

**Evaluation Study of The Women's Foundation's
Employability Training Programme for
Marginalised Women**

Final Report

Submitted to

The Women's Foundation

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1. Objectives of the Programme

- a. To assess the effectiveness of the programme on the following levels:
 - i. *Individual level:* (a) improving the participants' level of financial literacy and employability; (b) helping them to gain confidence and acquire knowledge and skills to pursue greater economic self-reliance; (c) enhancing the quality of life for themselves; and (d) enhancing the capacity of marginalised women by providing them with training so that they can deliver Financial Literacy Training to future generations of beneficiaries.
 - ii. *Family level:* (a) empowering the families of the participating women; and (b) improving the quality of life of the families.
 - iii. *Community level:* (a) building a network of businesses which are motivated to help marginalised women in poverty stand on their own feet; and (b) establishing a social support network for marginalized women.
- b. To examine the perceptions and experiences of the participants in the programme.
- c. To investigate the factors conducive to the success of the programme.
- d. To explore the long-term influences on individuals and the communities.
- e. To evaluate the sustainability of the programme model for marginalised women and explore its applicability to other women's groups.
- f. To look into the underlying causes of the feminisation of poverty and to shed light on effective approaches and measures to deal with the issue.

2. Methodology

Our evaluation employed a mixed-methods design. We used quantitative methods to assess the effectiveness of the program at the individual, family and community levels, while using qualitative methods to understand the perceptions and experiences of the participants in the programme, as well as to explore the factors conducive to the success of the programme. The long-term influences of the programme, its applicability to other marginalized groups, and sustainability were also investigated using qualitative methods. Together, our findings shed light on the underlying causes of the feminisation of poverty and should stimulate the development of a strategy for dealing with this growing problem.

2.1 Quantitative Evaluation

Quantitative data were collected through the administration of pre-test and post-test questionnaires. The following measures mentioned in Table 1 were adopted.

Table 1: Measurements Used in the Evaluation

Measurement	Measured Targets
1. Financial Literacy Training	
The General Self-Efficacy Scale (Schwarzer & Jerusalem, 1995; Zhang & Schwarzer, 1995)	Participants' self-efficacy
The Parent Self-Appraisal Questionnaire (To, Chung, & So, 2013)	Participants' general parenting behaviour
A scale measuring parenting skills on financial education (designed by CUHK evaluation team)	Participants' parenting skills on financial education for children
The Social Provision Scale (Cutrona & Russell, 1987)	The degree to which participants' social relationships provided various dimensions of social support
2. Employability Training	
The Resilience Scale (Wagnild, 2009; Wagnild & Young, 1993)	Participants' resilience
Employment Hope Questionnaire (Hong, Polanin, & Pigott, 2012)	Participants' employment hope
Ambassadors' self-evaluation (designed by CUHK evaluation team)	Ambassadors' readiness to provide financial education and their ability to teach in Financial Literacy Training
3. Both Training Programmes	
The Client Satisfaction Scale (Larson, Attkisson, Hargreaves & Nguyen, 1979)	Participants' satisfactory level with Financial Literacy Training and Employability Training

The number of questionnaires collected is given in Table 2. This figure does not match the number of participants (Appendix 1), because participation in the evaluation study was voluntary and participants were not required to fill out the questionnaires.

