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SAFEGUARDING THE DIGNITY OF
MY POOR BROTHERS AND SISTERS:
A REFLECTION OF HONG KONG CHRISTIAN CHURCHES'
FINANCIAL ASSISTANCE

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1. Introduction

With the emergence of welfare state and the dominance of Marxism, free market philosophy and citizenship on welfare analysis, Christian welfare ideology seems to play a minimal role in the contemporary welfare system. For example, the church as the conscience of the UK and the guardian of the UK's conscience is "vague and seldom particularly convincing."¹ Two questions raised from this phenomenon are whether Christian welfare ideologies are inferior to that of other social theories on our understanding of the dynamics and practice of human welfare and whether the welfare practices of Christian churches are no longer effective on improving the quality of human life that lead to the decline of Christian welfare in the modern world. In addition, the differences among Christian churches on their welfare role further weaken the welfare activities of some churches. For example, the New Christian Right in the United States opposed against many social concerns that were viewed by some Christians as essential to social justice.²

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¹ D. Forrester, *Christianity and the Future of Welfare* (London: Epworth, 1985), p. 7.

² J. Midgley and P. Sanzenbach, "The Religious Right's Challenge of Progressive Social Concerns," *Journal of Progressive Human Services* 2 (1991), pp. 1-13.

Contrary to the declining influence of Christian welfare, “workfare” has become a new direction for formulating welfare policies in many advanced economies.³ For example, under the New Labour Government (NLG), UK social policies are “aimed at people in work or are aimed at getting people into work.”⁴ Accordingly, more harsh welfare measures have been adopted to reduce welfare dependency. The issues of concern here are *whether “workfare” is compatible with Christian teachings on treating the poor and what contributions which Christian churches can make to the modern social policy*. By using Hong Kong Christian churches’ financial assistance as an example, this study explored the nature of Christian welfare and its impact on human dignity and solidarity. Moreover, the role of Christian welfare in the modern welfare system will be analysed and its implications for public welfare policies discussed.

2. Contemporary Welfare Policies and Christian Welfare

Christianity stresses the value of human beings and the importance of human relationships. However, the importance of Christian welfare on human well-being has been neglected in the modern world. More work is needed to explore the contents of Christian welfare and its contributions to public welfare policies.

2.1 The Welfare Role of Christian Churches

The welfare role of Christian churches has drastically changed following governments’ great involvement in welfare provision, especially after the establishment of “welfare states.” In the past, the family, charitable and religious bodies were key welfare players providing basic necessities for the poor. However, with the rise of citizenship, the practice of democratic elections and the emergence of strong labour parties, many governments have become main welfare

³ S. Prideaux, “New Labour, Old Functionalism: The Underlying Contradictions of Welfare Reform in the US and the UK,” *Social Policy & Administration* 35 (2001), pp. 85-115.

⁴ G. Grover and J. Stewart, “Modernizing Social Security? Labour and Its Welfare-to-Work Strategy,” *Social Policy & Administration* 34 (2000), pp. 235-52 (249).

providers meeting financial, education, housing and medical needs of citizens.

Being a colonial as well as an authoritarian polity, the Hong Kong government was forced by circumstances to meet the basic needs of citizens as a result of the 1966 and 1967 riots.⁵ Britain's desire of not being forced out by the communists was "the driving force" behind the reforms introduced in Hong Kong.⁶ Now, over 40% of Hong Kong people are living in the public housing. Also, the poor can get access to low cost medical care and nine years free education. More importantly, a Comprehensive Social Security Assistance (CSSA) scheme provides financial support to a wide range of recipients such as the older people, the disabled, low-income earners and the unemployed. A question associated with this welfare development is: What are the welfare roles and functions of Hong Kong Christian churches when the government has been providing comprehensive social services for the poor? Many Christian churches in Europe and America also need to address the same question. By using Hong Kong Christian churches' financial assistance as an example, this study explored the welfare role of Christian churches in the modern welfare system.

2.2 Christian Teachings and Welfare Practices

To Christian churches, the biblical teachings are guiding principles to human's social and economic policies, which also spell out some fundamental ideologies on treating the poor. Firstly, Christian God is a god of love, and love is the "master principle of all social relationships."⁷ The greatest law, according to the Bible, is to love the Lord your God with "all your heart, with all your soul and with all your mind," and "to love your neighbour as you love yourself" (Col 3:14, TEV). These teachings are "the heart and soul of Christian morality."⁸ The parable of a

⁵ C. K. Chan, "Colonial Rule, Chinese Welfare Ideologies and Reproduction of Social Policy: The Case of Hong Kong Social Security" (Ph.D. dissertation, University of Sheffield, 1996).

