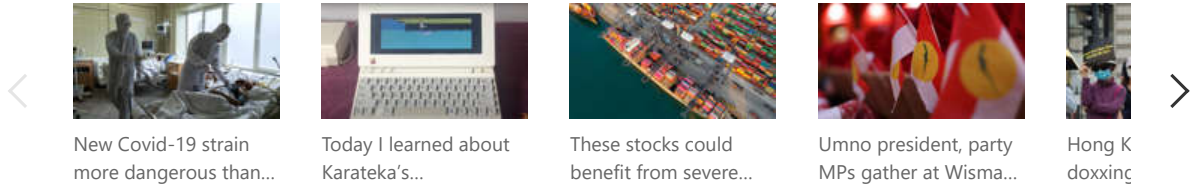




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Digital Training: Helping PWDs to R.I.S.E.

Chui Yee Mun 7/3/2021

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Like other Malaysians, persons with disabilities (PWDs) want more opportunities, especially in the form of income-generating avenues and educational platforms that allow them to benefit from the world's ongoing digital revolution. Unfortunately, many initiatives in the region are not sustainable for PWDs, says Maybank Foundation CEO Shahril Azuar Jimin.

For example, certain initiatives only provide cash handouts or upskill PWDs so they can find low-paying jobs. Such initiatives are not sustainable as they only exacerbate unmet potentials and underachievement among PWDs, he points out.

To solve this issue, Maybank Foundation collaborated with social enterprise People Systems Consultancy to introduce Reach Independence & Sustainable Entrepreneurship (R.I.S.E.), an economic empowerment programme designed to help PWDs increase their income and become financially independent.



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it's about training them to become entrepreneurs. By starting their own businesses, they will be economically independent, effectively including themselves in the formal financial system," he says.

This fits Maybank's mission — "humanising financial services" — which aims to provide people of different backgrounds with convenient access to financial services, he adds.



"Our capacity building is not about training PWDs to be employable; it's about training them to become entrepreneurs. By starting their own businesses, they will be economically independent, effectively including themselves in the formal financial system."

Shahril

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According to the 2020 Population and Housing Census, 500,000 Malaysians registered as PWDs. The actual figure could reach up to 4.5 million, which constitutes more than 10% of the nation's population, according to a disability-related association in Malaysia.

From 2014 to 2019, R.I.S.E. 1.0 successfully trained 6,358 participants from Malaysia, Indonesia, Laos and the Philippines to be entrepreneurs. The participants subsequently recorded a total income increase of RM4.65 million.

The R.I.S.E. 2.0 programme, which began in 2020, was expanded to include Myanmar and Singapore. Recognising the importance of digital skills in the current era, R.I.S.E. 2.0 includes the technology element in the training programme.

People System Consultancy's executive director Raymond Gabriel says the digital literacy-related elements are aimed at keeping up with the demands of the digital economy. "It is important for the participants to expose themselves on social media platforms such as Facebook, Instagram and Twitter. Therefore, we teach them basic digital communication skills and how to market their products on these platforms."

Owing to the Covid-19 pandemic, R.I.S.E. 2.0 is conducted online to ensure that no one gets left behind. The participants were provided access to internet and devices, allowing them to attend the virtual training sessions.

Before this, the organising team would fly to the various countries to provide training and had to find venues to accommodate the participants, which was difficult if the people in the team were not familiar with a particular place. "After the pandemic hit, we taught our participants to use video conferencing platforms such as Zoom for the training sessions. We have found that some of them are now using these platforms for their businesses as well," says Gabriel.

How R.I.S.E. works



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programme, while R.I.S.E. Standard participants commit to a six-month mentoring programme on top of a three-day training programme.

R.I.S.E. Premium involves five days of training and a 12-month mentoring programme. As the participants establish more advanced businesses that serve small and medium enterprises, they get to access more resources such as phone tech, an online marketplace and technical advisers.

The programmes cover practical topics in running a business, including financial goals, operational planning, budgeting and tracking as well as sales and customer analysis. The training enables participants to build innovative sales strategies into their business ideas, enhance business management skills and augment client acquisition and retention, resulting in greater financial independence and businesses that are more resilient.

As the programmes are made available in various countries, the organisation recruits instructors who are well versed in the local language to ensure greater understanding of the knowledge imparted.

Throughout the programmes, participants have the opportunity to collaborate with online delivery partners such as Grab and Gojek to accommodate the delivery service into their business, if applicable. In addition, they can benefit from a full range of banking products such as microloans and junior banking accounts under Maybank's guidance.

"On the final day of the training programmes, a few local Maybank branch staff join in and talk about financial products and how these can benefit them. Many PWDs do not have bank accounts, so it encourages financial inclusion," says Shahril.

The structured mentoring system is put in place to ensure the entrepreneurs get continued support and knowledge transfer from skilled Maybank volunteers. Gabriel explains that R.I.S.E. Standard provides both individual and group mentoring. These sessions are practical as they boost participants' confidence to talk to their local bank representatives about their businesses.

"The idea of mentoring sessions is not only to push and motivate the participants but also to allow them to scale the business with strategies to increase their income with a clear goal," he says.

Given the length of the programme, the participant selection process — especially for R.I.S.E. Standard — is crucial to ensure only participants who are willing to fully commit are selected to join, says Gabriel. As the programme receives thousands of applicants, a stringent vetting process has to be done to ensure success.

Upon completion of the six-month mentoring programme, the participants are evaluated through an impact report. The University of Nottingham Malaysia is R.I.S.E.'s partner responsible for post-programme report verification.

Based on the results of the R.I.S.E. pilot and Phase 2 projects, the programme has increased the average income of its participants. For example, the R.I.S.E. Phase 2 training programme in Malaysia raised the average income of its top 40% participants by 356.4%. This translates into an average income increase of



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Looking ahead, Shahril says the team will continue with the R.I.S.E. 2.0 programme until 2023. When selecting the best-performing PWDs from across the country to join R.I.S.E. Premium, the team also recruits industry experts to mentor the participants so as to strengthen the ecosystem of the capacity-building programme.

“We seek to mainstream the rights of PWDs,” says Gabriel.

