

15E

Health and Social Care Issue – Poverty

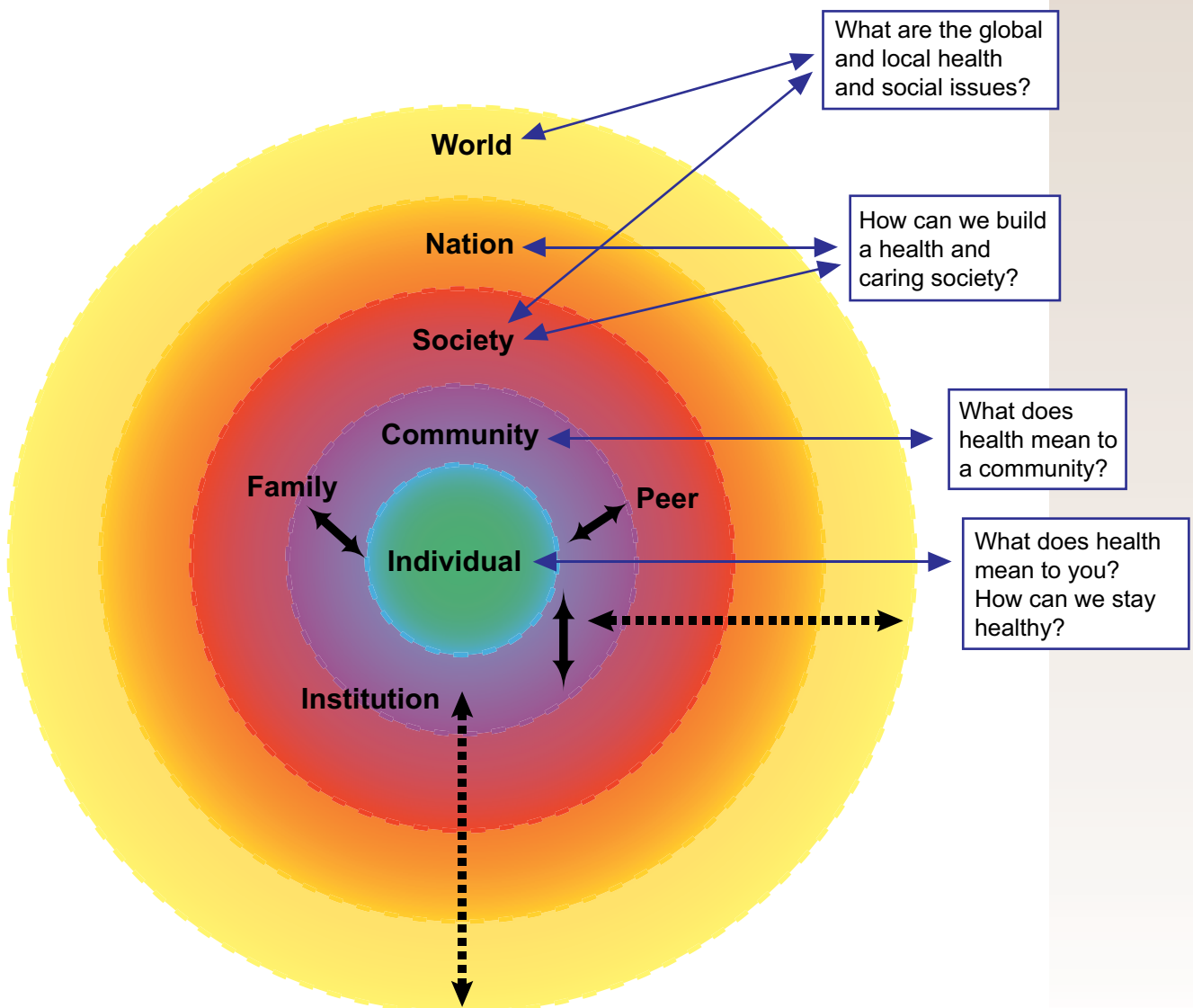
Health Management
and Social Care
(Secondary 4-6)



Health Management and Social Care Booklets

The design of the HMSC curriculum rests on the notion of the interconnectedness of the various levels at which phenomena related to health and sickness, well-being and ill-being, and personal and community care are to be understood. The curriculum aims to enable students to explore all of these levels as well as the relationships between them. The different levels can be interpreted as the individual, the family, the peer group, the community, the institutional setting, society, the nation and the world (Figure 1).

Figure 1 The Various Levels and Essential Questions of HMSC



This part includes 19 booklets of learning and teaching reference materials for teachers. The topics and information in these booklets are selected and organized based on the five essential questions from various levels mentioned in the curriculum design in Chapter 2 of the Health Management and Social Care Curriculum and Assessment Guide (Secondary 4-6)(2007). Each essential question is elaborated in 2-5 booklets. The booklets facilitate teachers to develop an overall framework and identify the key concepts of the curriculum so that their students will be more able to critically assess the relevant issues. Details are as follows:

Levels	Essential Questions	Booklets	
Individual, Family and Peer	What does health mean to you?	1	Personal Needs and Development across Lifespan
		2	Health and Well-being
	How can we stay healthy?	3	Physical Well-being - Healthy Body
		4	Mental Well-being - Healthy Mind
		5	Social Well-being - Inter-personal Relationship
Community	What does health mean to a community?	6	Healthy Community
		7	Caring Community
		8	Ecology and Health
		9	Building a Healthy City
Society	How can we build a healthy and caring society?	10	Health Care System
		11	Social Welfare System
		12	Medical and Social Care Professions
		13	Health and Social Care policies
		14	Social Care in Action
Local and Global Societies	What are the local and global health and social issues?	15A	Health and Social Care Issue - Ageing Population
		15B	Health and Social Care Issue - Discrimination
		15C	Health and Social Care Issue - Domestic Violence
		15D	Health and Social Care Issue - Addiction
		15E	Health and Social Care Issue - Poverty

The expected learning outcomes in terms of knowledge, skills, value and attitude as well as the content outline will be listed as an overview. Teachers are advised to adapt and flexibly use the materials based on school or community situations, background of students, interest, learning skills and the previous knowledge of students. Social issues as well as the graphic organizers illustrated in Part 3.1.5 can be used to help student organize and analyze complex and abstract concepts so that they are able to construct their knowledge effectively, consolidate their learning and achieve deep understanding.