⁶ M. Roberti, "Secrets of the MacLehose Era," *South China Morning Post*, February 4, 1995.

⁷ B. J. Coggle and J. P. Byrnes, *Christian Social Ethics: A Methodist Approach* (London: Epworth, 1956), p. 22.

⁸ U. S. Catholic Bishops, *Economic Justice for All* (www.osjspm.org/cst/eja.htm, 1985).

Good Samaritan illustrates that “love consists in concrete service of support and of maintenance of life.”⁹

Secondly, the relationships of human beings are brothers and sisters because we are all children of the same God, sharing his image. Our existence is realised in coexistence.¹⁰ Because of such spiritual relationship, it is human beings’ duties to pursue human dignity and achieve common well-being. Such duties are fully reflected in Matt 25:31-46, in which Jesus condemned those who “refused to help one of these least important ones.”

I was hungry but you would not feed me, thirsty but you would not give me a drink; I was a stranger but you would not welcome me in your homes, naked but you would not clothe me; I was sick and in prison but you would not take care of me” (Matt 25:41-43, TEV).

Obviously, we are expected to help others, building “a brotherhood of man.”¹¹

Thirdly, giving aid to the poor is a response to the grace of God who provides us with abundant resources.¹² Very often, different churches might have their own interpretations on the biblical teachings with regard to helping the poor. This means that there is a gap between ideology and practice. The U.S. Catholic Bishops pointed out, “Followers of Christ must avoid a tragic separation between faith and everyday life,” and “how the poor and the vulnerable are treated” is the best indicator reflecting our faith.¹³ Therefore, this study investigated the philosophical basis of Hong Kong Chinese Christian churches on financial assistance, examining how they put their teachings into practice.

⁹ K. Bockmuehl, *Evangelicals and Social Ethics: A Commentary on Articles 5 of the Lausanne Covenant* (Downers Grove, IL: InterVarsity, 1979), p. 28.

¹⁰ S. Silungwe, G. Vika and M. Viljoen, *A Christian Perspective on Poverty* (<http://www.uct.ac.za/depts/ricsa/projects/publicli/poverty/theodoc.htm>, 2002).

¹¹ J. Leclercq, *Christianity and Money* (London: Burns & Oates, 1959), p. 89.

¹² M. Kelly, *Christian Character and Needy People* (www.greenlakepc.org/theology/poverty.htm, 1997).

¹³ U. S. Catholic Bishops, *Economic Justice for All*.

2.3 Welfare Ideologies and Human Well-being

As mentioned in the beginning of this paper, "workfare" becomes a new direction for formulating welfare policies.¹⁴ Many well-developed economies such as the US, the UK, Canada and Hong Kong have changed their social security policies, more stringent welfare measures such as cutting the level of benefits, requiring welfare recipients to report regularly to the social security offices and to do voluntary work as a condition of receiving benefits. In the UK, for example, the young unemployed persons who cannot get a job within a specific period have to do voluntary work or attend training programs.

However, social welfare is not only the provision of goods and services; it also shapes the nature of human relationships. According to Chan, Hong Kong's residual welfare relations such as self-reliance and family reliance are produced by the government's social security policies which provided limited assistance for the poor but greatly stressed mutual-help among family members as well as the importance of the labour market for meeting one's needs.¹⁵ Although Hong Kong Christian churches have been providing various types of social services for many years, there is little work exploring the welfare relationships created by them. As Christians' approach to human beings is completely different from other dominant welfare philosophies,¹⁶ Christian financial support might provide some implications for our current welfare policies. In this way, Christian churches can be "both a prototype and an example of a new society."¹⁷

3. Research

3.1 Methodology

The research design of this study was constrained by three factors. Firstly, there was no sample frame consisting all Hong Kong Christian

¹⁴ Grover & Stewart, "Modernizing Social Security?" p. 249.

¹⁵ C. K. Chan, "Welfare Policies and the Construction of Welfare Relations in a Residual Welfare State: The Case of Hong Kong," *Social Policy & Administration* 32 (1998), pp. 278-91.

¹⁶ C. K. Chan and L. Y. Kung, "Christian Welfare Ideologies: The Basis of Human Welfare," *Social Thought* 19 (2000), pp. 53-73.

