

ARTICLE 13
WOMEN IN ECONOMIC, SOCIAL AND CULTURAL LIFE

“States Parties shall take all appropriate measures to eliminate discrimination against women in other areas of economic and social life in order to ensure, on a basis of equality of men and women, the same rights, in particular:

- a) The right to family benefits;*
- b) The right to bank loans, mortgages and other forms of financial credit;*
- c) The right to participate in recreational activities, sports and all aspects of cultural life.”*

Social Security

249. Hong Kong has a highly developed system of welfare services and institutions comparable to any in Asia. The Government’s social security policy is to meet the basic and special needs of disadvantaged people, including such people as the financially vulnerable, the elderly and the severely disabled. This is achieved through a comprehensive social security system administered on an entirely non-contributory basis. The Comprehensive Social Security Assistance (CSSA) Scheme and the Social Security Allowance (SSA) Scheme are two prominent features of the system wholly funded by the general revenue. A person can receive either assistance under the CSSA Scheme or one of the allowances under the SSA Scheme. All Hong Kong residents, irrespective of their sex, race or religion, enjoy equal access to social security. Despite the low tax rate and narrow tax base of Hong Kong²⁰, the Government has been providing an adequate safety net which can help the financially vulnerable to meet their basic and essential needs. The CSSA and SSA expenditures together account for 11% of Government recurrent expenditure.

²⁰ In 2002/03, the taxpaying population was estimated to be about 1.2 million and the number of employees about 3.2 million. The total population was about 6.8 million.

Government Expenditure on Social Security

250. In the 2001/02 financial year, the Government spent a total of HK\$19,798 million (US\$2,538 million) on social security and it was increased to HK\$22,417 million (US\$2,874 million) in the 2002/03 financial year. The latter represented 11% of total estimated recurrent Government expenditure and 1.8% of the forecast Gross Domestic Product for the year. The corresponding figures for the 1991/92 financial year were HK\$3,746 million (US\$480 million), 5.3% of total recurrent Government expenditure and 0.5% of the Gross Domestic Product. In other words, there has been a four-fold increase in government expenditure on social security in the past decade.

251. Indeed, in order to meet the increasing demand for CSSA, we have in the 2002/03 financial year sought a supplementary provision of HK\$250 million (US\$32 million) from the Finance Committee of the Legislative Council to top up the original provision of \$16,000 million.

Comprehensive Social Security Assistance Scheme

252. The CSSA Scheme provides a safety net for those who for various reasons such as old age, disability, illness, unemployment, low earnings or single parenthood, are unable to fund basic livelihood needs. Assistance under the Scheme includes women who are substantially engaged in caring for the young, elderly or disabled family members at home and are therefore not available for work. Divorced women failing to receive adequate maintenance payments from their ex-spouses can also apply for CSSA.

253. The Scheme is means-tested. It provides cash assistance to recipients up to a prescribed level to meet their basic and essential livelihood needs. In addition, all CSSA recipients are entitled to free medical treatment at public hospitals or clinics. As at end December 2002, some 467,000 people were receiving assistance under the Scheme. Amongst them, about 52% were female recipients.

254. In response to growing public concern about the rapid growth in the CSSA caseload and expenditure and the need to guard against the emergence of a dependency culture, the Government has implemented a package of policy measures, including a Support for Self-reliance (SFS) Scheme since 1 June 1999, aimed at encouraging and helping able-bodied unemployed CSSA

recipients to rejoin the workforce and move towards self-reliance.

255. The SFS Scheme consists of two programmes: the Active Employment Assistance (AEA) programme and the Community Work (CW) programme. As part of the scheme, we also provide an incentive, by disregarding part of the CSSA recipients' income, to encourage them to find work and continue working. Through the provision of personalised service under the AEA programme, participants are facilitated to get access to up-to-date employment-related information, training / retraining opportunities and other support services or employment assistance programmes to find work. The CW programme also helps unemployed recipients to develop a work habit, improve socialisation and increase their self-esteem and confidence, paving the way for employment in future through the arrangement of unpaid community work.

