

Expanding Economic Opportunities for Youth



The Asia Foundation
Improving Lives, Expanding Opportunities

While globalization has brought rapid growth to Asia over recent decades, many marginalized communities have yet to see significant gains. The Asia Foundation is working to ensure that young people from diverse backgrounds are able to participate in a growing economy. The Asia Foundation's economic empowerment initiatives address the need to raise the standard and relevance of youth education and teach youth the skills necessary to enhance their contribution to their countries' growth and development. Since September 2014, The Asia Foundation has been implementing the Aflateen program to provide social and financial education to youth, with the goal of inspiring and empowering girls and boys to lead responsible lives and to become agents of change. The Aflateen curriculum was developed by the Dutch organization Aflatoun International, and is currently being conducted in over 100 countries throughout the world.



MALAYSIA: SOCIAL AND FINANCIAL LITERACY FOR ADOLESCENT GIRLS AND BOYS

As Malaysia transforms from an agricultural-based economy into a modern, upper-middle-income country, it still faces many obstacles hindering progress. To reach high-income status, strategic reforms and targeted actions are required to overcome the challenges associated with the "middle income trap," and to strategically position Malaysia's youth to thrive in the new economy.

The Asia Foundation is the in-country program manager for Aflateen in Malaysia, where the program is implemented as an extracurricular activity in secondary schools and in community centers for adolescent girls and boys ages 15 to 18. The Foundation implemented Aflateen in Malaysia for a two-year period, from 2014 to 2016, and is now applying the lessons learned to other programs in the region. By preparing Malaysian youth with the necessary skills to ensure and enhance



their contribution to the country's growth and development, the Aflateen Program helps address Malaysia's need to raise the standard and relevance of youth education.

Activities included teaching adolescent girls and boys how to plan and budget, and how to save and spend responsibly, while encouraging holistic savings habits. To date, the program has trained 150 trainers through a training of trainer (TOT) approach, ultimately reaching more than 5,000 adolescent girls and boys from 100 public schools in Malaysia. As a result of their participation in the program, adolescent girls and boys have developed practical financial literacy skills related to budgeting and savings. The program also created important awareness about 'active learning' methods whereby students engage in activities, such as discussion and problem-solving, that promote analysis, synthesis, and evaluation. This is in line with the Malaysian Education Blueprint 2013-2025 that affirms that students will be equipped with Higher Order Thinking skills that facilitate critical thinking and analysis.

SOUTHERN THAILAND: EMPOWERING YOUNG WOMEN AND GIRLS

Since 2004, Thailand's southern border provinces have faced the resurgence of a century-old conflict. Violence has claimed over 6,500 lives to date, and injured more than 11,500 people, while hampering socioeconomic and human development. Women and children are particularly vulnerable. More than 3,000 women have become widows and function as the sole breadwinner, despite having fewer marketable skills and economic opportunities than their male counterparts, and more familial responsibilities. At least 5,000 children have been orphaned, with approximately 50,000 children outside the formal education system.

In 2016, with financial support from the Foundation's Lotus Circle, our Thailand and Malaysia offices collaborated to undertake a two-phase financial literacy and entrepreneurship program for young women and girls in Southern Thailand to improve their lives and increase their financial independence by fostering their financial literacy and business skills and teaching them how to budget and spend responsibly.

First the Foundation partnered with Nusantara Foundation to conduct a two-day TOT program for the Aflateen financial literacy and leadership curriculum. The TOT provided skills and training to 25 staff nominated by 11 local organizations working to improve the lives of women and youth in southern Thailand, including both civil society organizations (CSOs) and government institutions.

A Thai version of select chapters in the Aflateen curriculum was developed and adapted to the local context. Eleven grants were then provided to participating women's organizations to conduct Aflateen trainings in their community centers or offices, reaching a total of 349 girls and young women, of whom 80% were under 18. The girls and young women reflected that they gained much more confidence in themselves, and a better understanding of their rights and responsibilities; and learned how to save, spend, and make a budget

as a result of the Aflateen program. Some partner organizations reported that additional discussions with related government agencies took place as a result of the training to further advance income generation opportunities and career advancement for participating girls.

Next, the Foundation worked with People Systems Consultancy (PSC), specialists in educating and mentoring small enterprises in marginalized and lower income communities, to develop an entrepreneurship program to provide women entrepreneurs with the business skills and tools to grow their businesses. Together with partner organizations, the Foundation trained 44 women from Songkhla, Pattani, Yala and Narathiwat in Thailand's Deep South.

The Strategic Entrepreneurship Program included a practical three-day Financial Training Program that enabled participants to evaluate their entrepreneurship strengths and weaknesses through personal analysis and profiling, as well as plan sales strategies to increase their revenue. The women entrepreneurs were also supported to utilize other innovations that could increase their business revenue. The program used experiential learning and facilitation to achieve a practical and innovative learning environment. Participants at the end of the program were able to identify business gaps and develop strategies to overcome challenges to either begin their journey as entrepreneurs or to grow their businesses. The program also summarized important but complex business strategies and concepts in an easily-digestible, practical way to enable everyone to benefit from the program.

A subsequent two-month mentoring program provided further support to the women entrepreneurs, and was critical to support the women entrepreneurs to apply their practical knowledge to actually start and grow businesses. Thirty-nine of the women trainees improved their businesses as a result of their participation, a significant success for this region. On average, monthly incomes of participants more than doubled after the training.

The Asia Foundation is a nonprofit international development organization committed to improving lives across a dynamic and developing Asia. Headquartered in San Francisco, The Asia Foundation works through a network of offices in 18 Asian countries and in Washington, DC. Working with public and private partners, the Foundation receives funding from a diverse group of bilateral and multilateral development agencies, foundations, corporations, and individuals.

PARTICIPANT HIGHLIGHT: SAIMAH, A WOMAN ENTREPRENEUR FROM NARATHIWAT IN SOUTHERN THAILAND

Saimah started her business selling fish and chips a year ago, earning an average of 10,000 Baht per month. Before the training she relied on her friends and family to buy from her. Through the training, she learned how to diversify her customer base, expanded to other villages, and promoted her business online. Two months after the training, she earns 45,200 Baht a month on average.

"Instead of focusing on the conflict, I now concentrate on my business to help women in my village as most of them are the breadwinner of the family. I want them to earn more incomes in order to sustain the family. Through this program, I managed to increase my income, I am now able to hire more women to work with me."



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