¹⁷ Bockmuehl, *Evangelicals and Social Ethics*, p. 9.

churches with different sizes and backgrounds. Secondly, it was extremely difficult to get churches involved in discussing financial issues, which were widely considered to be a very personal and sensitive topic in Chinese society. As Chinese people put much emphasis on “face,” it would be an extremely stigmatising experience to reveal one’s financial problems. Many people would avoid this. Thirdly, this study only had a small amount of resources (a grant of HK\$50,000 from the Hong Kong Chinese University) for paying the costs of part-time interviewers. Against these constraints, the sample of this study consisted of Christian churches of which their leaders were familiar with members of the research team that included two former evangelists and three regular churchgoers. By involving the participation of different churches in this study, the research team took factors such as traditional teachings of a church, number and the nature of church members, and the amount of resources of a church into account.

In order to provide a comprehensive and detailed data on the impact of church assistance, this study collected data from two groups of respondents in the form of in-depth interviews. The first group was pastors/evangelists/administrators, who were mainly responsible for handling the financial assistance schemes of their churches; while the second group was welfare recipients. These two groups of respondents were interviewed separately and the process of interviews was taped.

This study focused on the practice of “Chi Wai Fund” or “Chi Wai” which is a fund or a regular offering set up by many Hong Kong Christian churches. This type of assistance had two key features. First, it was an official church assistance, operated by the formal administrative structure of a church. Second, it was a collective resource coming from church members’ offerings.

3.2 Respondents’ Characteristics

Total 25 respondents were interviewed between August and September 1999, of whom 13 were church pastors/administrators from the 12 Chinese Christian churches (one church had two representatives), and 12 were recipients of the respondent churches. Regarding the positions held by the 13 representatives, four were senior pastors/pastors, one church-in-charge, one acting church-in-charge, four evangelists, two elders/deacons and one church administrator. The positions of interviewees suggested that more up-to-date, detailed and official information on the practice of Chi Wai Fund could be obtained.

As for the characteristics of recipients, four were male and eight were female, among whom half (6) aged 30-49, two aged 50-59 and only one aged over 60. Concerning the causes of financial difficulties, one was ill health, four lacked resources for further studies and six faced multiple problems including unemployment, the inadequacy of social security assistance, the death of breadwinners and poor health. It should be stressed that 3 respondent recipients were receiving financial support from both the government and the churches at the time of interviews.

This study consisted of different Christian churches in terms of the number of church attendants and resources. Regarding the number attendants on Sunday service, four churches had 100 or below, four 101-300, four 301-600 and two 601-2,000. As for the total amount of "Chi Wai Fund," five had below HK\$50,000, four between HK\$500,001-HK\$200,000 and only two above HK\$200,000." (One church refused to disclose this information, which also revealed the sensitivity of the studying issue).

3.3 The Philosophical Basis of Church Assistance

When asked, "What are the objectives of Chi Wai?" two church representatives (C5, C7) stated that their main objectives were to love God and love others. One (C7) of them explained that "Chi Wai cares for the whole person, expressing God's love by giving assistance. Apart from spreading Good News, we also provide physical and daily necessities for our target groups." Another respondent (C5) directly pointed out, "Our objectives are to put God's love into practice, to help the poor and to take care of our neighbors."

Other representatives (C3, C11) believed that Chi Wai was not only a type of financial assistance; it also expressed churches' concerns on the poor. As one representative (C11) said that Chi Wai in fact consisted of concerns and visits. The representative (C11) further maintained, "By talking about Chi Wai Fund, personal concern, in addition to the financial aid, is important...[we] pay regular visits to the needy."

Among the representatives, two (C9, C10) regarded Chi Wai as a kind of mutual-help based on Christian teachings. One (C9) of them stressed that they were trying to put the Gospel's teachings about mutual help and caring into practice. In this way, the poor in our church would "feel God's love and brothers and sisters' concerns." Another (C10) regarded Chi Wai Fund as a mutual-help fund: "Our money comes from believers' offerings, we have to use it to where we get. We believe that

the church is only responsible for managing believers' money. If they need it, we will give them."

The majority of church representatives (C1, C2, C3, C4, C6, C8, C9, C12) claimed that the main objective of Chi Wai Fund was to provide emergency relief for the needy. One (C1) of them said, "according to our church's regulations, we aim at providing immediate and temporary financial support for believers and their relatives in case of emergency."

The above data clearly reveals that biblical teachings were the philosophical basis of the respondent churches' financial assistance. Accordingly, financial support was considered to be a kind of social witness that was, to reveal God's love and to put the concept of "love each other" into practice. Also, the ideology mutual-help among church members was stressed. Moreover, some respondents regarded material support as a means to achieve the end of preaching religious messages and of expressing Christians' concerns on the recipients and non-Christians. In short, the respondents believed that Christians should take care of the poor based on God's commandments. Against this background, the relationship between God and man is the foundation of Christian welfare.

