation behavior among low-income households. The first determinant is about consumption needs. "A household that lacks sufficient resources to meet current consumption needs is unlikely to reduce consumption even further to save for the future", Carney and Gale stated (2001:167). The following two determinants are the observed and unobserved correlations of low income. The observed correlations of low income, consisting of younger, having fewer years of schooling, more likely to be single parents, less likely to be employed, and less likely to have a good financial education, tend to discourage saving. Additionally, the unobserved correlation to low-income refers to that low-income households are less likely to give weight to the future (Carney and Gale, 2001).

The forth and fifth determinants, suggested by Carney and Gale (2001), would be the institutional mechanisms and the government policies. In Hong Kong, Mandatory Provident Fund (MPF) Schemes Ordinance has been enacted in 2000 to encourage the citizen to save for their retirement. Aside from that, most government policies that aim to return wealth to the people are implemented by

tax reduction. For example, the estate duty has been abolished in 2006. Moreover, there are tax deductions on home loan interest and mandatory contributions to recognized retirement schemes. Furthermore, the Chief Executive announced in the policy address, "the standard rate of salaries tax will be reduced to 15% in 2008-09." It is apparent that most of these institutions only benefit the people with job or with higher income, but are not available to people in poverty who are more likely to be unemployed, employed part time, or employed in jobs with meager benefits. In addition, as mentioned above, nearly all the existing public assistances to people in poverty are mean-tested on both income and assets. Referring to the Social Welfare Department, the total value of assets, including properties, cash, bank savings, investment in stocks and shares, and other readily realizable assets, held by the applicant and his/her family members are tested in CSSA scheme. For example, the asset limits[21] for able-bodied and non-able-bodied adult in single person cases are HK$22,500 and HK$35,000 respectively. The asset limits prohibit people in poverty from accumulating asset and provide strong disincentives for them to save.

Moreover, Carney and Gale (2001) suggested that there are psychological and

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[21] According to Social Welfare Department, the limits are in effect since 1.2.2009.

sociological determinants of wealth accumulation among low-income households as well. "The goal gradient hypothesis posits, roughly, that effort is increased as someone nears completion of a goal. Thus, low-income households may see accumulating large amounts of assets as an unreachable or very difficult goal and thus may not attempt to save at all." (Carney and Gale, 2001:169) Further, Carney and Gale (2001:169) elaborated, "sociological models stress the importance of community influence in making saving decisions. Along these lines, an individual who does not see other people saving in his reference group is less likely to save." These seven determinants have shown the barriers that obstruct and demotivate people in poverty to save.

Oliver and Shapiro (1990) reported that one-third of households in the United States of America have zero or negative net financial assets. Besides, Wolff and Caner (2004) described that the rate of asset poverty did not decrease in an extended period in late 1990s. Paxton (2002:1) also pointed out the trends in UK that "the last few decades have seen wealth created on an unprecedented scale, yet not all people are benefiting equally. Wealth inequality has increased and asset exclusion – people with no wealth at all – has also increased". Although the United Nations University World Institute for Development Economics Research

(WIDER) indicated that the net worth per capita of Hong Kong was 1.58 million

HK dollars in 2006, there is no detailed study about the distribution of asset

among the citizens in Hong Kong. Notwithstanding, it would be easy to

understand that asset disparity problem could be serious in Hong Kong.

Therefore, action is warrant to change the adverse situation of people in poverty

so as to help them accumulating asset in coming off the poverty trap.

4.5   Extending the Multiple Streams Model

In the problem stream of Kingdon's multiple streams model, it is considered that

a new defined problem rather than other could bring about the attention of public

and government officials. However, it would be more precise to denote that a

'new perspective on poverty' is perceived as one of the contributing factors in the

making of HDA. It is very common for social work practitioners to perceive the

existence of poverty problem. If no new perspective on the problem emerged, the

practitioners might only be able to propose the increase of funding or some small

amendments on the current poverty measures. As HDA was indeed a paradigm

shift from income-based to asset-building in addressing poverty, mere

demonstration on the existence of poverty problem is not sufficient for the

practitioners to move the launching of HDA. A new perspective on the 'old'

problem is thus vital as it offered a direction for the practitioners to work on and led to the search for an innovative measure in dealing with the enduring problem of poverty.

Besides, Kingdon (1995) denoted that focusing events, as a little external force, are needed to draw attention to the particular problem in policy making. This viewpoint seems not fully applicable in the case of HDA. Since social work is obligated to work with and for the relatively powerless groups of people in the community, poverty has always been one of the major concerns in the professional context of social work. As mentioned in the introductory chapter of this thesis, a local academic actively spread the idea of asset building in addressing poverty in Hong Kong since early 2000s. Also, the administrators of non-governmental organization immediately showed interest on asset-building as a workable idea in addressing poverty in the local context. The driving force in pursing this new perspective on poverty is plainly the sense of mission to alleviate the poverty problem. Hence, practitioners' persistency rather than just the focusing events is essential in pursing the new perspective to deal with social problem.

Then it comes into question that how the new perspective on poverty is taken on

by social work practitioners in the making of HDA. It is observed that three main

strategies were used by the HDA practitioners, namely monitoring poverty

condition, analysis on poverty measures and defining the importance of asset

accumulation for people in poverty. The three strategies and role of practitioners

would be elaborated in the following.

4.5.1 Monitoring Poverty Condition

Understanding on poverty situation in the local context is necessary for the

practitioners to detect the changes in the problem of poverty. If the living

condition of the people in poverty is improving, it may suggest that the

accustomed perception of the poverty problem and the current measures in

addressing poverty are on the right track and effective. On the contrary, if the

condition is getting worse, it may hint that further exploration on new

perspective of the problem and a review of current poverty measures are needed.

The practitioners closely monitored the poverty situation of Hong Kong through

hunting various sources of information. First, there are many reference articles,

seminars, and symposiums on poverty written or organized by the local

academics[22] to sustain the persistent concern on poverty in social work community. Besides, apart from Census and Statistics Department and Social Welfare Department, non-governmental organizations, such as Hong Kong Council of Social Service, Society for Community Organizations, Oxfam Hong Kong, Boys' and Girls' Clubs Association of Hong Kong, Christian Family Service Centre, carried out survey or investigation on their service users regularly in order to publish the recent changes in the living conditions of the poor. Hence, the recent condition of poverty problem could be learnt through organizing a variety of information into three approaches in studying poverty namely monetary, capability and social exclusion. More importantly, the problem of poverty and its changes are illustrated not only with figures but also animated description of the adverse living situation, encountered obstacle and its negative impacts. This would help provide a more comprehensive understanding on the situation of poverty. Since all the indicators in the three approaches show that the problem of poverty in Hong Kong is unfavorable and even deteriorating, the review on current poverty measures in Hong Kong is warranted.

4.5.2 Analysis on Poverty Measures

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[22] For instance, Professor W. S. Chiu presented "Voices of the Poor" in the symposium on poverty organized by Hong Kong Council of Social Service in 2004.

The worsening condition of poverty problem urged the practitioners to review the current poverty measures so as to seek for some inspirations to improve the situation. A range of polices and programmes addressing poverty in Hong Kong had been reviewed in terms of their goals, benefits, delivery forms and recipients. In short, the review on goals and benefits of programmes helped illuminating that all the programmes addressing poverty in Hong Kong concentrate on generating three forms of capital namely financial, human and social capital. Yet, the review on forms of delivery helped identifying that these programmes are designed and implemented separately to deal with only one particular 'capital' of individuals. Hence, it is criticized that the fragmented approach to programmes planning and implementation would result in either service gaps or duplication.

In addition, the review on recipients of the programmes enlightened that all the current poverty measures in Hong Kong are income-based which ignores the importance of asset and excludes the people in poverty from asset accumulation. The income-based wealth policy is criticized as trapping the poor in poverty since the deprived household without asset could only manage short-term consumption but not a long term plan. These shortcomings of current poverty measures aroused further deliberation on asset accumulation for the poor.

4.5.3 Defining the Importance of Asset Accumulation for the Poor

Although the deficiencies of current poverty measures have been identified, further deliberation is still required to demonstrate the necessity of policy action. Hence, it was imperative to examine whether asset has positive effects and whether people in poverty are relatively disadvantaged in accumulating asset. Reviewing various literatures, it is found that assets have manifold benefits. The positive effects of assets encompass not only individual level but also inter-personal and macro level of our society. However, the seven suggested determinants of asset accumulation among low-income families indicate that people in poverty could not easily save and share the positive effects of assets. By displaying the inaccessibility to the assets benefits by people in poverty in the local context, it manifests the importance of action to facilitate the asset accumulation for people in poverty in order to come off the poverty trap. So, a new perspective on poverty has been taken on by the HDA practitioners as asset-building was an area of unmet need to be addressed for people in poverty.

In light of these three main strategies in pursuing the new perspective on poverty, it is designated that the social work practitioners has performed the role of policy

expert in the making of HDA. Policy expert mainly conducts analysis on social

problems and provides expert knowledge to mold policies (Wyers, 1991). The

monitoring on poverty condition focuses on detecting the recent changes of

poverty problem while analysis on poverty measures and defining the importance

of asset accumulation for people in poverty concentrates on seeking out the

deficiencies and new direction of policies in addressing poverty. Hence, the

emergence and adoption of the asset-building perspective in addressing poverty

by HDA practitioners has been summarized in figure 7 below that comprise the

role of social work practitioners, strategies of practice as well as the nourishing

elements of the new perspective on poverty.
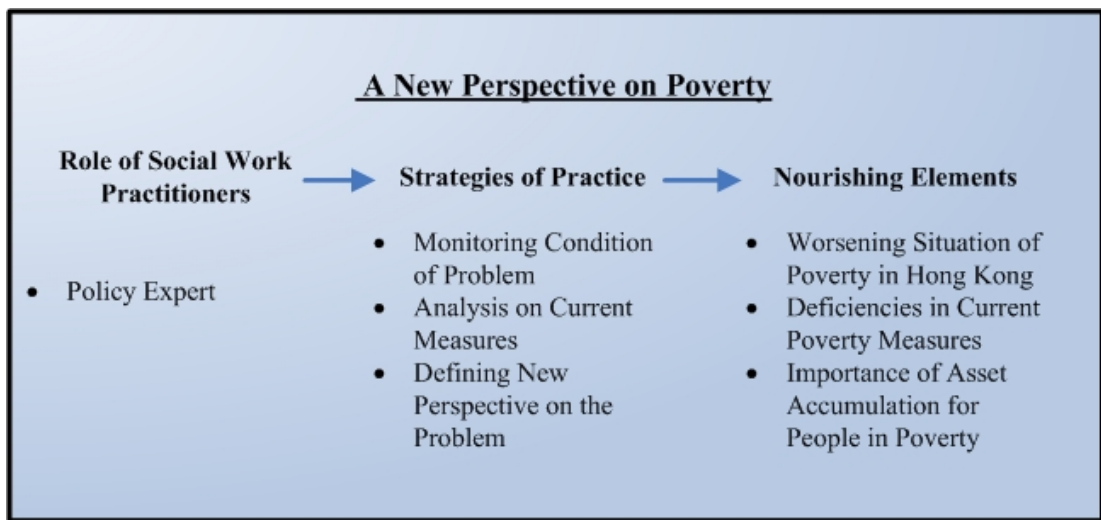
Figure 7: The Emergence and Adoption of New Perspective on Poverty in the

Making of Hope Development Account

4.6 Summary

The emergence and adoption of new perspective on poverty in the making of Hope Development Account has been delineated in this chapter. All the indicators from the exploration on poverty situation showed that the problem of poverty in Hong Kong is deteriorating. The review on current programmes addressing poverty in Hong Kong revealed that the current measures are fragmented and income-based. On the contrary, asset have multiple positive effects but people in poverty could not share those benefits due to a wide range of barriers to accumulate asset, such as insufficient resources, low academic level, less weight to the future, the asset limit of government policy etc. Thus, the important role of asset in addressing poverty is identified which need action to further study and to advocate.

This new perspective of asset-building for the poor is fundamental to the making of Hope Development Account since it offered a new direction for the practitioners to work on an innovative measure. The pursuit of this new perspective is mostly driven from practitioners' sense of mission and persistency to deal with poverty problem. In view of the emergence and adoption of new perspective on poverty, the social work practitioners has performed the role of

policy. Besides, it is identified that the practitioners have used three main strategies of policy practice, namely monitoring condition of problem, analysis on current measures and defining new perspective on the 'old' problem. Monitoring work focuses on understanding the severity and changes in the poverty problem in Hong Kong. Analysis work comprises examining current measures addressing poverty in terms of their goals, benefits, delivery forms and recipients in order to identify their deficiencies. Finally, defining the new perspective requires demonstrating the need of intervention to facilitate asset accumulation among people in poverty so as to share the multiple benefits of assets in coming off poverty eventually.

Chapter 5: Evolved Asset-building Model

5.1 Introduction

As the new perspective on poverty has already been discussed in the last chapter, it is time to explore the responsive solution. In this chapter, the evolved asset-building model as another contributing factor that enables the making of Hope Development Account would be discussed. Since HDA is indeed a pilot project that aims to try out the innovative measure addressing poverty in the local context, the evolution of asset-building model in HDA would be delineated. Particularly, the origin of asset-building model would be firstly reviewed since it is first developed in the United States of America. There are also a lot of implementation experiences from various countries that could provide insights to the feasibility of implementing asset-building model in the local context. Then, the integration of social capital into the asset-building model, and the mechanisms of Hope Development Account would be discussed. Lastly, the strategies used by HDA practitioners, namely localization of asset-building model and consensus building among social work practitioners, and the roles of policy conduit and change agent performed by HDA practitioners during the evolution of asset-building model would be discussed.

5.2 Origin of Asset-building Model

The Corporation for Enterprise Development (CFED) in Washington and the Center for Social Development (CSD) at Washington University led the asset-building policy innovation since early 1990s. Sherraden (2001) suggested that asset building could be considered as a growing questioning of income maintenance as a singular strategy to alleviate the poverty problem. Income-based welfare policy intends to provide safety net for the needed to maintain the basic life with income support and is restricted by income and asset test that indeed inhibit asset accumulation. On the contrary, asset-building model advocates providing support for people in poverty to accumulate assets because of the multiple positive asset effects, such as providing future orientation, enhancing household stability, stimulating human capital, and improving independency and social outcomes of people in poverty, as discussed in the last chapter. Sherraden (1991) proposed that assets from governmental sources could be a form of support to the poor. In short term, the asset-building model would produce a few assets in addition to low consumption as the income-based. In the long term, this model would produce a few more assets and a higher level of consumption because of the income from assets. Most importantly, the early levels of welfare effects of assets would come with the first accumulation of

assets (Sherraden, 1991).
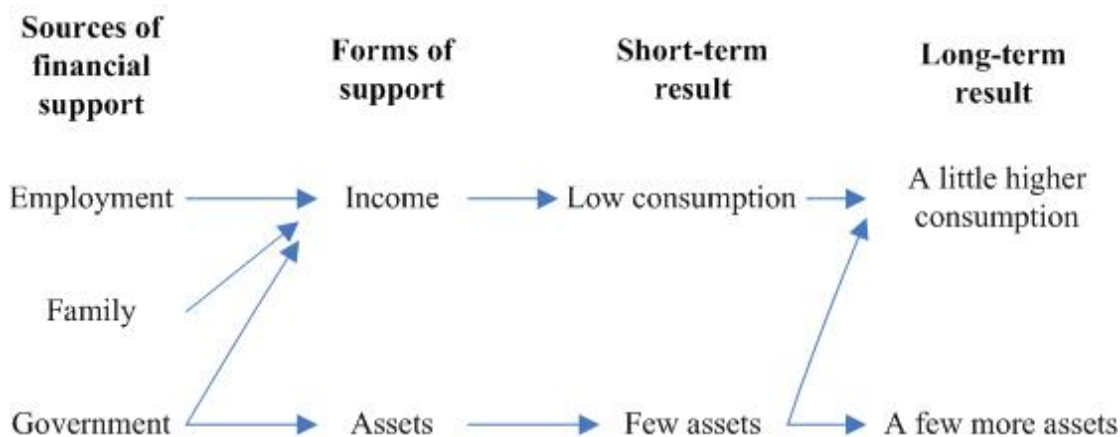
Figure 8: Proposed Welfare Model for the Poor: Income Plus Assets

Source from Sherraden, M. (1991:180). *Asset and the Poor.*

Sherraden (1991:199) suggested that there are eleven principles of asset-building

policy which include being complement of income-based policy, having

universal availability, providing greater incentives for the poor, based on

voluntary participation, not defining individuals as 'on welfare' or 'off welfare',

promoting shared responsibility, having specific purposes, encouraging gradual

accumulation, providing investment options, promoting economic information

and training, and fostering personal development. It clearly stated that

asset-building welfare policy should not replace income-based welfare policy. On

the contrary, income and assets play complementary roles to provide

comprehensive support for the poor. Asset could provide opportunity for person to have hope of the future, especially for the people in poverty who hope for changing their adverse living conditions. The administrator of host organization corroborated this viewpoint as below.

> *"It offers a hope of changing the living condition by asset accumulation. It is very important for the CSSA recipients since all the subsidies from CSSA would be used up every month. They would have no expectation for the future life. Depending on the consumption-based subsidies, the recipients would have no way and hope of changing their living conditions. But if they're able to accumulate some capitals beyond their basic living needs, they would have chance to carry out their life goals. The realization of life goals means a lot for them. That means asset accumulation may bring the poor a new hope. It is a prominent element of asset-building approach in comparison with current poverty alleviation programme." (B01)*

Besides, the administrator of host organization of HDA further expressed that a promising future would motivate the poor to improve their present behavioral patterns and other capabilities.

