

# **Aiding Needy Students Better – A case study of Singapore and Hong Kong**

Report for  
Tan Chin Tuan Foundation

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## **REPORT ON WELFARE SUPPORT FOR NEEDY STUDENTS IN SINGAPORE AND HONG KONG (2008)**

### **A AIM**

1. This report seeks to present a baseline study of national schemes of social safety net for needy students in Singapore and Hong Kong. It highlights a Principal's key observations made during her 9-week professional development study trip on Invitational Education in Hong Kong from 1 March to 2 May 2008 with reference to Singapore's context.

### **B OBJECTIVE**

2. The main objectives of this report are –
  - a. To present an overview of programmes supported by the government and other organisations for the needy students<sup>1</sup> in Singapore schools<sup>2</sup>.
  - b. To present an overview of Hong Kong welfare support for the needy students in Hong Kong schools<sup>3</sup>.
3. This is in order for the Tan Chin Tuan Foundation to evaluate the application and provision of relevant aid to families of needy students, in particular food programmes, so as to enhance the national schemes of social safety net in Singapore.
4. The report will cover mainly support for needy students and not the student masses at large. Therefore, only programmes or schemes that serve this target subject will be elaborate with more details.

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<sup>1</sup> Needy students refer to those who qualify for Ministry of Education (Singapore) MOE Financial Assistance Scheme (FAS). The student must be a Singapore Citizen (SC) and satisfies ONE of the following criteria:

- a) From a family in receipt of Public Assistance from the Ministry of Community Youth and Sports (MCYS); Annex 1
- b) Residing in recognized welfare organizations; and,
- c) Household income satisfies the criteria on gross household income limit:
  - \$1,500 or less for a family with one or two children
  - \$1,800 or less for a family with three or more children

<sup>2</sup> Singapore schools include Government and Government-aided primary and secondary schools, independent schools, Government-supported special education (SPED) schools, and Institutes of Technical Education (ITE)

<sup>3</sup> Hong Kong schools include Government and aided primary and secondary schools, Direct Subsidy Schools (DSS), Government-supported special education (SPED) schools, and Institutes of Vocational Education (IVE)

5. For the purpose of this report:

- Discussions were conducted in Singapore with officers from the Ministry of Education (MOE), Ministry of Community Youth and Sports (MCYS), Community Development Council (CDC), Citizens Consultative Committee (CCC), National Council of Social Service (NCSS) and Voluntary Welfare Organisations (VWOs) to gain better insight into some of the policy, planning and implementation issues faced in the provision of needy programmes at large. Feedback was also sought from school leaders on support programmes for needy students.
- During the 9-week study trip on Invitational Education in Hong Kong, site visits and discussions were concurrently held with the Education Bureau officers, Social Welfare Department officers and the staff of Non-Government Organisations (NGOs). Views and feedback were sought from principals, teaching and non-teaching staff in general, teachers-in-charge of schemes for needy students, parents and residents to better appreciate their welfare characteristics and challenges faced.

## **C CURRENT SITUATION OF SUPPORT FOR NEEDY STUDENTS IN SINGAPORE**

6. The principles that underpin the social safety net in Singapore include:
  - Self-Reliance: Mutual obligation, not entitlement
  - Family as the first line of support
  - “Many Helping Hands” as the delivery approach
7. The universal support in shaping the welfare strategies and plans for the low-income citizens in Singapore spans across many Ministries from education, healthcare, transport, community development, housing and manpower. The strategies are cascaded to the ground with the “Many Helping Hands” approach via the Ministries, Statutory Boards, Non-Government Organisations (NGOs), Voluntary Welfare Organisations (VWOs), and complemented with other support and philanthropy organizations.
8. Needy students in the schools receive financial and social support mainly from the Ministry Of Education, school-based establishments as well as other support and philanthropy groups.

