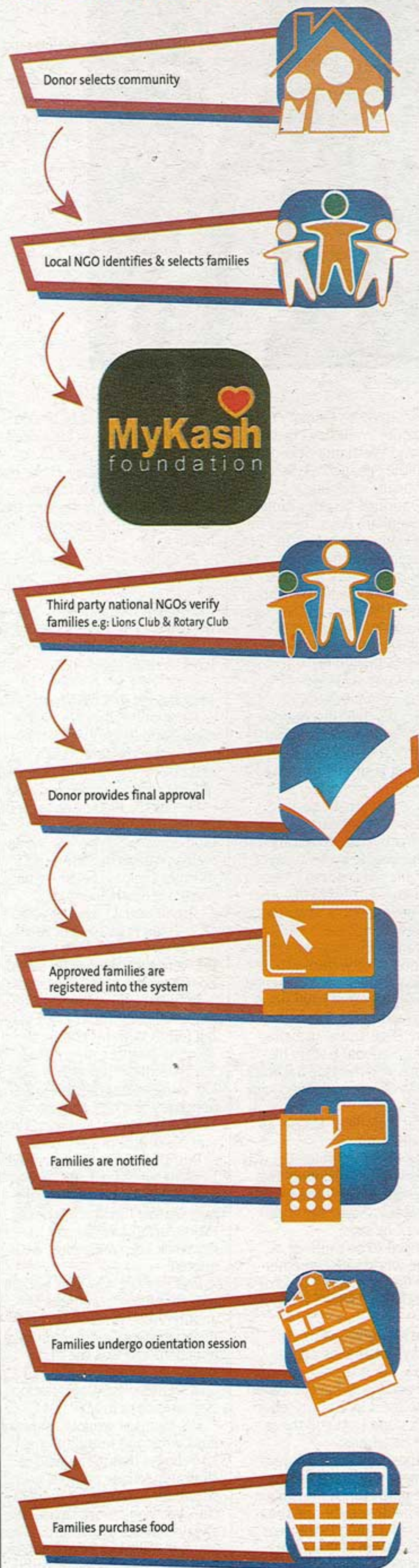


# Pioneering future of welfare

## Family selection process flowchart



Almost 10,000 needy families are benefiting from programmes run by the MyKasih Foundation, a private sector initiative to help the poor.

**It is fool-proof. They can't use it to buy cigarettes or chocolates as the device used to read the card only recognises the selected items.**

- NGAU BOON KEAT



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**H**OUSEWIFE Fauziah Ali, 48, used to wake up every morning and worry if she would be able to put food on the table for her two young children. There were days when the family in Sentul had only one meal a day because there wasn't enough money to buy food.

Fauziah's technician husband Nordin Saad, 54, was having problems with his employers who frequently withheld his salary, giving him only between RM300 and RM400 each month. With that, the couple struggled to pay the RM280 rent, bills and their children's school fees.

"My children would often ask me why there was no food to eat," says the housewife who, due to health problems, is unable to work.

Many times, she had to swallow her pride and ask her neighbours if they could spare some rice for her.

"It was embarrassing to keep asking for help but sometimes I was left with no choice," says Fauziah who suffers from diabetes and high blood pressure.

The family's frugal existence continued for eight years until they met volunteers from MyKasih Foundation who visited Sentul two years ago. Fauziah instantly signed up for their welfare programme.

Now her children, Nurul Fauziatul Akma, eight, and Mohd Faizuddin, 11, do not have to go hungry anymore.

MyKasih founder Ngau Boon Keat, who started the foundation nearly three years ago, says the less fortunate all deserve a helping hand and a chance to improve their lives.

"Giving money or one-off handouts will not help the needy in the long run. Only with education and skills can they get out of poverty and live a better life," he says.

The organisation provides free tuition for school-going children from the families it assists and also encourages the housewives to participate in various skills training courses such as sewing, baking and hairdressing to earn additional income.

The scheme, which started with just 25 recipient families in December 2008, has almost 10,000 families as beneficiaries now. MyKasih is able to implement its programmes with funds donated by major corporations like Petronas, Ambank Group, Dialog Group and Sime Darby.

It has become a pioneer in "cashless distribution of welfare" using a technol-



**Fauziah:** 'It was embarrassing to keep asking for help but I was left with no choice'



**Pusparany:** 'Life is easier now, the money I save on food goes towards paying bills'

ogy called e-Petrol. Unlike other organisations, they do not give cash, food or clothes. Instead, they allocate a fixed monthly "allowance" for each family, allowing them to purchase the things they need using their MyKad.

"They go to the selected retail outlet and choose what they need," says Ngau, adding that the families are also given advice on how to plan and spend within their budget.

Upon joining the programme, one member of the recipient family, usually the mother, will have her MyKad details registered with a selected retail outlet closest to her home.

She can then choose the items she needs from the 10 selected categories and brands of food items including rice, oil, biscuits and milk.

At the counter, she uses her MyKad the same way a person would use a debit card, entering a six-digit PIN to verify the transaction.

"It is fool-proof. They can't use it to buy cigarettes or chocolates as the device used to read the card only recognises the selected items," says Ngau.

MyKasih then pays the retailer within 24 hours of the purchase.

Another recipient is Pusparany Nachan, 47, whose life became a nightmare when her husband passed away in an accident 13 years ago, leaving her to raise eight young children on her own.

She had to manage with the RM40 she earned daily from stringing and selling flower garlands by the roadside while her children took up part-time jobs during school breaks to help their mother pay the bills.

After being "adopted" by MyKasih, she took up a two-month course in floral arrangement.

"For Deepavali last year, I made extra

income by designing and selling bouquets of flowers. I plan to do the same this year," she says, adding that her daughter, who recently scored 9As in her Sijil Pelajaran Malaysia (SPM) examinations, had been awarded by MyKasih partner Shell Malaysia with a bursary of RM700 for academic excellence.

"Life is easier now. The money I save on food goes towards paying the bills," she shares.

MyKasih has attracted major corporate donors mainly due to its transparency and innovative method of transmitting funds to the poor.

"Every Ringgit contributed by the donors will reach the community they have chosen to help. There is no leakage of funds as the administration and other costs incurred are borne internally," says Ngau, adding that all donors are provided detailed reports on how their money is spent.

The system, he says, has been effective in preventing misuse or abuse of funds.

"The Government should also look at adopting this system in their allocation for welfare. This is the future of welfare," he says.

The programme encourages donors to adopt families or an entire community from the area where the company operates or where the individual donor lives.

"A successful man who goes back to his hometown to give back to the community can inspire others, especially the young ones, to be like him someday as well," he says.

More than 30 corporate donors currently working with MyKasih have selected communities where they operate to extend help.

"We never expected to grow so fast. If more donors come on board, we will be able to do even more," Ngau says.