

主旨: SeMBA  
附件: SeMBA.pdf

Dear Sir / Madam,

Please see the attachment as the proposal for Population Policy, mainly against the declining workforce that leading by the aging of population.

Thanks and regards,

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Subject:

**SeMBA – The Life Education Program Proposed for Rejuvenating the Aging of Population**

Aging of Population is a serious issue in Hong Kong. Mr. Donald Tsang, the ex-Chief Executive, advocated that three children in each family are needed to rebalance this problem. However, our birth rate continues to fall year by year, reaching a low figure of 0.9 children per woman. A report from the Family Planning Association in Hong Kong stated that most of the couples nowadays spend more of their time and wealth on occupation, automobile and property, which caused them to miss the opportunity for childbirth.

### **Impact of Aging of Population**

The Aging of Population in Hong Kong has a negative influence on the labor market, social welfare and social order.

- (i) **Labor Market:** With a decreasing birth rate, Hong Kong will lose around 200,000 individuals in its labor force in the next 15 years. This may lead to a reduction in GDP of 13% in the same period. Its productivity power may reduce by 1% annually.



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- (ii) **Social Welfare:** With the rapid growth in the elderly population, the Government has to meet the increasing demand on the associated social welfare needs, such as rest homes, medical services and financial aid. All of these measures are costly and burden the Government immensely. Tax is one of the major incomes for the Government. One can imagine the considerable negative economic effect of an ageing, non-working population on Government income. Also, the elderly have higher accumulated savings per head, but they spend less on purchasing. This will lead to lower interest rates and inflation.
- (iii) **Social Order:** From January to September 2013, the rate of domestic violence with spouse is highest, according to the Social Welfare Department. In the majority of cases, the perpetrator's relationship with the victim is husband and wife. The common causes were arguments over occupation and wealth (i.e. income). This domestic discord affects negatively the psychology and mentality of those concerned and of the rest of the household. The effect will diffuse out into the community causing social disharmony.

### Aging of Population between Europe and Hong Kong

A study by the Oxford Institute of Population Aging concluded that population aging has slowed considerably in Europe, but will have the greatest impact in the future in Asia. Among the countries classified by the United Nations as more developed, the overall median age rose from 29 to 37.3. An increase in longevity raises the average age of the population. It is to the benefit of society to utilize and develop the ability of the middle aged. Raising the retirement age can maintain the productivity power in the economic market.

### Acknowledgement of achievement

In general, the life of every individual can be described to have three stages: the Learning stage, the Execution stage and the Achievement stage.

- (i) **Learning stage:** From toddler to college or university graduate, every individual adopts their surroundings, taking in all they experience and learn. This basic education provides the foundation to build and sculpt the later stages in their lives.
- (ii) **Execution stage:** Basic education acts as a building block to allow an individual to be filled with knowledge and be able to apply it to their jobs and duties. They continue to gain through their experiences in life, learn through their professions and build their own successes. This taking (learning) and giving (returning) routine continues throughout their entire working careers.
- (iii) **Achievement stage:** Learning is a lifelong process. It should not stop after you retire or leave the workforce. For the majority, retirement means leaving behind what they established and learnt. Discarding precious knowledge and experience this way would be a waste. Instead, if their achievement can be returned to the workforce where they can be acknowledged, our society will benefit much.



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### Senior Executive Master of Business Administration (SeMBA)

SeMBA is a life education program for the middle aged, who may have great professional knowledge and expertise in their field, but was disadvantaged by society due to various reasons, like the general economy, the waning nature of their profession, their health, their own mental and psychological barriers, etc. We would like to enhance their bargaining power in the workplace via the program, so that their valuable professional knowledge and expertise will not be wasted and can be put to good use. They will become productive members of society again.

The core courses in SeMBA include various areas such as psychology, philosophy, consulting, physical health, project management and business logistics. The following is an example of how SeMBA works. A 55 year old man, who has worked as a chef for 30 years but was made redundant because of restaurant closure, may have many questions and thoughts when faced with his sudden unemployment, like financial issues, self-esteem and the realistic chance of finding another job at his age, being not far from the retirement age of 65. Although he has the specialist knowledge in his field, he cannot overcome the age barrier. Being an experienced chef, he has good knowledge of food sourcing, business dealing in the F&B market and restaurant operation. He may not realize the potential of all his knowledge and experience. Through the SeMBA program, we can help him to unlock the potential inherent in him; making him realize he can use his knowledge and skills he acquired to explore a wider scope in the market field. On completion of the program, we can then recommend him to apply for the post of, for example, training officer, senior buyer or consultant in an F&B business or even other businesses in which he can apply his skill model. In this way, skills from one field can benefit not just that particular field, but also another. With regards to the employers, we will educate them to hire these more senior candidates, whose technical and management skills can be used to strengthen the company' s competitive edge.

Aging of population is an important issue for many countries because it will affect their economic growth directly. Governments need to instigate a series of measures and policies to counteract the consequences of this demographic phenomenon. Nowadays, people live and stay healthy longer and are more knowledgeable. If governments advocate the raising of retirement age, then this will reduce the pressure of a reducing labor force. With SeMBA, a pool of highly experienced individuals will be reborn and be able to continue to contribute to the productivity power in the economic market.