Table 2: Questionnaires Collected and Used for Data Analysis

Training	Questionnaires	Pretest	Posttest	Used for Data Analysis
1. Financial Literacy Training				
Ambassador Training	Ambassador Self-evaluation	14 (1 st)	15 (2 nd)	13
Community Training	General Self-efficacy Scale, Self-evaluation of Parental Experience, Perceived Social Support	120-132	111-123	88-95
	Satisfaction	-	85	84-85
2. Employability Training				
Positive Mind-set Workshop	Resilience Scale	111-117	111-114	89
	Satisfaction	-	98	95-98
Pre-employment Skills Training	Employment Hope	113-116	109-112	85
	Satisfaction	-	99	96-99
Notes:				
<ol style="list-style-type: none"> The number of questionnaires used for analysis was smaller than the number collected in the pre- and post-tests due to the difficulty in collecting data at different intervals. Because multiple questionnaires had to be filled out for different sessions, participants who were unable to attend particular sessions would not have provided matching data for both the pre- and the post-tests. We tried to conduct phone interviews with participants who missed some of the data collection sessions, but were unable to contact some of them. We therefore decided to use statistical methods to impute missing data. We also initially planned to conduct a follow-up survey with the participants, but only 30 of them completed the follow-up survey, of whom 15 did not complete a post-test. We therefore decided to omit an analysis of the follow-up data, but where appropriate used material from the 15 follow-up cases to supplement missing post-test data. Some numbers showed here are ranges, because participants occasionally omitted to answer some questions. Incomplete questionnaires were included in the analysis, but only data from questionnaires with matching pre- and post-test data for that particular question was used in our analysis of each individual question. 				

2.2 Qualitative Evaluation

A purposive sampling method was adopted. Focus group participants were chosen according to their age, educational level, work status, family structure and living environment. In-depth interviews were also conducted with three trainers to understand their experiences and feedback regarding the programme's design. Two highly successful participants and two less successful participants were invited to discuss their personal gains and difficulties in the job seeking process and their subsequent workplace experiences.

3. Findings

3.1 Quantitative Data for Measuring Effectiveness

Paired sample t-tests were conducted to examine whether participants who joined the Employability Training and the Financial Literacy Training showed changes in terms of their **resilience, perceived self-efficacy, employment hope, self-**

evaluation of parenting experience (general parenting and financial education to children), and perceived social support. The same test was also applied to assess changes in the ambassadors' **attitudes** and **skills** with respect to providing financial education.

In Table 3, we show the total scores of each domain measured.

Table 3: Pre- and Post-test Comparison of All Domains

Programme Component	Domain	Pre-test Mean	Post-test Mean	Sig. (2-tailed)
Financial Literacy	Self-efficacy	2.70	2.89	0.000***
	General Parenting	3.11	3.18	0.000***
	Financial Education to Children	2.60	2.90	0.000***
	Social Support	3.01	3.14	0.000***
Self-evaluation of ambassadors	Self-evaluation	3.60 (1st)	3.73 (2nd)	0.673
Positive Mind-set	Resilience	5.10	5.29	0.000***
Pre-employment Skills	Employment Hope	6.80	7.39	0.000***
Note: 1. p*** <0.001				

Overall, all domains measured showed significant pre- and post-test differences. This means that participation in the workshops produced a significant improvement in the participants' **resilience, perceived self-efficacy, employment hope, self-evaluation of parenting experience (general parenting and financial education to children), and perceived social support.**

Ambassadors' self-evaluation improved slightly between the first time and second time they taught workshops, but the change did not reach statistical significance. Generally speaking, ambassadors rated themselves higher in terms of interacting with the participants. Items such as "I can maintain a good relationship with trainees", "I can get along with trainees", and "I can help passive trainees involve and participate the training" obtained a higher rating than other items. However, the ambassadors were not confident that their work could induce actual changes in the participants. They rated themselves lower in the item "I can help trainees change".

A satisfaction survey was completed by the participants for all the workshops conducted, in which they were asked to indicate how satisfied they were with the content of the training and the performance of the trainer. The results of these surveys are shown in Tables 4-1, 4-2 and 4-3. Most of the participants found the workshops helpful, and said they would recommend them to their peers.