256. As at end December 2002, 80% of single parents receiving government financial support through CSSA were women. Many single parent families receive other forms of support and assistance apart from financial help. In order to help single parent CSSA recipients with young children to become more self-reliant and integrated into society, the "Ending Exclusion Project" was launched in March 2002. This project comprises a voluntary employment assistance programme and more focused and better co-ordinated services, including strengthened child care arrangements, family education, supportive programmes and outreaching services. As part of this Project, single parents with young children are allowed a higher level of monthly disregarded earnings under the CSSA Scheme to provide a greater incentive for them to take up a paid job. By December 2002, 2,397 single parents had participated in the project.

257. To be eligible for CSSA, the applicant must meet the residence requirement set out in the Scheme, but in cases of genuine hardship, the Director of Social Welfare has the discretion to waive this requirement. The applicant must also pass both income and assets tests. In addition, able-bodied adults who are unemployed or working part-time but available for full-time work are required to actively seek a paid job and participate in the SFS Scheme as a condition of receiving assistance.

258. The CSSA Scheme embraces different standard rates to meet normal day-to-day living needs, such as food, fuel and light, clothing and footwear, of

different categories of recipients. In addition, an annual long-term supplement is paid to those who are old, disabled or medically certified to be in ill-health and who have been receiving assistance continuously for more than 12 months for the replacement of household and durable goods. A monthly supplement is also paid to single parents in recognition of the special difficulties they face in bringing up families on their own without the support of spouses.

259. Apart from these payments, other payments in the form of special grants are payable to cover rent, water charge, schooling expenses, childcare centre fees and burial expenses. Recipients who are old, disabled or medically certified to be in ill-health are also entitled to other special grants to meet their special needs such as medically recommended diets and appliances.

Social Security Allowance (SSA) Scheme

260. The SSA Scheme provides cash allowance for the severely disabled and elderly to meet special needs arising from disability or old age. The SSA Scheme includes the Old Age Allowance and Disability Allowance which provides monthly flat-rate allowances to elderly persons aged 65 or above and to persons who are severely disabled. As at end December 2002, 561,000 persons were receiving allowances under the SSA.

Old Age Allowance (OAA)

261. Currently, elders in need of financial assistance can apply for CSSA. On the other hand, the OAA provides a monthly allowance to elders aged 65 or above to help them meet special needs arising from old age. As at end December 2002, some 455,700 people were receiving this allowance. About 56% of the OAA recipients are elderly women. As at end December 2002, about 170,000 CSSA recipients were aged 60 or above (i.e. about 36.5% of all recipients). Altogether, about 626,000 elders aged 60 or above were receiving social security payments under CSSA or OAA. They represented about 61% of all the population aged 60 or above and 77% of the population aged 65 or above. In the financial year 2002/03, an estimated total of HK\$11.8 billion (US\$1.51 billion) will be used to provide financial assistance to elders through CSSA and OAA.

Disability Allowance (DA)

262. DA is payable to Hong Kong residents of all ages who are certified by recognized medical authorities to be suffering from a disability broadly equivalent to 100% loss of earning capacity. It is non-means-tested. As at end December 2002, some 105,300 people were receiving this allowance. Among them, about 51% are female recipients.

Social Security Rates

263. The standard rates under CSSA and SSA are adjusted with reference to the movements of the Social Security Assistance Index of Prices (SSAIP).²¹ Despite continuous deflation since 1999, the CSSA and SSA standard rates have remained frozen. To take into account abated inflation and subsequent persistent deflation in the past few years, there is room for a downward adjustment of the standard rates by 11.1% without affecting the originally intended buying power of the benefits to meet basic and essential needs.

264. The Government has therefore decided to adjust the standard rates under the CSSA Scheme for able-bodied recipients and those of the DA under the SSA Scheme downwards by 11.1% in accordance with the established mechanism from June 2003. Other standard payment rates under CSSA will also be adjusted downwards from June 2003. The OAA rates of the SSA Scheme will remain frozen until subsequent inflation catches up.