4. The Practice of Chi Wai Fund

The implementation of financial assistance further reveals how an organisation practises its welfare philosophy. Also, the application procedures and the amount of support reflect an organization's attitudes toward human needs. The following sections explore the implementation of Chi Wai Fund from the perspective of church representatives.

4.1 The Identification of Needs

Data from in-depth interviews shows that some churches took the initiative to identify members' needs and also helped applicants to complete application forms. Very often, the financial difficulties of the poor were uncovered through home visits and daily contacts. Some churches (C4, C10, C11) set up Home Visiting Units paying regular visits to their members. As one respondent (C11) described,

We contact members through home visits. We have this practice for many years. Our pastor will go with us each time, and we will follow-up some cases. We buy some daily necessities for those in need. For example, if we know a person needs a blanket, we will buy one.

Two-thirds of respondent churches (C1, C2, C3, C5, C6, C7, C8, C9) claimed that they knew their members' needs through daily contacts. According to one respondent (C6), the "church used to play an active role. Members' needs were known through personal contacts...the needy members, in fact, seldom take the initiative to apply for Chi Wai." Another respondent (C7) noticed that the church's initiative was crucial to the Hong Kong Chinese society:

Chinese are unwilling to let other people know their difficulties. Therefore, the poor will not actively tell us their needs. In practice, it is not until members, particularly the church leaders, talk to them that their needs are uncovered.

Obviously, most respondents consistently told that people with financial difficulties would not actively seek for assistance. It was not until home visits or daily communications that the churches were able to identify the needs of the poor. Thus, church members and Home Visiting Units were an effective medium linking Chi Wai Fund and the needy.

4.2 Application procedures

This study found that some churches did not have any formal financial application procedures. As one respondent (C11) stated, "basically, we do not set up a formal, black and white criteria about Chi Wai Fund." On the other hand, two churches (C1, C8) had application forms for Chi Wai Fund, one of which always helped applicants to complete the forms. According to the church representative (C1), "sometimes, applicants fill the forms by themselves. Very often, we help applicants to complete the forms in order to reduce their uncomfortable feelings of having to go through many barriers. After realising applicants' situations, we help them to complete the forms and ask them to sign their names." Other churches (C4, C10) required applicants to write letters explaining their financial situations. Similarly, one (C10) of the churches would help applicants to write letters. As the representative (C10) emphasised, "we encourage the needy to write letters to apply for Chi Wai. Sometimes, we help applicants to write letters. Then, we asked them to sign their names."

Obviously, the majority of churches were concerned with the applicants' feelings in the process of seeking help. Accordingly, the application procedures were made as simple as possible in order to reduce applicants' negative feelings. Thus the application procedures

seem to be human-oriented, taking the psychological needs of applicants into consideration.

4.3 Time and Level of Assistance

Some church representatives (C5, C6, C7, C10) claimed that the levels of assistance were based on the nature of the cases and the needs of applicants. Unlike the public assistance, the churches did not set up detailed criteria assessing applicants' needs. Consequently, the amount of assistance that an applicant could get was mainly determined by the perception of the church leaders. Moreover, some churches had set up the maximum amount of financial aid. Among them, one (C8) was HK\$3,000, one (C9) HK\$2,000 to 3000 and two (C1, C2) HK\$5,000.

Quick response was a key feature of Hong Kong Chinese Christian churches' financial assistance. All churches were able to approve applications in a very short time, ranging from a few days (C5, C11) to one week (C3, C8). If cases were not urgent, the churches would discuss them at the regular meetings. However, the application procedures could be made simpler and faster for urgent cases for which decisions could be made through telephone discussions among the leading members of the churches. Further, Home Visiting Units or some key figures of the churches had the power to give financial support to urgent cases immediately (C3, C4, C11, C12). As one representative (11C) explained, "Even on the same day [of visit], a pastor has the power to give several hundred dollars to those in need. Then, he will report to a committee, explaining the reasons of his decision."

As illustrated above, the helping procedures of Christian churches were very responsive and flexible. The church leaders were authorised to provide immediate assistance for urgent needs. Obviously, this was a concrete and practical action expressing churches' concerns on the needy.

To summarise, views expressed by the church representatives show that the characteristics of churches' financial assistance were responsive to needs, simple application procedures and the emphasis on material, social and psychological needs of recipients. These were key features of Christian welfare upon which positive human relations could be developed.

