



# An algorithm of compassion

**MyKasih Foundation has transformed Malaysian families and communities using home-grown technology. On its 10th anniversary, there is cause for celebration and so much more to do.**

# Children are our future

**T**HE taste of starvation never goes away. Neither does the memory of kindness from neighbours who discreetly left food for a family oppressed and shunned by political change.

That childhood experience created MyKasih Foundation founder and chairman Tan Sri Dr Ngau Boon Keat's vision of the non-profit organisation, which has drawn on Corporate Malaysia to help feed the poorest of the poor and give them a leg-up in life.

Now in its 10th year, the foundation has helped an amazing 280,000 families and schoolchildren to get aid through its cashless programmes. Using proprietary software developed by Dialog Group, an oil and gas service provider of which Ngau is executive chairman, the foundation enables needy families all over Malaysia to shop for food using their MyKad. In a parallel programme, schoolchildren use a dedicated smartcard to get food, books and school supplies.

For Ngau, the satisfaction is beyond words. "I never imagined this. We started with 25 families. I thought it was going to be a simple charitable set-up but then the numbers kept growing and growing. The more we helped, the more determined we became to help. And no, we are not going to run out of people because every day, a new family in need emerges."

At the root of MyKasih's success, says Ngau, is all the right people being in the right place at the right time.

A talented group of techies at Dialog Group had developed the MyKad cashless payment system for the purpose of providing a solution to the government's petrol subsidy programme several years ago. The government eventually opted not to use the system.

It was then decided that the cashless system would be used for MyKasih's charity work. This quickly got the support of key individuals such as the then MDEC chief Datuk Badlisham Ghazali, Bank Negara Malaysia assistant governor at the time, Datuk Nor Shamsiah Yunus (now governor), and the then National Registration Department director-general Tan Sri Alwi Ibrahim. These three agencies, independent of each other, were the national custodians of the tech on the card, the payment systems and MyKad. Their approval was crucial.

"I have been privileged to work with amazing professionals who demonstrated insight and compassion when they made all this possible," says Ngau.

**"The best part is the transparency that gives donors great satisfaction. I'm really proud of this. It motivates me.**

*Tan Sri Dr Ngau Boon Keat,  
MyKasih chairman*

Ngau brought in trustees with excellent track records and credentials, people he believed to be trustworthy. Their ideas, he says, have strengthened the foundation, as have the staff who manage MyKasih daily with back-up from Dialog Group. On the ground, says Ngau, are NGOs and government agencies that collaborate with MyKasih.

In the years ahead, Ngau foresees a steady flow of more aid and programmes to Malaysia's children. While food aid will continue, bigger investments will be directed at schoolchildren. "Particularly rural schools," says Ngau. "It's clear that many schools and schoolchildren need strategic assistance to bring them up to speed with other schools in Malaysia."

The strategic assistance Ngau speaks of has two prongs. One, IT skills, familiarity with computers and software, and fitting into the Fourth Industrial Revolution because in the big picture is the need to create skilled Malaysians for the jobs generated by businessmen like Ngau. The other prong — still a challenging one — is simply getting children to actually stay in school and to be interested in learning. "We cannot always be a nation of consumers and foreign workers. Malaysians have to be skilled and it starts with our children. Every child must know how to use a computer and be IT-savvy," says Ngau.

The signs are there. Where MyKasih aid has penetrated a school, attendance has spiked and the motivation seems to have affected everyone, from the teachers to the parents and the community. People, says Ngau, want a chance to do well and most know that education is the game changer. That is why the MyKasih team is looking forward to more partnerships with technical training centres and other educational institutions.