265. We have allowed for a cushioning period for the adjustment to take place to help recipients to adjust their spending pattern. For able-bodied CSSA recipients and DA recipients, their adjustment will be effected in June 2003. For non able-bodied CSSA recipients (i.e. the elderly, the disabled and those certified to be in ill health), their adjustment will be effected in two phases in October 2003 and October 2004 respectively.

²¹ The SSAIP is specially compiled by the Census and Statistics Department on a monthly basis to measure inflation / deflation according to the expenditure pattern of CSSA households. It consists of the same items as the Consumer Price Index, except that items which are covered by special grants under the CSSA Scheme (for example, rent) are excluded. The movement of the index is used as a reference for making adjustments to CSSA and SSA standard payment rates to take account of price changes.

266. The rate adjustment is necessary because against the general economic situation and high unemployment, the number of families and individuals requiring financial support by Government is bound to increase. To sustain this safety net, we have to ensure that our limited public resources go further to meet the increasing demand for social security payments. The adjustment is not and should not be viewed as welfare cuts. The Government remains committed to providing a reliable and financially sustainable safety net to look after the elderly, the disabled, and the disadvantaged groups.

267. After the adjustment, the 1-person to 6 or more person CSSA households will still get on average HK\$3,399 (US\$436) to HK\$13,119 (US\$1,682) a month. The payments are comparable to or even higher than the average monthly household income of the corresponding non-CSSA households in the lowest 25% income group, and higher than the average monthly expenditure of the non-CSSA households in the lowest 20% expenditure group.

Family Benefits: Tax Allowance

268. Women and men have the same rights and obligations under the current tax system. Both women and men are eligible to a number of allowances deductible from the taxable income of taxpayers. They include basic allowance / married person's allowance, child allowance, dependent brother / sister allowance, dependent parent / grandparent allowance, single parent allowance and disabled dependant allowance. Please refer to paragraphs 151 – 153 of the Initial Report for details.

Community Investment and Inclusion Fund

269. In the 2001 Policy Address, the Chief Executive announced a plan to establish a HK\$300 million (US\$38.46 million) Community Investment and Inclusion Fund. The objective of the Fund is to bring the community closer together, to foster a sense of belonging and to build up shared values by encouraging mutual concern, support and assistance. The enhanced community participation and social inclusion will strengthen the support provided through the community network to individuals and families, thereby reinforcing the message that Hong Kong is a caring community. The Fund also aims to

encourage and facilitate cross-sectoral co-operation, including non-governmental organisations and private sector participation, in social networking and community support projects. Before the Fund was launched for application, the Women's Commission met with women's groups and service agencies in October 2001 to hear their views on how the Fund should operate.

270. The Fund supports community-initiated projects which seek to promote social capital. Community groups, including women's groups are eligible to apply for support to projects that promote community participation, mutual help and self-help. The Fund was launched for application in August 2002 and a number of applications from women's groups have been successful. We plan to process applications in two to three batches a year, over the next three years.

New Arrival Women

271. The daily quota of One-Way Permits for people from the Mainland to rejoin their families in Hong Kong was increased from 105 to 150 with effect from July 1995. Although the number of people entering Hong Kong has been quite constant over the past four years since the last hearing of the CEDAW Committee on the Initial Report by Hong Kong, there are several noticeable changes to the profile. The Government aims to identify the changing demographic profile of new arrivals (NAs) in recent years and streamline services to meet the changing needs.

272. The most noticeable change to NAs in Hong Kong is the increase in the number of adult (aged 20 and above) females in the past few years, i.e. from around 36% of the total NAs of all ages in 1998 to around 45% in the third quarter of 2002, with most of the adult female NAs aged between 20 and 39, according to the Home Affairs Department (HAD) survey. It is also noted that adults now comprise the majority of NAs. Adult NAs accounted for about 64% of the total NAs in 2001 as compared to only 41% in 1998. The proportion of adult males also increased from 4.5% to 12% during the same period. As for children and youngsters arriving at Hong Kong during the same period, the distribution between male and female was similar, accounting for about 21% and 22% of the total NAs respectively.