What are the local and global health and social issues?

In the modern society, personal problems and social issues are often closely related. Personal problems refer to the perceived threats to the well-being of a person at the individual level and on his/her life. Public or social issues occur between different social systems and organisations, leading to raised attention in the society. A personal problem can be a social issue at the same time. For example, ageing can imply the decline in physical functioning of an individual. When over a half of the population enters their elderly stage, it becomes a social issue.

In his book, *Sociological Imagination* (1959), C. Wright Mills proposes that sociological imagination can be used as a means, a tool or a perspective for understanding. A person with sociological imagination can understand social issues through imagining the meaning of the people and events in his/her life. He/she is able to link up personal problems with social issues. With sociological imagination, students are able to identify linkages of personal problems (such as internet addiction) and social issues and analyze social problems by considering a variety of factors such as the social systems.

The topics of Health Management and Social Care Curriculum and Assessment Guide included in Booklets 15A – 15E are listed on the next page:

Booklet		Topics in HMSC Curriculum and Assessment Guide
15A	Ageing Population	<u>Compulsory part</u> 2B Contemporary issues of vulnerability 2D Developments in the health and care industries 3B Developing health and social care / welfare policies 3C Implementing health and social care policies
15B	Discrimination	<u>Compulsory part</u> 2B Contemporary issues of vulnerability 3C Implementing health and social care policies
15C	Domestic Violence	<u>Compulsory part</u> 2A Structural issues related to health, social care and personal and social well-being 2C Recent increases in vulnerability and exposure due to lifestyle changes, globalization and family changes 4D Social care, healthy relationships, social responsibility and commitment in the family, community and groups 5B Health and social care services and agencies
15D	Addiction	<u>Compulsory part</u> 1B Factors which influence personal development 2B Contemporary issues of vulnerability 5C Mental health as a personal predicament and as linked to the social context 5B Health and social care services and agencies
15E	Poverty	<u>Compulsory part</u> 2A Structural issues related to health, social care and personal and social well-being 3B Developing health and social care / welfare policies 5B Health and social care services and agencies

15E Poverty

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Learning Targets

Through the study of the topic on poverty, students are expected to:

Values and attitudes

- ❖ Value equal rights for individuals
- ❖ Appreciate equality and the value of national and international social justice

Knowledge

- ❖ Identify the impact and implications of poverty
- ❖ Analyse the factors leading to poverty
- ❖ Identify the support and services available for people / families in need and suggest other possible means or solutions

Key Questions

To achieve the above learning targets, teachers may use the following questions to enhance understanding:

- ❖ What are the causes of poverty?
- ❖ What does poverty mean at different levels?
- ❖ How can we deal with poverty?

15E.1 Understanding Poverty

What is poverty? There is no widely accepted definition or criteria. People adopt an absolute approach define it as having less than an objectively defined condition. People adopt a relative approach regard it as having less than the others in the society. People adopt a subjective approach describe it as the feeling that you do not have enough to get along.

Generally speaking, poverty can be understood as a state of being with little or no money or other resources. It can be applied to an individual, group or country. In September 2000, the World Bank published the World Development Report 2000/2001: Attacking Poverty stipulating several dimensions of poverty. These dimensions include:

- (a) Low income and consumption;
- (b) Low achievement in education, nutrition and human development;
- (c) Vulnerability;
- (d) Social exclusion; and
- (e) Inadequate access to social capital.

The World Development Report (World Bank 1990) defined poverty as “the inability to attain a minimum standard of living” A consumption-based poverty measurement consists of two parts. One is the objective element of necessity, which is the minimum expenditure required to maintain a basic level of nutrition and standard of living, and the other is the subjective measurement of an individual’s ability to participate in the everyday life of society.

It has been suggested that poverty should be measured by the standard of living of the local community and the level of consumption. In Hong Kong, people with less than \$5,000 monthly income may belong to the low-income or the poverty groups. Yet, poverty should not be defined solely by income level. Poverty can also mean a lack of access to resources and opportunities in economic, social, cultural and political activities for the underprivileged.

(A) Basic Concepts: Absolute and Relative Poverty

Absolute poverty refers to the situation where there is not enough money to pay for food, water and any form of shelter. This type of poverty usually exists in some developing countries in which a person is so deprived of resources to meet their daily requirements that their survival may be threatened. To measure absolute poverty, a poverty line is drawn to indicate the minimum standard of living in terms of a bundle of goods and services that are regarded as essential to the physical needs of an individual or a family. Absolute poverty focuses on physical needs rather than social needs. Yet, what should be included in the bundle of “necessities” and how each component should be evaluated involve subjective judgment. These criteria are sometimes controversial.

Relative poverty refers to the situation where there is not enough money to support a certain standard of living, i.e. a person has less than others in society. This person may have an income which is much lower than others in the population. People may not be able to pay for an adequate diet and housing. Relative poverty is often closely linked to unemployment. It is measured in terms of the gap between different standards of living. When people have access to resources which is far below an average member of the same society, they are excluded from that society's ordinary functions.

