

Food aid the cashless way

MyKasih uses technology to feed the poor via a cashless food programme but, as **ROZANA SANI** finds out, it's much more than just that

SOMEWHERE in Kampung Sungai Kayu Ara in Petaling Jaya, Selangor, housewife Zaiton Che Ani takes a quick glance at the clock.

It is 12.30pm. Time to hurry to school to fetch her 7-year-old son, the youngest of seven children. As she gets on her motorbike, she checks her purse to see if her MyKad is there as she plans to visit a supermarket in Damansara Jaya later to pick up some groceries, something she does every fortnight.

Life has not been easy for Zaiton. She used to work in a factory before the children were born. In a bustling city like Petaling Jaya, it's a challenge to make ends meet on her security guard husband's salary of RM1,000 a month. After paying the rent and other bills, she has only about RM400 to run the household.

But the burden has lightened since three months ago. Now as a recipient of MyKasih, a welfare distribution charity programme, she gets RM40 every fortnight for food essentials. She's not given cash but she needs her MyKad.

In another corner of the Sungai Kayu Ara enclave, Devi Maniam, 33, is minding her two toddlers. She has six school-going kids. Her husband used to send the younger ones to school on his motorbike but the older ones had to take a 40-minute walk to school across busy roads.

Since she took part in MyKasih, some of the money earmarked for food had been used to pay for transport for the children. The ex-stationery shop assistant is relieved that her children will make the journey to and from school safely and be not too tired to learn at school.

For cancer patient Yong Kam Leng, it's a blessing to be able to buy food by just producing her MyKad. Just a few months ago, she was earning RM1,500 a month as an office cleaner.

Together with her eldest daughter's RM800 monthly earnings, she could take



Zaiton hands her MyKad to the cashier to pay for groceries at the supermarket while her youngest son Elfie looks on



care of her stroke patient husband as well as provide for her three school-going children.

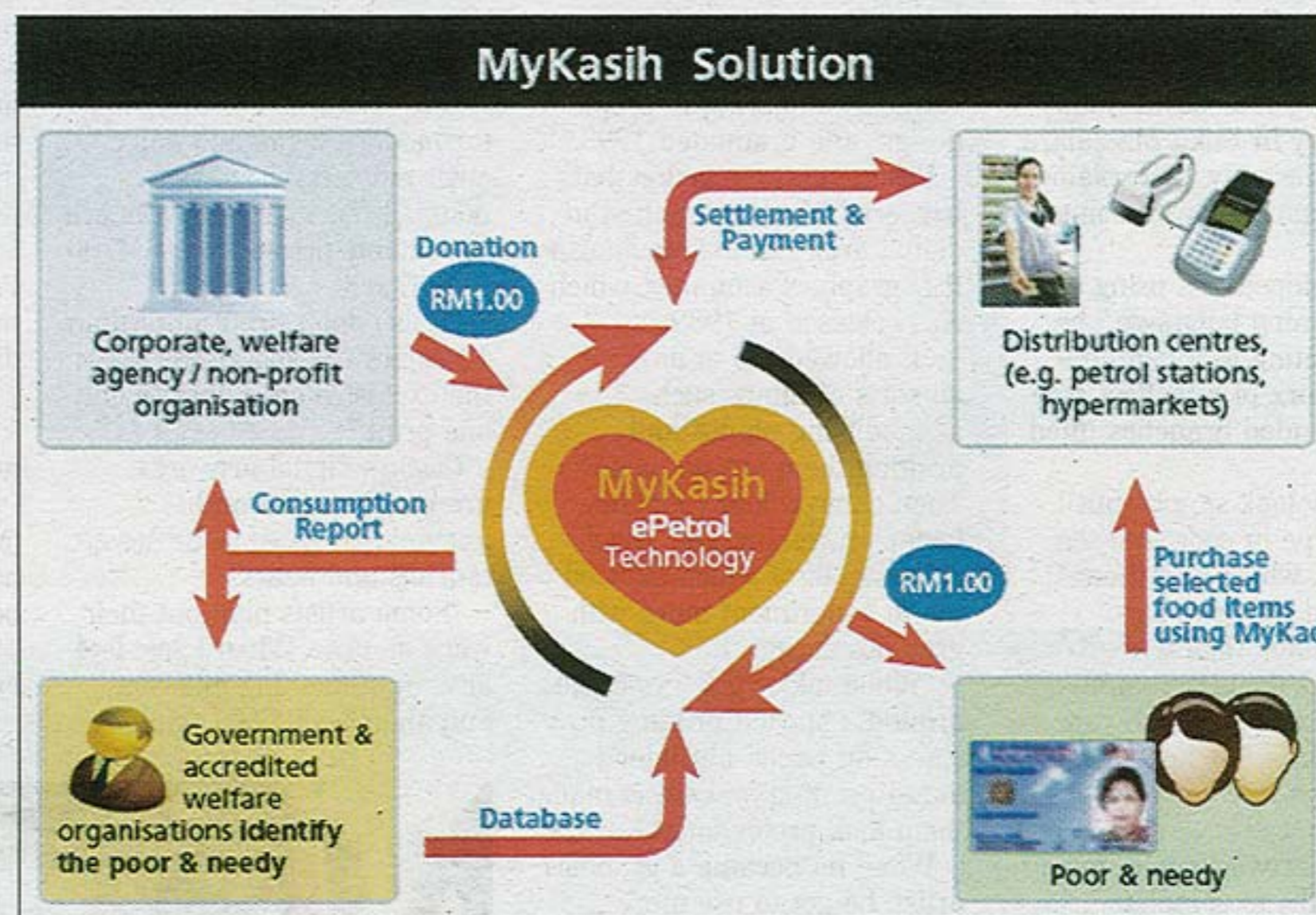
Then she fell sick and her eldest daughter had to quit her job to help look after her father. Money quickly became scarce. Unable to get aid from the Welfare Department, Yong was at her wit's end until she enrolled in MyKasih. Now at least, there's food on the table while she's trying to pick up pieces of her life.