273. We are fully aware of the need to provide services to facilitate the newly arrived women from the Mainland to integrate into the new environment. Our strategy has been to foster effective coordination within Government and to maintain a close partnership between Government and the non-governmental organisations that provide services to NAs. At the central level, the Permanent Secretary for Home Affairs (PSHA) chairs a Steering Committee on New Arrival Services to provide policy directives on services for NAs. PSHA also chairs a quarterly round-table meeting with nearly 30 non-governmental organisations to discuss the effectiveness of services for NAs and issues concerning them. At the district level, District Officers chair District Coordinating Committees to complement the work at the central level.

274. With the increase of adult female NAs in recent years, employment has become a major problem facing NAs. Many of the adult female NAs do not have high levels of education and do not speak fluent Cantonese, it is relatively more difficult for them to find jobs than local residents. In addition to nine job centres, the Labour Department has operated two New Arrivals Employment and Guidance Centres since 1997 to provide a comprehensive range of employment services tailor-made for NAs, including NA women. Services include provision of labour market information in areas such as local domestic helpers, employment counselling, briefings on practices and conditions of work in Hong Kong, career guidance, intensive job matching and job referrals. For those possessing higher educational qualifications, they are introduced to the internet-based Interactive Employment Service.

275. Training programmes, such as core-courses on job search skills for NAs run by Employees Retraining Board, help increase their employability. In 2002, over 70% of the programmes' participants were female. They can also join various skills training courses provided under the Employees Retraining Scheme.

276. The Government attaches importance to the early integration of NAs into the local community. Like other local residents, NA women are entitled to a wide range of welfare services ranging from family service, child care service, group work service, community support service, financial assistance, etc. In February 2001, together with the strengthening of the services of the four existing post-migration centres, four additional post-migration centres were set up to provide a package of preventive and supportive programmes for

the NAs from the Mainland with focus on providing early intervention and strengthening the support network. The services include employment guidance and job-related training courses, orientation programmes, language classes, family education and parent education programmes, counselling and referral services, etc. to reduce adjustment problems and enhance self-reliance.

277. In order to tackle the passive attitude of NAs in seeking assistance, outreaching service was placed with weight in the service delivery of these centres, which act as a gateway to follow up service. NA women who are identified to have relationship problems with their spouses due to long separation or found to be at risk of family violence can be referred to family service centre or family and child protective service unit for prompt assistance. Between February 2001 and December 2002, the eight post-migration centres served a total of 30,296 NAs. In addition to the subvented programmes, non-governmental organisations are running different projects with funding support from other sources like the Hong Kong Jockey Club Charities Trust and the Community Chest to serve the NAs. These initiatives include community education programmes, employment programmes, volunteer service and integrated projects.

278. The relaxation of the residential requirement for application for public housing since August 2001 has helped NA women faced with family changes to acquire public rental housing. Those NA women need not fulfil the seven-year residence qualification if half of her family members satisfy the seven-year residence rule. This policy aims to meet social changes in view of the increase of NA women and their housing needs affected by family changes. Furthermore, female divorcees with less than seven years' residence in Hong Kong may be offered compassionate public rental housing on the recommendation of the SWD.

279. To promote community acceptance of NAs and to enhance mutual understanding between residents and NAs, the Home Affairs Bureau and HAD jointly organized Community Education Programmes in 2001 and 2002. Through television and radio APIs and district activities, the message of "Building a harmonious future together" was disseminated. The programme was well received. Around 25,000 NAs, including many female NAs who participated in the events as volunteers, and local residents took part in the activities.

280. Since 1996, HAD has published a handbook to NAs to provide information on various services in traditional and simplified Chinese. The contents of the handbook are updated regularly. The handbook also includes information for female NAs such as single parent services, family planning, employment counselling, etc. The contents of the handbook have also been uploaded onto the Internet.