When MyKasih was in its formative years, Ngau attended almost every event related to it to understand what B40 Malaysians really needed. "I've lost count of the emotional moments. Like the brothers in Tanjung Malim who shared

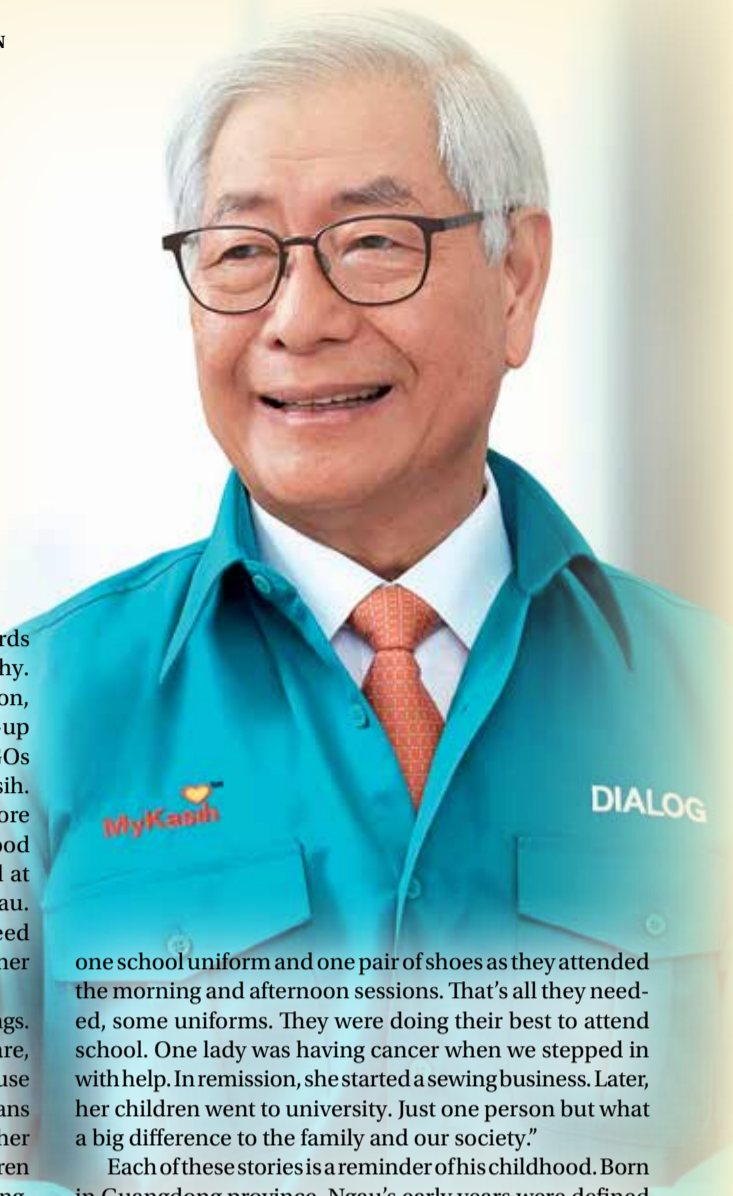
one school uniform and one pair of shoes as they attended the morning and afternoon sessions. That's all they needed, some uniforms. They were doing their best to attend school. One lady was having cancer when we stepped in with help. In remission, she started a sewing business. Later, her children went to university. Just one person but what a big difference to the family and our society."

Each of these stories is a reminder of his childhood. Born in Guangdong province, Ngau's early years were defined by his difficult experience. The government's enforced reforms made landowners like Ngau's family enemies of the state. His family was helped by kindly neighbours who discreetly left food for them.

Having experienced starvation in China and witnessed the torture of relatives, Ngau and his family fled to Malaysia and made a life for themselves. His mother frequently reminded him that an education would be his salvation.

Ngau likes to tell his story to donors and recipients because the bottom line, he says, is that people need to learn to fish. He also wants to go into the region. Pilot programmes in Indonesia and Thailand using smartcards have worked well and will likely be expanded.

MyKasih won the UN Malaysia Award 2018 for the Leaving No One Behind category, which honoured its governance in welfare distribution public-private partnerships. ■



## THE FLOW OF GOODWILL

SINCE its inception in 2009, MyKasih Foundation has distributed more than RM260 million to some 280,000 families and schoolchildren nationwide through its cashless payment system, connecting the generosity of donors directly to Malaysians in need.

In the early days, the foundation's main source of funds was founder Tan Sri Dr Ngau Boon Keat, executive chairman of Dialog Group, who donated personal funds and made MyKasih one of the company's community investment initiatives. Dialog provides valuable manpower and infrastructural support through its IT arm, Dialog Innovation Ventures Services Sdn Bhd. This includes maintenance, operations and a helpdesk. The money from renting out space at Dialog's headquarters in Mutiara Damansara goes to MyKasih as a source of long-term revenue. With Dialog absorbing most of the costs, all donations go to the needy.

