

终身资产建设：
亚洲的策略与创新
国际研讨会

LIFELONG
ASSET
BUILDING:
STRATEGIES
AND INNOVATIONS
IN ASIA



北京大学
中国北京

2012年11月16日—18日

PEKING UNIVERSITY
BEIJING, CHINA

NOVEMBER 16-18, 2012

主要赞助单位

李维斯基基金会

凯瑟克基金会

福特基金会

华盛顿大学（圣路易斯）麦克道尔国际学者研究院

CONFERENCE SUPPORTERS

Levi Strauss Foundation

Keswick Foundation

Ford Foundation

Washington University in St. Louis,
McDonnell International Scholars Academy

2012年11月16日—18日

终身资产建设：
亚洲的策略与创新
国际研讨会

NOVEMBER 16-18, 2012

LIFELONG ASSET BUILDING:
STRATEGIES AND INNOVATIONS IN ASIA

**终身资产建设:
亚洲的策略与创新国际研讨会**

2012年11月16日~2012年11月18日

北京大学

主办单位

北京大学—香港理工大学中国社会工作研究中心
华盛顿大学（圣路易斯）社会发展中心

协办单位

北京大学社会学系
新加坡国立大学社会发展中心（亚洲）
中国社会工作教育协会

主要赞助单位

李维斯基金会
凯瑟克基金会
福特基金会
华盛顿大学（圣路易斯）麦克道尔国际学者研究院

组委会

王思斌，北京大学社会学系教授
邓锁，北京大学社会学系讲师
古学斌，香港理工大学副教授
Michael SHERRADEN，美国华盛顿大学（圣路易斯）社会发展中心主任、教授
邹莉，美国华盛顿大学（圣路易斯）社会发展中心国际主任

区域技术委员会

邓锁，北京大学（中国大陆）
郑丽珍，台湾大学（台湾）
陈清海，香港理工大学（香港）
Abbas SIROJUDIN，加州大学伯克利分校（印度尼西亚）
HAN Chang-Keun，成均馆大学（韩国）

CONFERENCE ON LIFELONG ASSET BUILDING: STRATEGIES AND INNOVATIONS IN ASIA

NOVEMBER 16–18, 2012

PEKING UNIVERSITY, BEIJING

CONFERENCE ORGANIZERS

Peking University–Hong Kong Polytechnic University China Social Work Research Centre
Center for Social Development, Washington University in St. Louis,

CONFERENCE CO-ORGANIZERS

Peking University, Department of Sociology
National University of Singapore, Centre for Social Development (Asia)
China Association for Social Work Education

CONFERENCE SUPPORTERS

Levi Strauss Foundation
Keswick Foundation
Ford Foundation
Washington University in St. Louis, McDonnell International Scholars Academy

CONFERENCE ORGANIZING COMMITTEE

WANG Sibin, PhD, Professor, Department of Sociology, Peking University
DENG Suo, PhD, Assistant Professor, Department of Sociology, Peking University
Hok Bun KU, PhD, Associate Professor, Department of Applied Social Sciences, Hong Kong Polytechnic University
Michael SHERRADEN, PhD, Professor and Director, Center for Social Development, Washington University in St. Louis
ZOU Li, MSW, MBA, International Director, Center for Social Development, Washington University in St. Louis

REGIONAL TECHNICAL COMMITTEE

DENG Suo, Peking University (Mainland China)
CHENG Li-Chen, Taiwan University (Taiwan)
CHAN Charles, Hong Kong Polytechnic University (Hong Kong)
(Abbas) SIROJUDIN, University of California, Berkeley (Indonesia)
HAN Chang-Keun, Sungkunkwan University (Korea)

大会宗旨

以经济保障为目的的终身资产建设、尤其是老年阶段的资产建设在亚太地区受到越来越多的关注，相关实证日益增加，有了长足的发展。在社会政策、经济发展战略、以及金融服务产品等多个方面，以资产建设为主题的创新层出不穷。

“终身资产建设：亚洲的策略与创新”国际研讨会将汇集领域内的专业人员、学者、决策者、企业领导者和资助者，共同分享经验、交流成果。

本次大会旨在（1）为亚洲资产建设的相关政策、项目创新提供一个分享交流的平台；（2）建立一个由亚太地区各国的学者、专业人士、决策者、政府官员、资助者等组成的网络；（3）探索有助于在亚洲及世界各地推广成功经验的策略。

在本次国际研讨会上，来自不同背景的专家们将广泛交流、建立联系，共同促进相关政策、项目的创新和发展，使终身资产建设这一领域变得更全面、完善。研讨会的中、英文出版物以及与会者在会后的持续联系、交流将使这次会议的价值远远超过会议本身。

CONFERENCE GOALS

Asset building for financial security throughout the life course, especially in old age, has emerged with growing interest, evidence, and advancement in the Asia-Pacific region. Innovations are occurring in social policies, in economic development strategies, and in financial products and services.

The Conference on Lifelong Asset Building will harness the experiences and brainpower of leading scholars, policy makers, practitioners, corporate leaders, and funders.

By bringing together experts leading this work, the conference aims to (1) provide a platform for sharing knowledge of innovations in asset-building policies and programs; (2) build a network of scholars, practitioners, policy makers, government officials, donors, and other key stakeholders in the Asia-Pacific region; and (3) explore strategies and chart promising directions to advance asset-building research and policy in Asia and beyond.

Networks and connections among the individuals in this diverse group of experts will become a resource in advancing innovations in policies and products for more comprehensive and inclusive asset building throughout the life course. Publications in both Chinese and English will add value beyond the conference, as will continuing exchanges of knowledge.

日程

2012年11月16日，星期五

6:30 p.m. – 8:30 p.m. 欢迎晚宴

第一天：2012年11月17日，星期六

7:00 a.m. – 7:50 a.m. 早餐
大巴于7:50 AM从酒店出发前往会场

8:00 a.m. – 8:30 a.m. 注册

8:30 a.m. – 9:00 a.m. 开幕式：欢迎与致谢
王思斌，北京大学
谢立中，北京大学
北京大学校领导（邀请）
Daniel LEE，李维斯基金会
中国政府官员（邀请）

9:00 a.m. – 9:20 a.m. 大会介绍

终身资产建设的创新
Michael SHERRADEN，华盛顿大学（圣路易斯）

9:20 a.m. – 9:45 a.m. 主题演讲
住房政策与资产建设：探索住房所有权在东亚社会政策中的角色
李健正，香港理工大学

9:45 a.m. – 10:00 a.m. 茶歇

10:00 a.m. – 11:00 a.m. 资产建设的国家政策
主持：Michael SHERRADEN，华盛顿大学（圣路易斯）

澳大利亚养老基金
Ross CLARE，澳大利亚养老基金协会

马来西亚雇员工基金
Siew-yong YEOW，马来亚大学社会保障研究中心

CONFERENCE AGENDA

FRIDAY, NOVEMBER 16

6:30 p.m. – 8:30 p.m. Welcome dinner

SATURDAY, NOVEMBER 17

7:00 a.m. – 7:50 a.m. Breakfast at the hotel
Shuttle bus departs at 7:50 a.m. from the hotel to the conference venue.

8:00 a.m. – 8:30 a.m. Registration

8:30 a.m. – 9:00 a.m. Opening plenary: Welcome and acknowledgments
WANG Sibin, Peking University
XIE Lizhong, Peking University
Peking University administrator (invited)
Daniel LEE, Levi Strauss Foundation
Chinese government official (invited)

9:00 a.m. – 9:20 a.m. Conference introduction

Innovations in asset building across the life course
Michael SHERRADEN, Washington University in St. Louis

9:20 a.m. – 9:45 a.m. Keynote address
Housing policy and asset building: Exploring the role of home ownership in East Asian social policy
James LEE, Hong Kong Polytechnic University

9:45 a.m. – 10:00 a.m. Tea break

10:00 a.m. – 11:00 a.m. National policies in asset building
Moderator: Michael SHERRADEN, Washington University in St. Louis

Retirement income provision in Australia
Ross CLARE, Association of Superannuation Funds of Australia

Malaysia's Employee Provident Fund and social security
Siew-yong YEW, University of Malaya

韩国的资产建设政策：延伸、挑战与未来发展方向
HAN Chang-Keun, 成均馆大学; KIM Youngmi, 弗吉尼亚州立邦联大学

11:00 a.m. – 12:20 p.m.

青少年储蓄
主持：邹莉，华盛顿大学（圣路易斯）

来自香港儿童发展基金的经验
陈清海，香港理工大学

Hatton国家银行的青少年储蓄项目
Chandula ABEYWICKREM, Hatton国家银行（斯里兰卡）

北京以社区为基础的儿童发展基金
曾育彪，青年发展基金（香港）

青少年储蓄账户：尼泊尔的初步调查结果
Sharad SHARMA, New ERA（尼泊尔）；邹莉，华盛顿大学（圣路易斯）；Lissa JOHNSON, 华盛顿大学（圣路易斯）；Yungsoo LEE, 华盛顿大学（圣路易斯）；Gyanesh LAMA, 东西门户政府委员会

12:30 p.m. – 2:30 p.m.

午餐

2:30 p.m. – 3:50 p.m.

社区的资产建设：社会企业与民生
主持：邓锁，北京大学

在中国云南重建少数民族村落的文化资产
古学斌，香港理工大学

中国四川灾后的资产建设与民生重建
丁惠芳，香港理工大学

超越解决问题的思维模式：优势视角、资产为本的社会工作
张和清，中山大学

泰国以购买住房为目的的资产建设
Parichart VALAISATHIEN, 泰国国立法政大学

3:50 p.m. – 4:10 p.m.

茶歇

4:10 p.m. – 5:30 p.m.

资产创新孵化器
主持：高鉴国，山东大学

泰国弱势儿童的资产建设：希望之光储蓄项目
Wimonmat SRICHAMROEN, 发展论坛基金会（泰国）

Asset-based policies in South Korea: Expansion, challenges, and future directions
HAN Chang-Keun, Sungkyunkwan University, & KIM Youngmi, Virginia Commonwealth University

11:00 a.m. – 12:20 p.m.

Savings for children and youth
Moderator: ZOU Li, Washington University in St. Louis

Experience of the Hong Kong Child Development Fund
Charles CHAN, Hong Kong Polytechnic University

A savings program for children and youth at Hatton National Bank
Chandula ABEYWICKREMA, Hatton National Bank

A community-based financial asset-building program in Beijing
Bill TSANG, Youth Foundation (Hong Kong)

Savings accounts for youth: Initial findings from Nepal
Sharad SHARMA, New ERA; ZOU Li, Washington University in St. Louis; Lissa JOHNSON, Washington University in St. Louis; LEE Yungsoo, Washington University in St. Louis; & Gyanesh LAMA, East-West Gateway Council of Governments

12:30 p.m. – 2:30 p.m.

Lunch

2:30 p.m. – 3:50 p.m.

Asset building in communities: Social entrepreneurship and livelihood
Moderator: DENG Suo, Peking University

Rebuilding cultural assets in an ethnic minority village in Yunnan Province, China
KU Hok Bun, Hong Kong Polytechnic University

Asset building and livelihood rebuilding in postdisaster Sichuan, China
TING Wai-fong, Hong Kong Polytechnic University

Beyond the problem-solving mindset: Asset-based social work using the strengths perspective
ZHANG Heqing, Sun Yat-Sen University

Asset building for home ownership: A case of Nong Kaem community, Thailand
Parichart VALAISATHIEN, Thammasat University

3:50 p.m. – 4:10 p.m.

Tea break

4:10 p.m. – 5:30 p.m.

Asset building innovation incubator
Moderator: GAO Jianguo, Shandong University

Introducing asset building for vulnerable children in Thailand: Light of Hope Saving Program
Wimonmat SRICHAMROEN, Human Development Forum Foundation (Thailand)

针对越南儿童、以资产为基础的课程：成功、不足与未来需求
Mark PHAM, Em Chi项目

蒙古为高风险妇女建立的储蓄小额贷款项目
Aira TOIVGOO, Wellspring (蒙古); Susan WITTE, 哥伦比亚大学; Marion RIEDEL, 哥伦比亚大学; Laura TSAI, 哥伦比亚大学; Fred SSEWAMALA, 哥伦比亚大学

印度尼西亚针对弱势儿童的儿童储蓄账户
Harry HIKMAT, 印度尼西亚社会事务部; (Abbas) SIROJUDIN, 加州大学 (伯克利); NAHAR, 印度尼西亚社会事务部

5:30 p.m.

当日日程结束
大巴于5:40 PM从会场出发返回酒店

6:00 p.m. – 7:30 p.m.

晚餐

第二天：2012年11月18日，星期日

7:00 a.m. – 8:00 a.m.

早餐
大巴8:10 AM从酒店出发前往会场

8:30 a.m. – 9:30 a.m.

全面资产建设政策：以新加坡为例
主持：Michael SHERRADEN, 华盛顿大学 (圣路易斯)

新加坡社会政策的历史演变
TAN Tai Yong, 新加坡国立大学

新加坡中央公积金能否满足退休金需求？
黄国和, 伦敦政治经济学院

资产建设社会工作：帮助有多重需求的弱势家庭的系统方法
Corinne GHOSH, 新加坡国立大学

9:30 a.m. – 10:30 a.m.

以资产为基础的政策扩散的地方模式
主持：杨团, 中国社会科学院

呼图壁模式：我们学到了什么？
郭葆荣, 密苏里大学 (圣路易斯); 郭新才, 新疆呼图壁社会保障办公室; 邹莉, 华盛顿大学 (圣路易斯)

台湾的资产建设政策
郑丽珍, 台湾大学; Ciwang TEYRA, 华盛顿大学 (西雅图); 陈君仪, 台湾大学

An asset-based program curriculum for children in Vietnam: Successes, limitations, and future needs

Mark PHAM, Em Chi Initiative

A savings-led microfinance intervention with women engaging in sex work in Mongolia

Aira TOIVGOO, Wellspring (Mongolia); Susan WITTE, Columbia University; Marion RIEDEL, Columbia University; Laura TSAI, Columbia University; & Fred SSEWAMALA, Columbia University

Targeted child savings accounts for vulnerable children in Indonesia

Harry HIKMAT, Ministry of Social Affairs, Republic of Indonesia; (Abbas) SIROJUDIN, University of California, Berkeley; & NAHAR, Ministry of Social Affairs, Republic of Indonesia

5:30 p.m.

Conference concludes for the day

Shuttle bus departs at 5:40 p.m. from the conference venue to the hotel.

6:00 p.m. – 7:30 p.m.

Dinner

SUNDAY, NOVEMBER 18

7:00 a.m. – 8:00 a.m.

Breakfast at the hotel

Shuttle bus departs at 8:10 a.m. from the hotel to the conference venue.

8:30 a.m. – 9:30 a.m.

Comprehensive asset-building policy: The example of Singapore

Moderator: Michael SHERRADEN, Washington University in St. Louis

Historical developments in Singapore's social policies

TAN Tai Yong, National University of Singapore

Can Singapore's Central Provident Fund still meet retirement income needs?

NG Kok Hoe, London School of Economics and Political Science

Social work in social asset building: A systemic approach to uplifting vulnerable families with multiple needs

Corinne GHOSH, National University of Singapore

9:30 a.m. – 10:30 a.m.