> *"The driving force of a promising future could not be underestimated. While*

the poor could have a promising future, it would motivate the poor to

change their present behavior and other capabilities, such as managing

money, budgeting, saving or even earning more income, or become more

active to plan and prepare for their future..." (B01)

Saving and asset accumulation are shaped by institutions, not merely by individual preferences, as Beverly and Sherraden (1999) suggested. Institutionalized saving mechanisms could promote saving as it is secure and convenient and could also raise the need for and the benefit of saving. Besides, attractive rates of return and saving related subsidies are positively associated with result of saving.

Moreover, financial education could increase saving because it allows individual to understand the process and benefits of asset accumulation (Beverly & Sherraden, 1999). One of the administrators of the host NGO corroborated this viewpoint and revealed that financial education is necessary to influence the behavioral pattern of participants in asset-building programme.

"Apart from offering matched deposits, what elements should be added to

ensure the participants could manage the money well? I propose the

component of financial education... In view of my experiences in working

with people with debt, the reason why some people have debt and some do

not is related to their behavioral pattern. Hence, I consider that financial

education should be added in asset-building programme." (B03)

Likewise, some other HDA staffs indicated the importance of financial education

in intervening the youth's values on financial management.

"Nowadays, some youth used to spend extravagantly. It is easily observed

some students carrying LV or GUCCI (famous brand) bags in the streets. It

states that the intervention in the youth's values on money or financial

management is warranted." (C04)

Furthermore, another HDA staffs expressed that financial literacy is fundamental

for the participants to save as well as to increase their income in the future.

"It requires the concept of financial management for the participants to

save in this project. Also for the future, it requires the knowledge of

managing the household finance so as to increase the family income. It

shows that the knowledge of health budgeting is fundamental." (C03)

All the above implicates that an institutionalized saving mechanism with

attractive saving incentives (with matched saving) and financial education could

foster saving behavior. Based on these potential benefits of institutionalized

saving, the asset-building welfare policy is proposed (Sherraden, 1991).

Throughout the years, asset-building welfare policies have been adopted in

different countries through the implementation of various intervention schemes

or programme designs. Those schemes or programmes include 'Edusave

Scheme' (Singapore - 1993), 'Saving Gateway' (UK - 2003), 'Child Trust Fund'

(UK - 2004), 'Learn$ave' (Canada - 2003), 'Canada Learning Bond' (Canada -

2004), 'Taipei Family Development Accounts' (Taipei - 2000), 'American Dream

Demonstration Project' (USA - 1997), 'Saving for Education, Entrepreneurship

and Downpayments' (USA - 2003), and 'KIDS Accounts' (USA - 2004) etc.

Among the above, two main types of asset-building schemes or intervention

programmes can be identified. One type, the American Dream Demonstration

Project developed in USA for instance, is a saving account with matching funds

for the low-income individuals or families to have short-term savings to reach a

specific purpose. These programs, based on the Individual Development

Accounts (IDA – USA), normally last from 12 to 36 months with financial

literacy training and other supports to participants. The details would be further

explored in the following section. Another type, like the Child Trust Fund (CTF –

UK)[23], is a universal saving programme, usually for all children. The government

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[23] The British Government announced on 24 May 2010 that it intends to reduce and then stop payments to CYF accounts starting this year due to financial crisis.

normally makes an initial contribution (double for children on social benefits)

and annual contributions (from family members or relatives are encouraged) to

the children's interest-earning accounts; and the money in those accounts could

only be withdrawn by the children after they reach a certain age, usually 18.

5.3 Mechanisms of Asset-building Model - Individual Development Accounts (IDA)

First proposed by Sherraden (1991, 1998) and experimented in the USA,

Individual Development Accounts (IDA) is a policy strategy for asset building,

which aims at enhancing self-sufficiency and long-term economic security of the

low-income and low-wealth individuals. Since its first experimentation in the

USA, IDA programmes have also been launched in other countries, such as

Taiwan ('Taipei Family Development Account' - 2000), Canada ('Learn$ave' -

2003) and United Kingdom ('Saving Gateway' - 2003). IDA is as simple as a

short-term matched saving account. The participants are required to set a specific

purpose for the savings at the beginning, such as home ownership or repairs,

education and learning, and small business creation. IDA programme would then

provide incentives for the low-income participants by offering matching deposits.

The matching rate is usually 1 to 3, which means the participants could get $3 for

every dollar they saved. The matching deposits are usually funded by the government or the other private corporations. Participants can save up to a certain maximum amount monthly over a period that usually lasts from 12 to 36 months. Besides matching funds, financial education and other support are always provided to the participant in the IDA programme.

A number of researches have been done to investigate the design and implementation of IDA programmes as well as the saving patterns and outcomes. Page-Adams (2002) indicated that though matched saving is a simple idea; many IDA programmes have complex programme design. Successful programmes keep IDA programme designs simple. Besides, dedicated and stable staff appears to be critical to the programme performance. Schreiner et al. (2002) pointed out that higher match rates and direct deposit are positively associated with participant being a saver. Also, up to a point, the number of hours of financial education is positively associated with greater average monthly net deposits. Overall, it shows that a structured programme with incentives, information and facilitation could increase savings of the poor. Moreover, controlling for other factors, income is not associated with being a saver. The very-low-income IDA participants save at a higher rate relative to their income. It shows that those with

very low incomes save as successfully as others. The same case applies to welfare recipients (Schreiner et al., 2002).

The question about how the poor save is common. Moore's (2001) study found that 70% of respondents shopped more carefully for food; 68% ate out less often while 64% spent less on leisure. Besides, 29% of respondents increased earning by working more hours. However, 7% of respondents revealed that they borrow from family or friends and 3% said they borrow on credit cards in order to save in IDA. It seems that most of the IDA participants are willing to make consumption sacrifices in order to save. In the participants' word, they used resources more efficiently in order to save (Moore et al., 2001). A related question is about what usage is the saving for. Another study found that most of the savings were used for three purposes including home purchase or repair, micro-enterprise, and post-secondary education (Schreiner et al., 2002). These patterns of usage show that the savings in IDA could turn into asset so as to improve the participants' household stability and enhance their abilities to accumulate more assets.

Another set of question of interest is the effects of saving on the low-income

individuals or families. McBride et at. (2003) indicated that IDA produces economic, human capital development, psychological, social and civic effects. For economic effects, 59% of respondents are more likely to work or stay employed because of their participation in IDA programme while 41% work more hours and 73% buy or renovate a home. For human capital development, 60% are more likely to make educational plans for their children while 59% make educational plans for themselves because of joining IDA programme. Moreover, the survey data shows that psychological effects are positive for many participants. Because of participating in IDA programme, participants feel more confident about their future, more economically secure, and more in control of their lives. Social and civic effects are less commonly reported than the other types of effects examined. However, there are still about half of the respondents revealed that they are more likely to have good relationships with family while about one-third agreed that they are more likely to be involved in their neighborhoods or respected in their communities because of joining IDA programme (McBride et al., 2003).

In sum, IDA programmes provide a structured saving mechanism available for the poor, which facilitates the poor to save with incentives and information. As

the poor can save as the others, they could use the savings in IDA as a seed to accumulate more assets. The IDA programmes produce not only financial, but also promote human capital development through financial education, as shown in figure 9. As the IDA participants revealed, IDA not only help in 'creating goals and purposes', but also providing them with 'road map' and 'way to reach goals' (Sherraden et al., 2004).
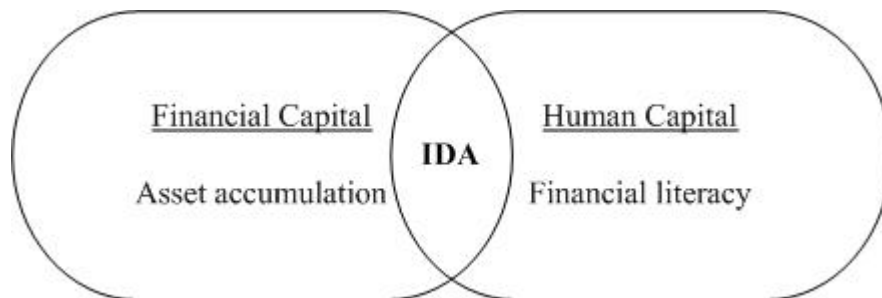
Figure 9: Two Forms of Capital Generated in Individual Development Accounts

5.4 Feasibility of Asset-building Model in Local Context

During the discussion on the asset-building initiated by the administrators of the host organization and the local academic started as early as 2004 among the HDA staffs, the first query came out was about the feasibility of asset-building programme for the poor in the local context. This query encompasses whether the poor could really save, whether they are willing to participate in the programme and what kinds of saving goal they would have.

In respond to these questions, the HDA practitioners conducted several focus groups with the community members so as to discuss the feasibility of the pilot project. The focus groups consist of women, middle-aged men, and young people, coming from low-income families or receiving CSSA. The administrators of the host organization recalled that a lot of stories from the focus group demonstrated the poor's longing for reentering the labour market.

> *"...after hearing about the pilot project, a new-arrival women could think of using her cooking talent to match up the capital saved in the project for setting up a small business of noodles restaurant... A man who was layoff due to the relocation of HK industries could also think of obtaining a driving license and provide transport service... A lot of stories from the focus group members let us know that many families receiving CSSA, especially those due to the unemployment... do long for the opportunity to re-enter the labour market. If there is sufficient capital and training for them, they are willing to attempt. This corrected our misunderstanding towards the CSSA recipients and demonstrated that they are willing to save up for improving their living condition." (B01)*

It is also found that many focus group members believe that they could save

regularly. Besides, they were even able to think of how to make use of the

savings in the programme for improving their employability or generating a small

business in order to improve their living condition. Hence, it demonstrated the

feasibility of the saving project for the poor.

Although the model of asset building programme, suggested by Sherraden (1991),

contributes to the development of both financial and human capital, the social

aspect is still neglected. Individual Development Accounts (IDA), as an asset

building strategy to alleviate poverty, provides match savings to encourage the

poor to save and accumulate asset. It also provides financial training for the

participants so as to promote the importance of financial management and the

benefits of saving. It is apparent that IDA has contributed to the development of

not just asset, but also the capability of the poor or low-income individuals since

the financial education is a core component of the IDA. Therefore, IDA helps

develop poor individuals' financial and human capital.

Nevertheless, IDA lacks the consideration of social aspect and the social

deprivation of the poor, thus, could not be addressed. Social effect of asset

building programme is less commonly reported than the other types of effects

examined. However, in the investigation conducted by McBride et al. (2003), about half and one third of the respondents agreed respectively that they are more likely to have good family relationships and to be involved in their neighborhoods or respected in their communities because of joining the asset building programme. It seems that the social aspect of the asset-building programme in addressing poverty has been underestimated. It is believed that the disconnection of the three forms of capital would reduce the effectiveness and responsiveness of the programmes for the poor as discussed in the last chapter. Hence, further investigation on the role of social capital in addressing poverty with its possible effects on asset building is required.

5.5 Integrating Social Capital into Asset-building Model

In respond to the neglect of social aspect in the asset building model as mentioned above, the notion of social capital, as a contemporary tactic in addressing social deprivation of the people in poverty would be explored. The role of social capital in addressing poverty and enhancing asset accumulation would also be discussed in the following.

5.5.1 The Definition of Social Capital and its Impact to the Poor

Social capital, according to the webpage of the World Bank (2007), refers to "the

institutions, relationships, and norms that shape the quality and quantity of a society's social interactions". Organization for Economic Co-operation and Development (OCED, 2001:41) defined social capital as "networks together with shared norms, values, and understandings that facilitate co-operation within or among groups". It shows that the term social capital has a variety of different entities that consists of the networks, norms, relationships, values and informal sanctions.

There are three forms of social capital including bonding, bridging and linking. Bonding social capital refers to the links between like-minded or like-background people and it is said to reinforce homogeneity (Putnam, 2000). Woolcock (2001) pointed out that bonding social capital refers to the relationships between family members, close friends, and neighbors. Bridging social capital is normally referred to the relationship between distant friends, associates and colleagues, that is, the more heterogeneous groups. These connections are likely to be more fragile, but more likely to foster social inclusion (Putnam, 2000). Bridging indeed implies connections between people who share broadly similar demographic features, which is essentially a horizontal metaphor. To complement the horizontal feature of social capital, Woolcock

(2001) sees linking social capital as the vertical dimension which key function is to leverage resources, ideas, and information from formal institutions beyond the community.

Social capital produces multiple impacts in the various aspects of individuals and families' lives. Referring to OECD (2001), social capital benefits job searching since the social networks could enhance the mobility of individuals and sharing of information. A research on ethnic minority women in Hong Kong (Ting, 2006a) reported that, 68% of respondents successfully seek jobs through informal social networks such as family members, relatives and friends. Besides, social capital may facilitate educational attainment. Coleman (1988) indicated that the links between parent to parent and parent to school may have powerful effects through coordinating consistent messages to children and encouraging a culture of learning.

Also, Social capital benefits children welfare and health. Garbarino and Sherman (1980) indicated that residents in neighborhoods at greater risk of child abuse were more reluctant to ask for help from neighbors and that parents were less likely to exchange child-care with neighbors or allow their children to play with

others (OECD, 2001). For health, because of the provision of tangible assistance and intangible care by social networks, psychic and physical stress could be reduced. It is likely to stimulate individuals' immune systems to fight disease and buffer stress (OECD, 2001). In sum, social capital could provide many intangible supports, such as social and emotional support and information transmission. Most important is that these supports are more sustainable and can reciprocate among those in the networks, no matter whether they are the poor or the non-poor.

5.5.2 The Role of Social Capital in Addressing Poverty

Warren, Thompson & Saegert (2001) expressed that social capital can play an essential role in strategies to combat poverty. It is suggested that "there are three levels at which social capital operates: within communities, across communities, and through ties with financial and public institutions" (Warren et al, 2001:8). Social capital within poor communities, or bonding social capital, could provide a foundation for poor people to develop their capacity in addressing poverty, rebuilding communities, and achieving a sense of control over their lives. Through the interactions within the communities, trust and common understanding could be stimulated. Besides, it is indicated that bonding social

capital could provide social support and solidarity for the poor to survive (Warren et al, 2001). One of the HDA staffs expressed that the support from family is essential for the deprived in striving for their future, especially while participating in the saving project.

> *"For the participants aged below 18, the participation of their parents in the saving project is essential. If the parents know their children having own future plans and making effort by themselves in reaching the goals, the parents would be supportive and show appreciation towards their children. Parents' support is the primary source of the youth's satisfactions." (C04)*

Apart from family support, another HDA staff indicated the importance of mutual support among the poor to deal with their common needs, such as emotional management and mental health.

> *"During the intake or grouping process, it is observed that there are some common behavioral patterns or attitude from the deprived participants which need intervention. For instance, some of the participants had just encountered difficulties and thus not yet emotionally settled. On the other hand, although all the participants in the group had already overcome the difficulties but they were still not yet ready to implement the future plan. The common need is then observed, such as emotional management or mental*

health as a foundation for the participants to keep moving on. The consolidation of a group in dealing with the common needs together would thus facilitate the mutual support among the group members which is very important for them to keep moving on." (C02)

To combat poverty, it is not enough to assist the poor just to "getting by" but also to facilitate them "getting ahead" (Briggs, 1998). Thus, the social capital across communities, which is called bridging social capital, is required to help in bringing greater resources and opportunities into the poor communities. It is believed that broader connections could prevent the poor communities from remaining isolated and weak. Further, Evans (1997) and Woolcock (1998) showed in congruence that development is most successful when governments cooperate with, rather than repress or ignore, initiatives and participation by local community networks. It implicates that synergy with institutions, or linking social capital, is necessary to enhance the effectiveness and responsiveness of institution practices (Warren et al, 2001). Some interviewees indicated the limited social networks of the district of Tin Shui Wai which is the served community of HDA, as the residents do not know how to utilize the resources by information sharing through social network.

"... It is found that there is a lack of network in this district. The residents do not know how to utilize the resources since they don't have access of information through social network..." (C02)

Similarly, one HDA staff expressed that the youths living in Tin Shui Wai have limited knowledge of the world outside. Thus, it is necessary to enlarge the poor's social networks for gaining more exposures.

"As I know, the youths in the district of Tin Shui Wai have limited knowledge of the world outside. For example, some of them have never been to Causeway Bay. It would be meaningful if the mentor of HDA could bring them there for more exposures... Besides, the mentor could share their work in order to let the youths to have more knowledge of different industries..." (C04)

Likewise, another HDA staff corroborated this viewpoint of enlarging the poor's social networks since it is observed during the intake process that the social circle of the poor is limited and that might restricted the poor to think about their life goals.,

"During the intake process with the HDA applicants, it could be observed that the social circle of the poor is limited. Besides, they seldom plan for their living... If their social circle is enlarged, they could know more people

and receive more information. Meanwhile, they would start thinking about

their life." (C01)

In addition, one of the administrators of the host organization revealed that it is imperative to intervene in the participants' behavioral and thinking pattern so as to improve their living conditions.

"The mind-set of the person should rank the top while serving the poor. It is

not sufficient to assist only in the monetary aspect. The mind-set of a person

refers to his habit, behavioral pattern, values etc... He may have some so

called obstinate mind-set that led him to the adverse condition. If there is

only an accumulated amount of money for him, then he would only use the

money like he or she did in the past and with the old mind-set and

behavioral pattern. The money may be wasted even more quickly and

become useless in improving his living condition. Thus, it is imperative to

intervene in his behavioral and thinking pattern..." (B02)

In view of all the discussions above, apart from accumulation of financial capital, the development of human and social capitals in addressing poverty has been emphasized. Most importantly, it is believed that the impact of human and social capitals is more long lasting and sustainable for the participants. Hence, all the

three forms of capital have to be considered in designing strategies to combat poverty.