*Support for needy students from the Ministry of Education (MOE)*  
*[www.moe.gov.sg](http://www.moe.gov.sg)*

9. The school is one of the many conduits for reaching out to the needy families in Singapore. Schools form committees with the framework of Multi-Skilled Team, which comprise teachers, guidance officers, and educational psychologists, reading specialists, special needs officers and counsellors to look after the various needs of students. Schools have their own guidelines to serve their needy students. Annexes 2 & 3 outline the approaches adopted by 2 schools for Pupil Welfare financial and social support.
10. The Family Service Centre (FSC), a social service arm of the VWOs, is the main access for needy cases, which are beyond the school’s resources. The referred needy student and his/her family are helped by the community FSC. The FSC serves as the main touch point with the needy family and the many arms of support in the “Many Helping Hands” approach to ensure that a multi-stressed family gets the relevant assistance.

11. In January 1993, The Education Endowment Scheme (EES), commonly known as the Edusave Scheme, was established to maximize educational opportunity for all Singaporeans. It comprises various programme-based and merit-based Grants, Funds, Scholarships, Bursaries and Awards to help the student population at large as well as for needy students. Annex 4 gives details on the Education Endowment Scheme Annual Report for Financial Year 2007/2008. The range of EES which targets the needy students includes the following:

- The Edusave Merit Bursaries Scheme supports Singaporean students from modest home background and serves as an incentive for students to perform well.
- The Government also allocated a one-off grant to schools to set up “Opportunity Funds” in 2006 to help schools level up enrichment opportunities for needy students, such as by assisting them to own personal computers and to participate in further enrichment programmes and study trips to the region.

12. The Ministry of Education extends the MOE Financial Assistance Scheme (FAS) to needy students from low-income families.

<b>FAS for Government/Aided Schools</b>		
<b>Primary</b>	<b>Secondary</b>	<b>Junior College/ Millennia Institute</b>
<ul style="list-style-type: none"> <li>• School fees are not applicable for Primary students</li> <li>• Full waiver of standard miscellaneous fees \$5.50</li> <li>• Free textbooks</li> <li>• 75% subsidy of National Examination fees*</li> </ul>	<ul style="list-style-type: none"> <li>• Full Waiver of school fees \$5</li> <li>• Full waiver of standard miscellaneous fees \$8</li> <li>• Free textbooks</li> <li>• 75% subsidy of National Examination fees*</li> </ul>	<ul style="list-style-type: none"> <li>• Full waiver of school fees \$6</li> <li>• Full waiver of standard miscellaneous fees \$11</li> <li>• Bursary of \$500</li> <li>• 75% subsidy of National Examination fees*</li> </ul>

\*Needy students on Public Assistance Scheme will be given 100% subsidy for National Examination fees.

The Ministry of Education further supports the FAS students in the primary schools with School Breakfast Programme where they are provided School Breakfast Fund @\$1 per school day.

### Support for needy students from school-based establishment

13. Other than the direct support from the Ministry of Education, school establishments such as School Advisory Committees as well as School Management Boards also fund the needy students.

#### School Advisory Committee (SAC) Funds -

- SAC Funds comprise donations received and funds raised by *all Government schools* for the benefit of the school and its students. The SAC Fund is managed by the School Advisory Committee, comprising parents, alumni, professionals, businessmen and grassroot leaders, with the Principal as the Honorary Secretary. The SAC Funds can be further used to help needy students who are not eligible under the MOE FAS.

#### School Management Committee (SMC) Funds

- SMC Funds comprise donations received and funds raised by *all Government-aided schools and Independent schools* for the benefit of the school and its students. The SMC Fund is managed by the School Management Committee, comprising parents and alumni, professionals, businessmen and institutional leaders, with the Principal as the Honorary Secretary. The SMC Funds can be further used to help needy students who are not eligible under the MOE FAS.

### Support for needy students from other organizations

14. Many organizations or support groups have also contributed to helping needy students in Singapore schools of their choice. The types of programme benefiting needy students vary from financial support to those in kind. Below are examples of the support given by 3 organisations. Annex 5 shows a list of other organisations committed to supporting needy students.

