The gift of second chances

Build of the second contrast of the second chance at the second chance at the second chance at the second chance of MyKasih Foundation's adult enterprise education initiative for needy Malaysians to find long-lasting change in their lives in ways they feel comfortable with.

Beneficiaries of the Love My Neighbourhood food aid programme are gently coaxed into upgrading themselves and their families by helping them see their own potential. About 70% of the participants are women, many of whom are stuck at home minding their children or working for inconsistent income. During their food aid year, they are encouraged to attend courses aimed at getting them into a steady income-generating occupation. The sessions begin with mindset change. Many surprise themselves — business ideas previously dismissed as silly dreams suddenly become viable.

MyKasih Foundation's social workers and their NGO partners find that many people are shackled by emotions that hold them in the poverty trap. Fear of change, accepting poverty as fate, surrounded by people who endorse that thinking — all of this blinds them to their actual skills. That is why the enterprise programme, launched in 2013, begins with personal change — dressbetter, feel better, gain self-esteem, self-confidence and recognition of their own talent.

Everyone goes for lessons on how to start a business, basic bookkeeping and marketing. Later, at one-on-one sessions, individual coaching helps participants find their calling and to set goals. Some are determined to make a change. Many are emotionally overwhelmed — no one had ever asked them if they had dreams for themselves. They often open up about the roadblocks in their lives — some women reveal that their spouses refuse to work or contribute to the household.



"MyKasih is about support and providing those under this initiative the opportunity to take that step towards becoming an entrepreneur." Tan Sri Dr Rebecca Sta Maria, MyKasih trustee

Besides enterprise, there are courses in sewing, flower arrangement, make-up, baking, cooking, hampermaking and handicraft, which have a high take-up rate as many women want to discover other skills. The course that has huge and immediate impact on individual families is financial literacy.

About 10% of participants go on to create substantial enterprises. The majority of women go into the food business and usually report improved family dynamics and finances. In Terengganu's Kuala Nerus area, the women graduates are collaborating by combining products — like the hamper makers who fill their baskets with cookies and cakes made by other women from the same programme.

In Miri, the enterprise course held in 2013 was opened to men and women. A couple who enrolled together came in with visible marital tension. They even sat far apart in the classroom. When the course ended, the husband, a janitor, registered a business with his wife. As professional cleaners, they now take on big cleaning contracts at commercial centres. Over time, they settled their debts (the source of the tension). In early 2019, the MyKasih team heard that the couple had tendered for a million-ringgit job.

A slightly different approach was taken for rural Orang Asli families on the food aid programme in 2018. While food aid helped substantially, social workers observed that many Temiar adults and children in the Gerik area were still un-



Market day at Kampung Bertang

dernourished. The five villages needed a more holistic programme that would bring in new skills, more food variety, and allow the community to flourish in their traditional homes.

With a HSBC grant, better quality seedlings were distributed to enhance their rubber smallholdings. Then, interested families were trained in organic vegetable farming, including making organic fertilisers and pesticides. They have since harvested a few rounds of corn, brinjal, tomatoes, four-angled beans and calamansi for their own consumption. The next phase, when they are ready, is to sell these vegetables to premium markets keen on organic produce.

In Kampung Bertang near Raub, some 50 Semai families are working together to raise funds for their community learning centre and to have additional income through chicken farming. Their traditional occupations include growing rubber, durian, petai and tapioca. MyKasih Foundation came into the picture in 2017 with educational support for 100 schoolchildren and learnt that the villagers wanted a self-sustaining way to keep the learning centre open. After a few short courses, the villagers began chicken farming with a HSBC grant in 2018.

Today, three large pens produce 300 organic chickens in three-month cycles. The villagers give 10% of their takings to the learning centre. A local NGO arranges for the birds to be sent to an abattoir in Selayang, Selangor. In the meantime, the chicken farmers are being trained in marketing, accounting and finance to enable them to have a stake in the whole farm-to-market chain and not to rely on middlemen.



"We are very proud to support MyKasih and its objectives, which are in line with HSBC's mission. We hope that our engagement with MyKasih will inspire the Orang Asli community to build a sustainable future for themselves." Stuart Milne, CEO of HSBC Bank Malaysia



In Permatang Pauh, a participant checks her work at a sewing skills course held in December 2018