5.5.3 The Role of Social Capital in Enhancing Asset Accumulation

It is shown in the previous section that social capital plays a significant role in alleviating poverty. Brisson & Usher (2005) expressed that the isolation experienced by families in the poorest neighborhoods should be addressed and the community change initiatives should develop programmes to build connections in these neighborhoods. Moreover, since social capital is a "public good — non-excludable and non-rivalrous – the market will under provide such good", microfinance could be a means to correct this market failure (Dowla, 2006:102). Gittell & Thompson (2001) also addressed that social capital is important for community economic development because it could aggregate and leverage other development assets. All of these views are indeed suggesting that the creation of social capital has to be considered in implementing antipoverty programmes, especially for microfinance programmes.

Micro-credit plays a significant role in antipoverty microfinance programmes. While there are numerous literatures disseminating that microfinance best

practice have been associated with social capital, there are, however, scarce

studies and literatures discussing the fusion of asset and social capital. In fact, as

mentioned above, asset-building programmes have positive effects not only in

the creation of assets accumulation, but also in the facilitation of social and civic

participations. According to the start-up evaluation report of Downpayments on

the American Dream Policy Demonstration, the staff recognized that there is a

need to achieve and maintain balance between economic development and social

services in order to implement an asset building programme (Sherraden et al.,

1999). The staff proposed to maintain contact with asset-building programme

participants till the end of the programme and continue to provide support and

assistance to participants. It is believed that the combination of social work

support, case management, and financial literacy would significantly increase

participants' savings and utilization.

Besides, Rice (2005) intended to encourage community organizations to integrate

IDAs, as an asset-building programme, into the core work of their organizations

since it is believed that "IDA becomes much more than an account, but a tool that

is integral to changing people's lives" when IDAs are integrated into other

services in responding to participant demand and leverage inherent social capital

of participants. In addition, Rice (2005) raised some common challenges of IDAs, including participant skepticism, limited administrative capacity and funding. It is found that full disclosure; trust building and mutual peer support is useful to overcome participant skepticism and to keep participant retention. Moreover, connection to other resources and services which can be said as linking social capital, such as political campaigns, IDA alumni, financial literacy experts etc., could enhance the programme administrator's capacity to provide programmes or financial literacy training, and legal, financial or other support to the participants. These observations are in fact suggesting that the creation of social capital would benefit to the success of asset-building programmes to sustain participants' motivation and changed behavior.

5.6 Mechanisms of Hope Development Account (HDA)

The review of current poverty measures in Chapter 4 shows that it is not sufficient to respond singularly to the various difficulties faced by the poor. Although the IDA has already integrated two forms of capital, including financial and human capital, the contribution of social capital could not be neglected. Therefore, an integrated programme is designed as the mechanisms of the Hope Development Account (HDA) to generate all three forms of capital in addressing

poverty. As shown in the figure 10, the shaded area represents the integrated HDA programme that would contribute to the development of all the three forms of capital, including financial, human and social capital. Each form of capital and its development measures would be discussed in this section.
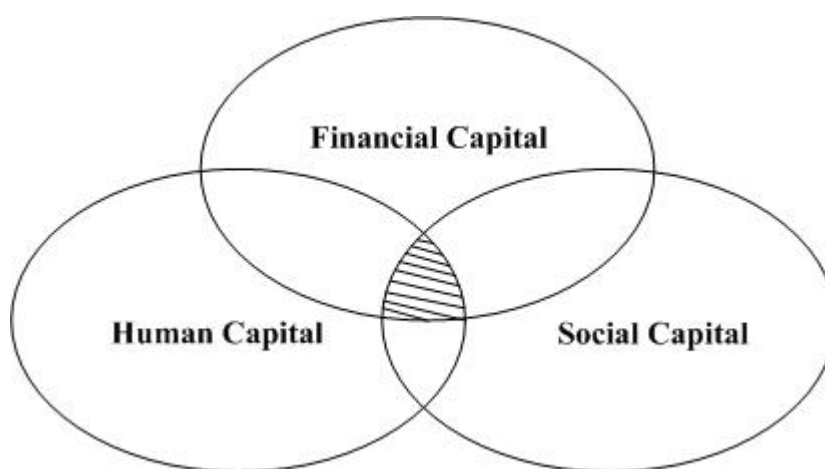
Figure 10: Integration of Three Forms of Capital

5.6.1 The Development of Financial Capital in Hope Development Account

It is obvious that financial capital refers to money. However, there are two distinct directions of money in poverty alleviation programmes, which are income versus asset. It is believed that asset would be more desirable since there is no asset-building project in Hong Kong. The reasons of choosing asset as the financial capital to be developed in Hope Development Account would be further discussed in the following. Besides, the possible strategies to foster asset

development would be discussed.

Asset

Asset, which complements income support, could provide future orientation to the poor. Besides, there are multiple positive effects of asset, such as greater family stability, positive effect on educational attainment of children, and lasting independent effects etc. As the poor is less likely to accumulate asset due to the reasons discussed in the last chapter about the seven determinants of asset accumulation among the poor households, it was necessary to conduct a programme for the poor to accumulate asset. Therefore, asset was chosen as the financial capital to be developed in the Hope Development Account in addressing poverty. The followings would discuss the possible measures that facilitate the development of financial capital.

Institutionalized Saving Mechanism

As mentioned above, institutions shape saving and asset accumulation, the integrated programme should include an institutionalized saving mechanism which consists of rules and regulations, such as making payment monthly at a fixed rate. It was believed that the mechanism like IDA could provide a secure

and convenient method for the poor to save money, which would eventually advance the saving habit of the poor.

Matched Deposits

Along with an institutionalized saving mechanism, attractive rates of return and saving related subsidies are positively associated with the result of saving. Therefore, matched deposits are provided in the Hope Development Account in order to foster saving behavior of the participants. Furthermore, higher matching rate is more preferable since Schreiner et al. (2002) indicated that the higher the matching rate, the more likely the participant to be a saver. However, due to the limited funding source, the matching rate of Hope Development Account is 1:1.

5.6.2 The Development of Human Capital in Hope Development Account

There is a large investment in the human capital development for the poor in Hong Kong as discussed in the last chapter. However, in order to make the integrated programme more successful in alleviating poverty, relevant knowledge and skills are required for the programme participants. Financial literacy, entrepreneurial and job related knowledge and skills were included in Hope Development Account. The following will further discuss the importance of these

types of education.

Financial Literacy

Since the poor is less likely to have saving habit due to the difficulties previously

mentioned, they may have insufficient information about saving and asset

accumulation. Financial education could allow the poor to understand the process

and benefits of asset accumulation, so as to facilitate their saving behavior. The

financial literacy could also enhance the poor's ability in financial management.

Thus, like IDA, it is believed that financial education is essential for the

integrated programme in addressing poverty.

Entrepreneurial and/or Job Related Knowledge and Skills

As the savings in IDA is restricted to specific purpose, according to the

experiences of other countries, most of the savings are used to homeownership or

repairs, education and learning, and small business creation. In order to fully

utilize the savings in the integrated programme, more preparation could be done

with the participants during the time of saving. For example, if the participant

intends to take a course that helps to enhance their work skills by using the

savings in Hope Development Account, more information about the course and

the knowledge of the related field should be gathered before taking the course. It would help the participant to ensure that he or she makes a suitable decision for himself or herself. On the other hand, if the participant intends to create a small business, it would be very useful if he could learn some entrepreneurial knowledge and skills before using those savings in the integrated programme. Therefore, it is necessary to provide opportunities for the participants to learn entrepreneurial and job related knowledge and skills, so as to enhance the fully utilization of the savings in the integrated programme. One administrative officer of the host organization of HDA also corroborated this viewpoint as follow.

> *"Whether the accumulated savings are used effectively depends on human capital. The human capital refers to knowledge. Without knowledge, we would not know how to make good use of the savings. No business would be successful as well. That's why the development of human capital is emphasized apart from the financial capital... To tie in the participant' goals, we have to find out which aspects of human capital have to be developed by the participant... If the component of human capital development is not involved, the savings may be spent quickly or used for some career trainings that might not be suitable for the participant. Hence, personal training is very important as a compliment to the saving account." (B01)*

5.6.3 The Development of Social Capital in Hope Development Account

As social capital is found to be contributive to the success of microfinance programme, the development of social capital should not be neglected in Hope Development Account. The three forms of social capital that consist of bonding, bridging and linking social capital to be developed in the integrated programme would be examined in the following. In addition, the possible measures, including the use of group, mentoring system and partnership with institutions, to develop these forms of capital would also be discussed.

Bonding, Bridging and Linking Social Capital

It is believed that all three forms of social capital should be considered in addressing poverty. As indicated in the previous section, the social capital within the poor communities, bonding social capital could provide a foundation on which poor people can develop the capacity to address the poverty problems. Besides, developing bonding social capital could generate trust, common understanding and mutual support. In order to facilitate the poor people to get ahead instead of just getting by, the building of bridging social capital is crucial. Bridging social capital could help in leveraging greater resources and

opportunities for the poor through interactions across communities. Also, it could

broaden the social networks and support base for the poor so as to prevent them

from remaining isolated as individual or as a group. Furthermore, it would not be

successful if the linking social capital were neglected since it could leverage

resources, ideas, and information from formal institutions beyond the community.

In addition, the synergy with institutions could reduce the sense of detachment

experienced by the poor and enhance the effectiveness and responsiveness of the

programme. Therefore, all the three forms of social capital have to be developed

in the integrated programme for the poor.

Use of Group

The use of groups was a key element in developing social capital in microfinance

programmes. According to Larance (2001), the membership system of Grameen

Bank[24] in Bangladesh demonstrated that the use of group could build community

cooperation networks long after the initial acquisition of financial capital as the

weekly meetings provide the members opportunity to share experiences and

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[24] Grameen Bank, which founder was awarded the Nobel Peace Prize for 2006, is a microfinance organization and community development bank started in Bangladesh that provides small loans to the poor women without requiring collateral but forming a five-member group and the chairperson of each group has to attend meeting weekly for paying loan installments. (http://www.grameen-info.org/bank/index.html)

make friendships in a safe environment. The members could then acquire or provide assistance within the groups. Thus, boding social capital could be created for the group members. One of the HDA staffs illustrated that the use of group could help create mutual support among the participants.

> *"One of the essential elements is mutual support. Hence, we have to make use of group approach to facilitate the sense of belonging, maintain the participation, and support the participants. Although social worker could provide individual counseling, it is not certainly enough. Sometimes, some casual talks between the participants, such as cooking, could provide healing effect." (C02)*

Besides, Dowla (2006) showed that the group approach of Grameen Bank could establish new norms and foster a new level of social trust to solve the collective problems of poor people's access to capital. It is found that the group could be a support mechanism for the members in need. Moreover, Wilkinson (2000) reported that the use of group enables the development of social relations and cohesion, makes the participants more rigorous in their business efforts and enables them to get advice from successful group members. A HDA staff expressed that the use of group could produce modeling effect for the

participants to set goals and fight for their own future.

> *"Some of the youth participants are less motivated and require more time to construct their life goals while some other youth participants have their own plans and goals, or even start striving for their future already, just lack the money to reach their goals. When gathering both of those youths in a group, the modeling effect come out by sharing their ideas and experiences. That would facilitate the less motivated youths to aware their own situations and to start setting goals." (C04)*

In addition, Dowla (2006) revealed that peer pressure or "social collateral" in the groups could guarantee repayment. It is in concert with Bislev's (2002) description that the focus on groups is the reason why microfinance has been successful elsewhere as the social relations within the groups could ensure high repayment rates. Furthermore, Bislev (2002) suggested that the groups also function as information centers, which flow information in two ways between the participants and the programme officers. It shows that the groups approach serves multiple functions in microfinance programmes. The groups could, therefore, serve as the basic unit for boding social capital development. However, the discussion on the use of group in generating social capital is scarce among

the studies on asset building programmes. Therefore, it might be a fruitful endeavor to incorporate this practice element in the Hope Development Account.

Mentoring System

Although there are various definitions of mentoring, Eby et al. (2007) described that mentoring reflects a unique supportive learning partnership between individuals and encompasses a reciprocal but asymmetrical process. These attributes show that mentoring could foster learning through the supportive relationship between the mentor and the protégé. Besides, Ramaswami (2007:215) indicated that mentoring relationship could elicit positive cognitive, affective, and behavioral responses from the protégé through role modeling, acceptance and confirmation, friendship, which could enhance self-worth, sense of competence, clarity of identity, and in-role effectiveness. Thus, it is believed that mentoring system of matching the participants with some volunteers from the community or enterprise could bring various positive effects for the poor.

In addition, the mentoring relationship could indeed generate bridging social capital since the poor can be connected to the mentors who are often from other sectors of the society and allow information exchange and broaden support base

for the poor. A HDA staff corroborated that the mentoring system could enlarge the participants' social circles and support base.

> *"If there is mentoring system, the social network of participants could be enlarged and more support could be provided for the participants. It is important for the participants to enlarge their social circles." (C02)*

Similarly, one administrator of the host NGO expressed that mentoring is one of the essential elements of asset-building programme to provide guidance and confidence for the participatns to learn and attempt.

> *"We could observe that a lot of recognitions and encouragements from the people around are required while changing ourselves. That means a companion is needed to guide and provide confidence for the participants to learn. For instance, the participant who has never started a business would need some experience sharing or lessons from the business persons so as to grasp more chance to start a small business. The mentoring is thus one of the essential elements of the asset-building programme." (B01)*

Therefore, mentoring system is considered as a means to foster bridging social capital in Hope Development Account.

Partnership with institutions

As discussed above, linking social capital is necessary to reduce the isolation of the poor and enhance the effectives and responsiveness of institution practices to the poor. It is believed that partnership with different institutions, such as Bank, foundations, professional associations, NGOs, government departments (e.g. Social Welfare Department), and university etc, could provide opportunities for the poor to express their views on the institution practices for the improvement of their life circumstances. Those advocacy works could empower the poor to make decisions and enhance their sense of control in their life. Also, it could build the linking social capital in leveraging the ideas and opinions to formal institutions. Thus, the collaboration between NGO, university, Bank and foundation has been solicited in the project of Hope Development Account. The deliberations of partnership with institutions would be discussed in next chapter.

5.7 Extending the Multiple Streams Model

Kingdon (1995) discussed the policy as primeval soup in which recombination of ideas occurs. In the case of Hope Development Account, the evolved asset-building model, integrated three capitals of financial, human and social, is identified as one of the contributing factors in the making of HDA. The integration of three capitals is important since the evolved asset-building model

incorporating the social capital element would be more compatible with social

work values that recognize the importance of human relationships and seek to

strengthen relationships among people. Besides, the evolution of asset-building

model helped recognizing the importance of social work interventions in

enhancing human and social capitals, apart from financial capital, of the poor in

addressing poverty. Hence, the evolved asset-building model is fundamental in

the making of HDA as it implicated on the development of programme design

and operational details of asset-building model in the local context as well as the

diffusion and general agreement of asset-building concepts among social work

practitioners.

Kingdon (1995) indicated that consensus building among policy community in

enhancing opportunities to carry out a policy proposal is mainly built by

diffusion and persuasion. However, in the case of Hope Development Account,

the practitioners did not only stay in policy discussion and provide a policy

proposal to the decision makers in the government but also try out innovative

practice model addressing poverty in the civil society. Hence, the consensus

building among social work practitioners is not only built by diffusion of

asset-building concepts but also the involvement of social work practitioners in

evolving asset-building model to address poverty. It is believed that the involvement of social work practitioners is vital since practitioners' knowledge and experiences, as well as their observations from day-to-day contacts with service users could be merged with the model so as to evolve innovative measures that fit the local context. The pilot service project could thus offer policy implication on the new practice model.

Moreover, since the integrated services centre hosting HDA is a new centre established in the community of Tin Shui Wai, one of the administrative respondents indicated that it was expected to offer innovative intervention programmes for residents of the community.

> *"This centre is expected to provide not just ordinary integrated services like groups, outreach services, school services or several programmes for young people etc. It is very obvious that this centre is required to provide some innovative and pilot interventions. No mater how effective the new programmes are, we have to try out different methods in dealing with social problems. I think that is why the pilot project HDA has emerged. It is because we could no longer distribute food only in addressing poverty problem. We have to think of a new direction... We, in this centre, are*

expected to initiate new programmes instead of just doing the usual stuff."

(B02)

It shows that this expectation became the driving force for HDA practitioners to develop innovative programmes in addressing poverty. Similar to the pursuit of new perspective on poverty as discussed in the last chapter, social work practitioners' sense of mission in dealing with social problem is required to persist in bringing in innovative and pilot interventions for the community members.

Again, similar to the new perspective on poverty described in last chapter, it then comes into question that how the asset-building model is evolved by social work practitioners in the making of HDA. During the evolution of asset-building model, it is identified that HDA practitioners have used two main strategies, which include localization of asset-building model and consensus building among social work practitioners. These two strategies would be elaborated in the following.

5.7.1 Localization of Asset-building Model

After identifying the deficiencies of current poverty alleviation programmes and

defining the new perspective of asset accumulation on poverty in the last chapter, it has been considered appropriate to canvass the innovative ideas of asset-building model in addressing poverty. However, as revealed by one of the HDA staff below, it was a fundamental step to review the origin of asset-building model and the past experiences from different places so as to grasp the rationale, to understand the concepts, and to learn the practices.

"…We have to study deliberately on the foreign experiences, such as U.S.A., Taiwan. We explored how to implement the asset-building approach and how to make it work. The practical issue of asset-building approach is emphasized…To explore how the IDA is implemented. For instance, how is it implemented in Taiwan? Then how to implement in Hong Kong…The operation model in Hong Kong may be different from those of the foreign experiences. But I could observe from the foreign experience how the financial capital is enhanced… I think some concepts could be relevant but there are variations in actual implementation." (C02)

After reviewing the foreign experiences, the transformation of innovative ideas into practice that fit the local context is then important. A HDA staff revealed that the practitioners might enrich the practice model through trials.

"Because it is a new and big project, a lot of elements are involved.

However, is it that easy to implement and make it effective in our community?