Table 4-1: Percentages of Satisfaction on Positive Mind-set Workshop

Did this workshop meet your expectations? (N=98)			
No, not at all	No, not very much	Yes, to a certain extent	Yes, completely
0%	1.0%	66.3%	32.7%
Did this workshop meet your needs? (N=98)			
No, not at all	Only met a small part of my needs	Met my major needs	Met nearly all of my needs
0%	16.3%	68.4%	15.3%
Did this workshop help you resolve your problems and prepare for employment? (N=98)			
No, in fact it made me feel worse	No	Yes, it helped a little	Yes, it helped a lot
0%	0%	48.0%	52.0%
Overall, were you satisfied with this workshop? (N=98)			
Very dissatisfied	Dissatisfied	Satisfied	Very satisfied
1.0%	0%	43.9%	55.1%
If your friends had similar needs, would you recommend this workshop to them? (N=97)			
Definitely would not	Would not	Would	Definitely would
0%	1.0%	41.2%	57.7%
The trainer was well prepared for the workshop. (N=95)			
Very untrue	Not very true	True	Very true
0%	0%	13.7%	86.3%
The trainer's communication was clear. (N=96)			
Very untrue	Not very true	True	Very true
0%	0%	11.5%	88.5%
The trainer took care of the needs of participants. (N=96)			
Very untrue	Not very true	True	Very true
0%	0%	14.6%	85.4%
The trainer encouraged participants to discuss and communicate. (N=95)			
Very untrue	Not very true	True	Very true
0%	1.1%	17.9%	81.1%
Overall, I was satisfied with the performance of the trainer. (N=96)			
Very untrue	Not very true	True	Very true
0%	0%	10.4%	89.6%
Note:			
1. The percentages shown here are valid percentages.			

Table 4-2: Percentages of Satisfaction on Pre-employment Skills Training

Did this workshop meet your expectations? (N=99)			
No, not at all	No, not very much	Yes, to a certain extent	Yes, completely
0%	0%	64.6%	35.4%
Did this workshop meet your needs? (N=99)			
No, not at all	Only met a small part of my needs	Met my major needs	Met nearly all of my needs
0%	17.2%	66.7%	16.2%
Did this workshop help you resolve your problems and prepare for employment? (N=99)			
No, in fact it made me feel worse	No	Yes, it helped a little	Yes, it helped a lot
0%	0%	42.4%	57.6%
Overall, were you satisfied with this workshop? (N=98)			
Very dissatisfied	Dissatisfied	Satisfied	Very satisfied
0%	0%	44.9%	55.1%
If your friends had similar needs, would you recommend this workshop to them? (N=97)			
Definitely would not	Would not	Would	Definitely would
1.0%	0%	40.2%	58.8%
The trainer was well prepared for the workshop. (N=95)			
Very untrue	Not very true	True	Very true
0%	0%	16.3%	83.7%
The trainer's communication was clear. (N=98)			
Very untrue	Not very true	True	Very true
0%	0%	19.4%	80.6%
The trainer took care of the needs of participants. (N=98)			
Very untrue	Not very true	True	Very true
0%	1.0%	18.4%	80.6%
The trainer encouraged participants to discuss and communicate. (N=95)			
Very untrue	Not very true	True	Very true
0%	0%	21.6%	78.4%
Overall, I was satisfied with the performance of the trainer. (N=96)			
Very untrue	Not very true	True	Very true
0%	0%	15.6%	84.4%
Note:			
1. The percentages shown here are valid percentages.			