Local models of asset-based policy diffusion

Moderator: YANG Tuan, Chinese Academy of Social Sciences

The Hutubi Model: What have we learned?

GUO Baorong, University of Missouri–St. Louis; GUO Xincan, Human Resources and Social Security Bureau, Hutubi County, Xinjiang, China; & ZOU Li, Washington University in St. Louis

Asset-building policies in Taiwan

CHENG Li-Chen, Taiwan University; Ciwang TEYRA, University of Washington; & CHEN Chunyi, Taiwan University

韩国与台湾资产建设政策扩散的比较研究
邹莉，华盛顿大学（圣路易斯）；LEE Eunlye，凯斯西储大学；SONG Sung Suk，首尔福利基金

10:30 a.m. – 10:50 a.m.

茶歇

10:50 a.m. – 11:50 a.m.

资产在中国的研究
主持：熊跃根，北京大学

中国城市的贫富差距与幸福感：资产贫困的视角
黄进，圣路易斯大学；郭葆荣，密苏里大学（圣路易斯）

中国农村的土地使用社会政策创新：以资产为基础的分析
赵德余，复旦大学；金敏超，华盛顿大学（圣路易斯）

金融可及性与青年障碍者的经济融入：基于北京和陕西的实证研究
邓锁，北京大学

11:50 a.m. – 12:50 p.m.

展望未来：亚洲以资产为基础的发展
关信平，南开大学
Michael SHERRADEN，华盛顿大学（圣路易斯）
HO Kong Chong，新加坡国立大学
陈鲁南，中国民政部

12:50 p.m. – 2:30 p.m.

告别午餐

2:30 p.m.

大会结束
大巴于2:30 PM从会场出发返回酒店

A comparative study on asset-building policy diffusion in Korea and Taiwan
ZOU Li, Washington University in St. Louis; Eunhye LEE, Case Western Reserve University; & SONG Sunguk, Seoul Welfare Foundation

10:30 a.m. – 10:50 a.m.

Tea break

10:50 a.m. – 11:50 a.m.

Research on assets in China
Moderator: XIONG Yuegen, Peking University

Economic inequality and happiness in urban China: From the perspective of asset poverty
HUANG Jin, Saint Louis University; & GUO Baorong, University of Missouri–St. Louis

Social policy innovations on land use in rural China: An asset-based analysis
ZHAO Deyu, Fudan University; & JIN Minchao, Washington University in St. Louis

Financial access and economic inclusion of youth with disabilities in China
DENG Suo, Peking University

11:50 a.m. – 12:50 p.m.

Future directions of asset-based development in Asia
GUAN Xinpeng, Nankai University
Michael SHERRADEN, Washington University in St. Louis
HO Kong Chong, National University of Singapore
CHEN Lunan, China Ministry of Civil Affairs

12:50 p.m. – 2:30 p.m.

Farewell lunch

2:30 p.m.

Conference concludes for the day
Shuttle bus departs at 2:30 p.m. from the conference venue to the hotel.

演讲者简介

SPEAKER BIOGRAPHIES



Chandula ABEYWICKREMA , Hatton国家银行 (斯里兰卡)

Chandula ABEYWICKREMA是斯里兰卡最大的私营商业银行Hatton国家银行发展部副总经理，同时是穷人银行网络主席。该网络是亚洲最大的小额信贷网络，秘书处设在新加坡。

在斯里兰卡以及整个亚洲, Abeywickrema先生是小额信贷的创新者和实践者，拥有斯里兰卡凯拉尼亚大学授予的商学学士学位。他在Hatton国家银行主要负责小额信贷在内的发展业务并担任亚洲银行家协会小额金融组组长。他还是兰卡贫困人口金融服务组织主席，该组织是联合国人居署与斯里兰卡政府共同发起的一项提供低收入住房的国家项目。此外，Abeywickrema先生是柬埔寨最大的小额信贷机构之一Thaneakea Phum有限公司的独立非执行董事，并在世界宣明会下属的宣明基金担任董事。

CHANDULA ABEYWICKREMA, HATTON NATIONAL BANK

Chandula ABEYWICKREMA is the deputy general manager–development banking of Hatton National Bank (HNB), the largest private sector commercial bank in Sri Lanka. He is also the chairman of the Banking with the Poor Network, the largest Asia-based microfinance network with a secretariat in Singapore.

Abeywickrema has earned leadership as an innovator and practitioner in microfinance in Sri Lanka and in Asia. He graduated with a bachelor of commerce (special) degree from the University of Kelaniya, Sri Lanka. In his capacity at HNB, he oversees the area of development banking, which includes microfinancing. He was appointed as the team leader for microfinance for the Asian Bankers Association and serves as chairman of Lanka Financial Services for Underserved Settlements, a joint venture between UN-Habitat and the Government of Sri Lanka to initiate a national program for low-income housing. Abeywickrema also serves as an independent non-executive director of Thaneakea Phum (Cambodia) Ltd., one of the largest microfinance institutions in Cambodia, and as a director of Vision Fund, a fully owned company of World Vision International.



陈清海，香港理工大学

陈清海，香港理工大学应用社会科学系副教授、副系主任、博士生导师，是1997年创立的医疗及社福研究网路首任总监，香港及澳大利亚资深注册临床心理学家。他创先研究香港儿童受伤流行病学，继而发展家居安全义工探访的成效研究，推动了多个可持续青少年成长向导项目成为政府、社区及专业界的社区防治工作的一部分，自2008年至今与6所北京高校合作在外来工子女群体推动成长向导研究。

多年来，陈博士被香港特区政府委任为食品及卫生局健康护理及促进基金评审拨款委员会委员、促进委员会联合主席，同时担任教育局优质教育基金督导委员会委员、推广委员会主席。他还是香港心理学会和香港专业辅导协会院士、前任会长。

CHARLES CHAN, HONG KONG POLYTECHNIC UNIVERSITY

Charles CHAN is a seasoned clinical psychologist with experience serving children and young adults in university counseling and hospital settings in Hong Kong and Australia. He is currently an associate professor and associate head of the Department of Applied Social Sciences, Hong Kong Polytechnic University, Hong Kong. He has held large research grants from the government for intergenerational poverty alleviation, child injury prevention, and home visitation, as well as for territory-wide youth mentoring research. Since, 2008, he has conducted research on mentoring of migrant-worker children in collaboration with six universities in Beijing.

Chan is appointed to a number of high-level government steering committees on quality education and health care and promotion. He is the principal investigator of the Child Development Fund's HK\$300 million Pioneer Project, and he is active in many university-community partnership organizations in Hong Kong.



陈君仪，台湾大学

陈君仪，台湾大学社会工作系博士生。她的研究主要关注资产效益与健康有关的领域，着重探讨资产差异的长期影响及其对生命健康的作用。她有七年的医学社工工作经历，现任台湾亚东纪念医院项目监理，负责临床社工的职业发展并开展针对临床社工的干预研究。她持有社会工作师执照，获社会工作本科、硕士学位。

CHEN CHUN-YI, TAIWAN UNIVERSITY

Chun-Yi CHEN is a PhD candidate in social work at Taiwan University. Her research focuses on asset effects and health-related issues, emphasizing the trajectory of asset-based disparity accumulated in the life course and the accumulated effects in health-related quality of life. She was a medical social worker for about 7 years. She is now a project supervisor with Far Eastern Memorial Hospital, a medical center in Taiwan. She is in charge of professional development for clinical social workers and conducting intervention research about medical social work practice. A licensed social worker, she holds bachelor's and master's degrees in social work.



郑丽珍，台湾大学

郑丽珍，台湾大学社会工作系教授。她于1979年开始在中华儿童福利基金会台北家庭扶助中心担任家庭社工，该中心主要帮助以女性为户主、育有儿童的家庭实现经济独立。1990年至1995年间她在华盛顿大学（圣路易斯）学习，获社会工作博士学位，主要研究领域是贫困问题以及针对女性户主家庭的扶贫政策。1995年她开始在台湾大学担任教职，专攻家庭社会工作以及贫困问题。郑教授参与了台湾地方政府多项以资产为基础的扶贫项目的开发与评估，是台湾以资产为基础社会福利理论的专家，发表了大量与贫穷和家庭问题相关的论文、著作。

CHENG LI-CHEN, TAIWAN UNIVERSITY

CHENG Li-Chen is currently a professor of the Department of Social Work at Taiwan University in Taipei. Starting in 1979, she worked as a family social worker with the Taipei Family Helper Project of the Chinese Children's Fund. The project's main function was to help female-headed families with children achieve economic self-sufficiency. Between 1990 and 1995, she earned a doctoral degree in social work from Washington University at St. Louis. Her research focused mainly on poverty-related issues and antipoverty policies for female-headed families. Since 1995, she has taught at Taiwan University on family social work and poverty. Involved in developing and evaluating asset-based antipoverty programs for many local governments in Taiwan, she has become an expert on asset-based welfare theory in Taiwan. Cheng has published several papers and books related to poverty and family issues.



Ross CLARE，澳大利亚养老基金协会

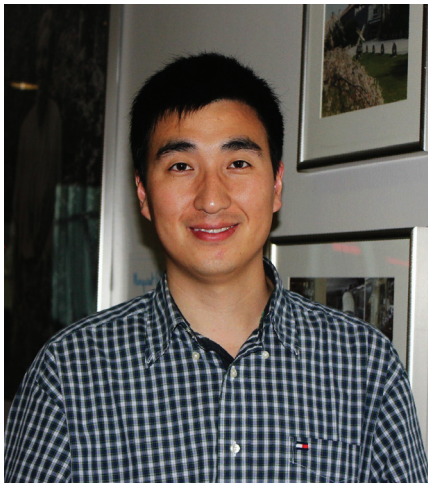
Ross CLARE拥有澳大利亚国立大学颁发的经济学和法学学位。在加入澳大利亚养老基金协会前，他曾在澳大利亚财政部和澳大利亚政府研究机构中担任要职。

Clare先生在担任澳大利亚养老基金协会研究部主任的十余年间主持了大量有关养老金、退休金的研究项目，例如国民退休收入是否足够生活、澳大利亚退休金体系是否健全等。他的文章和研究论文被政府、监管机构、业界、学术界以及决策者广泛引用，在经济合作发展组织、世界银行以及其它国际机构享有很高声誉。

ROSS CLARE, ASSOCIATION OF SUPERANNUATION FUNDS OF AUSTRALIA

Ross CLARE has degrees in economics and law from the Australian National University. Prior to joining the staff of the Association of Superannuation Funds of Australia (ASFA), he held senior positions with the Australian Treasury and an Australian government research agency.

As director of research at ASFA, Clare has, over the last decade or so, prepared a wide range of research papers and contributed to submissions across a range of superannuation (pension fund) and retirement-income issues, including adequacy of retirement income and the structure of the Australian pension system. His articles and research papers have been widely quoted by government, regulators, industry, academic researchers, and policy makers. His work is well known to researchers with the OECD, the World Bank, and other international bodies.



邓锁，北京大学

邓锁，北京大学社会学系讲师，北京大学—香港理工大学中国社会工作研究中心研究协调员。他于北京大学社会学系获得博士学位，并在美国佐治亚大学进修获得社会工作硕士学位（MSW），也曾在美国华盛顿大学（圣路易斯）社会工作学院社会发展中心从事博士后研究。他的研究兴趣集中于资产社会政策与儿童福利；目前主持及参与残疾人资产建设、青少年社会工作等研究项目。

DENG SUO, PEKING UNIVERSITY

Suo DENG is an assistant professor in the Department of Sociology at Peking University (PKU) and a research coordinator at the China Social Work Research Centre, a collaboration between PKU and Hong Kong Polytechnic University. He earned his MSW from the University of Georgia and his PhD in sociology from PKU. His research focuses on asset-based policy and child welfare. He has been involved in projects related to disability and asset-based social policy as well as youth social work in China. Prior to joining PKU, Deng worked as a postdoctoral research associate with the Center for Social Development at the George Warren Brown School of Social Work at Washington University in St. Louis.



高鉴国，山东大学

高鉴国，现为山东大学哲学与社会发展学院社会工作系系主任、教授，山东大学社会福利研究中心主任，中国社会工作教育协会常务理事、中国社会学学会常务理事、中国老年学会理事、中国社会政策研究专业委员会理事、中国社会工作职业水平评价专家委员会委员、《亚太社会工作与发展杂志》编辑委员会委员、《英国犯罪学杂志》国际顾问委员会委员。曾在加拿大多伦多大学社会工作学院、美国加利福尼亚大学社会学系、英国普利茅斯大学社会学系和加拿大不列颠哥伦比亚大学社区与区域规划学院作访问学者。

GAO JIANGUO, SHANDONG UNIVERSITY

GAO Jianguo is director and professor of the Department of Social Work in the School of Philosophy and Social Development at Shandong University. Professor Gao is also director of the Center of Social Welfare Studies at Shandong University; executive member of the council, China Association of Social Work Education; executive member of the council, Chinese Association of Sociology; member of the council, Gerontological Society of China; and expert member of the China Social Work Professional Standards Evaluation Committee. He serves on the Editorial Board of the *Asia Pacific Journal of Social Work and Development* and on the International Advisory Committee of the *British Journal of Criminology*.

Professor Gao was a visiting scholar at the School of Social Work, University of Toronto, in Canada; the Department of Sociology, California University, in the United States; the Department of Sociology, University of Plymouth, in the United Kingdom; and the School of Community and Regional Planning, University of British Columbia in Canada.



Corinne GHOSH, 新加坡国立大学

Corinne GHOSH于2012年7月加入新加坡国立大学，之前在新加坡社区发展、青年与体育部担任多个要职。她是社会福利署署长，负责保护弱势儿童和个人相关法例的法定职责管理，兼任新加坡社区发展、青年及体育部改造、保护及收留司司长，管理由550名工作人员组成的团队，同时还是社会工作认证委员会主席。她拥有超过25年的社会工作相关经验。她曾参与多项政策制定并在儿童福利、儿童保护、家庭和老年人保护以及青少年犯罪等方面拥有丰富的实践经验。

CORINNE GHOSH, NATIONAL UNIVERSITY OF SINGAPORE

Prior to joining the National University of Singapore in July 2012, Corinne held several key appointments at the Ministry of Community Development, Youth and Sports (MCYS), Singapore. She was the director of social welfare and responsible for the administration of statutory functions under various legislation pertaining to the protection and welfare of vulnerable children and individuals. In addition, she held a concurrent appointment as director of the Rehabilitation, Protection and Residential Services Division at MCYS. In that role, she supervised a team of 550 officers in the delivery of social services for children, youth, and families. She was also chairperson of the Social Work Accreditation Board. Over her 25 years of experience in the social work field, she has been greatly involved in policy development as well as in direct practice within areas pertaining to family and child welfare, child protection, family and elder protection, and juvenile delinquency.