It needs trial. This is a model. Then how can we adapt this model to the

local context? ... All of these are still uncertain. It needs trial in

implementing the project. The participants or social workers may amend or

enrich the content of the model. Or we may input some elements make the

model fit the local context. There is room for interaction." (C02)

The process of ideas-to-practice transformation involves observations made to

the target groups, collection of feedbacks from the poor and the collaborators,

and reflections on the programme design. A HDA staff corroborated this

viewpoint as below.

"Although the programme design of asset-building model is quite detailed,

we as frontline social workers would still need to modify it. It is an

advantage in having a structure to follow and develop. However, since the

implementation, it could be observed that other elements have to be added

in the programme design. I think it is an interactive process. First, we

(social workers) have to make sense of the participants' condition and to

conduct a responsive intervention accordingly. Second, the intervention

sometimes depends on the feedback from the participating parties, such as

the area of participants' personal goals, the readiness of the participants

and the collaborative organizations." (C01)

It demonstrates that the observations and feedbacks from the target groups and collaborators helped transform the ideas into operations that fit local context. The reflections on the programme design are indeed an integration of innovative and familiar ideas that bring about evolution of the programme design and operational details. The integration of social capital into the asset-building model is a major evolvement. The enhancement of trainings especially on the entrepreneur and job related knowledge is another minor area of evolution of the programme design for the asset-building project.

5.7.2 Consensus Building among Social Work Practitioners

As the idea of asset building is a new approach in addressing poverty in Hong Kong, it took times to diffuse the concept and rationale of asset-building model into the social work community and for the social work practitioners to study and analyze the idea thoroughly. The Commission on Poverty (CoP) established by the Hong Kong Government facilitated the discussion on the concept of asset-building policy in a seminar in November 2006. Scholars from the United

State of America and Taiwan were invited to be the key speakers during the seminar so as to introduce the idea and share the experiences of asset building policy in addressing poverty. After the seminar, the scholars from Taiwan was connected with the Hong Kong Council of Social Services (HKCSS), and a study tour to Taipei was organized by HKCSS for a group of interested social work practitioners to gain firsthand information of the Taiwan experience in implementing asset building programme. A report back session was held after the visit in order to share the information and insights gained from the Taiwan experience with social workers from various agencies. Although the target of service users and the mechanism of the proposed asset-building programme from the CoP are different from those of HDA, the seminar and the report back session of the Taipei study tour were still very good platforms to arouse attention and discussion on the issue of asset-building policy towards poverty both within the social work community and the public through the report of mass media.

Besides, the discussion among the social work practitioners in the non-governmental organization which host the Hope Development Account is very important since the understanding on the rationale and implications of the asset-building concept by the practitioners directly affect the programme design,

implementation and outcome of the pilot project HDA. From the collaborative

effort in examining the theory and practice of asset building among the HDA

practitioners, there is a general agreement on the feasibility of the pilot project,

the possible project's effectiveness and the appropriate role for social work

practitioners in the programme. From the contact with the community members

through focus groups or day-to-day services, it is observed that there are

potential participants who could save regularly in the programme. Besides, the

extended period of studies and discussions among the practitioners in the host

organization stimulated and facilitated a deeper understanding and identification

of the project rationale. This process could be reflected from the responses of the

HDA staffs as follow.

> *"I kept pondering upon the concepts of asset-building approach while doing*
>
> *the preparation work for this pilot project in the earlier stage. Meanwhile,*
>
> *the colleague shared with me her doubts of the effectiveness of the HDA.*
>
> *Then I discussed with her because we experienced the same struggles*
>
> *around the same time... I shared my own thoughts with her. Although we*
>
> *cannot ensure whether the poor could leave poverty immediately after*
>
> *joining the project, it is still important with our (social worker's) input as*
>
> *they are all pluses for the participants... I shared with colleagues that the*

participants would gain something during the participation of this project.

We then explored and made sense of the concepts together…" (C01)

Like wise, an administrators of the host organization demonstrated the study process among the practitioners in starting up the pilot project.

"There is more discussion among our colleagues at the beginning. It is because poverty alleviation is a prominent area that we must carry out while working in the district of Tin Shui Wai. We should tackle with the poverty problem. Then we have to think of the possible methods. Hence, the concept of asset-building in HDA has been discussed frequently regarding its feasibility, references, etc… I think putting it to practice is very important. From identifying the needs, searching for donation, planning the project, we expected the entire process of starting up an asset-building project. Thus, our discussion is more fruitful." (B02)

As mentioned previously, HDA practitioners insisted that the financial aspect, which refers to the accumulated saving is only one of the components of the HDA, whereas the enhancement of human and social capitals would provide more long-lasting and sustainable positive impacts for the poor. The importance of social work interventions in facilitating the enhancement of human and social

capitals in addressing poverty is thus recognized. It also helped clarify the prominent role and contribution of social work practitioners in organizing asset-building programme to address poverty since it is imperative that all the three forms of capital have to be developed in designing strategies to combat poverty. These consensuses among the social work practitioners provide a consolidated groundwork and strong base to develop and implement the pilot project HDA.

In addition to study the innovative ideas collectively, HDA staff promoted the pilot project and disseminated the idea of asset-building approach to the social work practitioners of other non-governmental organizations as well. Although the response was not too encouraging, the HDA staff still made attempts to promote the pilot project and spreading the innovative ideas.

> *"I could accept and understand why the social workers from other non-governmental organizations or social welfare department do not react actively towards our projects. Put myself into their shoes, when I received the leaflet from other organizations, I might not be interested or available to read through it. Even if some of my close friends tell and explain to me about some new projects, I still may not make case referral. It is not because*

the idea is not good or I don't want to. It needs time to search for the

appropriate cases... While we're very busy with our own works, it is hard

for us to remember those extra stuffs. That's why I could understand why

other social workers may not be so active in reacting to our project or

making case referral. Of course, that's why we put much effort besides

distributing poster or leaflet of our project. We sell the ideas of our project

directly to other social workers so as to enhance the chance of keeping it in

their memory." (C01)

In view of these two main strategies in evolving asset-building model to address

poverty, it is identified that the social work practitioners have performed the roles

of policy conduit and change agent in the making of HDA. Policy conduit refers

to the eyes and ear of policymakers to convert policy to practice and to examine

the impact of policy or to verify the need to change policy whereas change agent

takes up the public education of the service needs for a special groups of people,

legislative development and policy development work (Wyers, 1991). As HDA

practitioners observed the characteristics of service targets through day-to-day

contacts as well as organized focus groups with community members in

collective their opinions on the innovative measure addressing poverty, the need

to evolve the asset-building has been examined. Besides, a lot of efforts have been made by the HDA practitioners to develop the operational details of asset-building policy. Moreover, HDA practitioners not only devoted to develop the innovative measures addressing poverty in the local context but also promoted and disseminated the asset-building concepts to social work practitioners from other organizations as well as the community members. It is indeed the public education of the asset-building needs for people in poverty. Furthermore, the idea of asset-building was also a new paradigm in serving the poor within the host organization. The emergence of this pilot project was in fact an attempt to change the direction of services provided in the host organization. Hence, the roles of policy conduit and change agent performed by social work practitioners could be recognized during the evolution of asset-building model in the making of HDA. In short, the evolution of asset-building model in the making of HDA has been summarized in figure 11 below that comprise the roles of social work practitioners, strategies of practice as well as the nourishing elements.
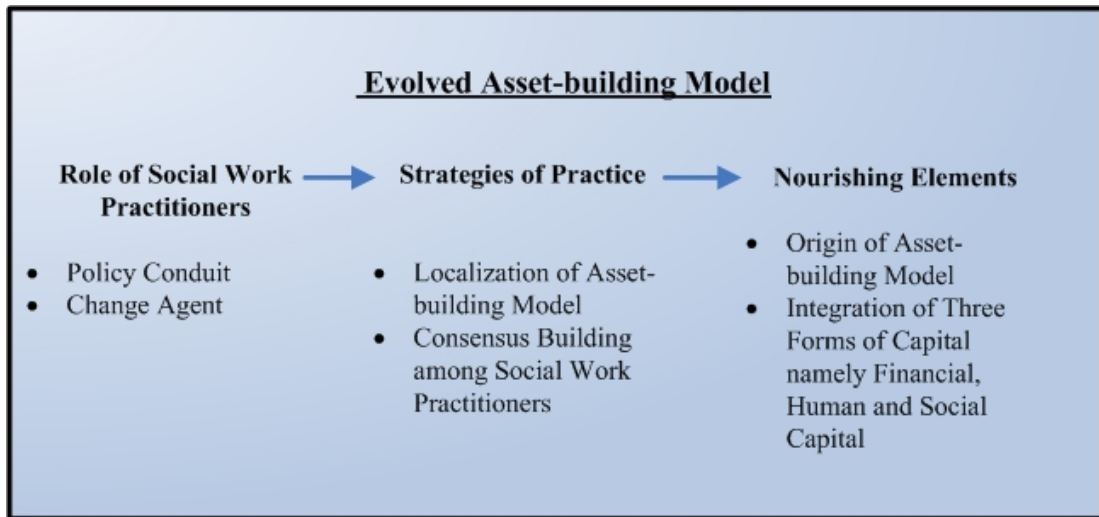
Figure 11: The Evolution of Asset-building Model in the Making of Hope Development Account

5.8 Summary

The evolution of asset-building model as one of the contributing factors in the making of Hope Development Account is fundamental in developing the programme design and operational details of the pilot project. The evolution mainly consists of the integration of three capitals namely financial, human and social capital in addressing poverty. Through reviewing the design and implementation experiences of the asset-building model of other countries, it is found that the IDA programme, as asset-building policy, provide a structured saving mechanism with incentives (matched deposits) and information (financial education) for the low-wealth individuals to save for their specific purposes in enhancing their self-sufficiency and long-term economic security. However, the

neglect of developing social capital in IDA has been pointed out. It is supposed

that the generation of social capital could provide various positive impacts on the

poor and play a vital role in combating poverty and enhancing asset development

as well. Hence, an integrated model of asset-building model is adopted in HDA

so as to generate all three forms of capital, namely financial, human and social

capital, in addressing poverty. It is anticipated that the three accumulated capitals

could help the participants develop their goals and find ways to achieve them.

In light of the evolution of asset-building model, two roles of policy conduit and

change agent taken up by HDA practitioners have been recognized. Besides, it is

identified that the HDA practitioners mainly used two fundamental strategies,

which include localization of asset-building model and consensus building

among social work practitioners. The localization of asset-building model

encompasses the review on the origin and mechanisms of asset-building model;

and the integration of necessary elements by observations on the target service

users, feedbacks from the poor and the collaborators, and reflections on the

programme design. In addition, it is found that it takes time to make the new idea

to be immersed in the social work community. Collective effort has been made

on examining and designing the operational model of HDA as well as bringing

out discussion among social work practitioners so as to come up a general agreement on asset-building model in addressing poverty in the social work community. Without the collective effort in studying and transforming innovative ideas into practice in the local context, it may not be possible to make and attempt on the asset-building model in addressing poverty in Hong Kong.

Chapter 6: Coalition

6.1 Introduction

This chapter will focus on delineating the coalition as one of the contributing factors that enable the launching of Hope Development Account. The climate of the city would be firstly described with some major events occurred in Hong Kong. Then the management style of the host non-governmental organization would also be described. The formation of coalition as well as the collaborative approach in the making of HDA would be discussed. Lastly, the roles taken up and strategies of policy practice used by HDA practitioners in coalition building would also be discussed in this chapter.

6.2 Climate of the City

After the 1997 handover, Hong Kong has been greatly affected by several major events, namely the Asian Financial Crisis, the drastic land use and housing policy, and the outbreak of Severe Acute Respiratory Syndrome (SARS), which led to the economic downturn for nearly seven years. Apart from those major events, a family tragedy occurred in the district of Tin Shui Wai in 2004 brought the public's attention on the adverse condition of the people in poverty in Hong Kong. The climate among general public in Hong Kong would be delineated with

the elaboration of those critical events in the following.

6.2.1 Asian Financial Crisis & the Drastic Land Use and Housing Policy

The Asian Financial Crisis in 1997, augmented by the international hedge funds, led to the stock market crash in Hong Kong. Unfortunately, at the same time the government of Hong Kong adopted a drastic land use and housing policy that stipulated an "increase supply of land and build supporting infrastructure to ensure that the target of constructing at least 85,000 flats a year will be met" (Government of HKSAR, 1997). The substantial increase in the supply of land and flats and the slash demand for houses due to the economic downturn created an unbalance supply and demand of the housing market. It brought a notable decline in the housing prices. The real estate is always a major part of the economy in Hong Kong. Hence, the economy of Hong Kong slumped down rapidly due to the burst of bubble economy that was built upon the stock market and the real estate market.

Since most Hong Kong citizens raised loan from the bank for buying their flats, they found their property was in negative equity as there was a big fall of the price of their flats. There were 105,697 cases of residential mortgage loans in

negative equity, which equivalents to 22% of the total mortgage borrowers in

Hong Kong in June 2003 (Hong Kong Monetary Authority, 2003). The bank

would repossess the flat for auction if the property owner with negative equity

could not afford to pay for the mortgage for example due to unemployment. Thus,

the slash in flat prices and the economic downturn of Hong Kong brought a huge

amount of stress on the Hong Kong citizens. A lot of citizens faced the crisis of

being layoff or suffered from negative equity due to the crashing of the property

market. The crisis aroused the public to focus on the issue of poverty and the

public generally agreed that the government should allocate more resources for

alleviating the adverse condition of the poor.

6.2.2 Severe Acute Respiratory Syndrome (SARS)

The outbreak of SARS, an infectious respiratory disease in humans, was

recognized at the end of February 2003 that caused 299 deaths in Hong Kong.

The first known SARS case in Hong Kong was reported in March 2003. In April

2003, the World Health Organization issued the global alert to travelers that

Hong Kong was one of the affected areas of SARS. The tourist industry was thus

hurt seriously. Besides, due to the infectious disease, Hong Kong citizens had

low motivation to go out and consume which affected the retail business

negatively. According to Census and Statistics Department (2003), amidst the SARS impact, local retailers generally offered larger price discounts on the prices of their goods and services, especially for tourism and related services, in a move to induce sales. It led to an enlarged deflation that the overall consumer prices fell by 4.0% in July 2003 from a year earlier, larger than the 3.1% and 2.5% decreases in June and May 2003 respectively. Furthermore, according to the Census and Statistics Department, the unemployment rate of Hong Kong reached the highest record of 8.5% after seasonal adjustment in the period from April to June 2003. It shows that the outbreak of SARS in 2003 led to a severe economic recession in Hong Kong.

6.2.3 Tin Shui Wai Family Tragedy of Homicide & Suicide

Madam JIN Shu-ying with two six years old twin daughters, who were repeatedly abused before, were chopped to death by their husband and father, Mr. LI Pak-sum on the evening of 11 April 2004. Mr. LI was critically stabbed by himself immediate after the accident and eventually died on 23 April 2004. This tragedy was widely reported by the media. As Madam JIN had sought assistance from several social service organizations and the police before the accident, there was doubt whether the police and social workers were competent in handling the

case and prevent the family tragedy.

Since the tragedy occurred in Tin Shui Wai, a new town in the western north part of New Territories, a three-person group was formed by the Social Welfare Department to evaluate the family services provided in Tin Shui Wai in 2004. The report published in late 2004 indicated that, due to the structural problem in Tin Shui Wai, for example, the growing population lacked public and recreational facilities. Besides, it found that individuals and families living in Tin Shui Wai were facing a lot of family or social problems. The report revealed that the district of Yuen Long (which Tin Shui Wai belongs to) ranked the second in the number of spouse abuse cases in 2002-2003, and also one of the top three districts in the number of cases of child abuse, single family, unemployed CSSA recipient, and new arrival family. Most importantly, 61% of those said cases in the district of Yuen Long came from Tin Shui Wai. The tragedy of Madam JIN's family and all these indicators of Tin Shui Wai were reported widely by the media. It brought the focus of public attention to the condition of people living in Tin Shui Wai and as such Tin Shui Wai was dubbed 'the city of sadness'. These negative media reporting however facilitated the public to start discussing the effectiveness of the policies and programmes developed by the government and

non-government organizations in addressing poverty in Hong Kong.

One of the administrator respondents expressed that the public perceive Tin Shui Wai as a deprived district that requires various support from the society.

"Tin Shui Wai is commonly perceived as a deprived remote district that needs supports from various sectors in our society at that period." (B01)

It shows that the tragedy left public a general impression of Tin Shui Wai as a depressed area. Due to the public concern on the impoverishment of this region, addressing poverty had been emphasized and became an essential area of work for the social work practitioners working in Tin Shui Wai. One of the Hope Development Account (HDA) staff corroborated this viewpoint as follow.

"Poverty alleviation is a prominent area of work that we must carry out while working in the district of Tin Shui Wai." (B02)

In short, Hong Kong has undergone an extended period of economic recession due to the Asian Financial Crisis and the outbreak of SARS. It brought the public's attention to the problem of unemployment and its corresponding measures. The family tragedy occurred in Tin Shui Wai further aroused the concern and discussion on the adverse condition of people in poverty, especially

those living in the remote district of Hong Kong. Thus, in order to enhance

policy coordination and integration for preventing and alleviating poverty, the

HKSAR government established the Commission on Poverty in early 2005.

Furthermore, the Chief Executive announced to establish a new integrated

service centre[25] at the northern part of Tin Shui Wai during policy address in

2005, in responding the lack of services and facilities in the region. It shows that

the government could not delay responding to the problem of poverty anymore

after the occurrence of the above mentioned major events.

Apart from the general public concern for the poverty problem, there was also a

trend to seek for diversified measure to cope with social problems among the

participants both in the government and the non-governmental organizations. In

fact, the problem of poverty did not suddenly occur in one day. The existing

measures in addressing poverty, however, seem not effective enough especially

when Hong Kong was struggling in a period of adverse economic condition.

