

Expanding Economic Opportunities for Women & Youth

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 taught in over 100 countries around the world.



MALAYSIA: SOCIAL AND FINANCIAL LITERACY FOR ADOLESCENT GIRLS AND BOYS

While Malaysia has transformed from an agriculture-based economy into a modern, upper-middle-income country, it continues to face many obstacles. 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.

From 2014 to 2016, The Asia Foundation managed the Aflateen program in Malaysia, where it was implemented as an extracurricular activity in secondary schools and community centers for girls and boys ages 15 to 18. By preparing Malaysian youth with the necessary skills to ensure and enhance their contribution to the country's growth and development, the program helped address the need to raise the standard and relevance of youth education. The Foundation is now applying the lessons learned to other programs in the region.



Activities included teaching adolescent girls and boys how to plan, budget, and spend responsibly, while encouraging holistic savings habits. Using a training-of-trainers (TOT) model, the program trained 150 instructors and ultimately reached over 5,000 girls and boys from 100 public schools in Malaysia. As a result of their participation in the program, adolescent girls and boys 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 should 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 their family's sole source of income, despite having fewer marketable skills and economic opportunities than their male counterparts, and more familial responsibilities. At least 5,000 children have been orphaned, and approximately 50,000 children are outside the formal education system.

In 2016, with financial support from the Lotus Circle, the Foundation implemented a two-phase financial literacy and entrepreneurship program for young women and girls in southern Thailand. Building upon the success of Aflateen in Malaysia, the program focused on increasing participants' financial independence by fostering their financial literacy and business skills and teaching them how to budget and spend responsibly.

During the first phase, the Foundation partnered with the Nusantara Foundation to conduct a two-day TOT workshop for the Aflateen financial literacy and leadership curriculum. The workshop provided skills and training to 25 instructors who were nominated by 11 local groups working to improve the lives of women and youth in southern Thailand, including both civil society organizations and government institutions.

The program also developed a Thai version of select chapters in the Aflateen curriculum, adapting it 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, 80 percent of whom were under 18. Participants reported they not only learned how to save, spend, and budget, but they also gained more confidence in themselves and a better understanding of their rights and responsibilities.

Several partner organizations also reported that as a result of the training, additional discussions took place with related government agencies on ways to further advance income generation and career advancement opportunities for young women and girls.

For the second phase of the program, the Foundation worked with People Systems Consultancy (PSC), which specializes in educating and mentoring small enterprises in marginalized and lower income communities. Together with PSC and other partner organizations, the Foundation developed and implemented an entrepreneurship program to provide women entrepreneurs with the skills and tools needed to start or grow their businesses, training women from Songkhla, Pattani, Yala and Narathiwat in southern Thailand.

This Strategic Entrepreneurship Program included a practical three-day financial training workshop that enabled participants to evaluate their entrepreneurship strengths and weaknesses through personal analysis and profiling, as well as design sales strategies to increase their revenue. Women entrepreneurs were also taught how to utilize other innovations such as information and communications technology (ICT). The program also summarized complex business strategies and concepts in an easily digestible way to enable everyone to benefit. By the end of the program, participants were able to identify business gaps and develop strategies to either begin their journey as entrepreneurs or to grow their businesses.

A subsequent two-month mentoring program provided further critical support to women entrepreneurs to help them apply their practical knowledge to start or grow their business. Eighty-eight percent of participants improved their businesses as a result of the program, 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, AN ENTREPRENEUR FROM NARATHIWAT IN SOUTHERN THAILAND

Saimah started her business selling fish and chips in 2015, earning an average of 10,000 Baht per month. Previously, she relied on her family and friends for sales. As a result of the training, she learned how to diversify her customer base by expanding to other villages and promoting her business online. Two months later, she had increased her revenue to 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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