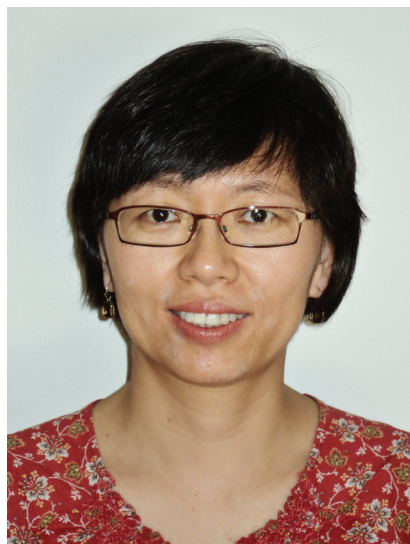
关信平, 南开大学

关信平，南开大学教授、社会工作与社会政策系主任、社会发展与行政研究所所长，担任复旦大学社会政策中心主任、中国社会工作教育协会副会长、中国社会工作协会社会政策专业委员会副理事长。关教授同时是中国民政部专家顾问组成员以及中国教育部社会学教育指导委员会委员。他拥有南开大学颁发的经济学博士、社会学硕士学位。目前他的主要研究方向是社会学、社会政策、社会工作以及社会人口学。自20世纪90年代以来，他的研究内容包括市场转型及全球化背景下中国的社会政策转变、比较社会政策、社会保障、贫困问题、中国城乡的社会救济等领域。近年来，他的研究主要关注中国城市的农民工政策、中国新经济社会转型期的社会政策问题以及中国的老龄政策等。他的学术著作包括《中国城市贫困问题研究》（1999）、《社会政策概论》（2003-2009）以及一百多篇发表在中外期刊中的学术论文。

他的学术著作包括《中国城市贫困问题研究》（1999）、《社会政策概论》（2003-2009）以及一百多篇发表在中外期刊中的学术论文。

GUAN XINPING, NANKAI UNIVERSITY

GUAN Xinping is professor, dean of the Department of Social Work & Social Policy, and director of the Institute of Social Development and Administration at Nankai University, China. He is also the director of the Center for Social Policy at Fudan University, vice director of the China Association of Social Work Education, and vice director of the Social Policy Committee of the Chinese Sociological Association. He is a member of the Expert Advisory Committee of the Chinese Ministry of Civil Affairs and of the China Ministry of Education's Directing Board of Sociological Teaching. He earned a PhD in economics and an MA in sociology at Nankai University. His main academic areas now are in sociology, social policy, social work, and social demography. Since the 1990s, his research has focused on China's social policy transition in the context of market transition and globalization, comparative social policy, social security, poverty, and social assistance in urban and rural China. In recent years, he has focused more on social policy for rural migrant workers in urban China, social policy issues in China's new economic and social transition, and social policy for elderly care in China. He is the author of two books (*Urban poverty in China* [1999] and *Introduction to social policy* [2003, 2009]) as well as more than a hundred academic papers published in Chinese and international journals.



郭葆荣，密苏里大学（圣路易斯）

郭葆荣，密苏里大学（圣路易斯）社会工作学院副教授。她于2005年从华盛顿大学获社会工作博士学位，2000年从北京大学获社会学硕士学位，1997年从中国青年政治学院获社会工作本科学位。

郭教授的研究关注中国和非营利组织、社会与经济发展以及资产建设政策。她的著作被多家期刊发表，包括《非营利与志愿部门季刊》、《社会工作研究》、《社会政策学刊》、《社会科学研究》、《青少年服务评论》等。2006年，她作为研究人员参与了由华盛顿大学社会发展中心、呼图壁县政府和中国社会科学院的合作项目，前往新疆呼图壁县实地调研，着重考察了呼图壁农村养老保险贷款项目。这个地方创新项目的相关研究报告被《社会政策学刊》以及《中国社会工作学刊》发表。郭教授

有关非营利组织服务市场拓展的研究被广泛引用，并被多门跨学科课程使用。

GUO BAORONG, UNIVERSITY OF MISSOURI-ST. LOUIS

Baorong GUO is an associate professor at the University of Missouri-St. Louis School of Social Work. She received a PhD in social work from Washington University in St. Louis in 2005, an MA in sociology from Peking University in 2000, and a BA in social work from China Youth University of Political Science in 1997.

Guo's research focuses primarily on human service nonprofits, social and economic development, and asset-building policy in China and the United States. Her publications can be found in *Nonprofit and Voluntary Sector Quarterly*, *Social Work Research*, *Journal of Social Policy*, *Social Science Research*, *Children and Youth Services Review*, and other journals. In 2006, as a researcher on the collaborative project of Washington University's Center for Social Development, the Hutubi County Government, and the Chinese Academy of Social Sciences, she did field work in Hutubi, Xinjiang, focusing on the Hutubi Rural Retirement Social Insurance Loan Program. Research on this local policy innovation has been published in the *Journal of Social Policy* and the *China Journal of Social Work*. Her research on the marketization of human-service nonprofits has been widely cited and used in interdisciplinary curricula.

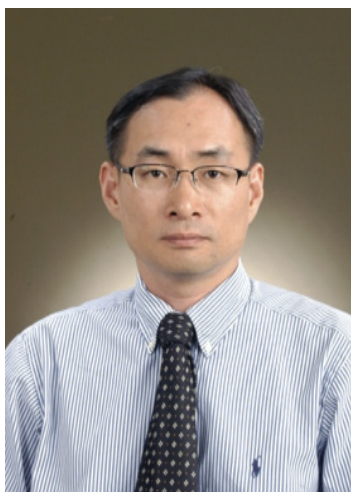


郭新才，新疆呼图壁社会保障局

郭新才，新疆呼图壁县人力资源和社会保障局副局长、县农保中心主任，是“呼图壁模式”，即中国农村社会养老保险缴费证质押委托银行贷款的创始人。“呼图壁模式”1998年—2009年的成功运行使得呼图壁县老农保资金1200万元零分险运行了11年，利息收益率年均超过8%。2009年呼图壁县被列入国家首批新农保试点县，一万多人的老农保与新农保在个人账户和养老金发放标准这两个重要关系上实现了无缝隙衔接。

GUO XINCAI, HUMAN RESOURCES AND SOCIAL SECURITY BUREAU, HUTUBI COUNTY, XINJIANG, CHINA

GUO Xincal is deputy director of the Hutubi County Human Resources and Social Security Bureau and director of the county's Farmers' Insurance Center. He is the pioneer of the Hutubi Model social security program, which allows farmers to borrow against their rural retirement social security accounts for loans to invest in farming and raising livestock. The Hutubi Model ran successfully for 11 years (1998–2009) with zero risk to the CNY 12 million social security fund, and it reached an average interest rate of over 8 percent. In 2009, Hutubi became one of the first pilot counties to implement the new rural social security program in China. The old rural social security model was smoothly upgraded to the new system, both in terms of individual accounts and pension distribution, for more than 10,000 rural residents.



HAN Chang-Keun，成均馆大学

HAN Chang-Keun, 韩国成均馆大学社会福利学系副教授，主要研究以资产为基础政策的发展评估、资产对儿童、老人和家庭的影响、及亚洲社会福利体系的比较，参与完成了乌干达Suubi-Maka项目对艾滋孤儿影响的调研、韩国资产和负债对于生命质量影响的调研、新加坡有条件现金转移项目的评估以及韩国希望账户的政策评估，学术成果发表在国际著名期刊中。他主要教授资产福利、贫穷与福利、社会企业及研究方法方面的课程。

HAN CHANG-KEUN, SUNGKYUNKWAN UNIVERSITY

HAN Chang-Keun is associate professor in the Department of Social Welfare, Sungkyunkwan University. His main research interests include development and evaluation of asset-based policy; asset effects on children, older adults, and families; and comparative social welfare systems in Asia. He has worked on several research projects: Suubi-Maka program impacts on AIDS-orphaned children in Uganda, effects of assets and debt on quality of life in Korea, program evaluation of conditional cash transfers in Singapore, and policy evaluation of the Giving Hope Account in Korea. His scholarly works have been published in internationally prestigious journals. He teaches several courses, including research on asset welfare, poverty and welfare, social enterprise, and research methods.



Harry HIKMAT , 印度尼西亚社会事务部

Harry HIKMAT是印度尼西亚社会事务部研究与教育委员会主任，致力于通过高等教育与培训发展社会工作、社会福利领域的人力资源，开展社会福利方面的研究，并为社会福利政策的开发提供各种社会问题的相关数据。Hikmat博士于2009年至2012年间担任印尼社会事务部儿童福利理事会主任。他从Padjadjaran大学获得社会学博士学位、从印度尼西亚大学获得社会福利硕士学位。

HARRY HIKMAT, MINISTRY OF SOCIAL AFFAIRS, REPUBLIC OF INDONESIA

Harry HIKMAT is head of the Research and Education Board on Social Welfare in the Indonesian Ministry of Social Affairs. His major responsibilities include coordinating human resources development through high education in social work and social welfare training, conducting research on social welfare, and providing data on social problems and the social resources needed to develop social welfare policies. He served as director of the Child Welfare Directorate, Indonesia Ministry of Social Affairs, from 2009 to 2012. He obtained his doctoral degree in sociology from the University of Padjadjaran and his master's degree in social welfare from the University of Indonesia.

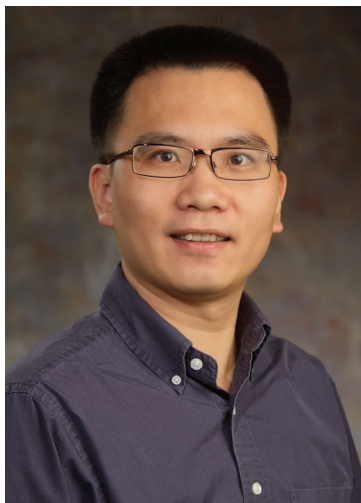


HO Kong Chong , 新加坡国立大学

HO Kong Chong, 新加坡国立大学人文社会科学学院社会学副教授、研究副院长。Ho博士的研究兴趣包括城市政治经济、城市社区、高等教育以及青年问题等，担任国际社会学协会城市与地区社会学21研究委员会委员、《太平洋事务》编委和《国际比较社会学期刊》编委，是《全球经济中的城市国家：香港和新加坡的产业结构调整》（1997, Westview）以及《Youth.sg: 新加坡青年》（2011, 全国青年理事会）的合著者，同时合编了《亚太地区的服务业、城市与发展轨迹》（2005, Routledge）、《亚太地区的城市与公民社会》（2008, Routledge）、“首都与其在国家生活中的争议作用”（2009, 《CITY》13卷1期）、《亚洲城市的新经济空间》（2012, Routledge）等著作。

HO KONG CHONG, NATIONAL UNIVERSITY OF SINGAPORE

HO Kong Chong is associate professor of sociology and vice dean of research at the Faculty of Arts and Social Sciences, National University of Singapore. Dr. Ho's research interests include the political economy of cities, urban communities, higher education, and youth. He is a board member of Research Committee 21 (Sociology of Urban and Regional Research, International Sociological Association) and an editorial board member of *Pacific Affairs* and the *International Journal of Comparative Sociology*. He is author, coauthor, or coeditor of many works, including *City-states in the global economy: Industrial restructuring in Hong Kong and Singapore* (with Stephen W. K. Chiu and Tai-Lok Lui, 1997); *Youth.sg: State of youth in Singapore* (2011); *Service industries and Asia-Pacific cities* (with Peter W. Daniels and Thomas A. Hutton, Eds., 2005); *Globalization, the city and civil society in Pacific Asia* (with Mike Douglass and Giok Ling Ooi, Eds., 2008); Capital cities and their contested roles in the life of nations (*City* 13, no. 1 [2009]); and *New economic spaces in Asian cities* (with Peter W. Daniels and Thomas A. Hutton, Eds., 2012).



黄进，圣路易斯大学

黄进，圣路易斯大学社会工作学院助理教授、华盛顿大学社会发展中心研究员，主要关注低收入家庭的资产建设与财政能力。通过分析大型纵向调查“收入动态小组研究”的数据，他的博士论文研究了家庭资产对残疾儿童教育、健康状况的影响。他的学术论文在多个社会工作期刊中发表，包括《社会服务评论》、《社会工作研究》、《社会科学研究》以及《青少年服务评论》等。他于2011年从华盛顿大学（圣路易斯）乔治沃伦布朗社会工作学院获得社会工作博士学位。

HUANG JIN, SAINT LOUIS UNIVERSITY

HUANG Jin is an assistant professor at Saint Louis University School of Social Work and a faculty associate at the Center for Social Development at Washington University. Huang's research focuses on asset building and financial capability for low-income families. Using a large set of longitudinal survey data from the Panel Study of Income Dynamics, his dissertation examines how family assets may contribute to educational and health outcomes for children with disabilities. Huang has published articles in peer-reviewed social work journals, such as *Social Service Review*, *Social Work Research*, *Social Science Research*, and *Children and Youth Services Review*. He received his PhD in social work from the George Warren Brown School of Social Work at Washington University in St. Louis in 2011.



金敏超，华盛顿大学（圣路易斯）

金敏超，华盛顿大学（圣路易斯）乔治沃伦布朗社会工作学院博士研究生、社会发展中心研究助理，他同时拥有该学院授予的社会工作硕士学位。师从Michael Sherraden教授，金敏超主要研究如何通过资产建设扶贫，尤其关注发展中国家的弱势群体。

JIN MINCHAO, WASHINGTON UNIVERSITY IN ST. LOUIS

JIN Minchao is a PhD student at the George Warren Brown School of Social Work and a research associate with the Center for Social Development at Washington University in St. Louis. He also received a master of social work degree from the same university. He is supervised by Michael Sherraden, and his research focuses on poverty alleviation via asset building, especially for disadvantaged populations in developing countries.



KIM Youngmi，弗吉尼亚联邦大学

KIM Youngmi，弗吉尼亚联邦大学社会工作学院助理教授，主要研究课题包括贫困、家长对儿童的影响、资产建设项目政策等，尤其关注资产与物质困难的特殊作用，参与了国内国际多项对资产建设社会政策、项目的研究，目前主要研究课题是针对在美国奥克拉荷马州全民儿童发展账户的一项大型社会实验(SEED OK)。她同时是韩国为工薪阶级提供个人发展账户的“希望+”储蓄账户项目的主持人。Kim博士从华盛顿大学（圣路易斯）布朗社会工作学院获得社会工作硕士及博士学位，加入弗吉尼亚联邦大学前曾在华盛顿大学社会发展中心做博士后研究。

KIM YOUNGMI, VIRGINIA COMMONWEALTH UNIVERSITY

KIM Youngmi is an assistant professor at Virginia Commonwealth University School of Social Work. Her research interests include poverty, impacts of parents' resources on child outcomes, and asset-building programs and policies. She is particularly involved in research on the distinctive roles of assets and material hardship. In related research, she has worked on asset-building social policies and programs at both national and international levels. She is conducting research for Saving for Education, Entrepreneurship, and Downpayment for Oklahoma Kids (SEED OK), a large-scale social experiment testing universal Child Development Accounts. She was also a principal investigator in the study of the Hope Plus Savings Accounts program, an Individual Development Accounts demonstration project for working-poor families in Korea. She completed her MSW and PhD at the Brown School of Social Work at Washington University in St. Louis. Prior to joining Virginia Commonwealth University, she was a postdoctoral research fellow at the Center for Social Development at Washington University.