(B) Tools for Defining Poverty

1. Budget Standards Method

This method follows the absolute approach but incorporates various socially determined essential needs. In other words, the budget standards definition is based on the notion of a basket of goods and services, having the elements of “subsistence” and “basic minimums for social lives”.

The budget standards method is the determination of Comprehensive Social Security Assistance (CSSA) Scheme rates in Hong Kong. Budget standards components are food, transportation, clothing and footwear, electricity and fuel, household goods, personal care goods, personal goods, social activities, health care expenses, furniture, electrical appliances and utility. Recommended rates for each expenditure component are given taking into account the ages of recipients. The amounts of payments are set at levels that are sufficient to allow recipients to have adequate economic resources, and to encourage their participation in social activities.

2. Income Proxy Measures

It is a behaviourist approach based on people's consumption patterns. It is defined by the proportion of expenditure on necessities based on the consumption patterns of the comparable segments of the society. Low income families usually spend a greater proportion of expenditure on necessities, while better-off families will purchase more quality goods and non-necessities. For example, people will be perceived as living in poverty if the household spend more than a certain percentage of their family expenditure on food.

3. Proportion of Median Income

One of the measurements of poverty is by a proportion of the median income. 50 percent below the median income level will be counted as being in poverty. There is no poverty line in Hong Kong. Poverty is usually measured by this method. In 2006, the median personal income in Hong Kong was \$10,000,

whereas the median household income was \$17,250. Therefore, if the personal and household income were lower than \$5000 and \$8625 respectively, those people were regarded as living in poverty.

(C) Income Gap

Gini index measures the extent to which the distribution of income (or consumption) among individuals or households within a country deviates from a perfectly equal distribution. A Lorenz curve plots the cumulative percentages of total income received against the cumulative number of recipients, starting with the poorest individual or household. The Gini index measures the area between the Lorenz curve and a hypothetical line of absolute equality, expressed as a percentage of the maximum area under the line. A value of 0 represents absolute equality, a value of 100 absolute inequality.

Figure 15E.1 Gini Index of Different Countries

Country	Gini Index (1992-2007)
South Africa	57.8
Brazil	55
Mexico	48.1
Hong Kong, China (SAR)	43.4
Singapore	42.5
Thailand	42.5
China	41.5
United States	40.9
Portugal	38.5
India	36.8
New Zealand	36.2
Italy	36
United Kingdom	36
Australia	35.2
Spain	34.7
Switzerland	33.7
France	32.7
Canada	32.6
Egypt	32.1
Korea (Republic of)	31.6

Country	Gini Index (1992-2007)
Pakistan	31.2
Germany	28.3
Finland	26.9
Sweden	25
Japan	24.9
Denmark	24.7

Source: World Bank (2009d). "Human Development Indicators".

(D) Causes of Poverty

1. Culture of Poverty

The culture of poverty is a social theory explaining the vicious cycle of poverty. In the theory, it is believed that the poor have a unique value system. The poor remain in poverty because of their adaptations to the burdens of poverty. These burdens of poverty lead to the formation of a subculture in which children are socialized into behaviors and attitudes that make them unable to escape from poverty. For example, they believe that poverty is caused by fate and accept it as a matter of fact. They do not have strong wishes or personal resources to break the poverty cycle so they are trapped in chronic poverty. Some people also argue that the culture of poverty is nurtured by the welfare system. People who live on welfare benefits have less incentive to work as they are accustomed to their welfare recipient status. Over-protection in the form of social security reduces motivation to work for financial independency. Under the culture of poverty, the youth are also less resilient to take risks or make choices to better their situation. For example, they may choose a job nearby home instead of a higher prospect job outside their home district so as to lessen travel expenses.

However, the concept of a culture of poverty is controversial. First of all, the culture of the poor is assumed to be isolated from those of other groups. Yet, through interaction with different people, the culture can be re-shaped. Secondly, behaviour can be changed in order to adapt to economic development. Thirdly, culture can also be shaped in response to economic, political and social conditions.

2. Global Economy

One of the factors contributing to poverty is the increased price of commodities, e.g. oil. These high prices have dampened the growth in countries importing those products. Many are among the poorest countries in the world.

The increases in the price of food have a more direct and adverse effect on the poor. The poor who do not produce their own food suffer most because a larger proportion of their expenditure is allocated to food. The higher the food prices, the less food, as well as other essential goods and services (e.g. education and health care) they will be able to obtain. Although farmers can benefit from higher prices, the high food prices may push many people into absolute poverty. Most of them are the people of sub-Saharan Africa and Southern Asia living in extreme poverty.

Most of the developing countries depend heavily on primary production. When the prices of food decrease, it is the farmers who pay the cost. They are struggling to survive within the conventional world trade system. They do not earn even enough money to cover the costs of production. Between 2000 and 2002, the price of coffee fell by nearly 50 percent. Coffee farmers, most of them living in developing countries and owning small plots of land, sold their coffee beans for much less than the cost of production. The cost of basic machinery became unaffordable. The cases of other agricultural products such as cocoa, sugar and rice are similar. The international price of some products has been lowered by 70 percent in the last twenty years. The fall in prices is due to the rich governments of the developed countries subsidizing their wealthy farmers to produce unwanted surpluses and then selling these cut-price products to developing countries. It results in a race to the bottom for world prices. Farmers in poor countries cannot compete with these subsidized products. They cannot even sell their products in their own countries. Consequently, families are going hungry. Parents are pulling their children out of school. Some of them have to abandon their farms and migrate to the cities to earn a living. It puts the poor farmers into the poverty cycle.