Table 4-3: Percentages of Satisfaction on Community Training

Did this workshop meet your expectations? (N=84)			
No, not at all	No, not very much	Yes, to a certain extent	Yes, completely
0%	2.4%	60.7%	36.9%
Did this workshop meet your needs? (N=85)			
No, not at all	Only met a small part of my needs	Met my major needs	Met nearly all of my needs
1.2%	12.9%	69.4%	16.5%
Did this workshop help you resolve your problems and prepare for employment? (N=85)			
No, in fact it made me feel worse	No	Yes, it helped a little	Yes, it helped a lot
0%	3.5%	51.8%	44.7%
Overall, were you satisfied with this workshop? (N=85)			
Very dissatisfied	Dissatisfied	Satisfied	Very satisfied
0%	0%	43.5%	56.5%
If your friends had similar needs, would you recommend this workshop to them? (N=85)			
Definitely would not	Would not	Would	Definitely would
0%	1.2%	38.8%	60.0%
The trainer was well prepared for the workshop. (N=85)			
Very untrue	Not very true	True	Very true
0%	4.7%	22.4%	72.9%
The trainer's communication was clear. (N=85)			
Very untrue	Not very true	True	Very true
0%	2.4%	32.9%	64.7%
The trainer took care of the needs of participants. (N=85)			
Very untrue	Not very true	True	Very true
0%	3.5%	21.2%	75.3%
The trainer encouraged participants to discuss and communicate. (N=85)			
Very untrue	Not very true	True	Very true
1.2%	1.2%	20.0%	77.6%
Overall, I was satisfied with the performance of the trainer. (N=85)			
Very untrue	Not very true	True	Very true
1.2%	1.2%	18.8%	78.8%
Note:			
1. The percentages shown here are valid percentages.			

3.2 Qualitative Data for Programme Improvement

3.2.1 Participants' Comments on the Strengths and Limitations of the Programme

Consistent with our previous findings, the Financial Literacy workshops were greatly appreciated by the participants. Through these workshops, they learnt to distinguish between “wants” and “needs”, to budget for their spending, and to keep track of their cash flow. Many women reported that they had followed the instructions given in the workshops, and had introduced their own savings plans. By cutting unnecessary spending, many women were able to save substantial amounts of money. Using these savings plans, they were able to achieve various goals for themselves and their families. Some used the money for family trips, while others set it aside as emergency funds. The extra money gave them a sense of security. One woman who had saved nothing during the past ten years, decided to make fewer weekend travels to Shenzhen after participating in the workshops, and was therefore able to save HK\$40,000 in just four months. She said:

I told my husband that I now feel really secure. In the past, I was very anxious. I remember, when my daughter was born, that I needed to pay the hospital just HK\$450. But I did not have the money. So they let me return home without paying. I had to go back some weeks later to pay them. Back then, I really had no idea how to save. Every month I struggled to make ends meet. How could I save? I wanted to, but could not. Now it is different. I can actually save. So I don't feel anxious any more.

Also, in the past, when my husband felt unwell, he did not dare to take any sick leave, because he was paid daily. If he stopped working, we would all starve. Neither could he accompany me on my visits to mainland for festivals. Now, [with my savings] at least he could take sick leave, and won't feel bad.

Some women, with their limited savings, would also like to learn about investment. A few ambassadors themselves have quite some successful investment experience. However, they could not share this with the participants, for fear that they would mention specific names of financial agencies, thereby violating the rules of the workshops.

Some women reported that they were still unable to save after taking the workshops. One of the major reasons is that they simply do not have enough money, no matter how much they tried to cut their spending. Thus some women were keen to find ways to make money. This made the subsequent employability workshops invaluable to them.

Participants agreed that the positive mind-set and pre-employment skills training could **enhance their job seeking motivation**. They learnt how to set a clear goal for themselves and ways to achieve it. This prompted them to start the job seeking process. They also became more confident in

job interviews after being equipped with the relevant skills. All these factors were crucial to sustain their motivation to enter the labor force.

In fact, the concepts and skills they learnt go beyond just managing money or looking for jobs. Some participants said that they now had “better life planning” skills. One participant, for instance, said that she could plan her life better, because she now knew how to prioritize things, how to set goals, and how to motivate herself to achieve those goals.