古学斌，香港理工大学

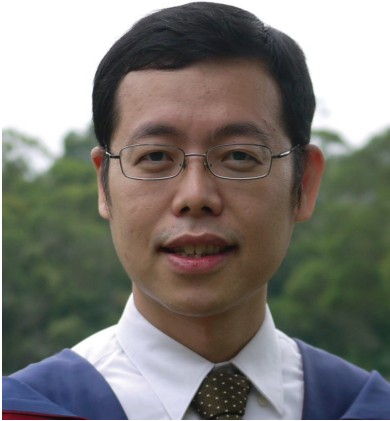
古学斌，香港理工大学应用社会科学系副教授、中国社会工作硕士课程主任、中国研究与发展网络中心执行主任、《中国社会工作期刊》执行编辑，同时兼任中国青年政治学院客座教授。古教授专注于中国的实务与行动研究，积极提倡参与式研究方法。他拥有近15年的中国农村发展经验，发表了大量学术著作，涉及农村发展、文化政治、参与式设计、社会排斥与边缘化和社会工作教育等方面。他近期的英文著作有《Moral Politics in a South Chinese Village: Responsibility, Reciprocity and Resistance》(2003)，中文专著包括《中国社会工作的新议题、新实践》(2010)、《男/女声：女性主义书写的一次实践》(2008)、《文化与发展的饯行：平寨故事》(2007)等。古教授于1999年从伦敦大学人类学与社会学系获博士学位。

KU HOK BUN, HONG KONG POLYTECHNIC UNIVERSITY

KU Hok Bun is associate professor and program leader of the Master of Social Work (China) program in the Department of Applied Social Sciences at Hong Kong Polytechnic University. He is also the deputy director of the China Research and Development Network and executive editor of the *China Journal of Social Work*. He served as visiting professor at the China Youth University for Political Science.

Ku heavily engages in practice and action research in China. He endeavors to advocate the participatory research methodology. He has been involved in China's rural development for about 15 years and has written extensively on topics related to rural development, cultural politics, participatory design, social exclusion and marginality, and social work education. His most recent English book is *Moral politics in a South Chinese village: Responsibility, reciprocity, and resistance* (2003). His Chinese books include *New issues and practice of China social work* (2010), *Fe/male voices: A practice of feminist writing* (2008), and *The stories of Pingzhai village: The practice of culture and development* (2007). He earned his PhD from the Department of Anthropology and Sociology at the University of London in 1999.

Simon LAI, 香港理工大学



Simon LAI, 香港理工大学医疗与社福研究网络研究员。他的主要研究兴趣包括对导师项目的评估及导师学员关系、贫困青少年的发展与教育、青少年吸烟与烟草管制、心理测试以及神经心理学量表的模拟。他拥有香港大学授予的心理学本科、硕士及公共卫生博士学位。

SIMON LAI, HONG KONG POLYTECHNIC UNIVERSITY

Simon LAI is a research associate of the Network for Health and Welfare Studies at Hong Kong Polytechnic University. His research interests include mentorship program evaluation and mentoring relationships, development and learning of children and youth in poverty, youth smoking and tobacco control, psychometric testing, and modeling of neuropsychology instruments. He earned bachelor's and master's degrees in psychology, and a PhD in public health, from the University of Hong Kong.

Daniel LEE , 李维斯基金会



Daniel LEE, 李维斯基金会执行总监。李维斯基金会作为独立的私募基金会传承了李维斯公司的创新精神与品牌价值观：创造力、同理心、廉洁正直、自我认同。他于2003年作为新加坡亚太区社区事务经理加入李维斯基金会，随后担任了全球赠款项目执行总监。

李先生现任关注艾滋病资助者机构主席，是基金会理事会、亚太社区基金会旧金山分会、Astraea正义基金会董事会成员，同时担任全球妇女基金亚太顾问委员会成员。

DANIEL LEE, LEVI STRAUSS FOUNDATION

Daniel LEE is the executive director of the Levi Strauss Foundation, an independent, private foundation that conveys the pioneering spirit and enduring values of Levi Strauss & Co.: originality, empathy, integrity, and courage. He joined Levi Strauss in 2003 as community affairs manager for the Asia Pacific Division in Singapore and subsequently served as the director of Global Grant Making Programs.

He is currently the president of Funders Concerned about AIDS, a board member of the Council on Foundations, a board member of the San Francisco Bay Area chapter of Asian Americans/Pacific Islanders in Philanthropy, a board member of the Astraea Foundation for Justice, and a member of the Asia-Oceania Advisory Council of the Global Fund for Women.



李健正，香港理工大学

李健正，香港理工大学应用社会科学系主任、教授。他从香港大学获经济学学士学位，拥有伦敦政治经济学院授予的硕士学位，随后从英国Bristol大学高级城市学学院获博士学位。李教授自20世纪90年代起从事比较住房政策以及福利政策研究，关注东亚经济。他曾合作编辑出版以下书籍：《香港的房产、产权与社会变革》（Ashgate, 1999）、《住房与社会变迁：东西方的观点》（Routledge, 2003）、《东亚的福利危机》（Lexington Books, 2007）。他的论文被多家国际机构发表，包括《房产研究》、《政策与政治》、《经济地理》、《环境与计划》和《城市政策与研究》等。

JAMES LEE, HONG KONG POLYTECHNIC UNIVERSITY

James LEE is professor and head of the Department of Applied Social Sciences at Hong Kong Polytechnic University. He graduated from the University of Hong Kong with a bachelor's degree in economics and also holds a master's degree in social policy from the London School of Economics and Political Science. He later completed his doctoral studies at the School of Advanced Urban Studies at the University of Bristol. He has been engaged in comparative housing policy and welfare policy research since the early 1990s; most of his research has focused on East Asian economies. He has authored and coedited several books, including *Housing, home ownership and social change in Hong Kong* (1999); *Housing and social change: East-West perspectives* (with Ray Forrest, Ed., 2003); and *The crisis of welfare in East Asia* (with Kam-Wah Chan, Ed., 2007). He has also published in such international journals as *Housing Studies*, *Policy and Politics*, *Economic Geography*, *Environment and Planning*, and *Urban Policy and Research*.



黄国和，伦敦政治经济学院

黄国和，伦敦政治经济学院社会政策博士研究生，拥有该大学授予的公共政策与行政硕士学位。他的研究课题主要是新加坡和香港的老年人收入稳定，关注人口趋势、养老金政策发展及支持老年家长的家庭因素变化的相互影响，同时关注东亚社会福利体系、政治与社会政策改革以及社会服务项目评估等。他曾就职于新加坡社区发展、青年与体育部，担任青少年犯罪和赌博方面的服务规划职位。

NG KOK HOE, LONDON SCHOOL OF ECONOMICS AND POLITICAL SCIENCE

NG Kok Hoe is a doctoral candidate in social policy at the London School of Economics and Political Science and holds an MSc in public policy and administration from the London School. His current research examines the prospects of old-age income security in Singapore and Hong Kong, focusing on the interaction of demographic trends, pension policy developments, and the changing role of the family in supporting elderly parents. His broader research interests include East Asian social welfare systems, politics and social policy reform, and social service program evaluation. He has worked at the Ministry of Community Development, Youth and Sports in Singapore in policy and service planning positions related to juvenile rehabilitation and problem gambling.



Mark PHAM , Em Chi项目

Mark PHAM于2010年在福特基金会社区奖学金资助下在越南创建了Em Chi项目，与公共卫生官员、地方政府机构、大学生以及性工作者合作，旨在防止高危女童成为下一代性工作者。这个项目为女童提供学业辅导和成长指导。

Pham先生作为项目协调员、社区组织者、社会企业家关注妇女与女童问题。除了在越南的工作外，他还是运动服饰公司Janji的创建成员，通过创新的途径为致力于解决发展中国家营养不良和水资源匮乏问题的机构募集资金。他曾任性侵犯心理咨询师，在美国联邦卫生与公共服务部实习，在加州州立大学（富尔顿）与华盛顿大学（圣路易斯）学习公共服务、社会工作专业。

MARK PHAM, EM CHI INITIATIVE

Mark PHAM founded the Em Chi Initiative in 2010 while working in Vietnam under a Ford Foundation Community Fellowship. The Em Chi Initiative is a collaboration among public health officials, local government agencies, local college students, and sex workers. Its mission is to prevent young girls from joining the cycle of intergenerational sex work. The initiative provides them with academic support and mentoring.

Pham has worked as a program coordinator, community organizer, and social entrepreneur, mostly focusing on issues that affect women and girls. In addition to his work in Vietnam, he helped start Janji, a running-apparel company that funds agencies innovatively addressing malnutrition and water scarcity. Pham worked previously as a sexual assault counselor in Orange County, California, and interned with the U.S. Department of Health and Human Services. He has studied human services at California State University, Fullerton, and social work at Washington University in St. Louis.



Sharad SHARMA , New ERA

Sharad SHARMA，尼泊尔New ERA研究机构担任YouthSave项目研究组组长，该机构是YouthSave项目在尼泊尔的合作机构。Sharma博士1949年生于加德满都，从加德满都Tribhuvan大学获经济学荣誉本科与硕士学位，从英国East Anglia大学获发展经济学硕士学位，并从印度Rajasthan大学获经济发展策略博士学位。在尼泊尔及世界其它国家，Sharma博士拥有超过30年可行性研究和评估领域的研究、教学经验，并参与了多个财政、经济和社会服务领域的扶贫项目筹备和评估，受国际和跨国发展机构资助。此外，Sharma博士还参与了国内、国际多个培训班和研讨会，发表了多篇发展领域的论文、著作。

SHARAD SHARMA, NEW ERA

Sharad SHARMA, PhD, is the Research Team leader for the YouthSave Project at New ERA, the research partner organization in Nepal. Born in December 1949 in Kathmandu, Sharma earned a BA (honors course) and MA in economics at Tribhuvan University, Kathmandu. He also holds an MA in development economics from the University of East Anglia in the United Kingdom and earned his doctorate in strategies of economic development from the University of Rajasthan, India. He has over 30 years of research and teaching experience covering various fields, including feasibility and evaluation studies in Nepal and abroad. Project preparation and implementation works undertaken by Sharma include financial, economic, and social service sectors with poverty reduction objectives and financed by both international and bilateral development funding agencies. He has organized and participated in several national and international workshops and seminars and written papers and books on development issues.



Michael SHERRADEN , 华盛顿大学 (圣路易斯)

Michael SHERRADEN, 华盛顿大学 (圣路易斯) Youngdahl 社会发展讲席教授、华盛顿大学社会发展中心 (CSD) 主任。CSD 不断探索带来积极社会、经济影响的政策创新, 通过学术研究为公共政策的制定出谋划策。Sherraden 教授著有《资产与穷人》一书 (1991 年), 书中提出通过建立个人发展账户的配款储蓄机制鼓励低收入家庭存钱并积累财富。他的其它著作包括《Inclusion in the American Dream》(2005)、《穷人能存钱吗?》(2007) 以及《资产建设与低收入家庭》(2008)。美国联邦及 40 多个州均通过了与个人发展账户有关的相关法律, 在世界其它国家也有推广。其中, 韩国首尔的个人发展账户项目“希望发展账户”于 2010 年获得了联合国公共服务奖。目前 CSD 在俄克拉何马州主持着对儿童发展账户的大型实验 (为所有儿童在出生时提供储蓄账

户), 并在哥伦比亚、加纳、肯尼亚和尼泊尔进行有关少年储蓄的研究项目。Sherraden 教授早年在公共服务领域的研究——《国家服务》(1982 年) 和《战争的同等道德地位?》(1990 年) 促成了 1993 年 AmeriCorps 组织的创立。今天 CSD 成为了在公民服务、特别是国际服务领域领先的研究中心 (《国际公共服务》, 2007)。此外 CSD 也在进行关于老有所为的研究, 发表了重要学术专著《老有所为: 概念与挑战》(2001), 并在中国、美国举办了大型国际会议并发表了相关著作。Sherraden 教授曾在哈佛大学和密歇根大学学习。2010 年他被《时代周刊》选为全世界最有影响力的百人之一。

MICHAEL SHERRADEN, WASHINGTON UNIVERSITY IN ST. LOUIS

Michael SHERRADEN, PhD, is Youngdahl Professor of Social Development and founding director of the Center for Social Development (CSD) at Washington University in St Louis. The center creates and tests innovations to improve social and economic well-being, using research results to inform public policy. Sherraden is the author of *Assets and the poor* (1991), which proposes the use of Individual Development Accounts (IDAs) in a matched-savings effort to enable low-income families to save and accumulate assets. Additional research on asset building appears in *Inclusion in the American dream* (2005), *Can the poor save?* (with M. Schreiner, 2007), and *Asset building and low-income families* (with S. M. McKernan, Ed., 2008). Individual development accounts have been adopted in federal and state legislation in the United States and in the policies of many other countries. Hope Development Accounts—an IDA program in Seoul—won a United Nations Public Service Award in 2010. Currently, CSD is undertaking a large experimental test of Child Development Accounts (savings accounts started for all children at the time of their birth) in the State of Oklahoma. Additional research on youth savings is underway in Colombia, Ghana, Kenya, and Nepal. Sherraden's early research on civic service—*National service* (with D. J. Eberly, 1982) and *The moral equivalent of war?* (with D.J. Eberly, 1990)—contributed to the creation of AmeriCorps in 1993, and CSD is today a leading center of research on civic service, especially international service (*Civic service worldwide* [with A.M. McBride, Ed.], 2007). Also, CSD has large initiatives to study productive aging. It produced a seminal book on this topic, *Productive aging: Concepts and challenges* (with N. Morrow-Howell and J. Hinterlong, Eds., 2001), as well as major conferences and publications in the United States and China. Sherraden was educated at Harvard University and the University of Michigan. In 2010, he was listed by *Time Magazine* as one of the 100 most influential people in the world.



(Abbas) SIROJUDIN , 加州大学 (伯克利)

SIROJUDIN, 加州大学 (伯克利) 社会福利学院博士研究生, 在社会政策和社会发展领域发表了多篇著作, 包括“印度尼西亚社会保护和基于社区的社会保障” (《社会发展》33期1卷 [2011]: 13-23)、 “小额保险和社会保障” (《政策实践学刊》第11期1-2卷 [2012]: 121-36)、 “印度尼西亚的草根社会保障” (《亚洲的草根社会保障》第8章 [Routledge, 2010]) 等。他同时担任加州大学 (伯克利) Mack非营利管理中心研究员。

(ABBAS) SIROJUDIN, UNIVERSITY OF CALIFORNIA, BERKELEY

SIROJUDIN is a PhD candidate in the School of Social Welfare at the University of California, Berkeley. He has published articles and book chapters in the areas of social policy and social development. His most recent publications include Social protection and community-based social security in Indonesia (*Social Development Issues* 33, no. 1 [2011]), Microinsurance and social protection (*Journal of Policy Practice* 11, no. 1-2 [2012]), and Grassroots social security in Indonesia (in J. Midgley & M. Hosaka [Eds.], *Grassroots social security in Asia* [2010]). In addition, he is a research fellow at the Mack Center on Nonprofit Management at the University of California, Berkeley.