3. Ecological Perspective

The following table illustrates an analysis of causes of poverty from an ecological perspective:

Global Level	Economic Shift	(Refer to the explanation on global economy for details.) ✧ De-industrialization Labor force demand dropped in many regions (China as a “World Factory”)
National and Society level	Decline of agricultural yields affects the living of people who rely on crops	The scarcity of crops may be caused by the following factors: ✧ Agricultural cycles People who rely on crops, such as fruits, vegetables and wheat survival often experience the cycles of relative abundance and scarcity. ✧ Intensive farming A vicious cycle of exhaustion of soil fertility. ✧ Droughts and Flooding Environmental forces, such as storm, often cause acute periods of crisis by destroying crops and animals.
	Natural Disasters	Natural disasters such as hurricanes and earthquake ruin communities throughout the world. However, developing countries often suffer much more because they have limited resources for responding to crises.
	Warfare	The material and human destruction caused by warfare lead to the drop in average income, e.g. Desert Storm in 1990 to 1993.

National and Society level	Imbalance of Power	Political Power is disproportionately owned by some politicians. Thus they may lack of sufficient knowledge about the context to design effective and appropriate policies.
	Social Inequality	Some cultural ideas about the relative worth of different gender, races, ethnic groups and social classes contribute to a reality that some individuals are placed in the deprived social condition, e.g. South African history.
	Corruption	Corruption inhibits development projects as money runs to the pocket of those people with powers.
Community Level	Job opportunity	Job vacancy in the community is one of the factors affect one's opportunity to get job, especially for the new immigrants.
	Social service and support	Assistance for some disadvantaged groups to enable them to seek job in labor market e.g. extended child care service for single parents.
Individual level	<ul style="list-style-type: none"> ✧ Family background ✧ Education level ✧ Work attitude ✧ Personal value ✧ Disease and disability 	(Refer to the explanation on Poverty Culture for details.)

15E.2 Poverty at Different Levels

(A) Global Level

1. Global Facts Concerning Poverty

According to the State of the World's Children 2005 website of The United Nations Children's Fund (UNICEF):

- ✎ 50% of the world (approximately 3 billion people) lives on two dollars or less a day
- ✎ Every second child born in the world will be born into poverty
- ✎ Close to one billion illiterate people entered the year 2000 unable to read or write
- ✎ At the turn of the century 1.7 million children lost their lives due to unaddressed poverty levels
- ✎ A couple of hundred millionaire's wealth equals the sum of the world's poorest two and a half billion people.
- ✎ 790 million people in developing countries suffer from being undernourished
- ✎ 640 million children do not have adequate shelter
- ✎ 500 million children have no access to sanitation
- ✎ 400 million children do not have access to safe water
- ✎ 300 million children lack access to information
- ✎ 270 million children have no access to health care services
- ✎ 140 million children have never been to school
- ✎ 90 million children are severely food-deprived

Although material well-being cannot guarantee soundness in development, the lack of it could be detrimental to a child/youth's whole person development e.g. malnutrition and ill health. Despite of the continuing economic growth in developing countries, extreme poverty still exists profoundly in sub-Saharan Africa. Even in western Asia, poverty rates are low but increasing.

Extreme poverty affects the health of the local people. It has been found that:

- ✎ The child mortality rate is also higher in developing countries. Based on the data from the United Nations, a child born in a developing country is over 13 times more likely to die within the first five years of life than a child born in an industrialised country. Sub-Saharan Africa accounts for about half the deaths of children under five in the developing countries.

- ✎ Maternal health is also worse in the developing countries. Ninety-nine percent of the women who die during pregnancy live in the developing countries, with sub-Saharan Africa and Southern Asia, accounting for 86 per cent of them.
- ✎ Besides, people living in those developing countries are vulnerable to communicable diseases. A vast majority of patients living with HIV are in sub-Saharan Africa.
- ✎ Most developing countries have a National Medicine Policy, but more than half of these policies have not been revised in the past five years according to the data of the United Nations in 2008. Besides, in most developing countries, the availability of medicines at public health facilities, where they are usually provided at a low cost or free-of-charge, is very poor. This may be due to reasons such as inadequate funding, lack of incentives for maintaining stocks, inability to forecast demand for medicines accurately and inefficiencies in procurement.

2. Globalization

Under the dramatic polarisation due to the global economy, the poorest 20% of humankind benefits from less than the 1% of the wealth, trade, and direct external investment, while the richest 20% of the global population takes 86% of the global economic product.

Globalization may benefit the poor by stimulating economic growth. However, it depends on the status of the particular developing country in the global economy and its benefits in the production factors. The poor in the least affluent developing countries generally benefit from economic integration, because this integration boosts demand for low- and medium-skilled labour. But it is also noted that in the developed world, the least skilled rural and migrant workers may be adversely affected due to the decline in demand for their labour, and thus the lowering of their wages.

In medium-income countries, globalization has more mixed effects on the poor. It brings benefits in the expanding sectors of the economy, but increases unemployment (therefore deepening poverty) in the sectors that are adversely affected by the increasing international competition. The impact on labour has been profound. Labour is more plentiful and cheaper globally than it is nationally, so there is a changing international division of labour with flows of capital from developed countries to developing countries where labour costs are low along with the import of cheaper labour from developing countries.

Concerns have been expressed in developing countries that globalization will force them into serving as a cheap labour pool for the developed countries. It has been pointed out that many of the goods sold by some of the most high-profile retailers in the United States, Canada, the United Kingdom, Japan and

Germany are made in small factories far away in the Philippines, Sri Lanka, Guatemala, and other countries whose governments offer tax and other incentives to foreign investors. In these areas it is found that the vast majority of garment workers worldwide are women, often young women, who are readily accessible and relatively pliant from the employer's point of view. Shifts are commonly at least ten hours, six days a week, and forced overtime is common. Factories usually have strict rules, which often include restrictions on talking and going to the bathroom. Some working conditions are dangerous, with poorly ventilated, overheated spaces and little protective equipment.