#### Lee Wee Kheng Fund for Needy School Children

- A Trust Fund was set up by the late Mr Lee Hiok Kwee in memory of his late father Mr Lee Wee Kheng. An annual income of about \$1m from the Fund will be used for 100 primary and secondary schools with the most numbers of Financial Assistance Scheme students at \$10,000 each per year. The schools have the flexibility to decide which students should receive the grants and how best to help its students which may cover areas like transport & meal allowance, school fees arrears, students' stationery & uniform, spectacles, hearing aids, school organized activities e.g. enrichment programmes & overseas educational trips.

## Straits Times School Pocket Money Fund

<http://www.straitstimes.com/School+Pocket+Money+Fund/About+SPMF/About+SPMF.html>

- In 2000, The Straits Times School Pocket Money Fund was initiated on Children's Day (October 1) to help needy students from low-income families with pocket money to sustain their day in school. The administrator of the fund is the National Council of Social Service. They make quarterly disbursements to agencies e.g. Family Service Centre (FSC) or Children's Home to benefit their eligible clients.

Eligibility Criteria: Singapore Citizen (SC) or Permanent Residents (PR) aged 16 years old and below (except special school or school for handicaps) receiving formal education at Primary/ Secondary/ Special/ Vocational & religious school. The family must be staying in a HDB 4-room flat or smaller and per capita household income is not more than \$450.

Amount disbursed is as follows:

Primary : \$45 per month per student until student completes Sec School

Secondary: \$80 per month per student until student completes Sec School

## Tan Chin Tuan Foundation (TCTF)

[www.tanfoundation.com.sg](http://www.tanfoundation.com.sg)

- The Foundation's foray into providing financial support for schools started with the founder's alma mater of the Anglo-Chinese schools. Since its inception in 1976, it has expanded with financial support to other schools and institutions. In January 2008, TCTF was the first to pilot the "Food from the Heart Food Goodie Bag" programme to 50 needy families of a secondary school in collaboration with a VWO (Food from the Heart). This programme supplies monthly staple food worth \$50 to these 50 adopted needy families for a year with TCTF's funding. TCTF is also a sponsor for the ST School Pocket Money Fund amongst other special donations that the Foundation contributes to for the needy.

## D OBSERVATIONS OF THE HONG KONG WELFARE SYSTEM

15. The Welfare Framework in Hong Kong is centralized with the Social Welfare Department of the Labour and Welfare Bureau. The financial support for the needy students is helped mainly by the Comprehensive Social Security Assistance (CSSA) Scheme. The extended support network of financial and social assistance spans across other government organisations like the Student Financial Assistance Agency (SFAA), Hong Kong Education Bureau as well as Non-Government Organisation like The Jockey Club.

*Comprehensive Social Security Assistance (CSSA)*

[http://www.swd.gov.hk/en/index/site\\_pubsvc/page\\_socsecu/sub\\_comprehens/](http://www.swd.gov.hk/en/index/site_pubsvc/page_socsecu/sub_comprehens/)

16. The Comprehensive Social Security Assistance (CSSA) Scheme is the mainstay of Hong Kong's social security system. The CSSA Scheme is designed to provide financial assistance to bring the income of needy individuals or families up to a prescribed level to meet their basic needs. This Scheme is administered by the Social Welfare Department (SWD) to provide a safety net for those who cannot support themselves financially.

17. The range of support by the CSSA Scheme is extensive. After income and asset testing, the financial aid spans across standard rates of payment for daily subsistence of every family member, supplement funding to support variation of needs in each family to special grants for the medically unfit. The financial aid includes full waiver of medical and rehabilitation charges for services rendered in public hospitals or clinics, housing and its maintenance, household utilities usage and maintenance, transport expenses, spectacles, dental treatment and burial. Needy students of families with CSSA are provided adequately for basic needs at home as well as in school. The child-care and school grants cover from fees to meal allowances, transport expenses, examinations fees and purchase of books. Any further special needs may be reimbursed on case-to-case basis. Annex 6 provides more information on the CSSA Scheme.