281. Given the changing profiles of NA women, the demand for services varies over time. In order to accurately determine the needs of NAs, the HAD conducts regular surveys on the needs of NAs and launched an in-depth study on the fourth quarter of 2002 and the first quarter of 2003 to determine the service needs of NAs after they have begun to settle down. The questionnaire included questions that concerned NA women such as their need of vocational training, child-care services, family problems, school placements, medical services and housing. The results of the study would be shared with different government bureaux, departments and non-governmental organisations to facilitate planning and re-targeting services in various areas when necessary.

Single Parents

282. The revised conditional tenancy arrangements for public housing introduced in November 2001 as well as the established practice that all deserving cases recommended by the SWD are eligible for compassionate rehousing, have enabled couples undergoing divorce proceedings to be rehoused separately with / without child(ren) while awaiting the award of divorce decree. The number of the women who benefited from such policies are as below :

<u>Year</u>	<u>No. of Women</u>
2001/02	208
2002/03 (Apr to Sep. 2002)	129

283. Under the current policy on Housing Arrangement for Divorced Couples living in Public Rental Housing, the tenancy is usually granted to the party having the custody of child(ren). If the single divorcee (any gender) being displaced from the public rental housing flat is genuinely homeless, an Interim Housing unit may be offered subject to his / her fulfilment of the eligibility criteria.

284. Single parent families are often under considerable stress in adjusting to single parenthood. As many of them have to handle a wide range of problems single-handedly, they may not be as competitive as other parents in job seeking and are more prone to social isolation and economic deprivation. SWD and non-governmental organisations have been providing them with a range of welfare services through the extensive network of 66 family services centres / integrated family service centres. Besides, five single parent centres have been set up to provide dedicated support services to enhance self-reliance and resilience of single parent families. The services include supportive counselling, family education / parent education programmes, group work / networking programmes, employment-related training, volunteer services, information on resources and referral services, etc. Outreaching service is placed with weight with the aim to identify single parent families in need of early intervention. Between February 2001 and December 2002, the five single parent centres served a total of 6,325 single parent families.

Women with Disability

285. Disabled women in Hong Kong have the equal rights to enjoy economic and social life as do any other citizens. Their rights are protected by the DDO, which aims “to render unlawful discrimination against persons on the ground of their or their associates’ disability in respect of their employment, accommodation, education, access to partnerships, membership of trade unions and clubs, access to premises, educational establishments, sporting activities and the provision of goods, services and facilities; to make provision against harassment and vilification of persons with a disability and their associates; to extend the jurisdiction of the Equal Opportunities Commission to include discrimination against persons on the ground of their or their associates’ disability, and for connected purposes.” (Cap. 487) The DDO binds the government as well as the private sector.

286. At the High-level Intergovernmental Meeting organized by the United Nations Economic and Social Commission for Asia and Pacific (UN ESCAP) in October 2002 to conclude the Asian Pacific Decade of Disabled Persons (1993-2002), Members endorsed a regional framework of Action (Biwako Millennium Framework for Action) aiming to achieve an inclusive, barrier-free and rights-based society for people with disabilities in Asia and the

Pacific. “Women with disabilities” is one of the seven priority areas for action under the framework. It was agreed by the High-level Intergovernmental Meeting that the Biwako Millennium Framework for action would be valuable in setting guidelines and targets for national, sub-regional and regional programmes on disability over the next ten years. The meeting also agreed that the seven priority areas specified in the framework provided a useful focus for future programmes and activities. The HKSAR being an affiliated member of UN ESCAP will continue to support the Decade movement and draw reference from the contents of the Biwako Millennium Framework for Action in developing its future programmes and activities related to women with disabilities.

287. Disabled women receive the same services and assistance provided for people with disabilities under the Rehabilitation Programme which includes vocational training and employment assistance. Access to education and health services for women with disabilities is covered under Articles 10 and 12 respectively.