Useful Websites (about poverty and the labour of the third world)

- ✧ Oxfam - Trade and Livelihoods
<http://www.oxfam.org.uk/resources/issues/trade/introduction.html>
- ✧ Oxfam - Cyber School
<http://www.cyberschool.oxfam.org.hk>

In some countries, wages for these workers are often below the local legal minimum wage, and even when they are not, the wages fall below what the workers need for subsistence. Health benefits and pension plans are not provided, and there is also no job security. Indeed, workers are often defined as temporary workers and their employers can thus escape the requirements of labour laws legally. A report from the International Labour Organization states that dozens of millions of workers toil under such conditions in different places around the world.



International Labour Organization (ILO)

The International Labour Organization (ILO) (<http://www.ilo.org>) is a 'tripartite' United Nations agency in that it brings together representatives of governments, employers and workers to jointly shape policies and programmes. The ILO is the global body responsible for drawing up and overseeing international labour standards.

(B) National and Societal Level

In United Kingdom (UK), poverty and inequality were identified in 1997. More than one in four UK children lived in relative poverty, compared with one in eight in 1979. Income inequality had widened sharply, and many indicators of deprivation were deteriorating or high in international terms. Thus, since 1997, the Government has taken poverty and social exclusion very seriously. Child poverty has been reduced by the Labour Government's tax and benefit reforms.

The People's Republic of China (PRC) is a large country with wide differences in resource endowment, climate, population, and economic and social development. Rural poverty is to a large extent a regional phenomenon with a high concentration in the southwestern, northwestern and central mountainous areas. The problem of poverty is especially serious in the areas inhabited by minority nationalities. Since the poor rural population is mainly concentrated in remote mountainous areas with a fragile ecological system, a harsh climate and underdeveloped infrastructure and social services, the poor are vulnerable to internal and external shocks.

Poor households in poor areas commonly suffer from damage to the natural environment, water losses and soil erosion; a shortage of good quality agricultural land (for example, in the southwestern rocky mountain and the karst areas and northwest where there is a scarcity of water); a deficiency in infrastructure, such as road and water conservancy facilities, and a lack of basic social services, such as primary education and health care. The consequences are low agricultural productivity and the underdevelopment of market relationships in the areas in which the poor are clustered.

Although Hong Kong is an affluent city, the income gap has widened more seriously than for those in the United States, Britain and Singapore and other developed countries. According to the report prepared by the Census and Statistics Department in June 2006, the Gini coefficient reached 53.3 in Hong Kong, the highest record since 1971 (43). The Gini coefficient revealed a high disparity between the rich and the poor in Hong Kong (also see the Figure 15E.1).

The report of the Census and Statistics Department indicates that the number of Hong Kong residents with a monthly income below \$4,000 increased from 6.7% of the population in 1996 to 9.2% in 2006. At the same time, households with a monthly income of more than \$40,000 increased from 15% to 17%. Ironically, there are many poor families in Hong Kong, a well-off society. The report relates the increase of the low-income groups to the increase in the elderly households, whereas the increase in the high-income earners is due to the increase in the education level of the population.

The income gap between rich and poor in Hong Kong is growing ever wider. It will lead to social instability in the long run. Such disparity could become a potential source of social conflict and unrest. The confrontations with the authorities are increasing, such as incidents involving the clearance of illegal structures in which the poorer sections of society live. There is also a growing sense of helplessness and powerlessness among

the urban poor. The rapid upward mobility of the population characteristic of the previous three decades is, if not impossible, becoming more difficult. If the underprivileged are not helped with government resources so that younger members of society can have as good a starting point as their better off counterparts, multigenerational poverty will emerge and become the norm amongst a certain sector of the population.

(C) Community Level

In many countries, there is a growth in the residential concentration of the poor. For example, in the city of Rio de Janeiro, the number of slum residents has increased significantly during the past 20 years, mainly concentrated in the harbor area and immediate vicinity. In 1991, this sector of the city had approximately 23.5 slum residents per square kilometer (compared with 8.8 slum residents per square kilometer for the whole city). This is the sector of the city that has the highest degree of income inequality and the greatest homicide rate.

In Hong Kong, the population in some districts is relatively poor. According to the General Household Survey (2009 4th quarter), the average of the monthly domestic household income of the residents in Kwun Tong, Sham Shui Po and Tin Shui Wai was lower than the overall average. The domestic violence was also reported to be more frequently occurring in Kwun Tong and Tin Shui Wai.

Kwun Tong

Population	Kwun Tong	Hong Kong
Income	HK \$10,000 - 13,100	HK\$17,500
Public Rental Housing	61.5%	31%
New Immigrant	23%	16.9%
Unemployment	8%	3.5%
Elderly	16.3%	11.7%
Domestic Violence and Child Abuse Problem	Ranked Third in HK	

Sham Shui Po

Population	Sham Shui Po	Hong Kong
Income	HK \$8,000 - 11,700	HK\$17,500
Public Rental Housing	36.6%	31%
New Immigrant	18.7%	16.9%
Unemployment	8.4%	3.5%
Elderly	15%	11.7%
Working Poor	Ranked Top in HK	

Tin Shui Wai

Population	Tin Shui Wai	Hong Kong
Income	HK \$9,000 - 13,000	HK\$17,500
Public Rental Housing	61.5%	31%
New Immigrant	61,739 (23%)	1,162,743 (16.9%)
Unemployment	4.4%	3.5%
Single-parent Children from low-income families (aged 0-14)	73%	48%
Domestic Violence and Child Abuse Problem	Ranked Top in HK	
Facilities	No hospitals, standard libraries, insufficient public facilities, high transportation cost	

15E.3 Approaches in Alleviating Poverty

(A) Global Level

In the social aspect, education especially that directed at assisting the poor to produce food is of vital importance to the underdeveloped countries. For those countries, family planning to limit the numbers born into poverty also allows family incomes to better cover the existing family.