*Student Financial Assistance Agency (SFAA)*

<http://www.sfaa.gov.hk/>

18. Needy students who fall outside the guidelines of CSSA can be further assisted by The Student Financial Assistance Agency (SFAA). This government agency supports qualified students in need of financial assistance to achieve the education level they aspire to. They cover the range of stakeholders from the pre-primary to the Tertiary needy students.

*Hong Kong Education Bureau*

<http://www.edb.gov.hk/index.aspx?nodeID=4649&langno=1>

19. The Hong Kong Education Bureau forms the main arm to disburse grants in schools (e.g. School-based after school learning and Support Programme) which help fund enrichment programmes for the needy students fully.

### Other support organizations

20. The Jockey Club is the largest Non-Government Organization that funds the students in Hong Kong with the “Jockey Club Life-wide Learning Fund”. They support a wide range of enrichment programmes outside the curriculum time for student learning in real context and authentic settings. Needy students enjoy full funding support from programmes to transportation.

<http://www.edb.gov.hk/index.aspx?langno=1&nodeID=3110>

21. Every non-government school in Hong Kong is formed with a Sponsoring body, such as the Catholic Church, an Alumni group, or related organisations. The Sponsor of every Hong Kong school plays a pivotal role. The Sponsor covers appointment of staff, appraisal of staff and is the overall in-charge of all high stake matters of the school. Thus, every school will receive funding from their sponsoring body for their school-based needs for those from the less privileged background.

### Other Welfare Services

22. If an applicant of CSSA is in need of other welfare services, for example residential placements or counseling services, the social worker of the Integrated Family Service Centres (IFSC) will be the main liaison to facilitate the needs to the relevant service units or government departments for appropriate help.

### Social Workers in Schools

23. A very unique feature in the support of social safety net for needy students in Hong Kong is the provision of a social worker in school. In 1972, the social worker began the work of guidance in schools. Since its inception, now all schools are staffed with a social worker. Secondary schools are staffed with full-time school-based social workers. Primary schools have the autonomy to utilise this post with a social worker or a trained teacher and permutate combinations of resources based on the school's needs. This social worker is the main liaison officer to coordinate all matters pertaining to the welfare of the child and his/her family ranging from finance, well-being, and assisting teachers in special learning needs as well. Annex 7 gives an overview of the roles and responsibilities of social workers in Hong Kong schools. The school is given the Comprehensive Student Guidance Services Grant, amongst others (Speech Therapy Grant, Intensive Learning Support Grant), to support such social work. There is loud and unanimous endorsement by the school community for the support and guidance of social workers in schools.

## E COMPARISON OF WELFARE SUPPORT FOR NEEDY STUDENTS IN SINGAPORE AND HONG KONG

24. Below is a table comparing the support for needy students in Singapore and Hong Kong

Support for Needy Students	Singapore	Hong Kong
Approach to financial and social assistance	<p>“Many Helping Hands” approach through many channels.</p> <p>Any additional support or review of schemes is done at different agencies from ministries to NGOs and VWOs. Needy recipients have to be alert to the various types of support rendered at different implementation timelines and through different channels.</p>	<p>Financial assistance is centrally managed with the Comprehensive Social Security Assistance (CSSA) Scheme. Social assistance is supported by the Social Welfare Department and the NGOs.</p> <p>All enhancements to existing schemes will be furnished through one central CSSA Scheme and the needy recipient will benefit from the revised and enhanced support according to their eligibilities. This is a very customer-focused and people-oriented approach.</p>
Mindset towards Financial and Social Assistance	<p>Needy students apply for financial aids through their schools annually. The financial assistance programmes are open and explicit, with no attempt to conceal the identities of the students under the schemes.</p>	<p>Financial assistance is supported centrally with the Social Welfare Department. Student are not to be identified explicitly for support programmes as it is culturally unacceptable for a student or family to be known publicly that they are on CSSA scheme. This “privacy” is guarded with highest regard at all fronts.</p>
Current support structure for needy students in school	<p>On-site Counsellors and Teachers. Off-site Multi-Skilled Team comprising Educational Psychologist, Reading Specialist, Guidance Officers and Special Needs Officers.</p>	<p>On-site Social Worker and Teachers. Off-site Educational Psychologist, Counsellors</p>
Support for needy students who qualify for MOE Financial Assistance Scheme	<p>Helped with 100% waiver of school and miscellaneous fees, free textbooks and 75% subsidy of exam fee</p>	<p>Full financial subsidy by the CSSA for personal well-being needs and school’s programme.</p>