Some participants also developed a more positive attitude towards life, and used their newly-acquired skills to influence other family members. One woman, for example, said that she started to use some concepts to teach her son, which not only helped him, but also benefited herself:

[In the positive mind-set workshop] we were told to write down everyday things for which we felt thankful. I asked my son to do this. I wanted him to be grateful. We cannot take things for granted, and we need to be grateful... Sometimes my son did not have anything to put down. You know, a kid might be praised by his teacher sometimes. But that does not happen every day. [When my son had nothing to put down] I talked with him. I told him what happened during my workshop, or what happened when I did grocery in the market. We talked about the little things in our lives. At first, I wanted to tell him that there are many happy things in life. But later I found that when I talked about happy things, I also had more positive energy...I am happier. My son is also happier. A kid can sometimes have negative energy too. By talking to me, he released those negative emotions. He is happier, and more confident.

At the same time, some of the participants’ family members were also encouraged to change their behavior after observing the positive changes in them. In other words, these women were serving as role models for people around them. One woman said:

This [having no money] happened a lot in the past. My two kids witnessed this. Sometimes, we could not even find one dollar between us... Now we are saving. When I have coins, no matter whether it is one dollar or ten cents, I will put them into the piggy bank. My son saw this, and he followed. Whenever he gets some coins, he will say: “Mommy, let’s save together.” And he will put the coins into the piggy bank... Then we can use the money to buy groceries in the supermarket.

On the other hand, participants also indicated that they needed more support from the programme. For example, they expected more suitable job referrals, and a more comprehensive child care service. Feedback from participants on the programme’s strengths and limitations and some of their quotes are shown in Table 5.

Table 5: Participants' Comments on the Programme

Programme Strengths / Limitations	Participants' Comments
Strengths	
Set Goal and Enhance Determination	<ul style="list-style-type: none"> • “In many other courses, I could not apply the knowledge I gained from the class. However, in this programme, she (trainer) would lead you to achieve the goals step by step.” • “In the past, I had not applied for any jobs even though I saw job openings which seemed suitable to me. After joining the programme, I became eager to start applying for jobs, so that I could use what I learnt in the class, and make good use of my time. If I don't get a chance to use the skills I have learnt, I will probably forget the learning and skills soon.”
Enhance Confidence in Job Interviews	<ul style="list-style-type: none"> • “I learnt a lot from this programme, such as how to save money, and job interview skills.” • “I became more confident in job interviews.”
A Positive Way of Viewing Life	<ul style="list-style-type: none"> • “[In the positive mind-set workshop] we were told to write down things that we felt thankful for every day. ...I am happier. My son is also happier.”
Limitations	
Child Care	<ul style="list-style-type: none"> • “The organization's staff might not have clearly understood my need for child care service. A staff member had mentioned that I could use the child care service when I took the course or went to work. However, I was informed that I should bring my child from school to the centre by myself, or vice versa. The child care service could not help take my child to school when I worked. The service couldn't solve my problem (as the centre is located quite far away from the school).” • “Our objective in joining this programme was to go to work. It would be better if the organization could give more support in terms of looking after our children and family.”

3.2.2 Lessons Learnt from the Implementation Process

We collected feedback from participants, trainers and partnering agencies throughout the programme. In the early phase of the implementation, participants, trainers and NGO partners seemed to be unclear about the training goals. They did not quite understand how the Financial Literacy Training was connected with the Employability Programme. The connection between Positive Mind-set Workshop and Pre-employment Skills training also seemed unclear.

After identifying this problem in the interim report, the Women's Foundation improved its communication with the partnering agencies, highlighting the connection between the Financial Literacy Training and the Employability Programme and the connections among different sessions. However, due to different modes of partnership, and different mentalities of the partnering staff involved, the way the programme was implemented still differed from agency to agency, and its integrity was not always fully observed. In some agencies, for instance, the training contents were significantly modified based on the agencies' own traditions and understanding of the programme. Although the training curriculum allows flexibility, sometimes, modifications might have deviated too much from the original design, resulting in negative consequences. In some cases, however, trainers were too afraid to make changes based on their specific setting. Even though they believed that using participants' daily life examples to illustrate concepts was a more effective teaching strategy, they thought that they should stick with the examples in the curriculum. Staff turnover sometimes made it difficult to maintain continuity. In some cases, effective strategies developed by social workers in a partnering agency to recruit, retain and support the participants were not transferred to their replacements, resulting in a fluctuation in programme quality.