Wimonmat SRICHAMROEN , 发展论坛基金会 (泰国)

Wimonmat SRICHAMROEN从泰国曼谷的朱拉隆功大学获公共管理、政策与计划学士学位, 2011年作为McDonnell国际学者从华盛顿大学 (圣路易斯) 乔治沃伦布朗社会工作学院获社会工作硕士学位, 关注社会政策和社会经济发展。她拥有与泰国、美国以及印度受HIV/AIDS病影响的贫困妇女与儿童、无家可归者以及其他弱势人群的工作经验。SRICHAMROEN女士从华盛顿大学毕业后在社会发展中心 (CSD) 担任研究助理, 开展了针对泰国Lamphun弱势儿童、鼓励他们储蓄的“希望之光”存款项目, 该项目得到了来自CSD的启动基金, 并在Rimping市政府及其附属机构的支持下得以实施。

WIMONMAT SRICHAMROEN, HUMAN DEVELOPMENT FORUM FOUNDATION (THAILAND)

Wimonmat SRICHAMROEN holds a bachelor's degree in public administration, policy, and planning from Chulalongkorn University in Bangkok. She received a master of social work degree in 2011 from the George Warren Brown School of Social Work at Washington University in St. Louis, where she was also a McDonnell International Scholar. Her concentrations were social policy and social and economic development. She has experience working with women and children who are affected by HIV/AIDS and live in poverty, with people experiencing homelessness, and with other vulnerable populations in Thailand, St. Louis, and India. Wimonmat was a research assistant at the Brown School's Center for Social Development (CSD) after her graduation from Washington University and has been working on the Light of Hope Saving Program, an asset building program to assist saving and encourage saving behavior among vulnerable children in Lamphun, Thailand. The program has been adopted, funded, and implemented by the Rimping Municipality Office and its affiliated agencies with the support of the accounts seed deposits provided by the CSD.



丁惠芳，香港理工大学

丁惠芳，现任香港理工大学应用社会科学系副教授，1987年担任教职前是接受了系统培训的社会工作者。她一直积极参与实践，利用专业知识为非政府组织提供项目评估方面的帮助，并试图开发为改善社区中弱势群体生活的新型实践模式。早在2000年丁教授就开始关注资产建设，尤其是资产对于弱势群体生活质量的正面影响。丁教授在课堂教授相关理论并与非政府组织、低收入妇女以及香港的年轻人群体合作开展实践项目，其中之一是四川地震灾区帮助村民重建生活的资产建设项目。在本次会议上她将分享组织这些资产建设项目的经验、收获，介绍资产对于中国大陆低收入人群的影响。

TING WAI-FONG, HONG KONG POLYTECHNIC UNIVERSITY

TING Wai-fong was trained and worked as a social worker before taking up a teaching post in 1987. She is now associate professor in the Department of Applied Social Sciences at Hong Kong Polytechnic University. Other than teaching, she has been keenly involved in direct practice and offered her expertise in program evaluation for NGOs. She was particularly eager in developing a new practice model that endeavours to improve the livelihood of underprivileged groups in communities. In early 2000, she came across the theory and practice of asset building. Ting was impressed by the positive effects of assets on the lives of the underprivileged groups. She then started to teach this theory in the classroom and to practice this model collaboratively with NGOs, with low-income women, and with young people in Hong Kong communities. She has implemented an asset-building program in a rural community in Sichuan to help earthquake-stricken villagers rebuild their livelihood. In this conference, she will present on her experience in organizing these asset-building projects and report on the findings, which demonstrate the effect of assets on the livelihood of low-income groups in mainland China.



Aira TOIVGOO , Wellspring

Aira TOIVGOO是一名在性传播疾病和艾滋病领域拥有20多年经验的医生，同时也是一名有十多年艾滋病预防工作经验的公共卫生专家。她领导的国家传染病中心的性病 / 艾滋病门诊诊所为艾滋病高危人群提供免费检测、治疗和咨询的服务。目前她担任蒙古乌兰巴托非政府组织Wellspring的执行董事，该机构致力于加强服务于弱势群体的国家公共卫生研究和服务，以实证为基础、开展适宜当地文化风俗的干预措施。她最近的项目包括对蒙古多部门艾滋病性病应对策略的全面评估以及2009-2015年国家性病艾滋病战略计划。该战略计划强调了通过加强政府及民间组织的组织执行力、技术能力和专业知识来提高现有项目的质量和覆盖面，同时提出要进一步加强实证，增加对艾滋病和性病项目的法律、政策与财政支持。

AIRA TOIVGOO, WELLSPRING (MONGOLIA)

Aira TOIVGOO is a medical doctor with over 20 years of experience in management of patients with sexually transmitted infections (STI) and AIDS. She also is a public health professional with over 10 years of experience in prevention work with HIV and AIDS. She led the STI/AIDS inpatient clinic of the National Center for Communicable Diseases. The clinic provided services such as free testing, treatment, and counseling to HIV-vulnerable populations. Now she is the executive director of Wellspring NGO, which is based in Ulaanbaatar, Mongolia. Wellspring contributes to strengthening national public health research and programs implementing evidence-based and culturally appropriate interventions among vulnerable populations. Her recent works include a comprehensive review of the national multisectoral response to HIV and STIs in Mongolia as well as contributions to the national STI, HIV, AIDS strategic plan for 2009–2015. The plan emphasized the need to improve the quality and the coverage of current programs by strengthening the organizational and implementation capacity, technical skills, and expertise of government and civil society organizations. It also endorsed efforts to strengthen the evidence base as well as the legislative, policy, and financial environment for HIV and STI programs.



曾育彪，青年发展基金

曾育彪，青年发展基金首席研究官，致力于为北京的流动青少年增加教育机会、社会资本和社会流动性的政策行动研究项目，同时担任香港大学教育学院中国华清教育研究中心（CREC）的研究助理。加入CREC之前，他是香港中文大学社会工作学系助理教授，在2001-2002年间作为富布赖特访问学者在CREC做研究。曾博士从哈佛大学获得人类发展和心理学博士学位，研究兴趣主要是移民教育，研究对象包括在美国的华人移民以及香港的大陆新移民等。过去八年间他开展了对上海和北京移民家庭的研究，关注他们的教育机会、成就动机、社会认同和作为第二代移民的经历。曾博士同时也是一名临床咨询师（持有美国麻省执照）和香港的注册心理学家。

BILL TSANG, YOUTH FOUNDATION (HONG KONG)

Bill TSANG is currently the chief research officer at the Youth Foundation, where he has been working on a policy action research project that aims to help migrant youth in Beijing to increase their educational opportunities, social capital, and social mobility. He is also a research associate at the Wah Ching Centre of Research on Education in China (CREC) in the Faculty of Education at the University of Hong Kong. Prior to joining CREC, Tsang was assistant professor in the Department of Social Work at the Chinese University of Hong Kong. In 2001–2, he came to CREC as a Fulbright visiting scholar from Harvard University, where he received his doctoral degree in human development and psychology. His research interest is the education of migrants. He has conducted research on Chinese immigrants in the United States and on migrants from the mainland who are new arrivals in Hong Kong. For the past 8 years, he has conducted research on migrant families in Shanghai and Beijing, focusing on the educational opportunities, achievement motivation, social identity, and migration experience of the second generation. Tsang is also an active clinical counselor (licensed in the U.S. state of Massachusetts) and a registered psychologist in Hong Kong.



Parichart VALAISATHIEN , 泰国国立法政大学

Parichart VALAISATHIEN, 泰国国立法政大学社会行政学院社区发展系副教授。她的主要研究领域包括农村和社会发展、社区发展以及社区发展项目的监测评估。她最近的著作包括《曼谷低收入社区的社会差距》(2011)和《对充足路径项目84个街道的评估报告(2007-11)》。她拥有泰国国立法政大学授予的社会管理本科学位和亚洲技术研究所授予的农村发展规划硕士学位。

PARICHART VALAISATHIEN, THAMMASAT UNIVERSITY

Parichart VALAISATHIEN is associate professor in the Department of Community Development, Faculty of Social Administration, Thammasat University. Her major fields of interest are rural and social development, community development, and monitoring and evaluation of community development projects. Her recent publications include *Social disparity in Bangkok low-income community* (2011) and *Evaluation report of 84 sub-districts on the Sufficient Path Project* (2007–11). She earned her MSc in rural development planning from Asian Institute of Technology and BA in social administration from Thammasat University.

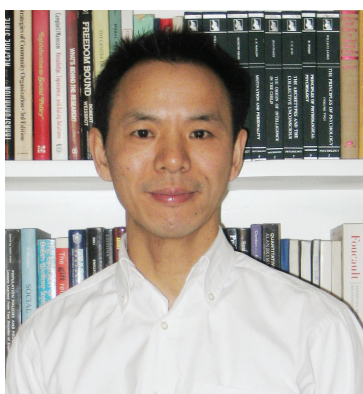


王思斌，北京大学

王思斌教授，著名社会学家、社会工作学家、农村问题研究专家。1982年于北京大学哲学系毕业，留校任教，同年考入北京大学社会学系研究生，1985年获硕士学位。1989年晋升为副教授。现任北京大学社会学系教授、系主任、博士生导师。中国社会学会副会长，中国社会工作教育协会会长。国务院学位委员会第六届学科评议组成员。

WANG SIBIN, PEKING UNIVERSITY

WANG Sibin is a distinguished sociologist, social work scholar, and rural studies expert at Peking University. After graduating from the Department of Philosophy at Peking University in 1982, he taught at the university before obtaining his master's degree from the Department of Sociology. He became associate professor in 1989. Currently, Professor Wang is the head of the Department of Sociology at Peking University as well as doctoral supervisor. He is vice president of the Chinese Sociological Association, president of the China Association of Social Work Education, and member of the Sixth Academic Degrees Review Committee of the State Council.



熊跃根，北京大学

熊跃根，北京大学社会学系教授、博士生导师，著有《需要、互惠与责任分担——中国城市老人照顾的政策与实践》和《社会政策：理论与分析方法》。1998年毕业于香港中文大学社会工作学系，获哲学博士学位，2002-2003年获英国学术院王宽诚奖学金在牛津大学社会政策与社会工作系从事访问研究，其后在德国汉莎高等研究院（HWK）和日本东京大学从事访问研究。担任China Journal of Social Work (Routledge) 的执行编辑以及 Asian Social Work and Policy Review (Wiley) 和 Asian Education and Development Studies (Emerald) 的编委。2011年11月熊跃根教授应邀担任题为“亚洲的经济增长与社会保护”的第483次萨尔茨堡全球研讨会 (Salzburg Global Seminar) 教员。

XIONG YUEGEN

XIONG Yuegen is professor in the Department of Sociology at Peking University, China. He is the author of *Needs, Reciprocity and Shared Function: Policy and Practice of Elderly Care in Urban China* (Shanghai Renmin Press, 2008) and *Social Policy: Theories and Analytical Approaches* (Renmin University Press, 2009). He earned his doctorate degree from the Chinese University of Hong Kong in 1998. He was the British Academy KC Wong Visiting Fellow at the University of Oxford from November 2002 to September 2003, the Fellow at the Hanse Institute for Advanced Study (HWK) in Delmonhorst, Germany from December 2003 to February 2004, and the JSPS Fellow at the University of Tokyo in October 2005. Xiong has published extensively in the fields of social policy, comparative welfare regimes, social work, NGOs, and civil society. He is the executive managing editor of *China Journal of Social Work* (Routledge) and an editorial member of *Asian Social Work and Policy Review* (Wiley) and *Asian Education and Development Studies* (Emerald). He was the faculty of 483rd Salzburg Global Seminar on “Economic Growth and Social Protection in Asia” held November 7-12, 2011, in Austria.



Siew-yong YEW , 马来亚大学

Siew-yong YEW, 马来亚大学经济与管理学院社会保障研究中心主任, 拥有马来西亚Patra大学授予的国际经济学博士学位。她的主要研究兴趣包括国际贸易、区域一体化、外国直接投资、社会保障和生殖健康。Yew博士是多家国内国际组织的顾问, 例如国际劳工组织、联合国亚太区域经济与社会委员会、联合国贸易与发展大会、世界卫生组织以及马来西亚国家经济行动理事会等。

SIEW-YONG YEW, UNIVERSITY OF MALAYA

Siew-yong YEW is the director of the Social Security Research Centre in the Faculty of Economics and Administration at the University of Malaya. She obtained her PhD in international economics from University Putra Malaysia. Her main research interests are in international trade, regional integration, foreign direct investment, social protection, and reproductive health. She has been a consultant for a number of domestic and international organizations, including the International Labor Organization, the United Nations Economic and Social Commission for Asia and the Pacific, the United Nations Conference on Trade and Development, the World Health Organization, and the National Economic Action Council of Malaysia.



张和清, 中山大学

张和清教授, 中山大学社会学与社会工作系副系主任、社工专业负责人, 广东省社工师联合会副会长, 中山大学华南农村研究中心副主任, 具有多年中国农村社会工作经验和4年中国灾害社会工作经验, 教学及科研方向涉及社区工作、农村社会工作理论与实践、社会工作理论与方法、边缘群体社会工作、灾害社会工作。他发表了十余部著作及教材, 在国内外核心刊物发表学术论文五十余篇, 获多个社会工作奖项。他拥有香港理工大学授予的博士学位。

ZHANG HEQING, SUN YAT-SEN UNIVERSITY

ZHANG Heqing is vice director of the Department of Sociology and Social Work at Sun Yat-Sen University, vice president of the Guangdong Association of Social Workers, and deputy director of the South China Rural Research Center at Sun Yat-Sen University. He has years of experience with rural social work and 4 years with disaster relief in China. His main teaching and research fields are community development, rural social work theories and practice, social work theories and methods, social work for marginal populations, and disaster social work. He has published more than 10 books and over 50 papers in leading academic journals in China and abroad. He has received many awards for his work in social work. He has a PhD degree from Hong Kong Polytechnic University.



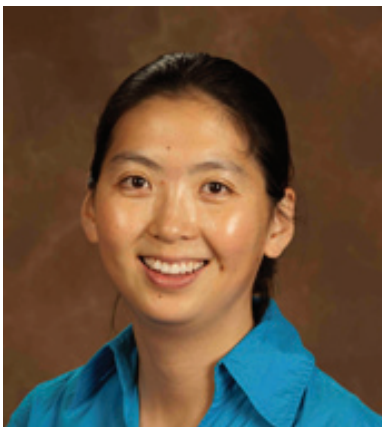
赵德余，复旦大学

赵德余，复旦大学社会发展与公共政策学院副教授、复旦大学发展与政策研究中心主任。他于2004年获上海交通大学经济管理学院授予的博士学位。长期致力于政策科学理论以及在医疗卫生政策等领域的应用研究，在《管理世界》、《社会学研究》、《中国农村经济》、《管理科学学报》以及《新政治经济学评论》和《中国人口科学》等学术期刊上发表论文40余篇。出版专著《主流观念与政策变迁的政治经济学》、《政策制定的逻辑：经验与解释》、《政策绩效评估》、《公共政策：共同体、工具与过程》、《权利、危机与公共政策》等。先后主持国家哲学社会科学公共管理与公共政策创新基地2008年项目“老龄化与基层卫生保健政策研究”

（08FCZD013）等项目的研究。

ZHAO DEYU, FUDAN UNIVERSITY

ZHAO Deyu, associate professor of the School of Social Development and Public Policies and director of the Development and Policy Research Center at Fudan University. He earned a PhD degree from the School of Economy and Management in Shanghai Jiao Tong University in 2004. His dissertation, *Political economy of dominant ideology and policy change*, was published in 2008 and awarded the Fifth Hu Sheng Youth Academy Nomination prize. He is the author of several books: *The logic of policy making: Experience and interpretation*; *Public policy: Community, instruments and process*; and *Rights, crisis and public policy*. Many of his articles have been published in China's top academic journals, such as *Sociology Research* and *Management World*. He spent a year as a visiting scholar at Washington University in St. Louis in 2010. At present, he is conducting research on the history of China's grain policy from 1949 to 2008. His research is concerned with the theory and methodology of policy science and its applications to many social issues, including health care, the aging and social security policy, and immigration reform.