<b>Support for Needy Students</b>		<b>Singapore</b>	<b>Hong Kong</b>
Available support for needy students who do not qualify for MOE Financial Assistance Scheme	Organizations offer help like bursaries, cash vouchers, transport vouchers, food rations for the families	Hong Kong Education Bureau, Student Financial Assistance Agency (SFAA) and The Jockey Club for further financial aid for the students' academic and enrichment programmes	
Additional support raised by those in MOE Financial Assistance Scheme	Ad hoc financial needs surfaced from the Financial Assistance Scheme (FAS) group (especially those with gross family income <\$1000) range from transport expenses, meals allowances, school pocket money, purchase of spectacles and computer, other co-payment of programmes	Uncommon for ad hoc requests for financial needs. The main focus of assistance is social need that is emotional and mental due to challenging home background.	
Additional support raised by those not eligible for MOE Financial Assistance Scheme	Ad hoc financial needs ranging from fees arrears, meals allowances, transport expenses, examination fees, school pocket money, purchase of spectacles and computer, other co-payment of programmes	Uncommon for ad hoc requests for financial needs. The main focus of assistance is social need that is emotional and mental due to challenging home background.	
Support for ad hoc or short term staple food supply to needy students' families	Some agencies of support include: <ul style="list-style-type: none"> <li>• Club Rainbow gives donation in kind including foodstuff to needy young patients in their prog</li> <li>• Eurasian Association gives monthly food ration scheme to about 109 needy Eurasian families</li> <li>• Family Service Centre offers food ration to the needy on a case-to - case basis</li> <li>• Food From The Heart has a range of food programmes for the needy from daily distribution to one-off programme basis</li> <li>• North East and South West CDCs Lunch Box Fund 2008 with meals bursary and vouchers for lunch supported a total of 597 needy students</li> <li>• REACH gives food ration to needy families as a short-term measure.</li> <li>• SINDA distributes staple food supply for needy Indian families</li> </ul>	Not applicable as the CSSA funds the needful staple food in the financial assistance provision to the needy families.	

Support for Needy Students	Singapore	Hong Kong
	<ul style="list-style-type: none"> <li>• Singapore Buddhist Welfare Services provides Daily Meal Programme where volunteers deliver 2 meals per day, 6 days a week to tie over for the needy</li> <li>• Viriya Community Services with monthly food ration to needy</li> <li>• We-sharecare has the Grocery Voucher Assistance Scheme for the needy</li> <li>• Woodlands Social Centre reaches out to about 40 needy families in Woodlands with monthly food rations</li> <li>• YWCA reaches out to 100 children from 4-13 yrs old in Outram and Commonwealth area with YWCA Meals-on-wheels for Children Prog</li> </ul>	
Longer Term and Regular Staple Food Supply	<p>“Food From the Heart Food Goodie Bag” Programme works with 7 Sponsors to fund needy students from 1 secondary school and 8 primary schools to date. These needy families get a \$50 staple food bag per month for the duration of one year and till as long as the sponsors continue their funding commitment.</p>	<p>Not applicable as the CSSA funds the needful staple food in the financial assistance provision to the needy families.</p>

25. Based on the insights gained on the programmes for needy students in Singapore and Hong Kong, there is a clear difference in approach to reaching out to the financial assistance of these needy families. The financial needs of needy families are adequately, conveniently and centrally supported by the CSSA Scheme in Hong Kong. In Singapore, the many conduits of financial help place the needy families on the prescribed level of basic needs. These needy families also have to consciously seek further assistance to supplement their existing conditions.