As service delivery partners play an important role in recruiting participants, delivering training contents, and supporting the participants, it is crucial that the partners are committed to the programme, understand its rationale, and agree with its core values. Such understanding has to come from the agency as a whole, rather than from individual social workers. The CEO of one partnering agency, for instance, expressed her support for the programme:

It is very different from what we have traditionally done to help marginalized women. In the past, interventions focused on visible problems and immediate difficulties that women encounter, such as family conflicts and emotional problems. This programme, however, shifted the focus of our work onto women's strengths, enhancing their problem-solving skills and capacity. As a result, women could help themselves rather than relying on our help. We fully support such an approach.

Because of this top-level support, this agency was able to coordinate among different units, align the programme with its own work, and take ownership of the programme. This not only ensured that the programme was implemented smoothly, but also encouraged staff members to incorporate some of its elements into the agency's other programmes.

3.2.3 Positive and Negative Factors Influencing Motivation for Employment

I. Positive Motivating Factors

When participants realize that their earnings from work can make positive changes to the family, they are more likely to seek employment. One participant, for instance, used her earnings to renovate the family's

apartment, while another used the money to pay for her daughter's tutorial classes. These can be selling points for future recruitment, so that women will clearly understand how this programme will benefit them and their family. This may boost their interest in the programme, and improve attendance.

Participants also reported that getting support from people around them is important for them to enter the labor force. Such support may come from family members, churches, friends and formal social service agencies. Previous studies in other countries have also confirmed that support from family members and extended family member enables women to spend more hours at work (Knijn, Jönsson, & Klammer, 2005; Leira, Tobío, & Trifiletti, 2005). The provision of child-care, either in formal or informal settings, is a particularly important factor in encouraging women to participate in the labor force (Abendroth, van der Lippe, & Maas, 2012). Comments made by individual participants on the positive factors influencing employability are reproduced in Table 6.

Table 6: Participants' Comments on Positive Factors Influencing Employability

Factors	Participants' Comments
Getting Money for Concrete and Meaningful Goals for the Family	<ul style="list-style-type: none"> ● Housing Renovation <ul style="list-style-type: none"> ○ “As a public housing unit was assigned to my family last year, all our savings were used for renovation. Though I felt exhausted because I have to do two jobs at a time, I had to keep it on as I needed to repay debt.”
	<ul style="list-style-type: none"> ● Contribute to Home Expenses <ul style="list-style-type: none"> ○ “Even though I learnt how to save money in the training programme, it wasn't possible to save money because my husband's earnings were not enough for our home expenses. Therefore, instead of trying to save money, I thought it was better to find a job.”
	<ul style="list-style-type: none"> ● Daughter's Tutorial Fee <ul style="list-style-type: none"> ○ “My daughter can only join a tutorial class when I go to work to earn money.”
Circle of Support	<ul style="list-style-type: none"> ● Spiritual, Tangible (Job Referral) and Emotional Support from Churches <ul style="list-style-type: none"> ○ “My job was referred by my fellow Christians, and the Pastor was my referee.... Whenever I encountered sadness and disappointment at work, I would talk with my fellows and they would pray with me.”
	<ul style="list-style-type: none"> ● Significant Family Members <ul style="list-style-type: none"> ○ “My mother encouraged me to work and use my salary to pay for my daughter's tutorial fee. My mother was also glad to see that I have now got a job.”
	<ul style="list-style-type: none"> ● Peer Acceptance <ul style="list-style-type: none"> ○ “I didn't want to receive Comprehensive Social Security Assistance anymore. In the past, when neighbours asked me where I was going, I often said I was going shopping or going to Chinese restaurants... I felt embarrassed. But now, when I told them I went to work, they appreciated my changes too.”
	<ul style="list-style-type: none"> ● Child Care Service <ul style="list-style-type: none"> ○ “The Centre could look after my ADHD daughter even during weekends, so that I could go to work. However, if the centre could not take care of her after she graduates from primary school, I will have to adjust my work schedule, and it is likely that I will have to quit my part-time job.”
Satisfaction from the Job Itself	<ul style="list-style-type: none"> ● Personal Interest and Job Match <ul style="list-style-type: none"> ○ “I was happy to work in school to look after children who were very cute. Sometimes, they would say hello to us as well!”