Feeding the poor

The three families are three of 4,000 poor families who benefit from the MyKasih cashless payment system. Managed by MyKasih Foundation, the three-year-old programme is a lifeline for many families.

According to its chief executive officer, Jeffrey Perera, the idea is to enable organisations and individuals to help the needy in their neighbourhood in a transparent manner.

"Eradication of poverty can only succeed if you start with the basics, by providing food so that they won't go hungry. Only when that is taken care of can the poor begin to think of how to



break out of the poverty cycle," says Jeffrey.

"The MyKasih programme channels food aid to the poor, just like other welfare programmes. The difference lies in its distribution, done efficiently with MyKad technology. Aid is given directly without any third party involvement, ensuring no abuse or mishandling of funds."

How it works

Donors entrust MyKasih with their contributions and the selection of recipients. The community selected is usually in the area where the donors operate.

"With the help of other

welfare agencies like Pertubuhan Perkhidmatan Sosial dan Pembangunan Komuniti, Lions and Rotary Clubs, MyKasih identifies the families, verifies their status and selects recipients using an established criteria check-list. For example, the families must have a monthly income of less than RM1,000.

Jeffrey says: "We also look at the number of people in the household, the age of dependents and assets that they own."

Then the housewife of the recipient family will register in the MyKasih system to enable her to receive RM80 a month using her MyKad.

Her thumbprint is registered into the payment system to create her MyKad account. She then creates a PIN number that she uses each time she goes to a MyKasih affiliated partner retail outlet to buy groceries.

The system is actually an electronic payment system developed by ePetrol Holding Sdn Bhd, a company under the Dialog Group of Companies that MyKasih Foundation comes under. Jeffrey is the managing director of ePetrol.

There are 10 categories of food to pick from, including rice, oil, floor, sugar and bread. Once she has picked her stuff, she swipes her

MyKad at an ePetrol terminal with her PIN number and the payment is complete. No cash changes hands.

"Anything left from the allocated sum is noted in the credit card-like receipt and will be added to the next RM40 allocation," says Jeffrey, adding that ePetrol administers the payments and reconciliation between retailers and the MyKasih Foundation, online — wired or otherwise.

"Every sen of donor contributions go to recipients. Donors can verify this through the database of purchases. As for recipients, being able to actually select and pay for what they need allows them to maintain their self-esteem and dignity in spite of their hardships."

Beyond food

Aid is given to recipients for two years. But it's not just about food. The aim is to rehabilitate the families through financial literacy and skills training for mothers and tuition for children.

"We want to help them break out of the poverty cycle through financial literacy and good budgeting practices." MyKasih achieves this by working with volunteer groups to help recipients with household budgeting and financial counselling.

"We also offer after-school tuition and life skills training. Volunteer groups organise education programmes and training activities for teens and young adults," he says.

Internships and job opportunities are also made available under the corporate social responsibility (CSR) programmes of participating companies.

"These help recipients gain skills, knowledge and employment so that they can be financial independent," says Jeffrey.

"We hope more corporations will be inspired to adopt the programme as part of their CSR initiatives," he says, adding that MyKasih aims to extend aid to 10,000 families by mid-year and 20,000 by year-end.