Hence, it is imperative to explore innovative measures to address poverty. Social

work practitioners always take part in advocating new measures in dealing with

social problems. This pilot project HDA is definitely an example of advocacy

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[25] The centre is named Tung Wah Groups of Hospital Jockey Club Tin Shui Wai Integrated Services Centre and started providing various types of social services to the residents living in the region of north Tin Shui Wai since 2006. It is the key organizer of the studied pilot project of Hope Development Account.

pioneering new programmes. Besides, the Commission on Poverty (CoP) was obligated to make policy recommendations to prevent and alleviate poverty, and promote self reliance as well. It shows that the government also tried to examine the situation of poverty and seek for new path in dealing with the poverty problem. One of the administrators of host organization expressed that diversified intervention methods are also favorable to the public. This made the pilot project of HDA more convincing as it adopts an innovative idea in addressing poverty problem.

"The public climate seems to favor the adoption of diversified intervention methods…To explain simply, it means that it is trendy to pursue a new method… In regard to the understanding of the condition of poverty in the community, what new idea has to be brought up to deal with that condition? This trend made the proposal of this project sounds more saleable and convincing as it proposes a new method in dealing with the poverty problem in Tin Shui Wai." (B02)

The respondent further expressed that the discussion on the idea of asset building in addressing poverty was no longer bounded within the community of policy specialists.

"The discussion on the concept of asset-building approach in our society became mature. Since the Commission on Poverty proposed to carry out the Child Development Fund (CDF), it motivated the members in our society to discuss on how to implement the CDF. Our preparation efforts in advocating the asset-building approach in addressing poverty coincided with the mature discussion among the society. Hence, the HDA could be launched." (B01)

The Hong Kong Government reserved a sum of HK$300 million in its 2007 appropriations bill to establish the Child Development Fund (CDF), which is an asset building programme for children and young people in Hong Kong that aims to prevent intergenerational poverty. A seminar on the concept and oversea experiences of asset-building policy has also been held by the Commission on Poverty so as to explore the possible mechanism for CDF. The seminar aroused a widespread discussion on this policy idea among the general public by a series of news report through mass media. As time passes, the discussion of the idea become mature, and a general agreement was finally reached to launch asset-building programme for the poor in Hong Kong.

In sum, the problem of poverty in Hong Kong indeed did not suddenly occur in

one day. It has been endured for decades but had been worsen in recent years. Since Hong Kong has been facing economic downturn for an extended period of time, the public paid special attention to the issue of poverty and cried for more resources to be allocated by the government in alleviating the adverse condition of the poor, especially for the residents of Tin Shui Wai. Coincide with the trend to seek for diversified measures in dealing with social problems and the mature discussion on the ideas of asset-building model in addressing poverty, a general agreement was reached to launch this innovation programme in Hong Kong.

6.3 Management of the Host Organization

Apart from a favorable climate in the city, outstanding management is always regarded as a cardinal ground to initiate policy change both internally and externally, especially for the social services organizations in Hong Kong. It requires the administrators to have vision and to invest time and human resources for services development. The host organization of the HDA has been providing social services to Hong Kong citizens since 1870s, especially for the deprived in our community. One of the administrator respondents expressed that the advocacy role has been taken up by his serving organization to submit proposal to the Hong Kong Government.

"As a non-governmental organization, we always play an advocacy role in the society. For the idea of asset building, we did not conceal any information. We submitted the proposal to the government at the very beginning phrase and also promoted this idea to the Commission on Poverty." (B01)

The administrators of the organization are more than willing to invest their time and enthusiasm on developing innovative service. They even encourage and facilitate their subordinates to propose modification or refinement on their current social services so as to make improvement continuously. It shows that human resource has been invested in service development. While the asset-building idea was still being explored with the academic, the administrators of the host organization has already proposed the idea to the Social Welfare Department of the HKSAR Government through written submissions. While the Commission on Poverty (CoP) of the HKSAR Government started to discuss on the asset-building model, the proposal of the host organization was also submitted to the CoP with a view to promote the asset-building model in addressing poverty. It demonstrates that the host organization took much initiative to advocate innovative measures.

One of the HDA staffs expressed that they are invited by the Social Welfare Department to share the process of setting up bank saving account for the participants of pilot project.

> *"The staff of Social Welfare Department also came to discuss with us and asked about the process of setting up the account. I guess it is difficult for them to set up the bank account since a lot of stuffs have to be tailor made for the project and the participants." (C01)*

Since the government planned to adopt Child Development Fund (CDF) after the HDA had started, it is believed that the sharing is very useful for the government to delve into the operational details of asset-building programme. Administrator respondent also expressed that the pilot project of HDA could help facilitating the adoption of asset-building model in Hong Kong.

> *"I think our project has a certain level of influence for the launching of Child Development Fund. For instance, our proposal, the points of view from our senior management, and also the operations of our project are all useful in facilitating the adoption of asset-building model in Hong Kong since we are the first to make the attempt." (B01)*

Without the support from senior management, there would be many obstacles

and very few opportunities to realize the new ideas. In the case of HDA, it could

be observed that the support and involvement of senior management are

indispensable. First of all, the liaison and lobbying with foundations by the senior

management are important to seek for financial support for the pilot project. If

there were no foundation to offer the matching fund for the participants, the pilot

project could not be started. It seems that frontline and junior staff could not

handle the liaison and lobbying since only the senior management possesses

more networks with the officers of foundations or managerial staff of commercial

companies. The senior management is also in the position to decide on the kinds

of acknowledgement to be offered to the foundations. This shows that the

relationship between the NGO and foundations are vital during lobbying. The

participation and capability of administrators of NGO is one of the fundamental

factors in advocating service development. One HDA staff revealed that support

from senior management is vital to launch HDA, since only the senior

managerial staffs could conduct lobbying, liaison work as well as coordinating

the cooperation among different units.

"Without the support of senior management, nothing could be done… It

requires a lot of lobbying and liaison work done by the senior managerial

staffs to start up this pilot project. Otherwise, how could we find such a

large amount of donation for the matched-saving? Also, financial education

is an important element of this pilot project. That is why we need to

cooperate with the Healthy Budgeting and Family Debt Counseling Centre

(HBFDCC)... So you can observe that the vision and support from senior

managerial staffs is vital for the start-up of this pilot project." (B02)

Besides, financial education is one of the core components in the asset-building

pilot project HDA. It requires the HDA project workers possess the financial

literacy and also the skill of providing advice on financial issue for the

participants. The non-governmental organization hosting this pilot project also

lunches the Healthy Budgeting and Family Debt Counseling Centre (HBFDCC),

the first over social service unit specializing in providing counseling services for

healthy budgeting or financial re-planning for all citizens living in Hong Kong. A

lot of families facing debt problems have received assistance from HBFDCC so

that they could restructure their family financial management. Numbers of

financial talks, seminars, and training camps for the secondary students,

undergraduates, and elderly are also organized by the HBFDCC. The staffs in

HBFDCC definitely possess ample knowledge and skills for giving financial

education, counseling and advice to the HDA participants. The senior

management actively facilitated the cooperation between the HBFDCC and the integrated service centre in the district of Tin Shui Wai. It would be highly fit for the operations of HDA since the project provides both financial training and case management services. Through the cooperation between these two units, the expertise of community-based services, family and counseling services on healthy budgeting and financial planning could be integrated. The enthusiastic involvement of the frontline social work practitioners from these two units is also significant in developing the operational model of the pilot project. They pulled together their specialty to tailor-made a suitable structure of programmes to meet the need of participants in planning for their future. A HDA staff mentioned in the interview that it would be very difficult to merge the services between two units without the facilitation by the senior administrators.

"In a large-scale organization, a lot of administrative regulations have to be followed. For example, there are many departments in our organization, such as finance, personnel, etc. Each department has its particular working procedures. To launch the pilot project of HDA, it requires the cooperation between various departments. Hence, the facilitation of senior management is vital." (C01)

The supervisor of this integrated service centre also takes on a significant role in facilitating experimentation of new service. One of the HDA staff expressed that opportunities of making trials and room for discussion have been provided by the superior centre staff.

"Actually, the support from organization is very important. This refers to the degree of autonomy in making trials, and the requirement to follow the instructions. In implementing the HDA, I feel that the superiors provide a lot of advice and also offer a large room for discussion to establish the operations of HDA. It is also very important." (C02)

In sum, the vision of administrators in policy advocacy and the capability of lobbying and liaison with foundations are the fundamental ground for facilitating new service development. Besides, the facilitation and coordination by the senior management is essential for the cooperation between different units in starting up a pilot project. Moreover, the leadership of service supervisor is very important in cultivating new ideas on intervention methods to deal with social problems. All of these indications show that the management of an organization plays a crucial role in the emergence of the pilot project HDA.

6.4   Formation of Coalition

Although the climate of the city and the management of organization offer a favorable condition to advocate change in poverty policy, support from various sectors are still needed. The coalition of HDA consists of several personnel, including the administrators and the frontline social work practitioners of the host non-governmental organization, the academics, the service users, the funding bodies, as well as the community partners. Since the management of the host organization has already been discussed in the previous section, the formation of coalition in HDA would be delineated by division of allying with the academics, the service users, the foundations, as well as the community partners.

6.4.1 Allying with Academics

Starting from early 2000s, a local academic actively shared the idea of asset building in addressing poverty among the administrators of the host organization of HDA. Then they further deliberated on the feasibility of the idea and started the attempt to operationalize the concept into actual practice. The administrator of the host organization recalled that the idea of asset-building for the poor is firstly heard through a local academic.

"In fact, I reached the idea of asset building for the poor through Dr. Ting initially. While we discussed informally on the social services for the poor, Dr. Ting shared this idea with us. Then we started to consider whether this idea is feasible. How could we realize this idea in the local context..." (B01)

Thus, the collaboration between the local academic and the administrators on further developing asset-building idea and programme began. The local academic took up the role of consultant in the HDA. The founder of the asset-building policy from United States of America and the academic with similar research interests from Taiwan were linked up and contributed as consultants in the pilot project as well. The literature and overseas experiences of asset-building policy were organized and shared. Besides, the local academic served the project as researcher in the pilot project so as to validate the asset-building poverty alleviation programme locally and to examine the impact of HDA systematically. Furthermore, the local academic also helped in explaining the asset-building idea in different occasions, such as the seminars for social work practitioners, the interviews with potential foundations, talks with community members, etc. The expertise of the academic as consultant made the proposal of HDA more convincing both for the other collaborators of HDA and the community

members.

6.4.2 Allying with Service Users

At the planning stage of HDA, some of the service users coming from low income families or receiving CSSA had been invited to participate in several focus groups. During the focus group meetings, the idea of asset building had been explained and issues of concerns had been discussed, such as: Were they interested to participate in such kind of saving programme? Whether they would be able to save up in the programme? What kind of goals they would like to attain by using the amount of saving? The administrator of host organization indicated that a focus group is held to discuss the above questions with the poor.

> *"Initially, we invited some of the service users to join the focus group to discuss this innovative idea. Most of them are receiving CSSA or near CSSA, including women, men, and youths. We asked in the focus group that whether they would join if an organization hold a project to assist them in saving an amount of money so as to attain their life goals. If so, how would they use that savings? What would the goals be? Also, we asked whether they believe themselves having the capability in accomplishing the saving plan." (B01)*

It is found that most of the focus group members thought the programme is feasible and they were interested in the project. Also, they could immediately think of some plans by using the savings from the project in order to regain self-reliance. It shows that the poor would agree with the rationale of the pilot project as it is to assist them to save for their personal goals so as to improve their living condition. One of the HDA staff corroborated this viewpoint below.

"Different stories from the focus groups showed that some of the CSSA families, especially those due to unemployment such as women, youth with low academic level, or some unemployed men, are eager to regain the participation in the labour market. They show the enthusiasm for the opportunity. While we offer sufficient trainings and capitals, they're willing to make an attempt." (B01)

The real stories from the people in poverty showing their willingness to save up in an asset-building programme are strong evidence for the feasibility of asset-building model in addressing poverty.

However, it was not easy to ally with other community members on this pilot project during promotion and recruitment since the idea of asset building was

still too new to them. Also, the programme structure of the HDA is relatively

complicated while comparing with that of the other one-off programme, as HDA

comprises matched-saving, a series of training courses, mentorship programme,

and also case management. As the administrator of host organization explained,

even for the social work practitioners, it takes times for comprehending the

concept of asset building.

"The concept of this pilot project is too new. It requires an extended period

for canvassing this project to organization, colleagues and me, let alone the

target users. So it is not an easy task to recruit the poor within one or two

months only. Even explaining this project to other stakeholders, such as

other NGO or Women's Association, is not easy. They may not understand

why it requires two years and depositing so much money in this project

since they could only notice the financial profits, but not the personal

growth and the growth of social network for the participants." (B02)

Likewise, another administrator indicated that it is not easy to understand the

pilot project, so more time is required for promotion.

"A lot of people did not understand while we were promoting this project in

the beginning phrase. Then how could we request the CSSA families or

low-income individuals to understand and then participate in our project

immediately? Right? It is normal that the poor would not apply while they

still not yet understand the project, right? Hence, due to the complexity of

this project, it requires more time to promote and explain to the targets."

(B01)

Furthermore, there are several pressure groups in the district of Tin Shui Wai

showing concerns and worries about this pilot project. First, they considered that

the poor is not able to save. Second, since the HDA is facilitating the poor

including those receiving CSSA to save money, the pressure groups worried

about whether this project would be a tool for the government to cut off the rate

of social security of CSSA recipients and to allocate the resources to those

motivated poor only.

> *"The community members have a lot of worries. Firstly, they thought that it*
>
> *is not possible for the poor to save money... I think they concerned the most*
>
> *about whether this project becomes a tool to oppress the CSSA recipient or*
>
> *to make them suffer more... They are afraid that the government would use*
>
> *this as excuse to reduce the resources for CSSA or to redistribute the*
>
> *resources for the motivated poor only. Then the poor who do not have goal*
>
> *would have no safety net." (B02)*

The unfamiliar and complicated structure; and the worries about the pilot project implied that the promotion of HDA could not be carried out only through publications, such as poster and pamphlet. A number of talks and interviews were thus held in order to introduce this pilot project to the community members directly. The face-to-face contacts with the targets and also the pressure group members are beneficial to communicate with them. The contacts provided opportunity to explain the programme structure and to responses to their queries promptly so as to let them understand the project rationale and to dissipate their doubts about this pilot project. In addition, the input in enhancing human and social capital in HDA have also been emphasized since most of the discussion among the community members focus on the monetary aspect only. Without the understanding on the integrated concept of the pilot project, it is not easy to relieve their worries as one of HDA administrators expressed below.

> *"The community members considered the money only, but not the other*
>
> *input in this pilot project. It shows that they have tunnel vision on the part of*
>
> *saving only. If the project includes only the part of saving, I may agree with*
>
> *them that it is not feasible for the poor. But the pilot project is not like this.*
>
> *So I think it is now better since our colleagues explain very clearly that the*

part of financial is only one part of this project. There still have another two

aspects, such as we will assist the participants in seeking for part-time

employment. That would be easier for the community members to

understand the integrated concept of project then." (B02)

In sum, the real stories of the poor's willingness to save up in an asset-building

programme in focus group could enhance the feasibility of asset-building model

in addressing poverty. Besides, gaining support from the service users to the

innovative measure of asset building is very important since it affects the

credibility of this pilot project and also directly influences its progress of

recruitment. As a lot of worries and concerns have been shown by the community

members or pressure groups, the introduction of this new ideas and the pilot

project could not be done only with publications, but also a lot of face-to-face

diffusion and persuasion. The first hand connection with HDA staff through

interviews and talks could deepen the service users' understanding of the

integrated concept and increase the credibility of this pilot project as well.

6.4.3 Allying with Foundations

As the matched saving is one of the core elements in the asset-building

programme in facilitating the poor to save up for their personal goals, it is fundamental to seek matching fund. The administrator of the host organization expressed that they spent a lot of time in seeking the matching fund from commercial companies or foundation.

"The government did not provide the matching fund to match with the participants' saving in the asset-building project. Even if the government is willing to offer human resources for us, it is still not possible to implement the project without the matching fund since it is the key element in the asset building approach. Thus, we spent a lot of time in looking for commercial companies or foundations to sponsor the matching fund." (B01)

The progress of seeking financial support is not that smooth at the beginning phrase. Not many foundations showed interest on this pilot project since asset building for the poor was an unheard-of idea for them. The administrator of host organization indicated different responses in the society regarding to the proposal of asset-building model in addressing poverty.

"When we proposed the asset-building model in addressing poverty, there were mainly two kinds of response in the society. One side considered that it is an innovative concept which is deserved to make an attempt. The second

kind considered that the matching fund equates to distributing money to the poor which is a wrong direction in poverty alleviation... Without a consensus among the society, especially while there were many opinions from the commercial sectors that the government should be involved and take the initiative in launching the asset-building project, it was very difficult to find a commercial body which stand up and support our project."

(B01)

It seems that the second kind of response mentioned above misinterpreted the asset-building programme as distributing money to the poor. Hence, plenty of efforts have been devoted to clarify this misunderstanding. It was imperative to explain that the poor do need more resources to face and deal with their challenges on living. Also, it is not distributing money but facilitating the poor to save for their life goals so as to regain self-reliance which means that they would eventually stop receiving CSSA anymore. The termination of receiving social security indeed helps saving public money.

As mentioned previously in the climate of the city, the vigorous family tragedy that occurred in the district of Tin Shui Wai was reported extensively by the mass media and dubbed Tin Shui Wai as 'the city of sadness'. Plenty of actions,

activities, or special interviews were thus held in order to understand the community and provide some support for the people living in Tin Shui Wai. One administrator of the host organization indicated that one of the reasons for the sponsor to support this pilot project refers to the serving district.