288. Regarding the employment situation of women with disabilities, according to a territory-wide household survey conducted in 2000, of the 260,500 persons aged 15 and over with disabilities²², 22.9% (i.e. 59,700) were economically active and 35% of these economically active persons (i.e. 20,900) were females. Those employed persons with disabilities had relatively lower educational attainment than the total employed population probably because of their physical or mental constraints. About 40.6% of them had primary education or below, as against 18.4% for the total employed population. With a view to assisting persons with disabilities in obtaining paid employment positions, the Labour Department provides special employment services to job-seekers with disabilities. In 2002, it registered a total of 4,225 job-seekers with disabilities, out of whom 1,815 were female. Of the 2,572 placements secured by persons with disabilities in the same period, over 47% were filled by females. This compares with the figure of 38.8% in 1999. The three most common industry sectors which employed persons with disabilities were engaged in were the community, social and personal services sector (28%), the wholesale, retail and import / export trades, restaurants and hotels sector (25%), and the manufacturing sector (14%). About 60% of the employed persons

²² Excluding mentally handicapped persons as their number was considered to be subject to under-estimation in the survey.

with disabilities earned less than HK\$10,000 (US\$1,282) per month in 2000. The median monthly employment earnings was HK\$8,000 (US\$1,026), for all employed persons with disabilities taken together. This was slightly lower than that of the total employed population, which was HK\$10,000 (US\$1,282) at that period.

289. In facilitating people with disabilities in seeking open employment, the government has introduced the Self Help Integrated Placement Service (SHIPS) and Trial Placement cum Mentor Scheme for People with a Disability since April 2000 and January 2002 respectively. SHIPS aims at encouraging and helping disabled job-seekers to be more pro-active and independent in the search for jobs. Group counselling sessions are provided to the disabled job-seekers to improve their job-searching skills and interviewing techniques. Computer facilities (including internet browsing), telephones and fax machines and access to the latest careers information are made available to the disabled job-seekers in the employment offices. Parallel to the continual placement service rendered by the Labour Department, the disabled job-seekers are encouraged to search and apply for jobs on their own initiative. As at 31 December 2002, 1,743 job-seekers with disabilities (of whom 797 are women, i.e. 46%) have participated in the programme. The programme has successfully placed 1,323 disabled job-seekers (of whom 618 are women, i.e. 47%) in employment, representing an overall placement rate of 75.9%.

290. The Trial Placement cum Mentor Scheme for People with a Disability is also in place at which the disabled workers undergo a one-month trial period and their employers receive a subsidy equal to half of the wages paid to them during the trial period, subject to a maximum of HK\$3,000 (US\$385). 600 disabled job-seekers are expected to benefit from the scheme in three years. To enhance peer group acceptance, which is highly conducive to the early integration into the workforce and retention of the disabled employees, participating employers are requested to appoint a staff member as the “mentor” of each disabled employee so that immediate assistance and social support may be rendered to the disabled employees throughout the trial period. The initial response to the scheme is encouraging. Up to 31 December 2002, of the 237 disabled persons (of whom 110 are women, i.e. 46%) participating in the scheme, 185 (of whom 90 are women, i.e. 49%) were offered full employment by the employers upon completion of the one-month trial.

291. Disabled women, like other women in Hong Kong, are protected from various forms of violence and abuse as enunciated in detail in this Report under Article 5. However, women with mental deficiency may have higher risk in becoming targets for sexual abuse given that perpetrators are more likely to take advantage of their deficiency. In addition to the protection given to them by their families and the police, the Criminal Procedure Ordinance (Cap. 221) protects and assists vulnerable witnesses in criminal proceedings. Protection includes live television link and video recording of a witness' testimony.

Minority women

Legislation against racial discrimination

292. The Hong Kong BORO proscribes discrimination of all kinds, including racial discrimination, on the part of the public sector. Additionally, the Broadcasting Ordinance (Chapter 562) prohibits broadcasts that incite hatred on account of colour, race, sex, religion, nationality, or ethnic or national origin. There are similar prohibitions in other statutes and administrative codes²³.