In the economic aspect, free trade is an effective way to combat poverty in the developing countries. For example, the abandonment of collective farming in China helped millions of people growing out of poverty.

Yet, fair trade is more important. Developing countries face a range of obstacles to trading competitively on international markets as the developed countries put budget on agricultural subsidies to protect their own. For example, some of the fall in prices may be due to the rich governments of the developed countries subsidizing their wealthy farmers to produce unwanted surpluses and then selling these cut-price products to developing countries. It results in a race to the bottom for world prices. Farmers in poor countries cannot compete with these subsidized products. They cannot even sell their products in their own countries. In this case, the intervention from the international organisation is needed.

The following are some of the examples of the international organisations working to combat poverty at global level:

1. The United Nations (UN)

The United Nations (UN) (<http://www.un.org>) with a membership totaling 192 countries was established on 24 October 1945 for preserving peace through international cooperation and collective security. It has four targets to be achieved: to maintain international peace and security; to develop friendly relations among nations; to cooperate in solving international problems and in promoting respect for human rights; and to be a centre for harmonizing the actions of nations.

The UN set up the following departments to deal with inequality in trade between the developed and developing countries:

- ✎ The UN Commission on International Trade Law develops rules and guidelines designed to harmonize and facilitate laws regulating international trade.
- ✎ The Economic and Social Council coordinates the economic and social work of the UN and the UN family of organisations. As the central forum for discussing international economic and social issues and for formulating policy recommendations, the Council plays a key role in fostering international cooperation for development.

- ☞ The Economic and Financial Committee under General Assembly deals with issues relating to economic growth and development, such as macroeconomic policy questions (including international trade, international financial system and debt), financing for development, sustainable development, human settlements, poverty eradication, globalization and interdependence, operational activities for development, and information and communication technologies for development.

2. The World Bank

The World Bank (<http://www.worldbank.org>) is a vital source of financial and technical assistance to developing countries. It provides low-interest loans, interest-free credit and grants to developing countries for education, health, infrastructure, communications and many other purposes.

The World Bank plays a supportive role in global poverty reduction and the improvement of healthy living standards by using the following strategies:

The Reaching the Poor Policy Brief Series	One of the project's aims is to share with a large policy and advocacy audience evaluated examples of health programs and projects that have successfully made health sector spending more progressive. This Policy Brief Series is produced by the World Bank Institute with financial support from the Government of the Netherlands, with the dual objectives of (i) sharing evaluated experiences showing that it is possible to tackle inequalities in the health sector in order to (ii) generate a global dialogue on this often neglected issue (World Bank, 2008).
Social Policy Program	The Social Policy program, led by the Social Development Department (SDV), builds on the institutional space created by the World Bank's Social Development Strategy, approved in February 2005 and recent World Development Reports (WDRs), including the most recent report on Equity and Development (2006). The Social Policy work program will focus on making policies and programs in developing and transitioning economies more equitable and sustainable. The roots of the Social Policy program lie in the commitments made in Copenhagen in 1995, at the World Summit on Social Development (WSSD).

Social development	This is about transforming societies by understanding the social context of the country as well as the needs and priorities of people. The World Bank's social development strategy is about empowering people by creating more inclusive, cohesive and accountable institutions. Projects such as Enabling Environment for Social Accountability in Mongolia are an example.
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3. The International Monetary Fund (IMF)

There are three main types work of the IMF(<http://www.imf.org>):

Surveillance	This involves the monitoring of economic and financial developments, and the provision of policy advice, aimed especially at crisis-prevention.
Loan money to needy countries	The IMF lends to countries with balance of payments difficulties, to provide temporary financing and to support policies aimed at correcting the underlying problems. It also loans to low-income countries aimed especially at poverty reduction.
Technical assistance	The IMF provides countries with technical assistance and training in its areas of expertise.

4. The International Court of Justice (ICJ)

The ICJ is the principal judicial organisation of the UN. The Court's role is to settle, in accordance with international law, legal disputes submitted to it by States and to give advisory opinions on legal questions referred to it by authorised UN organisations and specialised agencies.

5. The World Health Organization (WHO)

The WHO is the directing and coordinating authority for health within the UN system. It is responsible for providing leadership on global health matters, shaping the health research agenda, setting norms and standards, articulating evidence-based policy options, providing technical support to countries and monitoring and assessing health trends.

(B) National and Societal Level

At the national and societal level, the approaches in alleviating poverty can be divided into the 'need-based' and the 'asset-based'.

1. Need-based approach

Need-based approach uses direct aids and social services to meet the needs of the poor peoples. The needs can be met in two levels:

- ✎ At the basic and universal level, a range of comprehensive and universal services covering healthcare, education, child care and other support services should be accessible to the younger generation, rich or poor.
- ✎ At a more targeted level (family / individual level), financial assistance should be provided to help CSSA households and other low-income families to get access to basic and essential services such as textbook and traveling subsidies to enable students from low-income families to benefit from school education, School-based After-school Learning and Support Programmes, small class teaching in primary schools with a high concentration of students with weak family support and receiving CSSA or a full grant from the School Textbook Assistance Scheme.