5. The Impact on Human Dignity and Solidarity

This section analyses the impact of church welfare on human dignity and solidarity from the experiences of the recipients as well as from the observation of the church representatives.

5.1 Financial Assistance and Human Dignity

The study found that active concerns from church members as well as positive and immediate response from the churches enhanced the recipients' sense of dignity. It was a fact that most recipients (10 out of 12) did not actively ask for assistance. They got financial support from their churches because their needs were recovered through home visits and daily contacts. For example, one recipient (R8) pointed out, "I didn't apply directly to the church. Perhaps brothers and sisters of my church saw my husband walking by using a stick. They asked me and knew that he would be having an operation on his leg. Or perhaps a sister who took us to the church told the evangelists about our needs." Another recipient (R2) even said that a brother from his church took an initiative to seek financial support from the church on his behalf: "My tutor told me that he had already helped me to apply for assistance. Later, I was asked to write a letter describing my situations to the Board of Deacons." Obviously, church members played a crucial role in linking church resources and the needy. As one recipient (R6) emphasised, "My needs were told to the church by brothers and sisters."

After realizing the financial pressures of the poor, all responded churches tried to simplify the application procedures as well as cut short the time of application. For three cases (R6, R7, R8), the churches gave money to the recipients who made no formal application. As one respondent (R6) stressed, "I remembered that the pastor-in-charge phoned me and said, 'My phone call is not to ask whether you will accept church assistance, but let you know that the managing board has already approved it. You should accept it'." He added, "Now, the church gives me HK\$5,000 every month." The churches (C1, C10) also helped the recipients to write application letters or to fill application forms. Also individual needs were taken into account while considering the level of assistance. One respondent (R12) said, "I didn't complete any application form but had to write down daily expenses to the church to assess the amount of assistance."

Clearly, human trust was emphasised and applicants' negative feelings in the process of help seeking were reduced. In this way, welfare

recipients of the churches, unlike the public assistant recipients, did not have to face the painful experiences of being questioned and regularly checked in terms of home visits. Moreover, in response to urgent needs, special meetings were held and approvals were made in a very short time. One respondent (R10) described his experience:

Pastors and deacons knew that we had to face a two-month non-fishing period. Our church understood our difficulties. They [church pastors] asked us to complete application forms. Then, the church gave us Chi Wai Fund after a special meeting.

The above evidence suggests that the applicants' psychological and material needs were stressed in the process of financial support. Such human-oriented welfare procedures treated the deprived groups with respect, preserving their sense of dignity.

5.2 Financial Support and Solidarity

Positive welfare relationships can strengthen the solidarity of a church. The provision of social welfare involves social contacts and deep psychological interactions between welfare providers and users. The relationships between welfare providers and recipients can be either consolidated as a result of positive welfare interactions or deteriorated because of negative welfare interactions. Thus financial assistance directly shapes the degree of human bonds.

The study found that half of the Church representatives pointed out that financial support had improved the relationships between the recipients and the churches. As one respondent (C5) observed, "the recipients develop a greater sense of belonging to the church, their relationships with other brothers and sisters have been strengthened." Similar views were also expressed by another respondent (C7), "[The recipients] feel that the church is their family. They will support and love this family."

The positive feelings toward the churches were also widely shared by the majority (9 out of 12) of recipients. One recipient (R2) pointed out, "I feel warm after receiving assistance, because I feel that the family [the church] really concerns me." Another respondent stressed (R5), "Before going to the church, I know nothing about it. Now, I go there, I have a feeling of being loved by close relatives." It is obvious that the recipients were not only able to receive material assistance, but also got psychological support. Very often, people with financial difficulties not only need material aid but also require social support to tackle life

stresses. Financial support is a form of practical help, while personal concern is a kind of deep spiritual communication. These two types of support are likely to enhance recipients' material and emotional attachments to the churches. This is "the experience" and "an affective dimension" of solidarity:

When one shares the living conditions of a community, one can begin to share their sufferings and joys, their fears and their hopes. Out of this lived solidarity grow the bonds of affection that make one feel part of this people and enable them to accept one as truly part of themselves.¹⁸

In short, Christian financial assistance strengthened the social and psychological bonds of the church members through the collective experiences of overcoming life crisis.