26. Both countries have different touch points to reach out to the social needs of families and are constantly refined towards a better equilibrium.

## **F FEEDBACK ON THE SUPPORT FOR NEEDY STUDENTS IN SINGAPORE SCHOOLS**

27. Interviews were conducted with leaders from 70 schools ranging from Primary, Secondary, Junior College and Independent School groups. Their views and feedback on the welfare support of our needy students constituted about 20% of the 354 schools in Singapore.
28. There were 44300 Financial Assistance Scheme (FAS) students out of approximately 530000 students in 2007, which comprised 8.4% of students under FAS in Singapore.
29. Since the income ceiling was raised for FAS guidelines in 2006, the number of students who qualify for FAS almost doubled. Thus, few students relied on other school based support, for example the School Advisory Committee Funds.
30. The school leaders opined that the government and school-based schemes for the needy suffice for the basic cost of one-off uniform, books and examination fees as well as monthly school fees for FAS students. However, schools still face ad hoc needs from these FAS families to supplement their daily subsistence. The most popular types of request for support include: utility bills, transport allowance for school bus or top-up of EZLink cards and meal coupons for Secondary schools.
31. School leaders appreciate tier-based support from sponsors that is not a one-size-fit-all. A tier approach may be used in the selection of schools for allocation of sponsorships based on needs. The selection of needy families should not be just based on the gross income of a household alone but also include the per capita income.
32. Co-payment schemes are generally not popular with needy recipients.
33. Among the many schemes of support to schools, the "Lee Wee Kheng (LWK) Fund for Needy School Children" was most well received. School leaders appreciate the autonomy in disbursement of \$10,000 cash administered centrally from the Finance Management Branch, Ministry of Education. The unspent amount is not rolled over to the next year. The flexibility of disbursement of cash enabled these selected schools to administer timely help to the needy students and their families. 32% of the 100 schools on this Fund utilized the full quantum within the first year.
34. Many schools with higher number of FAS students appreciate the additional help on top of the existing range of support from various sources. An example of an independent school, NorthLight School, which has 69% of their 670 students in FAS, is still constantly looking for donors to support their Student Assistance Fund. Annex 8 is a letter of their regular appeal for support. Another secondary school which has 23% of their school population (approx 350) on FAS require a sum of \$15 000 (Jan-Sept 08) to sustain lunch coupons daily and \$11 500 (Jan-Sept 08)

to help top-up EZlink cards for their needy students. This school fully utilized the LWK Fund in the first quarter of the year. The rest of the schools with high number of FAS students creatively work out their finance and school-based schemes to support needy students.

35. 90% of the school leaders interviewed are very happy to receive staple food supplies on a regular basis for their needy students' families. Although several suggested vouchers to collect these food supplies, many others were not keen, as they preferred the actual food products to benefit the needy families directly. They are happy that the needy families get help in kind to offset other commitments like utility bills payment.
36. Typically, students from Junior Colleges and Secondary schools will be more sensitive about receiving help in kind than the students from Primary schools. Schools will work out appropriate ways to address needs on the ground without being too explicit.
37. The average real earnings have shrunk due to high inflation primarily from soaring food and fuel prices. The increase to a 26-year record high in the consumer price index (CPI) of 7.5% in June 08 also made it challenging for many households. During the first half of 2008, the inflation rate experienced by the lowest 20% income group was higher than the rest of the 80% income group and that was primarily due to consistently dearer food. In the midst of such constraints, the needy families will appreciate regular staple food supply. The publications<sup>4</sup> in Annex 9 give further details on the inflation and CPI trends in Singapore.
38. "Food from the Heart Food Goodie Bag" is a programme that provides long term and regular monthly staple food to needy students and their families. Feedback from the participating schools on this programme is unanimously positive. Schools are very happy with the longer term and sustained monthly supply of staple food for the needy students of their choice. They appreciated the autonomy to select and use the programme as incentives for learning outcomes for students. The fuss free and little administrative follow up of the programme is well received. The regular and timely supply of goodie bags are often used as a converging point for schools and families to conference on the progress of the students, which are usually difficult to take place as these parents are often not available to meet the school personnel. Families receiving such support also affirm the usefulness of the staple food supply to supplement their household needs. Based on the very positive feedback from schools and families who benefited from the programme, the missing link to more needy families being helped now lies with the availability of interested sponsors.

