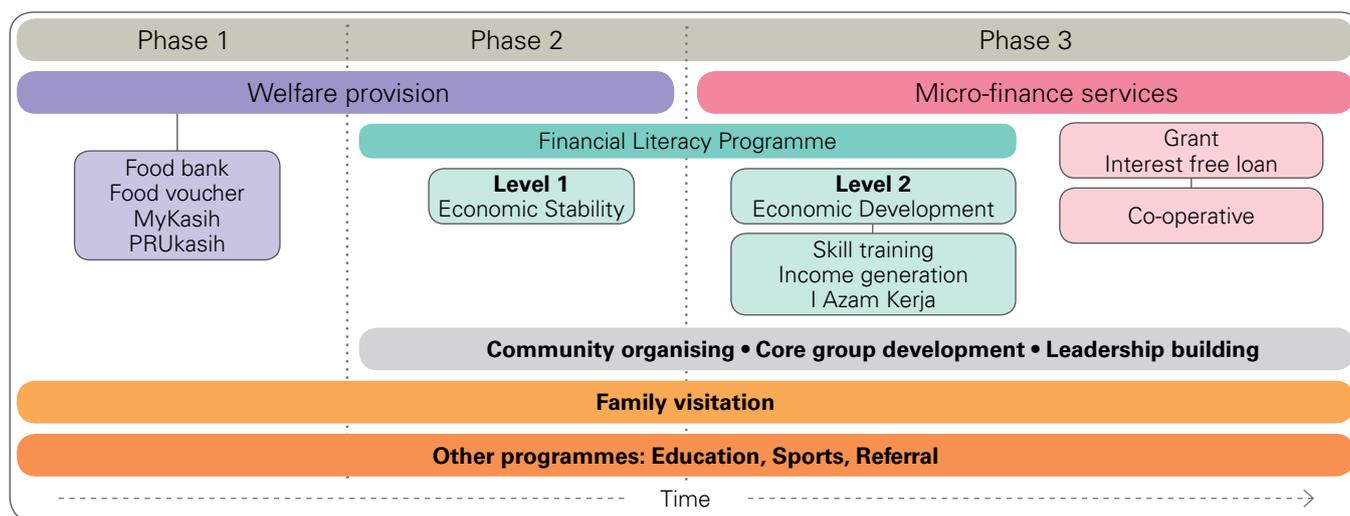


Economic Empowerment Programme **2018**



Model of Malaysian CARE's programmes for addressing economic vulnerability

2018 was an eventful year for the community development team in the Klang Valley as they engaged the community through three economic empowerment programmes—PRUKasih, MyKasih, and the Financial Literacy Programme. Each of these addresses a different aspect of economic vulnerability faced by low-income families.

PRUKasih is a free protection plan providing temporary financial relief to the breadwinner or surviving member of the family in times of mishap, illness and death. It is a joint initiative by PRUDENCE Foundation and Yayasan Generasi Gemilang and is currently serving the Flat Danau Kota community in Setapak in collaboration with Malaysian CARE. One of PRUKasih's claimants, Siti*, kept saying "Thank you Lord, thank you Lord," while receiving her claims. She expressed her sincerest gratitude as she has now experienced first-hand the benefits of PRUKasih when her father passed away due to a sudden illness.

MyKasih is a non-profit organisation that provides food aid, health awareness, financial literacy, children's

Economic Empowerment Programme	
PRUKasih	No. of Residents
Protection	502
MyKasih	No. of Families
	48 (Adults 120; Children 55)
FLP	No. of Participants
	16

2019 is another exciting year for staff to continue to spread good news to the disadvantaged communities in Setapak ...

education and skills training to less fortunate communities in Setapak such as Flat Danau Kota, PPR Seri Semarak and PPR Air Panas. Kasturi* was one of the mothers who came to us to seek food assistance. She is the sole breadwinner in her family of six. Kasturi is now a recipient of MyKasih whereby she receives RM80 monthly to purchase basic necessities for her family.

Financial Literacy Programme is one of CARE's key tools to empower community economically through practical and interactive financial education. Starting with a small group in Flat Danau Kota did not discourage the staff, instead it served as an impetus for staff to journey with them, impacting and bringing change one at a time. One participant, Sela* says she never missed any sessions because it would be her loss not learning something as life-altering as this and through the sessions she managed to see changes in the way she makes decisions financially.

2019 will be another exciting year for staff to continue to spread good news to the disadvantaged communities in Setapak as we "Trust in God our Help and Hope, Faithful Forever" (Psalm 146:5-6). ■

*Names have been altered to protect identity.

■ Shalini is a community development staff who looks forward to bringing an AWESOME vibe to those around her.