5.3 Financial assistance and ideological bond

Financial support is not only an expression of an institution's philosophy, it also facilitates the practice of common beliefs among members. Most respondent recipients felt God's love and grace by receiving assistance. To Christians, the Bible is "the primary source of knowledge and wisdom about how to live a godly and righteous life."¹⁹ To a greater extent, the churches had put their ideologies into practice. In this way, religious teachings were no longer abstract, but became part of daily lives. Through the participation of church assistance, the church members could also collectively put their common beliefs into practice. As one recipient (R8) stressed,

No matter how much I have received, I feel that it is an expression of brothers and sisters' love. It is good for religious life because the church has true love. No matter how long I will stay in here [the church]...it is very good at the church.... I don't be shame to share my experiences with others. It is just like talking about Gospel, letting more people know what the church has done to me.

Another respondent (R4) expressed the similar views:

¹⁸ D. Dorr, "Solidarity and Integral Human Development," in *The Logic of Solidarity*, eds. B. Gregory and E. Robert (Maryknoll: Orbis Books, 1989), pp. 143-54 (153).

¹⁹ R. Blank, *Do Justice: Linking Christian Faith and Modern Economic Life* (Cleveland, OH: United Church Press, 1992), p. 15.

At first, my husband didn't want to accept assistance. Later, he appreciates their love. I have experienced God's love from the actions of brothers and sisters.... They save money to help us.... I feel that the brothers and sisters of our church have scarifying love.

For church members, financial help acts as a means to practise Christian teachings on "love God, love brothers and sisters and love other people." As Williams pointed out, to love is to act:

Loving involves feelings, emotions, cravings, valuations and sharing, and all these require a movement toward the other, whether it be overt physical movement or the movement of the spirit.²⁰

For non-Christian recipients, financial assistance is a religious witness, showing the love of Christianity to others. According to a non-Christian recipient (R12), "I feel that the church is willing to help people and they [who offer the money] have expressed the message of the church. They are religious people who express God's love through their actions." Obviously, financial assistance helped to strengthen the collective ideologies of church members on the one hand, and preached Christian beliefs to non-Christians on the other hand.

5.4 Financial Assistance and Reciprocity

Financial support can facilitate the spirit of mutual-help, enhancing a sense of reciprocity among church members. Some church representatives (C7, C8, C11) noticed that some recipients actively participated in church activities and even offered money to help others. As a pastor (C11) stated,

They [the recipients] feel that the church concerns them and really help them.... Even though they are leading a very hard life, they offer ten or twenty dollars as thanksgiving gift to people whom we visit.... They believe that they have to respond to God's love and the caring of the church.

Another pastor used an example illustrating the spirit of reciprocity: "One sister, who once received church assistance, puts a lot of efforts on cooking and gives great help on cleaning day."

The views expressed by the decision-makers of Chi Wai Fund and the recipients on the topic of reciprocity were very consistent. In

²⁰ D. Williams, *The Spirit and the Forms of Love* (New York: Harper & Row, 1968), p. 117.

response to the churches' financial aid, some recipients (R6, R11) stressed that they would like to make contributions to the churches. One recipient said, "By receiving church assistance, I have got a lot of things from others. Therefore, I will not give up my study. If I can, I will do something for the church." Clearly, positive welfare experiences had enhanced the spirit of mutual-help among the church members.

The above findings clearly show the relationships between the churches and recipients as well as among the church members had been consolidated through social, ideological and welfare bonds. Thus positive help-seeking experiences directly strengthened human relationships and achieved social solidarity.

6. Christian Welfare and Its Implications

As illustrated above, Hong Kong Christian churches had developed a human-oriented welfare system, which was based on Christian approach to the nature of human beings and human society, which not only played an important role in Hong Kong's welfare system, but also provided some implications for current welfare policies.

6.1 Christian Churches and Welfare Advocacy

Data from in-depth interviews illustrates that the responded churches provided financial support to the poor according to the biblical teachings. That is, love God and love our neighbours. It should be noted that the expression of such philosophy varied among the respondent churches in terms of need identification, application procedures and the levels of assistance. For some churches, they took an initiative to concern their members through home visits. Some churches had formal application procedures. However, some managed their members' needs based on the decisions of the church leading figures. Some churches could provide long-term financial aid to the needy, while some could only give short-term and emergency relief.

Against these differences, two issues need further exploration. The first one is what procedures should be established and what cultures promoted in order to follow the principle of "love your neighbors" through "active concern." The second is what a church should do if its resources are limited but their members' needs cannot be adequately met by the existing welfare system.