> *"...one reason for the donor to support this project may be the serving district of Tin Shui Wai...Tin Shui Wai is commonly perceived as a deprived and remote district that needs support from various sectors in our society at that period. I think the serving district is crucial. While I propose a pilot project to make an attempt in the district of Tin Shui Wai, it is easier to gain the support from the society. If the pilot project was not held in Tin Shui Wai, we might still be exploring the donation for this project...The serving district may be one of the factors that contribute to the launching of pilot project." (B01)*

Likewise, another HDA staff expressed that serving in Tin Shui Wai made the pilot project more viable.

> *"... It may be the effect of 'Tin Shui Wai'. Taking place in Tin Shui Wai, it makes the other people consider that this pilot project is viable. The outcome is more favorable in comparing with other districts like Lei Tung Estate or Shatin that are perceived as relatively more middle-class*

communities. So I think that's why this project could start in Tin Shui Wai."

(B02)

It shows that it was easier to gain the support from foundations to launch the pilot project in the district of Tin Shui Wai while the general public paid attention to the adverse living condition of the Tin Shui Wai's residents.

Nevertheless, some foundations concern about the political correctness of their funded project. There might be worries about funding a project that does not harmonize with the government. After the government's announcement to launch the Child Development Fund which is based on the asset-building model in addressing poverty, the rationale of 'Hope Development Account' could be ensured as in favor of the government. Hence, the worries about the political correctness could be cleared as well. One HDA staff corroborated this point as follow.

"Obviously, the asset-building model is adopted as a government policy after the announcement of the Child Development Fund. It would be different as the government policy adopts the new approach in addressing poverty. Before the announcement of adoption of asset-building policy, the foundations have many concerns or worries on this type of pilot project.

They are afraid that the pilot project would contradict to general point of view of the whole society or the government. I think the banker would consider the political correctness. Now, after the announcement of CDF, this approach is considered absolutely politically correct. So there is no worry for the foundations to support this pilot project…" (B02)

Besides, the host organization agreed to acknowledge the supportive foundations by titling the pilot project with the names of foundation. Apart from gaining good reputation, the foundations could exhibit their contributions in assisting the development of potential major policy change.

Moreover, one of the representatives from the foundation that support HDA indicated that strategic donation rather than ad hoc donation is more preferable for them as it involves deliberation on social problems and thus the anticipated effects would be more influential.

"One of our foci is the development of charity enterprise. Basically, it aims at encouraging the public or the rich to make strategic donations. Strategic donations refer to having medium or long term goals. It is not to donate on ad hoc basis like donating for earthquake victims. It is not passive. It requires initiative to develop the tactic. For example, I think that Hong

Kong should not have homeless people. Then to serve the homeless could be

set as the long term strategic goal of the donations. Since donors'

deliberation on social problems is involved, the effects would be better and

more influential in addressing the problem." (D02)

One administrator of the host organization also expressed that some foundations

prefer making attempt on innovative methods in dealing with 'old' social

problems.

"I think some foundations prefer using innovative methods in solving social

problems. For instance, one of the foundations which support this project

also follows this direction in deciding the sponsorship. While we submitted

the application to them, they thought this innovative method is probable.

Although they spent a lot of time to study, discuss, or examine our

application, the application of sponsorship is finally approved." (B01)

Proposing innovative measure highly corresponds to the pursuit of making

strategic plan in dealing with social problem. Hence, the proposal of

asset-building model in addressing poverty offers a promising strategic plan for

the donor in dealing with enduring poverty problem.

The foundation found that the rationale and concepts of HDA attractive as the

representative of the foundation expressed below.

> *"We could observe the element of empowerment in this project. It is really attractive as the services for women in Hong Kong mainly focus on domestic violence. Although the prevention of domestic violence is important, it is also imperative to help the women regain the hopes for their life, especially for those living in low-income families, receiving CSSA, losing their husbands, being single mothers. This pilot project could provide an innovative measure in addressing this aspect of problem experienced by the women. There must be risk, but we decided to make an attempt. If it works, we hope the government would take on this project and provide regular funding support." (D02)*

It indicates that the foundation agreed with the rationale of HDA that aims at restoring the hopes for the poor, especially women, and advocating this new measure to the government. Likewise, another foundation supporting this project also agreed with the rationale of this pilot project.

> *"We understand the rationale of this project. It is not just giving money to the poor. It intends to assist the poor to create a habit of regular saving which in the end would make a difference. I don't think we give a large amount of money to the individual. But it is meaningful because at the end*

of the day the participants would know how to save. Saving and how to

manage the money is indeed very important. Although the participants

might have very few money, they could spend money carefully and save a

certain amount. Many a little makes a meaningful amount and then they

could use it for some goals. Otherwise, no planning could be done without

any savings." (D01)

In addition, this foundation, which comes from a bank, devoted to facilitate

financial education towards the community. The representative of this foundation

corroborated this point as below.

"We focus to offer financial education. Another area is community building.

But financial education is our key focus. Because our foundation is a

financial institution, apart from providing financial support, we would

contribute our knowledge into the projects. So it is not just to donate money

or to be volunteers. You may observe that we are heavily involved in the

development of our projects. They are all long term. Nearly all the

financial-social education programme is long term plan." (D01)

It shows that the two supportive foundations shared the same vision of this pilot

project in making trial on the innovative method in dealing with social problem;

restoring hopes for the poor; and assisting the poor to strive for their future with

financial education.

In short, the support from foundations is very important for the launching of

HDA since matching fund is required as a core element in asset-building model

addressing poverty. It would be easier to gain the support from foundations under

a favorable climate of the city. Besides, showing that the pilot project is in favor

of the government could relieve the foundations' worry about the political

correctness of this project. Moreover, the foundations having similar vision

would have more chance to agree with the rationale and support the pilot project.

6.4.4 Allying with community partners

The community partners of HDA mainly refer to the professional consultants

from legal and financial sectors, enterprises which recruit volunteers from their

staff so as to be the mentors for the HDA participants, and also the commercial

partners which share their experiences on establishing business and even offer

opportunities for the HDA participants to learn the specific skills of that business.

During preparatory stage, it was found that a lot of legal and financial or banking

matters needed to be addressed, such as the agreement with participants, the arrangement of the bank account for the saving, etc. Hence, plenty of professional advices from legal and financial sectors were needed. One of the HDA staffs expressed this viewpoint as follow.

"It is very difficult for us to prepare for this project in the beginning phrase. Since we're alien to the financial industry, thus we're not familiar with their operations. Also, we (social worker) are not familiar with the legal arrangement. Hence, we faced difficulties in these areas initially. Even though we could consult the relevant professionals; the network with them is required." (C01)

Likewise, another HDA staff indicated that bank service is required for the participants of this pilot project.

"It is because the participants need to put their saving in a bank account. That's why we have to approach the bank for providing complementary banking facilities to the project participants." (B01)

In addition, the involvements of volunteers are essential for the HDA as well. The voluntary mentor scheme in HDA is different from other one-off voluntary work. It requires the mentors to attend volunteer training workshop and

participate in regular activities and gatherings with the HDA participants so as to establishment a mutual supportive relationship. The volunteer training provided a platform to explain the rationale and objectives of the project in order to solicit mentors' commitment towards a common goal. It was vital for the volunteers to be fully involved in the pilot project. Similarly, the commitment required of the business partners is not less. Besides sharing their experiences on running a business, they might provide opportunities for the HDA participants to have practical training at their shops or stores. In regard to the climate of the city, the general public is full of concern about the residents of Tin Shui Wai. Even some of the voluntary mentors who are living very far away from Tin Shui Wai, would still considered it valuable to travel that long distance to participate in the activities and gatherings since they perceived it as necessary for them to bring in positive energy to the community members of Tin Shui Wai. The satisfaction of knowing new friends and helping others is also a factor that encouraged the volunteers to become mentors for the HDA participants. It is definitely an advantage for the business partners to gain the good reputation among the community members of Tin Shui Wai. The reciprocal relationship among the community members and business vendors could enhance sense of harmony in the community.

In sum, it is found that a lot of effort is required in promoting and explaining this new idea so as to gain support from the potential community partners since HDA requires the long term commitment of volunteers. Volunteer training is thus essential as a platform to gain support and come up an agreement with the volunteers on their objectives and commitment for HDA.

6.5 Collaborative Approach in Hope Development Account

After delineating the formation of coalition, the collaboration can be conceptualized as adopting a collaborative approach by the various collaborators of HDA namely the administrators and frontline social workers of the host organization, the academics, the foundations, the community partners as well as the service users. Details of this approach are outlined in table 2 below.

Table 4: Collaborative Approach in the Making of Hope Development Account

Collaborators	Division of Labour
Administrators of the Host NGO	- Provide a conducive working environment to encourage innovative ideas on policy - Initiate to advocate proposal to the Government - Conduct analysis on poverty policy

	- Build coalition to support the innovative idea - Facilitate cooperation of different units under the organization - Lobby for resources to implement the pilot project
Frontline Social Workers of the Host NGO	- Localize the asset-building model and develop the operational practice model in the pilot project - Empower the clients to voice out their thoughts on the current poverty measures as well as the pilot project - Promote and build consensus on the pilot project among the community partners and service users - Conduct programme evaluation via the built-in evaluative research in the pilot project
Academics	- Offer academic back-up on policy analysis and provide detail information of asset-building model - Conduct evaluative research to verify the impact and effectiveness of the proposal - Assist in promoting the asset-building model in addressing poverty
Foundations	- Financially support the pilot project - Serve as the selection panel of the pilot project - Provide feedback on the pilot project
Community Partners of HDA	- Participate in the pilot project as volunteers - Provide feedback on the pilot projects
Service Users of HDA	- Participate in the pilot project

	- Provide feedback to the research
	- Promote the project in media

Although the administrators and frontline social workers of the host NGO and the academics in HDA are all social work practitioners, they possess different strengths and expertise being in different positions. Particularly, the administrators of the host NGO focused on cultivating an atmosphere to encourage innovative ideas in the organization. Besides, the administrators took initiative to submit proposal to the government in advocating policy change. Also, efforts have been made by the administrators to facilitate the cooperation between different units in the organization, to lobby and to build coalitions in aggregating the support and resources from different sectors to start-up pilot project of innovative measure dealing with social problem in the local context.

The frontline social workers shouldered the key role to localize the asset-building model in the local context for the poor, and to operationalize the theory into practice model of programme design and operational details. The frontline social workers were also responsible to promote and build consensus on the pilot project among the community partners and the service users. Moreover, the frontline social workers were also engaged in the built-in evaluative research in

the pilot project. Throughout the entire implementation process of the pilot project, the frontline workers continuously empowered the participants to voice out their points of view on the current poverty measures as well as the pilot project of HDA.

The academics as the consultants of the pilot project mainly offered academic support on theory and policy analysis. Detail information of the asset-building model and experiences were shared. The local academic also served as researcher in the built-in evaluative research of HDA to investigate the impact and validate the effectiveness of the pilot project. Besides, the local academic was enthusiastic to assist in promoting and explaining the rationale of asset-building model in addressing poverty.

In addition to providing financial support and active participation respectively, both the foundations and the community partners of HDA are invited to provide feedbacks on the pilot project. Of course, the participation and feedbacks of the service users are fundamental for the evaluative research of the pilot project. The service users of HDA also assisted to promote the project by sharing their stories in media.

In sum, the collaborators of HDA consist of the administrators and frontline social workers of the host organization, the academics, the foundations, the community partners as well as the service users. Collective efforts have been made among the various collaborators in collaborative approach to make the launching of Hope Development Account possible. The administrators are more capable to lobby for collaboration and donation, whereas the frontline social workers are more proficient to illustrate the situation of poverty and to develop the operational details of pilot project. The academics are more authoritative to explain the concept of asset-building model. The foundations are capable to financially support the pilot project while the participation of community partners and service users are fundamental in launching the pilot project. It demonstrates the benefit of collaborative approach in aggregating the strengths and support from different collaborators in making the success for policy advocacy.

6.6 Extending the Multiple Streams Model

Kingdon (1995) depicted the development of political stream as a favorable political climate for policy change in the multiple streams model by national mood, election results, changes of administration and organized political force.

Instead of balancing the political forces from different interest groups as described by Kingdon, HDA practitioners devoted to build coalition with various personnel in advocating the innovative measure addressing poverty. The primary motive of coalition building is to aggregate the strengths and support from various sectors including NGO, academics, foundations, community partners as well as service users.

It is not hard to understand why coalition building is one of the contributing factors in the making of Hope Development Account. The coalition in HDA indeed demonstrated how different technical expertise could be integrated to make HDA possible. The administrators and the frontline social workers are more capable to lobby for collaborating parties for cooperation and donation, to illustrate the situation of poverty and to develop the programme design and operational details of HDA while the academics are more authoritative to explain the concept of asset-building model and conduct the evaluative research to verify the impact and effectiveness of the pilot project. The professional advices from legal and financial experts are also essential in facilitating the launching of asset-building programme in addressing poverty. More importantly, the sponsorship is vital for the matching fund of the HDA. The support from

foundations is thus indispensable for launching HDA. Of course, the support and

participation of community volunteers as well as the service users are also

fundamental to implement the pilot project HDA. The combination of

collaborators' expertise made the proposal of pilot project more convincing.

Besides, it was well-timed to advocate innovative poverty measure especially

under a favorable climate of the city that contains full of concern on the adverse

condition for the poor, especially in the district of Tin Shui Wai. Hence, the

coalition could be successfully built in making the HDA possible.

In view of the coalition building in the making of HDA, there are three main

strategies of policy practice used by the practitioners. The strategies including

client empowerment, lobbying and consensus building among community

members would be discussed in the following.

6.6.1 Client empowerment

As mentioned in formation of coalition, the social work practitioners did not

design the mechanism of HDA alone. The service users are invited to participate

in a focus group and share their points of view of asset-building model. This is

indeed a platform for the poor to express their will on the poverty alleviation

measures. One of the HDA staffs corroborated this viewpoint below.

"During the contacts with the focus group members, we felt that the poor possess hidden hopes to regain self-reliance. It may be one of the Chinese traditions that to rely on the government only if it is inevitable and with no other choice. It implies that few people would prefer relying on the government and not want to work. Also, if there is opportunity for the CSSA recipients to make an attempt, they're eager to try so as to leave the poverty as well as the safety net and to earn a living by themselves. This is what we could observe during the discussion in the focus groups. It is very important since this project would not be started if the CSSA recipients are being assumed as having no motivation to change their current situation. If they had no demands and hopes in changing their current situation and no pursuit of regaining self-reliance, they would not be attracted by the saving in our project... We have explicit explanation that the savings in our project could not be spent on leisure consumption but only for personal enhancement. If the poor had really no hopes and pursuit in gaining self-reliance, they would not show interest in participating our project. Hence, the members of focus groups provided us with confidence that the project is feasible since at least some of the CSSA recipients are eager to

grasp any opportunity to leave the safety net." (B01)

It shows that during the planning process of this pilot project, the element of client empowerment has already emerged. The social work practitioners actively facilitated the service users to become self-advocates and to express their opinions on the innovative asset-building programme. This helped the service users to assert their will of regaining self-reliance and to clear up the misunderstanding of desiring to rely on the safety net provided by the government.

Besides, the element of client empowerment has also been emphasized in the recruitment phrase. The applicants of HDA are required to identify their saving goals before participating in the project. It indeed required the applicants to identify their strengths and to seek for possible strategies by using the accumulated amount of savings in HDA for improving their current living condition. So it is essential for the social work practitioners to use the strategy of client empowerment to facilitate and motivate the poor to develop their own saving plans during the recruitment process of HDA. One of the administrators of host organization expressed that the eligibility of this pilot project is very strict since the applicants is required to understand the rationale of project thoroughly

and to be able to establish as well as present a feasible saving goal.

> *"It requires the applicants to understand the project and to present their saving goal which is feasible. Indeed, the eligibility of this project is very strict compared to other activities in the community centre... As the recruitment process is not that simple, we have to explain to each applicant about the project and motivate them to develop a life goal or saving goal."*
>
> *(B01)*

Indeed, the strategy of client empowerment is not only involved during the process of planning and recruitment, but the whole process of implementation of this project. The administrator further expressed that the participants would make attempt to realize their life goals through saving in this project.

> *"Saving is only a means in this project. The most important element is not the saving, but how to realize a life goal step by step. That's why social work has a role in this project. We could do empowerment, being the catalyst, companion or enabler. There are many roles that we could take up. The part of saving is indeed only one aspect in this project." (B01)*

It shows that throughout the entire implementation of this project, social work practitioners have to keep empowering the participants in realizing their life

goals step by step. Thus, in short, client empowerment is one of the indispensable

elements throughout entire implementation process of HDA.

6.6.2 Lobbying

The lobbying activities in HDA mainly aimed at striving for the financial support

from the foundations. It was firstly to search for the foundations which shared

similar vision with the host organization of HDA. As discussed in the formation

of coalition, having shared vision would enhance the opportunity for the

foundation to agree on the rationale of the pilot project. Besides, timing is also

important. Grasping the right time with favorable climate of the city, the host

organization of HDA provided the timely information of this innovative measure

in poverty alleviation to the foundations. After the announcement of launching

the Child Development Fund by the government, the foundations do not need to

worry about the political correctness. Besides, it was also attractive for the

foundations to gain good reputation and possibly exhibit their contributions in

assisting the development of potential major public policy change.

In addition to lobby for the financial support by providing timely information, it

is found that relationship between the senior management of NGO and the

foundations is another key factor of lobbying. Both the foundations used to support or cooperate with familiar organizations. The representative from the foundation revealed that they maintain relationships with and encourage proposals from organizations they have worked with in the past.

> *"We used to keep contact with the familiar organizations. Usually, if we're interested in their new programmes, we would encourage the familiar organizations to submit a letter with one or two pages to present the idea or the rationale of the project and also demonstrate the capacity of the organization. Then we will do some background check to consider whether there is potential for cooperation. If yes, then we'll ask the organization to submit a detailed proposal with budget." (D02)*

Similarly, the representative from another foundation indicated that they collaborated with the host organization of pilot project for an extended period on different projects.

