

## Financial Literacy Programme Updates: Transformations and Achievements from our Participants

Dear TWF friends

In the recent Policy Address, the Government made providing better support for women to enter and stay in the job market a key priority and announced that it would be working with all stakeholders to encourage employers to offer more part-time and flexible working options. TWF is currently looking for corporate partners to work with us on our Financial Literacy and Employability Programmes to provide women from under-privileged backgrounds with part-time entry-level opportunities to enable them to get a foot on the ladder towards greater economic self-reliance.

Advancing women's earning capabilities is a cause which we have been focused on for a number of years. TWF launched our pilot Financial Literacy and Entrepreneurship Programme for 100 low-income women in 2008. This was followed by the launch in 2011 of our Financial Literacy Programme for seven different communities of marginalised women including single mothers, CSSA recipients, domestic violence victims, New Arrival women from the Mainland, women with disabilities and ethnic minority women.

Over the course of our Financial Literacy Programme which is generously supported by Barclays and the Social Welfare Department's Partnership Fund for the Disadvantaged, TWF has empowered over 200 marginalised women to achieve greater economic self-reliance and assisted with capacity-building at our grassroots partner NGOs by enhancing their ability to independently empower future beneficiaries through financial literacy training and boosting their self-confidence. In this, TWF has worked closely with our grassroots NGO partners and our master trainer to deliver the Programme which aims to be self-sustaining by training women from each NGO to be Ambassadors who in turn teach their peers within their respective communities.

We have also worked closely with Professor Siu-Ming To, Professor Yuk King Lau and Monica Yau from the Social Work Department at the Chinese University of Hong Kong who conducted an independent impact evaluation of the Programme. We are delighted that their final report released last week concluded that the Programme has been a success and has in many cases transformed the lives of our participants. In particular, the report found substantial improvements in our participants' sense of self-efficacy and their ability to provide a better education for their children. Participants gained more than just knowledge - many also experienced profound behavioural and attitudinal transformations including changes in their attitude to life, self-perception and consumption patterns, and setting a good example for their family. Please click [here](#) to read the full report:

We have included below some of our participants' comments:

### Positive changes in attitude

"This course is so important to me. It changed my life. In the past, I liked making myself look *beautiful and I pretended to be rich even though I was poor...Now I don't care about these superficial things...I have become smarter after the Programme.*"

- participant from our New Arrivals group

### Learning how to save money became a source of confidence

"It's simple. Even if you only have a few dollars...that is something. By looking at things this way, you change from a having 'nothing' to a having 'something' mentality! I think this reminder makes the world look different!"

- participant from our CSSA group

### Setting new life goals

"*Before the Programme, I was very sad and had no self-confidence...after the Programme, I really changed [and] started to search for what I wanted to learn....*"

-participant from our Domestic Violence Victims group

### Pursuing shared job opportunities

"Is it possible to persuade the leaders of big companies in Hong Kong to ask them to employ parents like us on a part-time basis? Having a few part-time workers would equate to one full-time position.

*Different employees [could] work at different times...If someone could help me take care of my kids when I work, I could watch her kids while she goes to work....*"

- participant from our Single Mothers group

TWF is now looking for exactly these types of employers! Our new Employability Training Programme which we launched last year with support again from Barclays and the Social Welfare Department aims to provide participants with psychological coaching and mental readiness for pre-employment preparation, job search and interviewing skills and to assist them in identifying employment opportunities according to their needs and circumstances. For more information, please click [here](#).

If you can offer any support for our Employability Training Programme whether in terms of work shadowing, apprenticeship and job opportunities or otherwise, we would love to hear from you! Please contact Connie Cheung, TWF Programme and Network Manager, at [connie.cheung@twfhk.org](mailto:connie.cheung@twfhk.org) or 2581 1195.

Warm regards

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