In Hong Kong, the direct aids include:

- Comprehensive Social Security Assistance (CSSA)
- Higher Disability Allowance
- Normal Disability Allowance
- Higher Old Age Allowance
- Normal Old Age Allowance
- Criminal and Law Enforcement Injuries Compensation
- Traffic Accident Victims Assistance
- Emergency Relief Fund

Besides, food bank is a form of direct aids. The examples of food banks organised by the Non-governmental organisations (NGOs) are:

Regions / Districts	Operating NGOs
HK Island, Kwai Tsing	St. James Settlement (眾膳坊)
Sham Shui Po, Kowloon City, Yau Tsim Mong	Tung Wah Group of Hospitals (善膳堂)
Kwun Tong, Wong Tai sin, Sai Kung	Kwun Tong Methodist Social Service (拾落穗者)
Shatin, Tai Po, North District	HK Women Development Association Ltd. (膳糧行動)
Tin Shui Wai , Yuen Long, Tuen Mun	Hong Kong Sheng Kung Hui Welfare Council (恩澤膳)

The following are the measures aiming to meet the needs of the poor:

Needs	Related Measures in Hong Kong
Subsidized housing	The Hong Kong Housing Authority (HKHA) is responsible for implementing the majority of Hong Kong's public housing programmes. The Hong Kong Housing Society (HKHS) is established for providing specific categories of subsidised housing to help meet the housing needs of the community. As at March 31, 2010, about 2.06 million people (30 per cent of the population lived in public rental housing (PRH) estates.
Education	<ul style="list-style-type: none"> ✧ Early Childhood Education <ul style="list-style-type: none"> ◆ Child Care Centre Fee Assistance Scheme ◆ Kindergarten and Child Care Centre Fee Remission Scheme ✧ Primary and Secondary Education <ul style="list-style-type: none"> ◆ 12-year Free Education ◆ Cross-net Travel Subsidy Scheme ◆ School Textbook Assistance Scheme

Needs	Related Measures in Hong Kong
Education	<ul style="list-style-type: none"> ✧ Post-secondary Education <ul style="list-style-type: none"> ◆ Financial Assistance Scheme for Post-secondary Students ◆ Tertiary Student Finance Scheme - Publicly - funded Programmes ◆ Non-means-tested Loan Scheme / Non-means-tested Loan Scheme for Post-secondary Students
Transportation	<ul style="list-style-type: none"> ✧ Rehabilitation Bus ✧ Transportation Support Scheme ✧ Student Travel Subsidy Scheme
Employment	<ul style="list-style-type: none"> ✧ Youth employment training program ✧ Youth self employment support scheme ✧ Employment Programme for the Middle-aged ✧ Support for Self-reliance scheme Intensive Employment Assistance Project ✧ Direct Employment Scheme ✧ Retraining and continuing education (VTC and ERB)
Community participation	<ul style="list-style-type: none"> ✧ District Support Scheme for Children and Youth Development
Social Welfare Services	<ul style="list-style-type: none"> ✧ Family Support Networking Team ✧ Family and Child Welfare Services ✧ Medical Social Services ✧ Services for Elders ✧ Services for People with Disabilities ✧ Services for Offenders

2. Assets-based approach

Assets-based approach adopts a broader and dual perspective of capital assets (i.e. money saving) and personal assets (i.e. personality characteristics, support network). It focuses on assets and strengths and experience growth. The building of assets restores the hope and future aspiration for the poor. It aims to help the poor build assets for increasing self-sufficiency and long-term economic security. It promotes economic productivity, financial independence and long-term family planning, complementary to the existing consumption-oriented and relief-based social security's provision.

The following are three examples of the assets-based approach for combating poverty:

Grameen Bank

The earliest application of the assets-based approach is Grameen Bank which started in 1976 by Professor Muhammad Yunus, Head of the Rural Economics Program at the University of Chittagong. He launched an action research project to examine the possibility of designing a credit delivery system to provide banking services targeted at the rural poor.

The Grameen Bank Project (Grameen means "rural" or "village" in Bangla language) came into operation with the following objectives:

- Extend banking facilities to poor men and women;
- Eliminate the exploitation of the poor by money lenders;
- Create opportunities for self-employment for the vast multitude of unemployed people in rural Bangladesh;
- Bring the disadvantaged, mostly the women from the poorest households, within the fold of an organizational format which they can understand and manage by themselves;
- Reverse the age-old vicious circle of "low income, low saving & low investment", into virtuous circle of "low income, injection of credit, investment, more income, more savings, more investment, more income".

Grameen believes that charity is not an answer to poverty. It only helps poverty to continue. It creates dependency and takes away individual's initiative to break through the wall of poverty. Unleashing of energy and creativity in each human being is the answer to poverty.

Childen Development Fund (CDF)

The Child Development Fund (CDF) (<http://www.cdf.gov.hk>) was established on the recommendation of the former Commission on Poverty to draw on and consolidate the resources from the family, the private sector, the community and the Government effectively in support of the longer-term development of children from a disadvantaged background. The CDF has three major components, namely personal development plans, a mentorship programme and targeted savings. These three components are to enhance the children's abilities to manage resources and plan for their own future.

Targets	Children who aged 10-16 and are from low-income families
Area	Hong Kong, Kowloon East & west, N.T. East & West, Tin Shui Wai, Tung Chung
Targeted Saving	Maximum HK\$ 200/ month HK\$3,000 is given to applicants who completed the 2-year saving plan.

Hope Development Accounts (HDA) Programme

This asset-building program helps to alleviate poverty through a matched savings scheme, financial education and occupational skills training and mentorship for low-income families from the Tin Shui Wai, Lei Tung and Tuen Mun districts. The HDA program provides personal financial training and occupational skills training for housewives and youths from low-income families and encourages their savings habit through a matched savings scheme over a period of two years. Through these activities, HDA participants are encouraged to build their personal and capital assets, to achieve goals such as setting up small businesses or continuing their education.