The first issues require a church to evaluate its communication with members, to assess the culture of concern, as well as to assess members' attitudes on poverty. For example, Forrester noticed that in the UK many Christians have racist attitudes and negative attitudes towards social services. Therefore, "a serious endeavour must be made" to help them to develop their attitudes which are compatible with the gospel.²¹ This also implies that church leaders should be equipped with sufficient knowledge on current welfare policies. In this way, they are able to have a better understanding of the causes of poverty, adopting effective actions on the needs of their poor brothers and sisters.

The second issue demands a church to play an active part in welfare advocacy on behalf of the poor. Following the footsteps of Jesus, Christian churches need to "speak for those who have no one to speak for them, to be a defender of the defenceless, who in biblical terms are the poor."²² In short, the church should be "a mouthpiece" of the poor, the marginalised and the excluded.²³ As the dignity of a person is realised in community with others, policies which fails admit this fact "must be questioned and transformed."²⁴ Christian churches have to take actions on these issues if the principle of "love each other" is truly put into practice.

6.2 Christian Welfare and the Satisfaction of Unmet Needs

Findings from the study reveal that Christian churches had its unique role in the modern welfare system even though the government already provides financial assistance for its citizens. In Hong Kong, the financial assistance of the churches fulfilled several functions. Firstly, the churches provided supplementary support to the poor. Although the recipients could receive financial aid from the government, the amount of support that they got was too low to provide them with a decent living.²⁵

²¹ Forrester, *Christianity and the Future of Welfare*, p. 93.

²² Silungwe, Vika & Viljoen, *A Christian Perspective on Poverty*.

²³ Forrester, *Christianity and the Future of Welfare*, p. 92.

²⁴ Silungwe, Vika & Viljoen, *A Christian Perspective on Poverty*.

²⁵ S. MacPherson, *A Measure of Dignity: Report on the Adequacy of Public Assistance Rates in Hong Kong* (Hong Kong: Department of Public and Social Administration, the City Polytechnic of Hong Kong, 1994). See also S. MacPherson and C. K. Chan, *Preliminary Report on the Life-styles of Low-income Households in Sham Shui Po* (Hong Kong: Department of Public & Social Administration, City University of Hong Kong, 1996).

As a result, extra resources were needed in order to make ends meet. This was evident from the fact that three out of the 12 recipients of this study were receiving financial support from both the government and the churches. Secondly, church financial assistance met some needs that had been excluded by the government. For example, two churches of this study provided financial aid for two students pursuing higher education. Thirdly, short-term and urgent needs could effectively be met by church assistance. The complicated application and de-humanised procedures of the Hong Kong social security system, together with low levels of assistance (see the following sections for details) have discouraged many poor people from seeking public assistance.²⁶ However, the simple and dignified application procedures of the churches were more able to help recipients with urgent and short-term needs. For example, one recipient received financial aid from his church in face of a two-month non-fishing period.

6.3 Human-oriented Procedures and Human Dignity

Dignity is regarded as the deepest of all human needs, which is "the indivisible cell, the nonnegotiable need, the uncompromising quality of humanity. When persons lose their dignity, they lose their humanity."²⁷ However, the dignity of welfare recipients has always been suppressed by stigmatising welfare procedures, especially after the implementation of "work-oriented" social security policies. For example, in Hong Kong the unemployed recipients are required to do voluntary work such as library work, laundry work, cleaning country parks and gardening. They also have to apply for at least two jobs per fortnight and report regularly to social security assistants about their job search efforts in form of "Job Seeker Diary." Moreover, recipients are expected to accept jobs regardless of wages, working hours and working days.²⁸ In addition, unexpected home visits are used for checking applicants' information. Thus, the loss of privacy, the interference of daily life and the degrading of self-worth are costs of living on public welfare. To the recipients, such an experience is a torture by humiliating, offending and degrading human being and turning them into a "thing."²⁹ Although the applicants can get

²⁶ MacPherson & Chan, *Preliminary Report on the Life-styles*, p. 28.

²⁷ R. Schuller, *Self-esteem* (Waco, TX: Word Books, 1982), p. 35.

²⁸ Social Welfare Department, *Support for Self-reliance Scheme* (www.info.gov.hk/swd, 2001).

²⁹ See also A. Cassese, *Inhuman States: Imprisonment, Detention and*

financial help from the government; their dignity has already been damaged. In Titmuss's words, this is "a process of institutional stigmatisation."³⁰ This means that applicants have met financial needs at the expense of their psychological well-being.

As illustrated above, the church financial assistance emphasised trust, simple procedures and personal concerns. In this way, the recipients had little shame to receive financial support. This is fully revealed from one recipient (R11) who was also receiving public assistance: "I thank my church for helping me. They don't check me and ask me a lot of questions.... They don't! Instead they asked me, 'What is your life now?' They concern my life." Clearly, it is only through human-oriented application procedures that a recipient's dignity can be sustained.