邹莉，华盛顿大学（圣路易斯）社会发展中心

邹莉是华盛顿大学（圣路易斯）布朗社会工作学院社会发展中心（CSD）的国际主任，主要负责管理中心的所有国际项目，全面主持在哥伦比亚、加纳、肯尼亚和尼泊尔四国进行的一项青少年储蓄的大型研究项目。邹莉女士曾受邀为中国大陆、香港、印度尼西亚以及韩国政府提供有关资产建设政策与儿童发展账户方面的咨询工作。她关注发展个人、家庭与社区的资产建设策略，用中、英文撰写了多篇资产建设方面的学术论文，并曾担任多家国际期刊的客座编辑。邹莉女士拥有华盛顿大学授予的社会工作硕士与工商管理硕士学位。在加入CSD之前，她曾在世界银行扶贫协商小组任职。

ZOU LI, WASHINGTON UNIVERSITY IN ST. LOUIS

ZOU Li manages the international work of the Center for Social Development (CSD) at the Brown School of Social Work at Washington University in St. Louis. She has contributed to CSD's consulting and research efforts on asset-building policy and Child Development Accounts for governments in China, Hong Kong, Indonesia, and South Korea. Zou has coauthored articles on asset building and guest-edited several international academic journals. She publishes in both English and Mandarin. As CSD's international director, Zou focuses on asset building as a strategy for development of individuals, families, and communities. Zou holds an MSW and an MBA from Washington University in St. Louis. Prior to her current appointment, she worked and consulted for the Consultative Group to Assist the Poor (the World Bank).

论文摘要

ABSTRACTS

主题演讲

住房政策与资产建设：探索住房所有权在东亚社会政策中的角色
李健正，香港理工大学

近年来西方社会鼓励居民购买住房的一个主要动机是希望拥有住房能帮助个人增加福利和保障，从而抵消养老保险的不安全因素。许多东亚经济体长期以来通过住房政策实现“资产建设”的双重目的：（1）大多数国家不约而同地期望住房投资能够驱动经济增长；（2）通过建立家庭个人资产保障老年收入。这个双重过程确实在一些东亚经济体中运行良好，然而在另一些地区还未能得到尝试，但各国政府的经济、社会政策都或多或少地鼓励购买住房。本文探讨了东亚部分地区住房所有权作为以资产为基础的福利的表现状况，同时讨论了住房所有对于发展战略的广义影响。

关键词：住房政策，住房所有权，资产建设，以资产为基础的政策

KEYNOTE ADDRESS

Housing policy and asset building: Exploring the role of home ownership in East Asian social policy
James LEE, Hong Kong Polytechnic University

In recent years, one motivation behind the promotion of home ownership in Western countries has been the belief that home ownership provides a means to build up individual welfare and security, potentially offsetting inadequate social security in retirement. Many East Asian economies have long focused on employing housing policy to advance “asset building” with dual purposes: (a) they invariably seek to use housing investment as a driver for economic development and (b) they seek to build individual family assets as a way to protect income for old age. This dual process indeed works well in some East Asian economies but has yet to be tested in others. In policy terms, the commonality is that, to a great extent, governments use and promote home ownership as a component of economic and social policy. This paper examines how home ownership fared as a form of asset-based welfare in selected East Asian contexts and considers its broad implications for development strategies.

Key words: asset-based policy, asset building, home ownership, housing policy

资产建设的国家政策

澳大利亚的退休收入体系

Ross CLARE, 澳大利亚养老基金协会

澳大利亚退休收入体系由三个部分组成，是世界最先进的体系之一。以养老金为形式的政府补助在经过收入调查后为所有公民提供，与退休前收入多少无关。大多数人的养老金由雇主代为缴纳，税收优惠也极大鼓励了部分公民自愿为退休储蓄。对于澳大利亚退休体系的研究很多，然而这个体系却不易复制。强制性的雇主养老金缴纳制度要有积极的劳资关系支持，同时需要至少十年时间逐步实施，政府对高收入阶层的激励措施和税收优惠减免大大增加了缴税的难度。其它国家的退休收入体系应当积极借鉴澳大利亚的经验，取长补短。

关键词：退休收入体系，缴税，澳大利亚养老金

NATIONAL POLICIES IN ASSET BUILDING

Retirement income provision in Australia

Ross CLARE, Association of Superannuation Funds of Australia

Australia's retirement income system is one of the most developed three-pillar systems in the world. Government assistance, in the form of an Age Pension, is universal but also means tested and not related to prior earnings. The vast majority of employees have contributions made on their behalf by employers, and tax concessions support substantial voluntary savings for retirement, at least by a minority. Australia's retirement system is much studied but not easily copied. The introduction of compulsory contributions from employers required a supportive industrial relations system and phasing in of contributions over a decade. Attempts by the government both to provide incentives and to limit tax concessions for upper-income earners have led to considerable complexity in tax provisions. The challenge for other countries is to build on the strengths of the Australian system while avoiding its weaknesses in regard to complexity and its limitations in regard to adequacy.

Key words: retirement income provision, Superannuation Funds of Australia, tax provisions

马来西亚雇员基金

Siew-yong YEW, 马来亚大学社会保障研究中心

随着人口老龄化的加剧，老年收入保障和社会保障受到了马来西亚各界越来越多的关注，成为重要的政策议题。本文介绍了马来西亚当今的社会保障措施，分析了马来西亚雇员基金在资产建设方面对于社会保障的积极作用，回顾了相关历史背景与政策变化，总结了该基金的社会经济影响，并评估了该基金作为社会保障措施的表现。通过对马来西亚雇员基金以及其它两支地方基金的比较，本文同时阐述了应当如何改进政策、增加占马来西亚劳工人口50%以上的雇员基金参与者的收益。本文最后提出了对相关政策和未来研究的建议。

关键词：雇员基金，社会保障，资产建设，马来西亚雇员基金

Malaysia's Employee Provident Fund and social security

Siew-yong YEW, University of Malaya

With an ageing population coming into view, old-age financial protection and social security now receive much attention and have become a key policy focus in Malaysia. This paper reviews the social security measures currently in force in Malaysia. In particular, it analyzes the effectiveness of Malaysia's Employee Provident Fund (EPF) as a tool for enhancing social security by building assets. Tracing EPF's background and policies, the paper examines changes over time. It identifies the fund's economic and social impacts and also evaluates the EPF's performance as a social security measure. A comparison of the EPF with two regional funds reveals its standing in performance, possible policy improvements, and ways to enhance benefits for the EPF's members. These members comprise more than 50% of the working population in Malaysia. The paper concludes with proposals for policy and future research.

Key words: asset building, Employee Provident Fund, Malaysia, social security

韩国的资产建设政策：延伸、挑战与未来发展方向

Chang-Keun, 成均馆大学; KIM Youngmi, 弗吉尼亚州立邦联大学

在过去的十年中韩国扩大了多类以资产为基础的政策。韩国政府于2007年发起了针对高危儿童的“儿童发展账户”项目，又在2010年展开了帮助社会福利受助者存款并跳出福利体系的“建立希望账户”，同时首尔市政府也开展了针对工薪阶层贫困人口“首尔希望+账户”以及资助低收入儿童接受教育的“首尔儿童发展账户”。这些政策的实施表明以资产为基础的政策能够帮助弱势群体实现经济独立，通过储蓄实现社会发展。本研究概述了当今韩国以资产为基础的社会政策，同时讨论了它们面临的挑战与未来发展方向。

关键词：以资产为基础的政策，儿童发展账户，个人发展账户，建立希望账户，首尔希望+账户，首尔儿童发展账户

Asset-based policies in South Korea: Expansion, challenges, and future directions

HAN Chang-Keun, Sungkyunkwan University, & KIM Youngmi, Virginia Commonwealth University

In the last decade, South Korea has expanded several types of asset-based policies. In 2007, the Korean government initiated Child Development Accounts for at-risk children. In 2010, it kicked off Hope Building Accounts to help welfare recipients save and escape welfare. Seoul's city government initiated Seoul Hope Plus Accounts for the working poor and Seoul Child Development Accounts to meet the cost of low-income children's education. These expansions suggest that asset-based policies may enable disadvantaged groups to help themselves and achieve social development by saving. This paper outlines the current asset-based policies in Korea. It also discusses challenges and future directions for asset-based policies there.

Key words: asset-based policy, Child Development Accounts, Hope Building Accounts, Individual Development Accounts, Seoul Child Development Accounts, Seoul Hope Plus Accounts

青少年储蓄

来自香港儿童发展基金的经验
陈清海，香港理工大学

以香港价值三亿港币、750个家庭参与的儿童发展基金先导项目为主题，本文重点介绍了该项目的政策背景、项目创新以及准实验研究的成果。香港儿童发展基金于2008年由香港特别行政区政府发起，试图解决贫困的代际传递问题。这个项目综合了覆盖全港的匹配储蓄计划、一对一成人帮助青少年的辅导计划以及为期一年对个人发展计划的监督执行。本次准实验研究的目的是展示儿童发展基金在三年时间中对10至16岁青少年经济等方面资产发展的影响。研究成果非常积极，储蓄目标完成的比例很高，参与者普遍对制订人生目标态度良好并积极实施。研究发现成人导师与青少年间的互信对青少年的心理发展起重要作用，我们应当继续加强对成人导师提供的培训和支持，同时为家长提供金融知识的辅导项目。项目层面的创新包括了在线数据管理系统和为期12个月的导师培训达标项目。

关键词：香港儿童发展基金，代际贫困传递，导师辅导计划，积极的青少年发展，资产建设，金融知识

SAVINGS FOR CHILDREN AND YOUTH

Experience of the Hong Kong Child Development Fund
Charles CHAN, Hong Kong Polytechnic University

This paper highlights the policy background, program innovations, and outcomes of a quasi-experimental study of the first batch of 750 participant families in the HK\$300 million Child Development Fund pioneer project. An initiative of the Hong Kong Special Administrative Region government, the project launched in 2008 and is meant to address the intergenerational transmission of poverty. It combines a territory-wide matched savings program, a one-on-one adult-adolescent mentoring program, and a 1-year supervised implementation of personal development plans. The aim is to demonstrate the impact on 10- to 16-year-olds of the financial and nonfinancial assets developed over a 3-year period. Findings are largely positive. The percentage of saving completions is high. Participants have positive attitudes and behaviors towards life-goal planning. Reciprocal and mutual trust between mentor and mentee are found to have a significant impact on adolescent psychosocial development. Training and support should be strengthened for adult volunteer mentors, as should support for financial literacy programs that educate parents. Program-level innovations include online process data-management systems and a 12-month, credit-bearing, quality, mentorship-training course.

Key words: asset building, financial literacy, Hong Kong Child Development Fund, intergenerational poverty transmission, mentorship program, positive adolescent development

Hatton国家银行的青少年储蓄项目

Chandula ABEYWICKREM, Hatton国家银行（斯里兰卡）

资产建设基本知识的匮乏是造成贫困的原因之一，认为必需有高收入才能储蓄、积累资产的观念是错误的。斯里兰卡的许多代人都有每天存一把米的习惯，相信日常点滴的储蓄也可以积累财富。金融产品的可用性、便利性、可购性、吸引力以及金融包容性对经济独立至关重要，同时培养青少年勤俭节约、让他们从小就接触理财活动有助于他们理解终身资产建设的概念并养成良好习惯。因此Hatton国家银行率先开展了许多创新项目，并取得了成功。这些项目帮助斯里兰卡青少年打下今后改善经济状况的基础，帮助他们充实自己的生活。

关键词：资产建设，金融包容性，儿童，青年，储蓄项目，斯里兰卡

A savings program for children and youth at Hatton National Bank

Chandula ABEYWICKREMA, Hatton National Bank

Economic poverty is a result of limited knowledge on the basics of asset building. It is a false belief that substantial earnings are required to start savings and asset building. Saving a handful of rice every day in a separate container is a tradition passed down over generations in Sri Lanka. It is a testament to the concept that small daily savings add up to lot if saving is made part of life. Availability, accessibility, affordability, and attractiveness of financial services are crucial for financial independence, as is total financial inclusion. Similarly, inculcating thrift as a habit in children and youth, and engaging them in financial activities from a young age, gives youth an understanding of and vision for lifelong asset building. Therefore, Hatton National Bank has pioneered and implemented many successful and innovative strategies. These strategies seek to begin laying the foundation for economic improvement and empowerment among the children and youth of Sri Lanka, enabling them to enrich themselves.

Key words: asset building, children, financial inclusion, savings program, Sri Lanka, youth

北京以社区为基础的儿童发展基金

曾育彪，青年发展基金（香港）

中国大约有三千万随父母搬迁到城市的外来移民儿童。户口限制要求这些移民儿童必需回到户籍所在地才能继续高中教育，但是由于经济困难在内的种种原因，这部分儿童连初中都很难读完。我们的行动研究希望通过一项经济资产建设项目帮助移民家庭消除教育方面的经济障碍，但是试点项目在邀请家庭参与方面遇到了重重困难。本文介绍了有关移民家庭出乎我们意料之外的发现以及他们的移民经历，指出在中国为了成功实施改善移民家庭经济条件的资产建设项目，我们必需应对以下挑战：社会信任缺失、金融基础社会不足、交流困难、超长的工作时间以及移民家庭频繁搬迁等。

关键词：农民工、农民工子弟、教育、金融资产建设、社会信任、金融基础设施

A community-based financial asset-building program in Beijing
Bill TSANG, Youth Foundation (Hong Kong)

About 30 million migrant children have settled in China's cities with their parents. The *hukou* (household registration) restriction requires migrant children to return to their hometowns to continue high school, but various difficulties discourage them from finishing middle school or attempting further education, and financial difficulty is a major obstacle. Our current action research project started a financial asset-building program to help migrant families overcome the financial barrier to education, but a series of problems arose in the process of inviting participation and engaging families in this pilot program. This paper reports some unexpected findings about the situation with these migrant families and their migration experience. We discovered that absence of social trust, lack of financial infrastructure, difficulties in communication, migrants' long work hours, and their frequent relocation must be addressed if a financial asset-building program is to be successful among migrant families in China.