> *"It is because we have been working with Tung Wah Groups of Hospital for an extended period. Particularly, we're more familiar with the Healthy Budgeting and Family Debt Counseling Centre (HBFDCC). As their focus is on healthy budgeting, it is similar to our focus of financial educations. That's why we have cooperated with HBFDCC in various programmes. We*

are familiar with the operation of Tung Wah Groups of Hospital. We respect and appreciate what they've done. Apart from HBFDCC, we have cooperated with the centre in Shum Shui Po district as well... Hence, we've cooperated in many different types of programmes. We often have meetings and brainstorms with Tung Wah Groups of Hospital for some other cooperation. Once, we discussed whether there are some activities that could help the low income families... Afterwards, Tung Wah told us about this project to be held in a new service center located in Tin Shui Wai. Then we are interested to join..." (D01)

It shows that having a cordial and long term relation with foundations could help enhance the opportunity of gaining their support. One of the HDA staff shared the same point of view below.

"I think the relationship is essential in lobbying. For instance, why could we cooperate with this foundation from the bank so smoothly? It is because the staff of FDCC has a good and steady relationship with that foundation. It would be easier for them to buy the concept of this innovative approach in addressing poverty. And they considered that an attempt could be made with a small amount of money first... Hence, it is rule no. 1 that it depends on the relationship. It also depends on the senior management since the frontline

workers could focus on the operational level only and could not make this

kind of liaison. For instance, the relation between that foundation and our

organization is very strong. Then it would be easier to gain the support from

that foundation. This is what I could observe from this experience." (B02)

In short, effort had been made by the administrators of the host organization of

HDA on lobbying that aimed at acquiring the financial support for the pilot

project. There are several keys of lobbying. One of the keys is to search for the

foundations possessing similar vision. Also, the information about the innovative

measure in addressing poverty has to be provided in the right time. It is timely to

coincide with public concern about the poverty problem and the pursuit for

alternative programmes as well as the government announcement of launching

Child Development Fund. In addition, it is found that a cordial and long term

relationship with the foundation was essential since it provided a ground for

successful lobbying

6.6.3 Consensus Building among Community Members

As indicated in the previous section, the idea of asset building for the poor is

concept unheard-of among the community members. Hence, plenty of efforts

have to be made for spreading the rationale and concepts of asset-building model

in addressing poverty and on collecting opinions among the community members.

Sometimes, the social work practitioners may spread the information through

different NGO so as to reach as many target groups as possible. However, since

the idea of asset-building model is too new even in the local social work

community, the number of referral is much fewer than expected. Thus, the HDA

staff had to promote and explain the pilot project directly to the community

members. One of the HDA staffs explained below that the idea of asset-building

is new to the social workers from other NGO. Hence, they would prefer

introducing the pilot project to the target groups directly so as to be more

efficient.

> *"It is testing our capability of public relations. It does not like usual that*
>
> *there would be a lot of feedback from other NGO after the promotion of*
>
> *project. Because the social workers from other NGO are still not yet*
>
> *convinced in supporting this innovative programme, how could they*
>
> *encourage their service users in joining this pilot project? Hence, we might*
>
> *to adopt the "direct sales" method. We suggested the stakeholders in the*
>
> *community to call on the target groups and let us promote this pilot project*
>
> *to the target groups directly. As the time is limited, it would be more efficient*

to explain the pilot project to target groups directly." (B02)

Since the community members may have a lot of worries and concerns about HDA as mentioned in the previous section, the direct connections would facilitate the interactive communication and clear up the misunderstanding and worries about the pilot project. Thus, the strategy of consensus building among community members was important especially during promotion and recruitment stages of the pilot project.

In light of these three strategies of policy practice in coalition building in the making of HDA, it is found that the social work practitioners have performed two main roles, including enabler and broker . Social worker as enabler takes responsibility for enhancing the service users' ability to solve problem. HDA practitioners invited the service users to participate in focus groups as well as the pilot project and empower them to express their opinions on the innovative measures addressing poverty. It indeed enabled the service users to voice out for their betterment of living. Besides, social work as broker mainly contributes to the linkage between service users and various resources in the community. Through aggregating support from various sectors, the pilot project could be successfully launched in addressing poverty and thus the people in poverty could

be connected to various resources such as sponsorship from foundations as well as voluntary services from community partners. Hence, the social work practitioners have performed the roles of enable and broker in the making of HDA. The nourishing elements as well as the roles taken on and strategies used by social work practitioners for coalition building in the making of Hope Development Account have been summarized in the figure 12 below.

Figure 12: Formation of Coalition in the Making of Hope Development Account

6.7 Summary

To sum up, the climate of the city in Hong Kong has been depicted as the context of the Hope Development Account through several critical events occurred in the past decade. It could be observed that the general public started to glance at the poverty problem after the occurrence of those critical events, especially for the

residents of Tin Shui Wai. As it was trendy to seek new method to deal with social problem, the idea of asset building for the poor became a viable and convincing measure in that right timing. The establishment of the Child Development Fund by the Hong Kong Government also brought a widespread discussion in the society and finally agreement was reached to launch this innovative programme.

The management style of the host non-governmental organization has also been discussed in this chapter. It is found that the vision and leadership of the administrators and supervisors from the host organization, as well as authorization from them, is vital in cultivating innovative social work intervention programmes. As mentioned that it was just a right time to promote the asset-building model while the government decided to make an attempt on it, the solicitation for financial support and the appeal for voluntary services were sought through submitting proposals, rectifying their misunderstandings on the ideas as well as considering their concern about the political correctness. Also, the series of volunteer trainings developed a common understanding and general agreement on the rationale and common goals of the project with the volunteers so as to facilitate their involvement in the project.

Collaborative approach has been identified in the collaboration between various coalition members in launching HDA. In view of the coalition building in the making of HDA, three strategies of policy practice used by social work practitioners have been identified. The strategies of client empowerment mainly helped in enabling the people in poverty to voice out their opinions on the innovative measures addressing poverty and to develop their own saving plan for the future. The strategy of lobbying mainly contributed to solicit the sponsorship for the Hope Development Account. It also helped in gaining various types of support from different sectors of the society namely the academic, legal, financial sectors. In addition, the strategy of consensus building among the community members through promotion and face-to-face persuasion is also essential because it helped promote and explain the rationale of the pilot project and to relieve the skepticism of community members. The consensus building among community members also facilitated the progress of recruitment of the pilot project. Amidst the three strategies of policy practice in coalition building, the social work practitioners have taken up two roles as enable and broker since a platform is offered for the service users to voice out for their betterment and various types of strengths and resources have been aggregated to make the pilot project possible

and to benefit the people in poverty.

Chapter 7: Conclusion

This study aims to flourish the local experience of social work policy practice through investigating the making of a policy advocacy project, Hope Development Account in Hong Kong. The pilot project HDA held by a local non-governmental organization, the Tung Wah Groups of Hospital, is the first attempt in the local context which adopts asset-building model in addressing poverty in the civil society of Hong Kong. In this chapter, the findings and the discussion of the present study would be summarized. Also, the implications and recommendation for the hereafter would be discussed.

7.1 Summary of Findings

During the literature review on policy making, it is found that the multiple streams model of policy process, which proposed by Kingdon (1995), is well suited as a map to explore the making of HDA. Hence, the findings of the present study have been discussed under the division of three chapters, namely a new perspective on poverty, evolved asset-building model, and coalition as the three main contributing factors that enable the launching of Hope Development Account. Each of the chapters comprises the nourishing elements in developing the respective contributing factor. The findings would be summarized in the

following parts.

7.1.1 A New Perspective on Poverty

All the figures from the examination on poverty situation in the local context show that the poverty problem in Hong Kong is severe and even worsening. Hence, it is obligated to review current policies or programmes addressing poverty so as to seek out the deficiencies or weakness. Through examining current poverty measures by three approaches in studying poverty namely monetary, capability, and social exclusion, it is recognized that a diverse programmes have been developed by the government as well as the local non-governmental organizations that would help the poor overcome the effects of poverty. It is also identified that all the programmes in addressing poverty in Hong Kong focus on creating three forms of capital namely financial, human and social capital, but separately. The fragmented approach to programmes planning and implementation is criticized as not person-centered and may result in either service gaps or duplication.

Apart from the fragmented approach, it is criticized that the current poverty measures ignore the importance of asset and exclude people in poverty from

asset accumulation. A lot of literatures designate that assets have multiple

positive effects such as providing financial foundation and future orientation,

enhancing household stability, stimulating human capital development, as well as

improving independency and social outcomes of people in poverty. However, the

people in poverty could not share those benefits due to lots of barriers of asset

accumulation for the poor such as lack of resource, low academic level, less

weight to the future, the asset limit of government policy etc. Although there is

no detailed study about the distribution of asset among Hong Kong citizens, it is

believed that people in poverty are in a relatively disadvantaged position to

accumulate asset and share its benefits. Hence, action is required to help people

in poverty accumulating asset in leaving the poverty. The asset-building for

people in poverty as a new perspective on poverty has thus been taken on by the

practitioners in the making of HDA.

7.1.2   Evolved Asset-building Model

It is stressed from the literature that the asset-building policy should be a

complement to the income-based policy that based on voluntary participation to

provide greater incentives for the poor in enhancing their self-sufficiency and

long-term economic security. Income-based welfare policy intends to provide

safety net for the needed to maintain the basic life with income support and is restricted by income and asset test that indeed inhibit asset accumulation, whereas asset-building model advocates providing support for people in poverty to accumulate assets so as to share the benefits of assets. The mechanisms of asset-building model, like Individual Development Account (IDA), mainly consist of a short-term matched saving account with specific purpose, and matched deposits as well as financial education and ongoing support offered. The implementation experiences from other countries have shown that the savings in IDA became a seed for the participants to accumulate more assets afterwards. It is also recognized that the IDA programmes are not only able to enhance the participants' financial capital through matched saving, but also enrich their human capital through financial education and provide them a direction towards the future.

After conducting several focus groups with the community members, it is found that the asset-building model in addressing poverty is feasible to be carried out in the local context. Nevertheless, the importance of integrating social capital element into asset-building model has also been raised among the practitioners' discussion. It is agreed that the generation of social capital provide many positive

impacts to the poor, such as benefits in job seeking, children welfare and health etc. Besides, the important role of social capital in addressing poverty and enhancing asset development has also been recognized. Thus, an integrated model of asset-building model which aims at generating all three forms of capital, namely financial, human and social capitals, has been adopted in the pilot project HDA. The financial capital would be accumulated through an institutionalized saving mechanism with matched deposits. The human capital would be developed by financial trainings and entrepreneurial or job related skill trainings while the social capital would be generated through the use of group, mentoring system and the partnership with institutions. This integrated model thus became an evolved asset-building model in the making of HDA.

7.1.3 Coalition

Hong Kong has undergone the economic recession for an extended period due to the Asian Financial Crisis, the drastic land use and housing policy, and the outbreak of Severe Acute Respiratory Syndrome (SARS). These major events as well as the family tragedy of homicide and suicide in the district of Tin Shui Wai aroused the public concern on the adverse condition of the poor, especially for the residents of Tin Shui Wai. Besides, there was a trend to seek for diversified

measures in dealing with social problems, coincide with the mature discussion on the asset-building model, a general agreement was thus reached to launch asset-building programme in addressing poverty in Hong Kong. Apart from the favorable climate of the city, it is recognized that the vision of administrators in policy advocacy and capability of lobbying, facilitation, and coordination as well as leadership of senior management from the host non-governmental organization are fundamental to facilitate innovative service.

Although the climate of the city and the management style of the host non-governmental organization provided a favorable ground to advocate asset-building model in addressing poverty, support from various sectors are still needed. Though a lot of efforts on lobbying, liaison, communication and promotion work, a coalition is built among the administrators and the frontline social work practitioners of the host non-governmental organization, the academics, the service users, the funding bodies, as well as the community partners to launch the pilot project HDA. It is conceptualized that a collaborative approach has been adopted in the coalition of HDA. Different strengths and support from different collaborators have been integrated to make HDA possible. Hence, the coalition became a platform to aggregating strengths and support

from different sectors of the society in policy advocacy.

To sum up, it is found that all these three contributing factors, including a new perspective on poverty, the evolved asset-building model and the coalition, are vital for the launching of Hope Development Account. Although the important role of asset in addressing poverty has been taken on by practitioners through analyzing the poverty situation and identifying the deficiencies of current poverty measures, it still needs to further deliberate on possible solutions. The evolution of asset-building model is thus essential for fitting the local context and also building consensus with practitioners on the feasibility of model. Right timing with favorable climate of the city is important in proposing the pet solutions. Due to the occurrence of several major events in Hong Kong, public concern and discussion on the adverse condition of poverty and its corresponding measures have been aroused. Coincidentally, the worry about the political correctness of the HDA has been cleared up since the Hong Kong Government announced to launch Child Development Fund as an asset-building programme for the poor children. It was thus timely for the HDA practitioners to solicit support from various sectors in the society. Of course, the support from different collaborators is vital to launch the pilot project. Therefore, it demonstrates the importance of

the integration of all these three contributing factors namely, a new perspective on poverty, the evolved asset-building model, and the coalition in the making of Hope Development Account.

7.2 Extending the Multiple Streams Model

Unlike the multiple streams model proposed by Kingdon (1995) that focusing events are needed as external force, the pursuit and adoption of new perspective on poverty as well as the evolution of asset-building model in addressing poverty in HDA is mostly driven by practitioners' sense of mission to alleviate poverty problem and persistence to bring in innovative and pilot interventions for the community members. Besides, apart from diffusion and persuasion for the policy proposal as depicted in the multiple streams model of policy process, the HDA practitioners also tried out the innovative practice model addressing poverty in the civil society. It is believed that the involvement of practitioners could merge the theory with practitioners' knowledge and experiences as well as their observations from service users so as to evolve the asset-building model in fitting in the local context. Moreover, instead of balancing the political forces from different interest groups as described in multiple streams model, HDA practitioners strived to build coalition with various personnel so as to aggregate

the strengths and support from various sections in advocating the asset-building model addressing poverty.

Although the multiple streams model indicates that all the three streams are important and the joining of three streams are essential to the opportunity of policy window, it does not mention about whether there is different weighting among the streams of problem, policy, and politics. In the case of Hope Development Account, it seems that there were not much huge controversies in the launching process. It is understandable since the pilot project is initiated and developed by the host organization itself. Hence, there would be more mutual understanding or consensus among the practitioners from the host organization and only the supports from other collaborators as well as the community members have to be sought to facilitate the launching of pilot project. Along the same track, it is observed that the understanding on poverty problem and the evolution of measures were prerequisites to gain support from various collaborators to build coalition. Hence, it seems that the new perspective on poverty and the evolved asset-building model placed weightier than the coalition in the making of HDA.

In view of the making of Hope Development Account, it is identified that the social work practitioners have taken up several roles of policy expert, policy conduit, change agent, enabler and broker. Besides, the practitioners have also used various strategies of practice. To summarize, the figure 13 below has shown the roles performed and strategies of practice used by social work practitioners as well as the nourishing elements of the three contributing factors that enable the launching of HDA. It is considered that the integration of different roles and strategies of practice is essential for the social work practitioners to open the window of opportunity in the making of Hope Development Account.

A New Perspective on Poverty

Role of Social Work Practitioners

- Policy Expert

Strategies of Practice

- Monitoring Condition of Problem
- Analysis on Current Measures
- Defining New Perspective on the Problem

Nourishing Elements

- Worsening Situation of Poverty in Hong Kong
- Deficiencies in Current Poverty Measures
- Importance of Asset Accumulation for People in Poverty

Evolved Asset-building Model

Role of Social Work Practitioners

- Policy Conduit
- Change Agent

Strategies of Practice

- Localization of Asset-building Model
- Consensus Building among Social Work Practitioners

Nourishing Elements

- Origin of Asset-building Model
- Integration of Three Forms of Capital namely Financial, Human and Social Capital