3 Asset Building Blocks of HDA	Human Capital	<ul style="list-style-type: none"> ✧ At least 30 hours of training in every 6 months ✧ Trainings include personal growth and vocational skills
	Financial Capital	<ul style="list-style-type: none"> ✧ 1 : 1 Matching Fund (Max: \$9,600) ✧ Monthly Saving Deposit (\$200 -- \$500) for 12, 18 or 24 months ✧ Financial Education
	Social Capital	<p>Mentorship Program: Provide guidance and coaching on goal, leisure activities</p> <p>Mutual Support Group</p>
Targets	Women and Youth who are from low-income families	
No of participants	70 (Phase 1: started in 4/2008) 60 (Phase 2: started in 11/2009)	
Targeted Saving	HK\$ 200-500 /month	
Status of Participants	80% New immigrants 80% Family problems, such as marital problems, debt, parenting issue 60% Single parents 40% Mental health problems, such as depression, bipolar depression, anxiety disorder	

Besides, three micro-credit projects have been launched in HK. They are:

- 📁 Youth Business Hong Kong
- 📁 BOCHK Youth Entrepreneurs Support Project
- 📁 Caring Hong Kong – A Heart Warming Campaign

(C) Community Level

The Need-based approach overlooks the inbuilt “resources”, “skills” and “abilities” of a community. If a community is perceived as “in need” and “with problems,” the community will be perceived as a deprived community that will rely on experts to design and to provide services for them. Peoples in the community will be in a passive, powerless position that depends on external help and assistance.

Assets-based community development emphasizes on developing and utilization of the community capitals. Using the assets-based community development approach not only enhances participation, it allows residents to create their future.

The programmes for building assets at the community level include:

- ✎ Create job opportunities and utilization of unused-space in the community
- ✎ Develop wholesale and retail markets with distinctive uniqueness
- ✎ Organise cultural programmes
- ✎ Build heterogeneous networks to increase bridging social capitals
- ✎ Plan and develop community economic development projects

The following are the measures on alleviating poverty at community level developed by the Commission on Poverty (www.cop.gov.hk):

✎ **Enhancing Self-Reliance through District Partnership Programme**

The Programme seeks to enhance self-reliance of the socially disadvantaged groups at the district level. Instead of providing welfare or short-term relief, the Programme aims at increasing the skills and capacities of the employable and providing opportunities for the disadvantaged to upgrade themselves and to be effectively integrated into community.

✎ **District Strategies**

District	Target Group	Examples of Services and Plans	Assets Building
Kwun Tong	New Arrivals	Develop the network for the New Arrivals in the district through the help of NGOs and local community organisations to organise mentorship schemes for those New Arrivals that have already settled well in Hong Kong to share experience and provide practical guidance to those who have newly arrived in Hong Kong.	Social Capital

District	Target Group	Examples of Services and Plans	Assets Building
Kwun Tong	Women	Programmes for Empowerment of Women – (1) to help the women of the deprived families understand how their needs could be met and encourage the community participation; (2) to promote the health of the women living in financial hardship in order to build self-confidence and convey the message of healthy lifestyle; (3) build their competence and confidence for job seeking.	Human Capital
	Disabled and Elderly	Partnership Scheme – to train the disabled and the elderly to be the volunteers so that their contribution to the society could be recognised and to enhance social integration. Through visits and prize-giving, to render physical and social support to the single elderly and the elderly living apart from their children.	Social Capital Human Capital
Sham Shui Po	Children and youth from low income families	Peer tutoring was provided by the community organisations to help the children and the youth of the deprived families develop a wider social network, learn positive value and receive emotional support from the peer.	Social Capital
	Residents	To gather the residents from the district committees, local organisations and social service units to form the volunteer teams. Through serving the elderly in the community, to enhance their sense of belonging.	Social Capital

District	Target Group	Examples of Services and Plans	Assets Building
Tin Shui Wai	Residents	Neighbourhood support scheme was organized in Tin Shui Wai to develop the mutual help network in the neighbourhood through home visits, game days, seminar and sharing.	Social Capital
	Residents	To develop the local tourism industry and enhance the local economy by organising the local tours, printing the leaflets and advertising on the internet, TV and magazines to promote the local attractions. Discount and souvenirs were also used to attract more tourists visiting Yuen Long.	Community Resources

(D) Social Justice

As the world has become increasingly interdependent, disparities between the poor and the non-poor have become more clearly evident. When the income levels become more polarized and the income differences widen, people experience their social environment as less trustworthy and more unfair and hostile.

The issues of poverty and social inequality have been recognized as multi-faceted and inter-linked. Policy debates have focused not only on cash incomes and services provided on need base, but also on assets building for better life chances for the disadvantaged and their children.

Students of Health Management and Social Care need to develop their value of social justice on this issue, understanding that justice has to be achieved in every aspect of a society. Each individual and group has to receive fair treatment and an impartial share of the benefits of society. Therefore, they will be concerned with the fairness in the distribution of resources within a society as well as the international social justice/ the fairness among different countries.

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Learning and Teaching References

- 1** Personal Needs and Development across Lifespan
- 2** Health and Well-being
- 3** Physical Well-being – Healthy Body
- 4** Mental Well-being – Healthy Mind
- 5** Social Well-being – Inter-personal Relationship
- 6** Healthy Community
- 7** Caring Community
- 8** Ecology and Health
- 9** Building a Healthy City
- 10** Healthcare System
- 11** Social Welfare System
- 12** Medical and Social Care Professions
- 13** Health and Social Care Policies
- 14** Social Care in Action
- 15A** Health and Social Care Issue – Ageing Population
- 15B** Health and Social Care Issue – Discrimination
- 15C** Health and Social Care Issue – Domestic Violence
- 15D** Health and Social Care Issue – Addiction
- 15E** Health and Social Care Issue – Poverty