Key words: education, financial asset building, financial infrastructure, migrant children, migrant workers, social trust

青少年储蓄账户：尼泊尔的初步调查结果

Sharad SHARMA, New ERA (尼泊尔)；邹莉，华盛顿大学（圣路易斯）；Lissa JOHNSON，华盛顿大学（圣路易斯）；LEE Yungsoo，华盛顿大学（圣路易斯）；Gyanesh LAMA，东西门户政府委员会

YouthSave项目旨在研究储蓄账户作为发展工具对提高12至18岁低收入青少年经济状况的影响，在哥伦比亚、加纳、肯尼亚和尼泊尔四国展开。本文介绍了该项目在尼泊尔对青少年开户、存款状况研究的初步结果，探讨了青少年自身及其家庭的哪些特点与存款数量相关。通过对项目前四个月（2012年4月26日—8月31日）储蓄数据的分析，这些初步调查结果展示了尼泊尔青少年对YouthSave储蓄产品的接受程度、参与者背景以及存款的数额。

关键词：存款账户，青少年，尼泊尔，YouthSave

Savings accounts for youth: Initial findings from Nepal

Sharad SHARMA, New ERA; ZOU Li, Washington University in St. Louis; Lissa JOHNSON, Washington University in St. Louis; LEE Yungsoo, Washington University in St. Louis; & Gyanesh LAMA, East-West Gateway Council of Governments

The YouthSave project is a global initiative that aims to investigate the potential of savings accounts as a development tool to improve the financial lives of low-income youth. The project presently focuses on youth ages 12–18 in Colombia, Ghana, Kenya, and Nepal. This paper presents findings on initial account uptake and savings by participating youth in Nepal. It also discusses youth and household characteristics associated with savings performance. Based on analysis of the participating youth's savings data from the first four months (April 26–August 31, 2012), these preliminary findings offer a glimpse of how Nepalese youth respond to this new YouthSave savings product, who signs up, and how much they save.

Key words: Nepal, savings accounts, youth, YouthSave

社区的资产建设：社会企业与民生

在中国云南重建少数民族村落的文化资产
古学斌，香港理工大学

农村贫困问题是改革开放后的中国政府面对的最大挑战之一。虽然进行了农村改革，但中国迅速融入全球资本主义经济的现实以及严重的环境恶化加剧了农村贫困人口的脆弱性，他们不仅遭受经济困难，也承担了包括文化身份丢失在内的非物质损失。在这种情况下，一个农村社会工作者团队于2005年在中国云南省的少数民族社区发起了一个行动研究项目，探寻地方资产，通过帮助当地妇女建立了手工艺小组来保护、发展少数民族文化工艺品，并将其引入消费市场。通过能力建设，这个项目旨在增加妇女收入，鼓励发展新型的集体主义形式，保护壮族少数民族传统文化，并加强地方文化认同与自信。本文首先介绍了中国农村发展的两难困境和我们的理论观点，随后展示了我们鼓励社区参与的手段并逐步介绍了我们开展农村社会工作的方式。

关键词：农村社会工作，优势视角，资产建设，妇女社区发展，壮族社区

ASSET BUILDING IN COMMUNITIES: SOCIAL ENTREPRENEURSHIP AND LIVELIHOOD

Rebuilding cultural assets in an ethnic minority village in Yunnan Province, China
KU Hok Bun, Hong Kong Polytechnic University

In post-reform China, rural poverty is one of the main challenges confronted by the government. Despite the rural reform effort, China's rapid integration into the global capitalist economy and serious environmental devastation have increased the vulnerability of the rural poor. They suffer not only from financial hardships but also from such other forms of deprivation as the loss of cultural identity. In response to this situation, a team of rural social workers initiated an action research project in 2005 in an ethnic minority community in the Yunnan province of China. The project explored the local assets and encouraged local women to form a handicraft group to preserve and develop indigenous cultural artifacts and crafts for market consumption. Through capacity building, the project aims to enhance the women's income, promote a new form of collectivism, protect the Zhuang ethnic minority's traditional culture, and strengthen local cultural identity and confidence. This paper first describes the dilemma of China's rural development and introduces our theoretical perspective. It then demonstrates how we invigorated community participation and provides a step-by-step description of how we facilitated rural social work.

Key words: asset building, rural social work, strengths perspective, women community development, Zhuang community

中国四川灾后的资产建设与民生重建
丁惠芳，香港理工大学

自20世纪90年代以来，美国的许多社区开展了作为扶贫策略的资产建设项目，同时各类个人发展账户（IDA）项目也陆续在台湾和香港的华人社区实施，但在中国农村IDA项目还很少见。2008年5月12日四川省罕见的大地震使得许多地方农民遭受了严重的生命、财产损失。虽然中国中央政府迅速开展了灾后重建工作，但是许多农村地震幸存者的未来仍然充满不确定，他们不知道是否有一天自己的生活能返回“正常”。在择善基金会的资助下三年前我们在灾区农村建了社工站，运用资产建设的策略帮助地震幸存者重建家园、重树希望。本演讲将详细描述这一实践经历以其中的经验教训。

关键词：资产建设，中国农村，贫困，灾难，生活，希望

Asset building and livelihood rebuilding in postdisaster Sichuan, China
TING Wai-fong, Hong Kong Polytechnic University

Since the late 1990s, asset building has been practiced in many U.S. communities as a strategy to address poverty among low-income groups. In the same period, various Individual Development Accounts (IDAs) have been implemented in Chinese communities in Taiwan and Hong Kong. However, the application of IDAs in rural China has been sporadic and scattered. A severe earthquake struck Sichuan on 12 May 2008, leaving many rural communities devastated by the loss of valuable lives and property. Despite the rapid reconstruction efforts engineered by China's Central Government, many earthquake survivors in these rural communities are still living in uncertainty and wondering whether their life, in particular their livelihood, will ever return to "normal." A social work station funded by the Hong Kong-based ZeShan Foundation has been working with a rural community in the disaster area for the past 3 years. The station uses asset building as a strategy to enable the earthquake survivors to rebuild livelihood and regain hope. This presentation will detail the practice experience and the lessons learned.

Key words: asset building, disaster, hope, livelihood, poverty, rural China

超越解决问题的思维模式：优势视角、资产为本的社会工作
张和清，中山大学

本文以广东绿耕社会工作发展中心广东城乡合作项目“妇女乡村旅社”和云南公平贸易项目“妇女养殖合作社”为例，阐述农村社会工作如何借助优势视角和资产为本的理念，超越主流社会工作专业解决问题的思维模式，开展妇女能力建设。文章首先回顾社工介入“乡村旅社”和“合作社”的具体运作过程，其次以两个案例为基础探讨了社会工作解决问题思维模式的局限性和新视角的重要性。文章的结论是中国社会工作应该超越解决问题的思维模式，在相伴同行的过程中社工致力于推动社区民众迈向自助与互助的能力建设。

关键词：问题为本 能力建设

Beyond the problem-solving mindset: Asset-based social work using the strengths perspective
ZHANG Heqing, Sun Yat-Sen University

This paper introduces two projects: the Women's Village Hostel, a rural-urban cooperation started by the Guangdong Green Farming Social Work Development Center, and the Women's Farming Cooperative, a fair-trade project in Yunnan. It tries to demonstrate how to use the strengths perspective and the concept of asset building to do rural social work for women's capacity building. The paper proposes that perspective as an alternative to the problem-solving mindset of mainstream social work. In detailing how social workers got involved with the Village Hostel and Farming Cooperative projects, the paper discusses the limitations of social work's problem-solving mindset and the importance of introducing new perspectives. It concludes that the social work profession in China should not be confined by the problem-solving mindset; while growing together with the communities, social workers should focus on building communities' capacities to be self-reliant and to help each other.

Key words: Guangdong Green Farming Social Work Development Center, problem-based capacity building, problem-solving mindset, strengths perspective, Women's Farming Cooperative, Women's Village Hostel

泰国以购买住房为目的的资产建设
Parichart VALAISATHIEN, 泰国国立法政大学

泰国曼谷的城区低收入住房政策包括房屋建筑与社区建设两个方面。社区为其居民提供互相关怀、分享、自我管理的平台。Nong Kaem社区是曼谷市区外的一个贫民窟，于2003年加入了政府的安居项目。这个以社区为本的项目由住房合作社管理，为所有成员建筑住房，并帮助他们如期、按时支付15年的按揭贷款，最终取得房屋所有权。这一项目结合社区工作、家庭工作与个案工作，促进了社区多个方面有机的、而非机械的发展。

关键词: 低收入住房，以社区为本，住房合作社，自我管理，安居项目（Baan Mankong），有机发展，机械发展

Asset building for home ownership: A case of Nong Kaem Community, Thailand
Parichart VALAISATHIEN, Thammasat University

Bangkok's resolution on low-income housing in the city covers home building as well as community building. Community is an area for caring, sharing, and self-management. The Nong Kaem Community is a slum located outside Bangkok. In 2003, the community participated in the government's Secure Housing Program, a community-driven project operated by the housing cooperatives. The project built houses for all members and focused on supporting them to consistently pay mortgage loans for 15 years, after which they would own their houses. Several development activities were enhanced. Integrating community work, family work, and casework, the project promoted an organic development process instead of a mechanical one.

Key words: community-driven housing cooperative, low-income housing, mechanical development, organic development, self-management, Secure Housing (*Baan Mankong*)

资产创新孵化器

泰国弱势儿童的资产建设：希望之光储蓄项目

Wimonmat SRICHAMROEN, 发展论坛基金会（泰国）

2011年泰国6950万人口中640万为弱势儿童，这些儿童面临多重发展障碍，尤其是经济困难。泰国很早就开始鼓励青少年的储蓄与资产建设，培养他们的储蓄习惯，为未来的自我发展打基础。然而种种社会障碍增加了这部分青少年参与资产建设项目的难度，他们很少有机会自行进行储蓄。希望之光储蓄项目作为一项资产建设项目试图克服这些障碍，帮助弱势儿童提高生活质量、接受教育。这一项目为参与者提供带有种子基金的免费储蓄账户，提供匹配储蓄机制，同时开展其它有助于参与者自我发展、建立积极人生态度的活动。希望之光项目由泰国Lamphun省Rimping市政府实施，账户中的种子资金由华盛顿大学（圣路易斯）的社会发展中心提供。

关键词：针对弱势儿童的资产建设，匹配储蓄，资产建设与积极人生态度，资产建设与儿童发展，种子资金，地方政府机构与发展，希望之光项目，Rimping市政府

ASSET BUILDING INNOVATION INCUBATOR

Introducing asset building for vulnerable children in Thailand: Light of Hope Saving Program
Wimonmat SRICHAMROEN, Human Development Forum Foundation (Thailand)

In 2011, Thailand had a population of 69.5 million, among which were 6.4 million vulnerable children. These children face multiple development obstacles, especially financial barriers. Saving and asset building have long been encouraged among Thai youth as a way to teach them disciplined saving behavior for the future and to enhance self-development. However, multiple barriers impede the ability of vulnerable youth to participate in an asset-building program or even to save on their own. Light of Hope Saving Program is an asset-building program that addresses those barriers while supporting the livelihood and education of these children. The program's principal feature is a free savings account with a seed deposit and a savings match. The program also includes other activities to support foster participants' self-development and positive life perspective. Light of Hope Saving Program is implemented by Rimping Municipality Office in Lamphun Province, Thailand. The savings seed deposits are funded by the Center for Social Development at Washington University in St. Louis.

Key words: asset building and children's development, asset building and positive-life perspective, asset building for vulnerable children, financial education for children, life-skills training, Light of Hope Saving Program, local administration agency and development, local government, matched savings, seed deposit, Rimping Municipality Office

针对越南儿童、以资产为基础的课程：成功、不足与未来需求
Mark PHAM, Em Chi项目

越南的非正式经济规模庞大，影响深远，虽然不属于国家的正式金融体系，但它提供了大量工作机会，吸引了大批资金。自2010年4月起，Em Chi项目在以非正式经济为主的社区中展开，这些社区提供金融服务的机构往往不受政府监管。2011年这一项目开始每月开展储蓄活动，帮助性工作者的女儿们将金钱看作实现个人发展目标的工具。本文探讨了将资产建设相关课程纳入儿童发展项目的可能性。

关键词：资产建设项目，儿童发展账户，非正式经济体，越南儿童，Em Chi项目

An asset-based program curriculum for children in Vietnam: Successes, limitations, and future needs
Mark PHAM, Em Chi Initiative

The informal economy of Vietnam is large and influential. Although it is not part of the nation's formal financial system, it provides a significant portion of the nation's jobs, and much of the nation's money moves through it. Since April 2010, the Em Chi Initiative has operated in neighborhoods where informal economics are a primary social convention and many unregulated financial entities provide services for community members. In 2011, the program staff started a monthly savings activity that allowed the daughters of sex workers to perceive money as a goal-orientation tool. This paper explores the possibilities associated with an asset-building curriculum that can be adapted for programs focused on child development.

Key words: asset-based programs, Child Development Accounts, Em Chi Initiative, informal economies, Vietnamese children

蒙古为女性性工作者建立的储蓄小额信贷项目

Aira TOIVGOO, Wellspring (蒙古); Susan WITTE, 哥伦比亚大学; Marion RIEDEL, 哥伦比亚大学; Laura TSAI, 哥伦比亚大学; Fred SSEWAMALA, 哥伦比亚大学

目的：测试一项由储蓄为主导的小额信贷项目对蒙古女性性工作者提升经济能力、减少高危行为的效果。方法：乌兰巴托107名符合条件的女性性工作者通过针对性抽样加入项目，随机分配到四节课程组成的风险降低组或三十二节课程组成的小额储蓄组，后者包括了风险降低课程、金融商务培训和提供2:1的储蓄激励机制的小额储蓄计划。结果：初步结果表明此类研究面对众多机遇和挑战。贫困、健康状况、歧视和酗酒问题增加了参与难度，但是项目的参与者却表现出了极大的毅力，在平均抚养三个孩子情况下克服重重困难、努力寻找新方式挣钱养家。最后本文对相关实践提出了建议。

关键词：HIV，性工作，商业发展，金融教育，小额贷款，蒙古

A savings-led microfinance intervention with women engaging in sex work in Mongolia

Aira TOIVGOO, Wellspring (Mongolia); Susan S. WITTE, , Columbia University; Marion RIEDEL, Columbia University; Laura Cordisco TSAI, Columbia University; & Fred SSEWAMALA, Columbia University

Objective: To test the feasibility of a savings-led microfinance intervention to increase economic empowerment and reduce the sexual risk behavior of women engaging in sex work in Mongolia. **Methods:** Through targeted sampling, the study recruited 107 female sex workers in Ulaanbaatar who met eligibility criteria. Participants were randomized to receive four sessions of sexual risk reduction or 34 sessions of a microsavings plus training program, consisting of risk-reduction sessions, financial/business training, and an opportunity to participate in a matched savings program. The study matched savings at a 2:1 ratio for participants randomized to the microsavings condition. **Results:** Preliminary results suggest that there are many population-, location-, and history-based opportunities and challenges associated with implementing this type of research. Barriers to recruitment and attendance are related to poverty, health, stigma, and alcohol abuse, yet the women demonstrate great resilience as primary earners with an average of three dependents, and many consider alternative forms of income generation. Recommendations for best practice are highlighted.