6.4 A Holistic Approach to Social Security

For many social security systems, applicants' needs have been simply defined as physical needs, solved by providing goods and money. Accordingly, welfare administration is about the management of financial and material issues. Based on this philosophy, non-social work trained staffs are appointed for handling applications; social security reforms are also mainly concerned with the levels of assistance. However, people facing financial difficulties, as revealed from this study, need both financial and psychological support. Many recipients of this study stressed that the church brothers and sisters' love and concerns brought them a lot of comforts. The findings further confirm that both financial and psychological support was necessary to the poor. This implies that a holistic approach addressing the needs of the whole person—physical, mental, social and spiritual—can truly meet human needs.³¹ This approach draws our attention to different human experiences on the one hand, and links and addresses different kinds of needs concurrently. Against this background, the philosophy of social security system as a whole and the training of social security staff in particular should be based on the holistic approach. This means that social security scheme should be the combination of material assistance, social and psychological support, and welfare officers working with social security

Torture in Europe Today (Cambridge: Polity Press, 1996).

³⁰ R. Titmuss, *Social Policy* (London: George Allen & Unwin, 1974), p. 45.

³¹ P. Seed and G. Lloyd, *Quality of Life* (London: Jessica Kingsley Publishers, 1997). See also C. K. Chan, "Life World, Social Being, and Social Participation," *Social Development Issues* 20 (1998), pp. 1-15.

recipients should have sufficient skills to handle the psychological difficulties of applicants.

6.5 Welfare Policy and Social Integration

Positive human relations in terms of solidarity are essential to human well-being. Tead pointed out that "throughout history man has, nevertheless, been happiest when voluntarily assuming that role which allows him a free expression of fellow-feeling and co-operative living."³² This study shows that the human-oriented financial assistance procedures strengthened the relationships between the churches and their poor members. Unfortunately, many governments ignore the integrative function of welfare policies. As mentioned above, inhuman assistance measures such as harsh application criteria complicated application procedures and low levels of assistance as well as "forced voluntary work" are being used to minimise welfare dependency and reduce applications. Such measures not only ignore the physical and psychological needs of applicants, but also create suspicious, tensions and even conflicts between citizens and the government. Schockman pointed out that harsh application procedures had discouraged millions of eligible hungry people from receiving assistance in the U.S. He strongly criticised that states, which instituted the fingerprinting of food stamp applicants, had actually "criminalized hunger."³³ Titmuss stressed that social policy has acquired a community relations or non-discriminatory integrative function.³⁴ And "the promotion of harmonious community relations" is one of the positive roles of social policy. Williams also stated that human beings cannot live "humanly, in self-awareness, without truthful and graceful relation with each other."³⁵ Thus, social integration should be one of the main objectives of human welfare, a key indicator assessing the effectiveness of current social policies.

³² O. Tead, "The Social Sciences and the Whole Man," in *The Nature of Man*, ed. L. William (New York: Church Peace Union and the World Alliance for International Friendship through Religion, 1950), pp. 23-27 (25).

³³ H. Schockman, "A Moral Social Compact," *Interfaith Insights* (www.interfaithinsights.org/01sp/mazon.html, 2002).

³⁴ Titmuss, *Social Policy*, p. 38.

³⁵ Quoted in Forrester, *Christianity and the Future of Welfare*, p. 229.

7. Conclusion

The research design of this study had been severely limited by its research budget so that 24 interviews were conducted. With more resources, future studies can include more cases from a wide range of Hong Kong Christian churches. Nevertheless, as the first research project exploring the financial assistance of Hong Kong Christian churches, its findings can form a basis for researching Christian financial assistance in other countries with different political, economic and culture conditions.

From the case of Hong Kong Christian churches' financial assistance, it is shown that Christian welfare, based on the guiding principles of love and fellowship, performs significant supplementary welfare functions in a society where the government was the main welfare provider. The study further revealed that the key feature of church assistance was human-oriented welfare, which provided both financial and social support for the recipients. As a consequence, a sense of belonging among recipients was cultivated, while the financial, psychological, social and ideological bonds between the churches and their poor members were strengthened. The positive impact of Christian financial support evident that love (expressed in the form of material assistance and social support) and trust were fundamental elements of a human-centred welfare system. This means that the philosophical basis of social welfare should focus on human dignity, placing humans at the centre of social policies.