293. We recently completed consultations on the question of legislation against racial discrimination in the private sector, receiving diverse views in response. We are considering how best to balance competing considerations and will announce a decision as soon as possible.

Government and Government-sponsored initiatives

294. In Hong Kong, the non-Chinese residents comprise various ethnic minority groups and the distribution is given at (f) in "Land and People" in Part I General Profile Section. To enable the members of the ethnic minority community to better integrate into the community, the Government has developed a strategy that has evolved over five years. Essentially, the strategy includes public education to arouse awareness and to foster a culture of mutual

²³ The Telecommunication Ordinance (Chapter 106), the Film Censorship Ordinance, the Codes of Practice on Programme Standards for television and radio broadcasts in Hong Kong.

tolerance and respect. It also includes practical measures to help the new arrivals adapt to life in Hong Kong and to facilitate their integration into the mainstream community.

295. The Home Affairs Bureau has set up the Equal Opportunities Funding Scheme, which allocates funding annually for community-based initiatives to promote awareness and to encourage contact between the members of the ethnic minorities and the mainstream community. Projects funded under the Scheme have included (among many others) outreach projects, empowerment programmes, and team-building / leadership training. Many of these projects focused principally on women. All of these seek actively to encourage participation by members of the ethnic minorities community and, being family-oriented, have the participation of women very much to the fore.

296. The Government sponsors non-governmental organisations to organise practical courses in Chinese and English²⁴. The majority of beneficiaries are women. The Government has published a service guidebook series: 'Your Guide to Services in Hong Kong' to familiarise migrant workers, who are mostly women, with Government and non-governmental organisation services. The series are tailored to the needs of each client community and the guidebook is available in six languages²⁵, with two more²⁶ in preparation.

297. To enhance our work in this area, the Government has created a dedicated Race Relations Unit and established the Committee on the Promotion of Racial Harmony in June 2002 to formulate strategy and co-ordinate initiatives. Projects currently at the planning stage include community-based orientation courses for the minorities (including women), and a related 'train the trainers' programme for the course leaders. The courses will link into the language programmes and serve both to bring minority women (and men) together and to ensure that they are aware of the opportunities available to them in the wider community of Hong Kong. These programmes are expected to be underway from 2003.

²⁴ We provide through the agency of three non-governmental organisations: Caritas, Christian Action, and the International Social Service (Hong Kong).

²⁵ English, Hindi, Indonesian, Nepali, Tagalog, and Thai.

²⁶ Singhalese and Urdu

Loans, Mortgages and Credit

298. It is unlawful for anyone who provides banking or insurance facilities to discriminate against a person on the grounds of sex. The position remains essentially the same as reported in paragraph 154 of the Initial Report.

Recreation, Sports and Cultural Life

Arts

299. The Hong Kong Arts Development Council is the statutory body tasked with planning, promoting and supporting the broad development of the arts. It organizes and implements proactive projects involving different arts forms and provides grants to local artists and arts groups. The Leisure and Cultural Services Department is the government department responsible for the provision of, among others, cultural services and facilities to the general public.

300. In the financial year 2001-02, total expenditure for arts activities funded by the Government amounted to over HK\$2.5 billion (US\$0.32 billion). Women artists are treated on a par with their male peers.

Sports

301. In the financial year 2001/02, the Government spent nearly HK\$3.0 billion (US\$0.38 billion) on sport and recreation services. During the year, the Leisure and Cultural Services Department managed a wide range of recreation and sport facilities throughout the 18 districts and organised some 24,000 recreation and sports programmes. The Department's "Sport-for-All" policy aims to offer sports opportunities to all regardless of race, class, sex or disability.

302. The Hong Kong Sports Development Board was established as a statutory body tasked to promote and develop sport and physical recreation in Hong Kong. The Board provides funding to support programmes run by National Sports Associations and the Elite Training Programme for HKSAR's top athletes at the Hong Kong Sports Institute. Grants are made on the basis of the merit of programmes and performance of individual athletes regardless of gender.