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Consumer Price Index July 2008  
Singapore Consumer Price Index for Households in Different Income Groups Jan-Jun 2008  
Inflation Monthly Feb and June 2008 by Monetary Authority of Singapore  
Key Household Income Trends 2007 as at Feb 2008 - by Singapore Department of Statistics.

39. On the average of \$50 per staple food bag per month for a year, it requires a funding of \$1.8m to help 3000 needy students (out of a national student enrolment of about 530 000) and their families across selected schools (nationally 354 schools) in Singapore.

## **G RECOMMENDATIONS**

In the light of the national schemes of social safety net for needy students in Singapore and Hong Kong and from the observations and feedback raised, I would like to suggest the following recommendations:

40. With localized needs from schools, autonomy to disburse cash donation for such needs is deemed the most effective way to fill the current gaps of help for the needy students. This dedicated cash donation can help schools to creatively render assistance in a timely manner. As not all 100 schools on the Lee Wee Kheng Fund (\$10000 per selected school per year) have utilized 100% within the year, a tiered approach for the quantum disbursed to needful schools or variations in top-up after utilization rate is recommended.
41. With high inflation due mainly to soaring food and fuel prices and eating into wage gains, regular supply of staple food to needy students and their families is timely and practical. A monthly food supply supplements the entire family, giving them the additional means to tie over this challenging period of price hikes. It also serves to settle other expenditures in the household. For efficient and effective implementation of the programme, careful matching and tiered approach to distribution based on the level of needs of schools is important. Half-yearly feedback from schools on the programme is essential to re-calibrate the latest needs for rollout in the following year.
42. The Comprehensive Social Security Assistance (CSSA) Scheme in Hong Kong is designed to provide financial assistance to bring the income of needy individuals or families up to a prescribed decent level to meet their basic needs. The level of assistance in Hong Kong is more generous than that in Singapore. Their customer-focused approach (see table in para 24) has impressed me. To adopt this people-orientation for Singapore's Many Helping Hands policy, an in-depth study of the CSSA will be useful to develop an even more effective framework to reach out to the needy and deserving in our society.

## **H REFLECTION**

I am thankful for the support and partnership with the Tan Chin Tuan Foundation in giving me this opportunity to contribute my insights on the welfare support for the needy students in Singapore and those observations I gained in Hong Kong.

I began this learning on the social safety net of the needy with a basic level of knowledge. In the process of my findings on the welfare programmes of both countries, I have developed a much deeper and more holistic understanding of the national schemes of support. This experience from my work with the Foundation has certainly helped me to be more equipped and confident to serve my stakeholders and the community. The rigorous process of learning has reaped many benefits for me and possible insights for potential benefactors.

My interactions with officers and volunteers from various ministries and organizations have humbled me with their contributions. Indeed, much more can be done with the concerted effort of those with a heart for the less privileged.

Finally, I am grateful to the Tan Chin Tuan Foundation for its generosity in helping me make this study possible. I am very happy to be part of the Foundation's journey to enable a better outcome for the deserving with thought and kindness.

Report Submitted By:      Lim Lan Chin  
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Dated:                              11 Sept 2008