Window of Opportunity

Establishment of Hope Development Account

Coalition

Role of Social Work Practitioners

- Enabler
- Broker

Strategies of Practice

- Client Empowerment
- Lobbying
- Consensus Building among Community Members

Nourishing Elements

- Favorable Climate of the City
- Management of the Non-governmental Organization
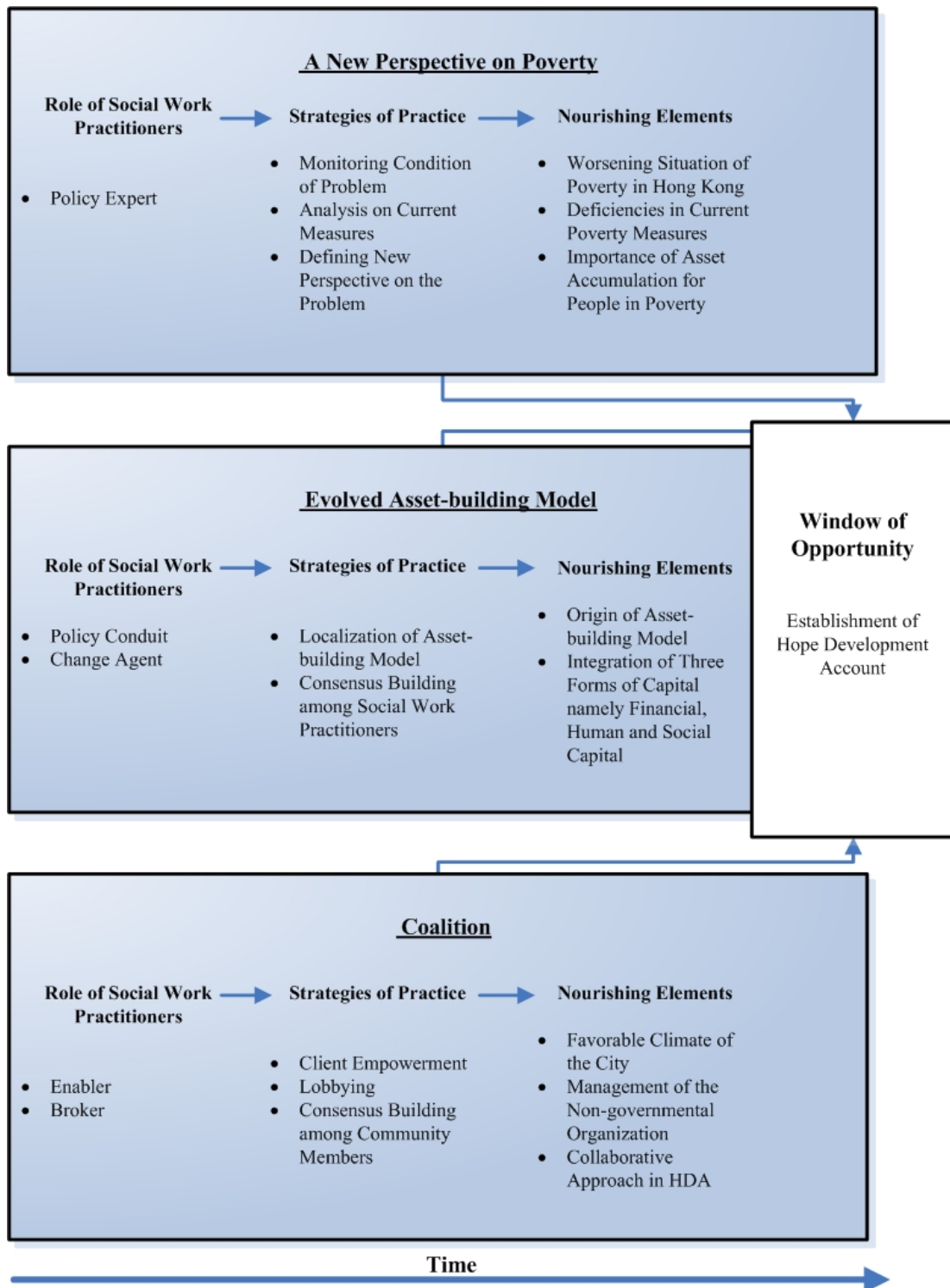- Collaborative Approach in HDA

Time

Figure 13: Development of the Three Contributing Factors in the Making of

Hope Development Account

Referring to the meeting minutes, the Commission on Poverty (CoP) of HKSAR Government started to discuss the applicability of overseas experience in setting up Child Development Fund (CDF) in Hong Kong since May 2006. A forum was then arranged by the CoP in November 2006 to gauge the views of relevant parties on ideas of a meaningful and feasible arrangement that suit the local circumstance. Being briefed on the gist of discussion at the forum, the CoP members supported the Government to invest additional resources to try out pilots on the innovative measure. The Government accepted the proposal of CoP and earmarked $300 million to set up the CDF in the 2007-08 Budget. The CoP then deliberated on the detailed operation of the fund. A seminar was held in April 2007 to gather more views from key stakeholders on the objectives, features, target beneficiaries, and mode of operation of CDF.

Along this process of adopting asset-building model to address poverty in the Government, the host non-governmental organization of HDA actively shared their viewpoints as well as their experiences on implementing asset-building programme with the government. As mentioned before, since the government planned to set up CDF while the HDA has already started in 2007, the information sharing is very useful for the government to delve into the

operational details of asset-building programme. Hence, although HDA may have only little influence on the decision making of government to launch CDF, it succeeded in helping to bring a new perspective on poverty problem to the public and to the social work community. Also, it is considered that HDA practitioners contributed in asset-building programme formation as well as the development of operational details in the local context.

7.3   Implications of this Study

In this part, the implications of the present study would be discussed regarding three aspects namely policy making model, social work policy practice, and social work education.

7.3.1 On "Policy Making Model"

The multiple streams model of policy process proposed by Kingdon (1995) is used in the present study to explore the making of the policy advocacy project HDA. As mentioned in the literature review, some authors (Sabatier, 2007; Schlager, 2007) argued that the multiple streams model focuses only on agenda setting and decision-making but does not describe the policy process afterwards. Although the multiple streams model may not be the best model to depict the

process of policy making completely, it is very helpful in the present study to investigate why the policy advocacy project could be launched in light of the contributing factors. Since HDA is only a pilot project in the civil society but not a public policy in the government, the multiple streams model may not be fully applicable to depict the making of HDA. Nevertheless, public policies in other countries are often influenced by experiments that start in the NGO sector. Hence, the extended model as developed in the present study could provide depiction on the emergence of new policy as well as demonstrate the feasibility of new policy in dealing with social problem.

Although all the three contributing factors are perceived as indispensible in the making of Hope Development Account, there was different weighting among them. In particular, HDA is initiated and developed within the host organizations and the resources used mainly came from the host organizations and the supporting private foundations. There were thus fewer controversies over the launching of HDA. It appears that the streams of problem and policy are weightier than the political stream. However, the weighting among the three streams could be far different in other case. For instance, in the case of Child Development Fund that involves the use of public treasury, the components of

political stream might be more fruitful and placed weightier among the three streams. It is thus anticipated that even the same type of policy, the weighting among the three streams of policy making might vary due to different source of funding. This leads to a new direction to further extend the Multiple Streams Model in depicting different policy making process, particularly the different weighting among the three streams, of similar policies relying on different sources of funding.

In addition, the extended model is also beneficial to identify the roles performed and the strategies of policy practice used by social work practitioners in the making of policy advocacy project. It implicates that the policy making model may not only be useful to understand how the policy is made but also useful for social work practitioners to explore the roles and strategies of policy practice involved in policy advocacy. Moreover, an integrated model of social work policy practice could thus be developed. Hence, it demonstrates the need of studying various policy making model with a view to identifying what social work practitioners could best contribute to policy making or change. Besides, seeking out the anomalies in the policy making model and the force behind that make the anomalies could help learning the real qualities that should not be

ignored by social work practitioners in policy advocacy.

7.3.2 On "Social Work Policy Practice"

The three contributing factors that enable the launching of Hope Development Account offer a lot of insights for social work practitioners on what they could do in advocating policy change. First of all, the importance of a new perspective on poverty in the making of HDA denotes that what actions we do or what measures are designed in addressing social problem is greatly affected by how the particular problem is perceived. While there is a new direction to perceive the social problem, an innovative measure that helps alleviating the problem may follow. Thus, it is essential for social work practitioners to keep rethinking the nature of social problem.

As indicated before, the driving force to pursue a new perspective on poverty in HDA is practitioners' sense of mission to deal with poverty problem. Without the ongoing concern of HDA practitioners on the poverty problem in the local context, it would neither be possible to take on the new perspective on poverty nor to launch the pilot project in advocating the innovative measure addressing poverty. Hence, persistency and prolonged attention on the social problem is thus

required for the social work practitioners to rethink the nature of problem and to reference the models and experiences from different countries so as to discover and take on a new perspective on the particular problem.

Apart from the new perspective on poverty, the evolution of asset-building model is another contributing factor that enables the launching of HDA. The evolved asset-building model in HDA signifies that practitioners could not only stay in the policy discussion and just submit policy proposal to the government. It is also required to have experiences of policy implementation since the pilot service project would greatly contribute to the new practice model with policy implication. Therefore, in addition to exploring alternative ways in addressing social problem, the social work practitioner is suggested to make attempt on pilot social service project with a view to trying out the innovative measures and generating some insights and implications for the policy formation in the local context.

The importance of coalition in the making of HDA implies that social work practitioner may not be the best to carry out all the tasks in policy advocacy. Instead, various supports from different sectors are needed. Even though the

administrators and frontline social workers of the host NGO, as well as the academics in HDA are all social work practitioners; they possess different strengths and expertise being in different positions. Besides, a lot of professional advices are needed from different sectors such as legal or banking in launching a pilot project. Also, the supports from foundations, community partners as well as participants are vital for the pilot project. Hence, it shows the significance of collaborative model in aggregating and leveraging the strengths and supports from different sectors in policy advocacy. Social work practitioner is thus suggested to serve as a broker to mobilize different resources in supporting their policy advocacy work.

Amidst the coalition building, it is identified that right timing with favorable climate of the city and cordial relationship with foundations and community members are keys for successful lobbying. It implies that besides designing and preparing an innovative proposal in addressing social problem by the social work practitioners, it is also required to estimate and seize the right timing in advocating the proposed measures. If the opportunity of policy change slips away, the practitioners then have to wait until the next favorable climate come. So the social work practitioner is suggested to always get ready with detailed proposal

for policy advocacy so as to prevent missing any chance. Moreover, it is also suggested that efforts have to be made by social work practitioners in initiating and maintaining a genial and steady relationship with different foundations and commercial companies so as to gain their support for policy advocacy.

7.3.3 On "Social Work Education"

In the present study, the Hope Development Account did not merely display the adverse condition of poverty but also advocate as well as try out a pilot asset-building programme in addressing the poverty in the local context. It is recognized that five key roles have been performed by the social work practitioners in launching the policy advocacy project, including policy expert, policy conduit, change agent, enable, and broker. Besides, various strategies of policy practice are involved in policy advocacy namely monitoring problem condition, analyzing current measures, defining new perspective on poverty, localizing asset-building model, building consensus among social work practitioners, empowering service users, lobbying, and building consensus among community members. Also, different strategies of policy practice may be interrelated and there may be leverage in integrating several strategies of policy practice.

It shows that single role or strategy of policy practice is not sufficient for social work practitioners to start a policy advocacy project. It also hints that the outcomes may be more substantial to integrate several roles and strategies of policy practice in advocacy. Hence, it would be more competent if social work practitioners could be familiar with different roles and strategies of policy practice. Nevertheless, as discussed in the introductory chapter, the total amount of subvention for the community development service in Hong Kong greatly reduced in the past decade. It led to the decline of the policy practice or community work in the social work field. The decline of policy practice in the local social work field directly affects the learning opportunities for the social work students as the field education is taken very seriously in the local social work training programmes. The need of training social workers to take on multiple roles and equip them with respective knowledge and skills in various policy practices for policy advocacy work is thus raised.

7.4 Recommendations

As the case of Hope Development Account is only a pilot project in addressing poverty in the civil society but not a public policy in the government, there are

several limitations of the present study. First, it is assumed that public policy in the government would be more influential in the society and more people in poverty would be benefited. Besides, if the studied case were a public policy, the investigation would focus on the government but not the non-governmental organization. The decision making process of the government would then be examined. It may offer more insights for social work practitioners on how to influence the decision making of government. Moreover, there should be more policy actors from different institutions involved in the making of a public policy in the government than that in the making of a pilot project in the civil society. The dynamics between those many policy actors may provide more insights for social work practitioners on how to deal with other policy actors in the process of policy making. Hence, although this pilot project of HDA has already turned a new page in social service in addressing poverty, it is believed that the study would be more fruitful if the studied case is a public policy. Besides, the study results, particularly the weighting among the three streams of problem, policy and political, may vary in adopting Multiple Streams Model to depict the similar policies relying on different sources of funding. Hence, further study on how a public policy involving public treasury emerges is recommended.

Nevertheless, as public policies are often influenced by experiments that start in the civil sector, this study still offers some insights for social work practitioners on how to move a policy change. Based on the findings of this study, five recommendations are made. Firstly, it is found that the pursuit of new perspective on poverty as well as the evolution of asset-building model in addressing poverty, as two of the contributing factors in the making of HDA, is mostly driven by practitioners' persistence to deal with poverty problem and to bring in innovative measures. It shows that a prolonged attention on social problem is important for social work practitioners to discover and take on a new perspective on the particular problem that is essential to bring a new direction of measures. Hence, it is suggested to social work practitioners to keep paying a prolonged and persistent attention on a particular social problem so as to strive for more alternative measures.

Secondly, the HDA practitioners tried out the innovative practice model addressing poverty in the civil society instead of just suggested and persuaded for the policy proposal. It is considered that the involvement of practitioners could merge the theory with practice knowledge and experiences as well as practitioners' observations from target users in facilitating the contextualization

of practice model. Hence, the attempt on new practice model is recommended for social work practitioners as a lot of insights and implications on policy formation or modification would emerge with the implementation experiences. Thirdly, it is recognized that a favorable climate of the city that is full of concern on the adverse condition of poverty and its corresponding measures due to the occurrence of several major events in Hong Kong provided a fertile ground to advocate asset-building model in addressing poverty and to gain support from various sectors of the society. Thus, apart from preparing proposal for policy change, social work practitioners have to estimate and seize the right timing in advocating the proposed solutions as well.

Fourthly, it is identified that support from various sectors are needed since social work practitioners may not be the best to carry out all the takes in trying out an innovative measure dealing with social problem. The coalition in HDA indeed demonstrated how different technical expertise could be integrated to make the pilot project possible. The collaborative model of launching a policy advocacy project in aggregating the strengths and supports of collaborators in HDA is thus proposed as a reference point for the local social work practitioner in policy advocacy. Lastly, it is recognized that there are various key roles and strategies of

policy practice involved in launching HDA. Besides, there may be leverage in integrating those different strategies of policy practice. It implies that proficiency in multiple roles and strategies of policy practices would make social work practitioners become more competent. As the learning opportunities of policy practice or community work for local social work students diminished in the past decade, this study raises the need of training social workers to take on multiple roles and equip them with respective knowledge and skills for policy advocacy work.

Appendix I: Interview Guides

For the academic:

1. 你如何看香港的貧窮問題? (它的定義、成因等)

2. 甚麼因素使香港政府成立扶貧委員會?

3. 你如何看扶貧委員會的工作及其對政策的影響力?

4. 資產建立概念的討論是如何衍生出來呢?

5. 你對資產建立概念及香港本地衍生的資產建立計劃的做法有何意見?

6. 在推動兒童發展基金時，有沒有遇到障礙? 如有，是甚麼? 如何處理?

7. 對反對資產建立概念的聲音有何看法?

8. 在實施兒童發展基金方面，你預計會遇到甚麼困難?

For the administrative officers of the host organization:

1. 在政府以至社會福利界及在貴機構內，資產建立概念的討論是如何衍生出來呢?

2. 你對此概念有何看法?

3. 對於社會福利界對此概念的反應，尤其是一些負面的反應，有何想法?

4. 作為非政府機構，你們有否或如何向政府提倡 貴機構對此資產建立概念的立場與分析?

5. 如何將此概念發展出「希望戶口」試驗計劃的想法?

6. 在發展「希望戶口」試驗計劃的過程中，有沒有遇到障礙？如有，是甚麼？你們又如何處理？

7. 在尋找基金支持此試驗計劃時，有否遇到困難？如有，你們如何解決？

8. 你認為地區因素有沒有影響此試驗計劃的落實及推行？如有，如何影響？你又如何去處理？

9. 如何聯繫不同團體合作進行此計劃？

10. 作為管理人員，你如何推動前線社會工作人員去將資產建立概念轉化為運作模式？當中有沒有困難？如有，是甚麼？如何處理？

11. 有種說法，指社工的強項是輔導、處理人與人的關係上，而不是在經濟、理財或投資方面，何以讓社工又或在社福界主導去推動資產建立概念？你對此說法有何見解？

12. 在招募參加者時，有否遇到困難？如有，你們如何解決？

13. 直到現時試驗計劃進行當中，有甚麼地方需要特別留意或有甚麼預計可能要面對的問題？

For the frontline practitioners in-charging the HDA:

1. 你何時開始接觸資產建立概念及此「希望戶口」試驗計劃？

2. 你對此計劃的理念有何想法？

3. 如何將資產建立概念轉化為試驗計劃的運作模式？做了甚麼準備工夫？

當中有否遇到困難? 如有,如何解決?

4. 在尋找基金支持此試驗計劃時,有否遇到困難? 如有,你們如何解決?

5. 你認為貴機構的管理對此計劃的推行有沒有影響? 如有,是甚麼?

6. 你認為地區因素有沒有影響此試驗計劃的落實及推行? 如有,如何影響?
你又如何去處理?

7. 如何聯繫不同團體合作進行此計劃?

8. 與合作團體有否需要作出磨合? 如何處理?

9. 有種說法,指社工的強項是輔導、處理人與人的關係上,而不是在經濟、
理財或投資方面,何以讓社工又或在社福界作主導去推動資產建立概念?
你對此說法有何見解?

10. 在招募參加者時,有否遇到困難? 如有,你們如何解決?

11. 直到現時試驗計劃進行當中,有甚麼地方需要特別留意或有甚麼預計可
能要面對的問題?

For the representatives of collaborators from foundation or enterprise:

1. 貴機構 / 基金的成立背景?

2. 貴機構/ 基金有沒有特定的資助對象?

3. 有甚麼過往曾資助的對象、活動或計劃?

4. 貴機構 / 基金如何去篩選計劃以作資助? 有甚麼機制及主要考慮甚麼

因素而作出決定？

5. 爲何會資助「希望戶口」試驗計劃？

6. 對此計劃理念有何想法？

7. 在此計劃的合作當中，有甚麼需要磨合的地方？如何處理？

For the service users of the HDA:

1. 當初如何得悉此計劃？

2. 爲何參加此計劃？此計劃有甚麼吸引你參加的地方？

3. 對此計劃有何期望？

4. 到目前爲止，對此計劃有何意見？

Appendix II: List of In-depth Interviews

Code of interviews	Type of respondents
A01	Academic, Member of the Commission on Poverty of the Hong Kong Government
B01	Administrative Officer of Organization
B02	Administrative Officer of Service Unit
B03	Administrative Officer of Service Unit
C01	Frontline Social Work Practitioners of the Project
C02	Frontline Social Work Practitioners of the Project
C03	Frontline Social Work Practitioners of the Project
C04	Frontline Social Work Practitioners of the Project
D01	Representative of Foundation
D02	Representative of Foundation
E01	Service User of the Project
E02	Service User of the Project
E03	Service User of the Project
E04	Service User of the Project
E05	Service User of the Project
E06	Service User of the Project
E07	Service User of the Project

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