II. Negative Factors Affecting Motivation for Employment

When participants witnessed unfair treatment in the workplace, in terms of salary and work schedule, they might become disappointed and lose the motivation to work.

Meanwhile, some participants (especially single parents) were also concerned that going out to work would have a negative effect on their adolescent children's development. As a result, they might choose not to work until all their children had grown up. This kind of anxiety was noted in a study by Buehler and O'Brien (2011), which observed that employed mothers were more sensitive to parenting than other mothers.

Apart from parenting anxiety, participants also mentioned their concern of how deteriorating physical health affected their willingness and ability to work. Such observations are consistent with studies in other countries. Austen and Ong (2010), for example, also pointed out that women's employment chances could be hindered by their physical health problem and heavy care roles, and that this could have a long-lasting impact.

Additionally, employers are increasingly asking for credentials. Some women might have rich experience in a certain area, but do not have formal training. Some women who received training prior to becoming a full-time home-maker may have found that their skills are no longer recognized or that they needed to re-qualify. Some recent immigrants may have obtained certification in Mainland China. Since such certification is not recognized in Hong Kong, they are prevented from applying for certain jobs. Re-training requires much time and money, and not every woman can afford to make this kind of investment. Weighing the potential costs and benefits, some women just gave up. Similar obstacles have been encountered in other countries. For example, in many hosting countries, education and labour market experience acquired abroad are significantly less valued than human capital obtained domestically (Ferrer & Riddell, 2008; Friedberg, 1993, 2000; Schoeni, 1997). In the United States, it was found that foreign-educated Asians earn approximately 16 percent less than U.S.-born whites, U.S.-born-Asians, and U.S.-educated Asian immigrants (Zeng & Xie, 2004). The comments of individual participants on the negative factors influencing employability are reproduced in Table 7.

Table 7: Participants' Comments on Negative Factors Influencing Employability

Factors	Participants' Comments
Witnessing Unfair Treatment in the Workplace	<ul style="list-style-type: none"> • “A colleague worked less but got a raise.” • “When some colleagues took sick leave or annual leave, I had to take over their duties and worked half a day or a day more without any compensation.” • “Workload was frequently redistributed due to staff turnover. And I was always required to take over the workload of those who left. I could not adapt to frequent changes in my job duties and workload.”
Anxieties in Parenting	<ul style="list-style-type: none"> • “As my son was at the adolescent rebellion stage, if I chose going to work to earn money instead of looking after him, he would easily go astray.”
Disincentives to Working	<ul style="list-style-type: none"> • “The Social Welfare Department would deduct \$2000 from my allowance, so there was only a \$2500 increase in my income. Even if my salary increases are based on seniority, the increment will be deducted by the Social Welfare Department due to the CSSA income limit.”
Lack of Credentials	<ul style="list-style-type: none"> • “Nowadays, even if you just want to baby-sit, you need to study and get a certificate. Seriously, almost every job now requires a certificate.”

III. Beyond Employment

Although many women admitted during the focus group that they faced many difficulties in getting a job, most remained cheerful. They explored new opportunities, and were open to try out new things. For instance, one woman mentioned that The Women’s Foundation introduced her to an online platform which connects jobs seekers to various kinds of part-time jobs. She started using this platform right away, and taught others in her group (including the researcher who conducted the focus group interview) how to use this platform. Whenever one woman shared a problem, others normally tried to offer suggestions. Sometimes, when one woman shared a creative idea, others praised her creativity and talent. Some offered more suggestions to improve her situation.