Key words: business development, financial education, HIV, matched savings program, microfinance, Mongolia, risk reduction, sex work

印度尼西亚针对弱势儿童的儿童储蓄账户

Harry HIKMAT, 印度尼西亚社会事务部; (Abbas) SIROJUDIN, 加州大学 (伯克利); NAHAR, 印度尼西亚社会事务部

本文着重探讨了印度尼西亚2010年出台的“儿童社会福利项目”(PKSA), 该项目将有条件现金转移与储蓄模式结合, 为参与者提供儿童储蓄账户。本文首先概述了印尼现有的儿童福利体系, 接着描述了PKSA项目是如何为以下五类弱势儿童服务的: 街头流浪儿童、弃婴、少年犯、残疾儿童以及少数民族儿童。本文同时讨论了印度尼西亚相关儿童储蓄账户项目的经验、挑战和未来研究方向。

关键词: 儿童储蓄账户, 资产建设, 儿童福利体系, 儿童社会福利项目PKSA

Targeted Child Savings Accounts for vulnerable children in Indonesia

Harry HIKMAT, Ministry of Social Affairs, Republic of Indonesia; (Abbas) SIROJUDIN, University of California, Berkeley; & NAHAR, Ministry of Social Affairs, Republic of Indonesia

This paper explores a recent Child Savings Account policy in Indonesia that synthesizes conditional cash transfers and saving models. Initiated in 2010, the program is called Program Kesejahteraan Sosial Anak (PKSA), which can be translated as “Child Social Welfare Program.” Following an overview of the current Indonesian child welfare system, the paper describes policy and implementation of the PKSA program for vulnerable children in five categories: street children, neglected infants, juvenile delinquents, children with disabilities, and children from minority populations. The paper also discusses lessons learned, challenges, and potential research directions for advancing Child Savings Account policy in Indonesia.

Key words: asset building, Child Savings Accounts, child welfare system, Program Kesejahteraan Sosial Anak (PKSA)

全面资产建设政策：以新加坡为例

新加坡社会政策的历史演变

TAN Tai Yong, 新加坡国立大学

从殖民地到独立国家的转变促使新加坡政府从职权“有限”的殖民政府成为了后殖民地时期的开拓者，努力通过彻底的社会、经济变革将一个转型期的移民国家变成稳定的公民社会。面对包括提供就业、住房、医疗和社会保障在内的种种挑战，后殖民地时期的新加坡政府影响了新加坡日常生活从计划生育到社会服务的各个方面。本文介绍了新加坡在独立后的第一个十年中如何通过住房、卫生以及社会保障政策实现社会稳定和可持续发展，以此阐述这些影响深远的社会政策的历史背景和演变过程。

关键词：新加坡，社会政策，社会包容，后殖民时期，社会福利

COMPREHENSIVE ASSET-BUILDING POLICY: THE EXAMPLE OF SINGAPORE

Historical developments in Singapore's social policies

TAN Tai Yong, National University of Singapore

In Singapore's transition from colony to nationhood, the nature of the state of Singapore also changed. A colonial government that was “limited” in scope, function, and penetration into society became an interventionist, postcolonial state that sought fundamental social and economic changes to transform an essentially immigrant, transient society into a settled, stake-owning citizenry. Faced with fundamental challenges of providing such basic needs as employment, housing, health care, and security, the postcolonial state in Singapore became an all-encompassing one. Its dominance and reach affected fundamental aspects of Singaporean life, from family planning to national service. By examining the manner in which the postcolonial state sought to ensure survivability, stability, and sustainability through its policies on housing, health, and social security during the first decade of independence, this paper aims to reveal the historical context that explains the evolution of various social policies—policies that have long-lasting social ramifications in the country.

Key words: postcolonial state, Singapore, social inclusion, social policy, social welfare

新加坡中央公积金能否满足退休金需求？

黄国和，伦敦经济学院

新加坡的中央公积金（CPF）是界定供款模式的强制性个人储蓄账户系统，自20世纪50年代为提供退休收入保障创立以来，中央公积金逐步扩张到住房及医疗等领域。本文通过分析“全国老年人调查”的两轮数据探讨中央公积金是否仍能满足退休收入的需求，试图解答如下问题：老年人与工薪人群相比收入水平如何？老龄人口内部的收入差距是怎样的？老年收入与资产所有间存在什么样的关系？目前新加坡老年人从中央公积金中获得的收入较少，经济上极大依赖儿女支持，增加了老年人收入的不稳定性。随着家庭规模以及子女数量的减少，这一问题还将日趋严重。

关键词：中央公积金（CPF），退休，收入保障，代际支持，家庭转移，全国老年人调查

Can Singapore's Central Provident Fund still meet retirement income needs?

NG Kok Hoe, London School of Economics and Political Science

Singapore's Central Provident Fund (CPF) is a mandatory individual-savings account system under the defined contribution model. Established to provide retirement income security in the 1950s, the CPF progressively expanded over the years to incorporate such other policy objectives as housing and health care. Using data from two rounds of the National Survey of Senior Citizens, this paper assesses the extent to which the CPF is still able to meet retirement income needs. It addresses these questions: What are elderly persons' income levels relative to that of the working population? What is the extent of income equality among elderly persons? What is the relationship between elderly income and asset ownership? Current low levels of access to CPF income and heavy reliance on financial support from children are both sources of income vulnerability among Singapore's elderly. The problem is especially acute because demographic projections anticipate declines in family size and the number of children.

Key words: Central Provident Fund (CPF), family transfers, income security, intergenerational support, National Survey of Senior Citizens, retirement

资产建设社会工作：帮助有多重需求的弱势家庭的系统方法

Corinne GHOSH, 新加坡国立大学

有多重需求的家庭往往需要面对自身无法解决的困难，家庭成员的社会、心理和身体健康因此受到不同程度的损害，出身在这种家庭的儿童如果没有外界帮助很难取得成功。然而帮助这些家庭摆脱现有困境并不容易，需要识别、预防和干预三管齐下。社会工作干预能帮助家庭逐步开展行动克服困难、积累社会资产，社会工作者应当与社区和政府合作，保证对这些家庭提供长期支持。本文将讨论为这些家庭赋权的社会政策、社会工作干预策略、主要挑战以及政策和实施上有待改进的方面。

关键词：社会工作干预，家庭赋权，社会政策，社会资产积累，弱势家庭

Social work in social asset building: A systemic approach to uplifting vulnerable families with multiple needs

Corinne GHOSH, National University of Singapore

Families with multiple needs are very vulnerable, as their problems can exceed their ability to cope and can damage their social, psychological, and physical well-being. If not helped, children from such families are likely to enter and perpetuate a cycle of dysfunction. Uplifting these families is challenging and requires a three-pronged approach: identification, prevention, and intervention. Social work intervention is key to empowering these families to take concrete steps to overcome their situations and build their social assets. To be effective, social workers must work with the community and government to ensure a continuum of support for these families. This presentation will discuss social policies to empower the families, social work intervention strategies, key challenges, and areas of improvement at the levels of both policy and implementation.

Key words: family empowerment, social asset building, social policies, social work intervention, vulnerable families

以资产为基础的政策扩散的地方模式

呼图壁模式：我们学到了什么？

郭葆荣，密苏里大学（圣路易斯）；郭新才，新疆呼图壁人力资源与社会保障局；邹莉，华盛顿大学（圣路易斯）社会发展中心

呼图壁模式指的是1998至2010年间在中国新疆维吾尔自治区呼图壁县开展的一个创新的资产建设项目。该项目旨在弥补农村养老保险政策的不足（1992-2010），允许呼图壁农民通过自己的农村养老保险账户贷款，进行农业和畜牧业方面的投资。本研究介绍了这项让“死钱”变活、帮助农民积累家庭资产的贷款计划的激励机制与结构，同时探讨了基于资产的社会政策在中国农村的发展。此外，本研究以近年来中国农村实施的多项社会政策为背景展开讨论，例如新的农村养老保险制度、新的农村合作医疗体制以及确保生活质量的最低收入标准等。

关键词：中国农村，农村养老保险，贷款，资产建设，政策制订，呼图壁模式

LOCAL MODELS OF ASSET-BASED POLICY DIFFUSION

The Hutubi Model: What have we learned?

GUO Baorong, University of Missouri–St. Louis; GUO Xincai, Human Resources and Social Security Bureau, Hutubi County, Xinjiang, China; & ZOU Li, Washington University in St. Louis

The Hutubi Model refers to an innovative asset-building program implemented in Hutubi County, Xinjiang, China, from 1998 to 2010. This program was created to address some of the limitations in the rural retirement insurance policy (1992–2010). It allowed farmers in Hutubi to borrow against their rural retirement social insurance accounts, taking out loans to invest in farming and livestock. This study examines the institutional incentives and structures that enable the loan program to make “dead” money come alive and to help farmers build household assets. We also discuss its broader implications for the development of asset-based social policy in rural China. The discussion takes into account the policy context; several new social policies have come to rural China in recent years. These policies include the new rural retirement social insurance and the new rural cooperative health-care system as well as the establishment of a standard for the minimum income needed to ensure a secure living.

Key words: asset building, Hutubi Model, loan, policy development, rural China, rural retirement insurance

韩国与台湾资产建设政策扩散的比较研究

邹莉, 华盛顿大学(圣路易斯); 郑丽珍, 台湾大学; LEE Eunlye, 凯斯西储大学; Ciwang TEYRA, 华盛顿大学(西雅图); 陈君仪, 台湾大学; SONG Sung Suk, 首尔福利基金

越来越多的国家和行政区域开始采用以资产为基础的社会政策帮助贫困人口, 然而不同地区具体如何实施和发展新的资产政策? 本文针对台湾和韩国以资产为基础的社会政策进行了比较研究。在纵览全球相关社会政策后, 本文概述了这些政策是如何在省、市地方展开的, 运用不同理论框架分析了政策扩散, 最后总结讨论了这种政策扩散对于亚洲以及世界其它地区的意义。

关键词: 资产建设, 政策扩散, 韩国, 台湾, 比较研究

A comparative study on asset-building policy diffusion in Korea and Taiwan

ZOU Li, Washington University in St. Louis; CHENG Li-Chen, National Taiwan University; LEE Eunlye, Case Western Reserve University; Ciwang TEYRA, University of Washington; CHEN Chun-Yi, National Taiwan University; & SONG Sung Suk, Seoul Welfare Foundation

A growing number of countries and administrative regions are adopting asset-based social policies to assist the poor. How do different countries and administrative regions adopt and develop new asset-building policies? This paper presents a comparative study on asset-building policy diffusion in Korean and Taiwan. We begin with a scan of the global landscape in asset-based social policy, document the process of how the policy spreads at the local city and state governments, analyze policy diffusion by using the different-mechanisms framework, and conclude with a discussion of the implications of policy diffusion for Asia and the rest of the world.

Key words: asset building, comparative study, Korea, policy diffusion, Taiwan

资产在中国的研究

中国城市的贫富差距与幸福感：资产贫困的视角

黄进，圣路易斯大学；郭葆荣，密苏里大学（圣路易斯）

本研究将资产贫困定义为家庭缺少足够资产来满足基本生活需求的暂时性阶段，在此基础上探讨了中国城市的家庭资产与幸福感、生活质量的关系。“中国家庭收入计划”2002年问卷调查的数据显示资产贫困问题相当严重：中国城市的流动资产贫困率是收入贫困率的五倍，许多资产贫困家庭的流动资产为零或负值。对这些数据的分析显示在收入贫困水平和其它人口特征相同的条件下资产贫困直接影响家庭幸福感，资产贫困家庭比收入贫困家庭更容易感到不快乐。因此，资产建设政策应成为扶贫政策框架的一个组成部分，帮助贫困人口克服经济困难，为他们提供经济发展的机会。

关键词：资产贫困，资产建设，贫富差距，幸福感，收入贫困，生活质量，财富分配，中国家庭收入项目

RESEARCH ON ASSETS IN CHINA

Economic inequality and happiness in urban China: From the perspective of asset poverty

HUANG Jin, Saint Louis University, & GUO Baorong, University of Missouri–St. Louis

Defining asset poverty as a condition in which a household lacks sufficient assets to satisfy basic needs for a limited period of time, the study examines the relationship of household assets to perception of happiness/quality of life in urban China. Using data from a 2002 survey conducted as part of the Chinese Household Income Project, the study finds that asset poverty is severe: the liquid-asset poverty rate is 5 times that of the income poverty rate in urban China. Many households in asset poverty had no liquid assets or negative net worth. Results from analyses that control for income poverty and other demographic characteristics indicate that asset poverty is a statistically significant predictor of family happiness. Asset-poor families are more likely to be unhappy than are those in income poverty. Asset-building policy ought to be an integral part of the antipoverty agenda to protect the poor from economic hardship and provide them opportunities for economic growth.

Key words: asset building, asset poverty, Chinese Household Income Project, economic inequality, happiness, income poverty, quality of life, wealth distribution

中国农村的土地使用社会政策创新：以资产为基础的分析

赵德余，复旦大学；金敏超，华盛顿大学（圣路易斯）

土地在许多国家都是最重要的资产之一，但中国农村的情况却比较特殊。由于产权不完整，所有者往往不能自由使用、转让、抵押或遗赠自己的土地。最近几年多项社会创新试图增加土地使用的灵活性，本文通过资产建设的理论框架概述了现有的土地政策，探讨了土地的资产特性，总结了这些创新手段在中国农村的优势与劣势，最后分析指出了对以资产为基础的土地政策的相关建议。

关键词：政策创新，土地使用，中国农村，以资产为基础的分析

Social policy innovations on land use in rural China: An asset-based analysis

ZHAO Deyu, Fudan University, & JIN Minchao, Washington University in St. Louis

Land is one of the most important assets in many countries, but the land in rural China is a bit different. Because property rights are incomplete, owners generally cannot freely use, transfer, pledge for loan, or bequeath their land. Recently, several experiments have tested social innovations to increase the flexibility on land use. Employing the theoretical framework of asset building, the paper briefly introduces the current land policy, reexamines the asset attributes of land, and discusses both the advantages and disadvantages of these innovations in rural China. From the analysis are drawn further suggestions for asset-based land policy.

Key words: asset-based analysis, land use, policy innovation, rural china

金融可及性与青年障碍者的经济融入：基于北京和陕西的实证研究

邓锁，北京大学

金融可及性被认为是衡量经济参与和融合的重要指标，对于处于年龄转型期弱势青年的资产发展而言尤其有意义。这一研究以北京和陕西的问卷调查和访谈资料为基础，主要分析了影响16-25岁青年障碍者金融可及性的多重因素，包括社会经济、个人以及地理位置等指标。研究结果表明青年障碍者在利用正式和非正式金融服务方面面临较大的困难，许多障碍者受到明显的金融排斥。城乡来源、不同性别和家庭背景等都显著地影响着青年障碍者的金融参与。本研究最后以一个障碍者金融服务项目为例，说明促进青年障碍者的经济融入仍然缺乏具有体系性的制度安排和支持。

关键词：金融可及性，青年障碍者，经济融入

Financial access and economic inclusion of youth with disabilities in China

DENG Suo, Peking University

Substantively accepted as an important indicator of economic participation, financial access is particularly relevant to asset development among vulnerable individuals in the transitional stages of their lives. Drawing on data from a representative survey and in-depth interviews of disabled youth (ages 16–25) in Beijing and Shanxi, China, this study examines the determinants of the target group's financial access, focusing on a range of socioeconomic, demographic, and geographic factors that affect financial participation. Quantitative and qualitative results show that youth with disabilities encounter great difficulties in accessing formal and informal financial services. The findings indicate that they tend to be unbanked. Significant gaps in financial access are found between urban and rural residents as well as between gender groups. Financial access also is found to differ among these youth by the characteristics of their parents. Finally, a government program is taken as an example to showcase the inadequacy of institutional arrangements in enhancing economic inclusion of youth with disabilities in China.

Key words: financial access, youth with disabilities, economic inclusion