The purpose of the employment training was to get women into the labor force. However, becoming an employee is not the only way of joining the labor force. Women can also become self-employed, which will give them more flexibility. Two previous studies have documented how self-employment or entrepreneurship offered a solution for women facing discrimination in the labor market (Heilman & Chen, 2003; Hughes, 2003). One woman in the sample, for instance, after failing more than once to secure a job, started a small business utilizing her sewing talent. She offered services to people who wanted to alter their clothes. During the discussion, other women suggested that since the younger generation is becoming increasingly environmentally conscious, it would soon become fashionable to alter clothes instead of buying new clothes. They suggested that this

sewing entrepreneur could even start a sewing class, teaching other women to become self-employed seamstresses. It was also suggested that she could teach young people to sew, as crafting is gaining popularity these days. Aside from sewing, other women had ideas about starting up a cooking business at home, or organizing a flea market to exchange goods and services. Such conversations indicate that women have a lot of entrepreneurial spirit.

However, there are a number of obstacles to starting up one's own business. For example, starting a sewing class would require a venue and rental fee. Getting into the cooking business would require a license. If social service organizations could help budding entrepreneurs to navigate the small business market and link them with the necessary resources, these women might be able to realize their ambitions.

4. Discussion and Conclusion

4.1 Summary of Findings

Based on both the quantitative and qualitative findings of our study, we conclude that the programme is effective in enhancing women's financial literacy and employability. In fact, the participants not only learnt how to manage their money and apply for jobs, but also how to set life goals and take steps to achieve their goals. As a result, they are not only saving money and joining the labor force, but have also gained confidence and won respect from their family members. This increased sense of self-worth would have a more lasting and greater impact on both them and the people around them than the specific skills they have also learnt. The skills learnt through the programme will therefore have a lifelong value to them. The peer network built through the programme will also provide long-term support for each of the participants.

4.2 Positive Aspects

We summarize below the positive aspects of this programme, which could be used by other agencies working in similar fields:

4.2.1 High Quality Teaching Materials, Active Coaching and Flexible Delivery Format

The Women's Foundation has developed new multimedia programme material based on their last round of Financial Literacy Training. Participants were very positive about the programme materials. The Women's Foundation has acquired considerable experience in delivering the programme contents to the participants.

A programme manager from The Women's Foundation has been serving as a coach for the trainers in the programme. This helps the trainers understand the rationale of the programme, and ensures that different trainers deliver coherent content. As the programme manager has a lot of experience, her involvement could also facilitate classroom learning.

At the same time, ambassadors were allowed to use personal stories and examples to enhance teaching. This is observed to be an effective teaching strategy.

4.2.2 Engaging Top Management of Partnership Agency

To obtain the maximum benefit from the programme, relying on The Women's Foundation alone to deliver the programme is not enough. NGO partners need to be involved. The partners need to fully understand the programme rationale, agree with its core values, and be committed to the programme. Otherwise, it will be difficult to maintain the programme's integrity.

4.3 Limitations of the Study and Challenges of Working with Marginalized Women

One limitation of our study was a relatively high attrition rate. For various reasons, some participants did not complete the necessary questionnaires. We followed up wherever possible with telephone calls, but as participation in the study was voluntary, we were not always successful in persuading the participants to complete the questionnaires. Some other women dropped out of the workshops, perhaps because they could not commit for such a long period of time. However, this might be an inevitable problem when working with marginalized women. Although it only took around 20 hours to complete the programme, not every agency could host such an intensive programme, nor could some of the women commit to, say, a one-week class, because they had other responsibilities and calls on their time. We were therefore obliged to space the workshops over a longer period of time, and this too made it harder to retain participants.

Despite this limitation, our surveys, coupled with the data collected from women who completed the programme, indicate that the programme had a significant positive impact on their lives. We therefore recommend that this programme should be replicated.

5. References

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