The first major external donor was AmBank Group in 2009. Under the AmKasih Community Programme, AmBank committed RM1 million annually to the MyKasih food aid programme for families nationwide. Petronas came on board in April 2010 and launched a food aid programme under its Program Sentuhan Harapan Petronas banner. These big brands sent strong signals to the donor fraternity.

There is no minimum donation; instead, donors get help to figure out the best impact of their assistance on the needs and size of a chosen community or target group. Donors who may not have food aid as a CSR pillar opt to support education-related projects such as Back-to-School, computer lab and robotics equipment, edible gardens, aquaponics, study camps or sports programmes.

MyKasih runs two flagship programmes — the Love

My Neighbourhood food aid programme and the Love My School student bursary programme.

MyKasih's food aid provides a minimum of RM80 a month to eligible families just for a year. This helps put everyday food essentials on the table. It is aid — not a never-ending subsidy — aimed at helping a family get by when money is short.



**"It is a privilege to be part of MyKasih, which has done so much for the needy throughout the country."**

*Tan Sri Dato' Seri Megat Najmuddin,  
MyKasih trustee*

The targets are productive people who might have suddenly lost their income, including mothers forced to stay home to mind children, and families with dual incomes but still struggling to make ends meet. During the year, beneficiaries are expected to find solutions by themselves; few actually ask for an extension.

Under the Love My School scheme, assistance is rendered in the form of cashless bursaries via MyKad-linked student smartcards. A primary school student receives a monthly allowance of RM60 while a secondary school student receives RM80, which they can spend on meals and other necessities at the school canteen and bookshop. Unlike food aid, student beneficiaries continue to receive support until they finish school, provided their family status still qualifies them for aid and the students demonstrate improvements

in attendance and academic performance.

For both programmes, if a beneficiary's account is found idling, it is suspended and MyKasih speedily channels the funds to new families and students seeking aid.

The cashless payment system is designed to perform in unique circumstances too. On at least two occasions, MyKasih helped in disaster relief. As flood victims sat out the raging waters in evacuation centres, their homes were destroyed. Everything had been damaged — mattresses, bed sheets, blankets, appliances and furniture — beyond repair. After a rapid registration exercise, the MyKad cashless payment system was enabled for three months with a special one-off allowance. During that time, flood victims, already traumatised by the disaster, could buy household basics at selected retailers to restore their flood-ravaged homes — and not rely on the indignity of cast-offs.

Some donors approached MyKasih to overcome issues with conventional donations. Traditionally, aid comes in the form of items like blankets, clothing, food and fuel being physically dropped off at selected locations. Donors with experience in sending aid to needy communities know that their contributions do not always reach the intended recipients. In some cases, relief trucks cannot reach beneficiaries due to horrendous road conditions. Other donors say aid is undelivered and left in storerooms (with some of it actually rotting) or is somehow diverted or just mysteriously disappears.

MyKasih's system provides donors with audit trails and analytical reports on demographics and consumption, made available through a donor-specific online portal. ■

# Encrypted for kindness

IT began as a cashless payment system for ordinary Malaysians to get subsidised petrol. But a change of direction by the government closed the door on that — and opened a new window for intelligent technology to deliver kindness and much-needed aid to the most vulnerable communities in our country. For a decade now, some 280,000 families and schoolchildren have obtained financial relief through MyKasih Foundation, which has put food on the table and, more importantly, helped children stay in school.

MyKasih Foundation, using proprietary software developed and owned by Dialog Innovation Ventures Sdn Bhd, a subsidiary of Dialog Group, delivers valuable support to needy families through a cashless payment system using the recipients' MyKad.

Only 10 years ago, naysayers doubted if such a system would work and if poor or illiterate people would even use it. As it turned out, recipients realised how user-friendly the system was as they overcame their fear of new technology and took steps to get the aid they desperately needed for their families. Adults easily use the six-digit PIN to make payments using their MyKad. MyKasih clocks on average 10,000 transactions daily all over the country, and on July 16, 2013, the number hit a whopping 17,827.

The genesis of this technology could not have been more differently intended. At the turn of the century, Malaysia's leadership was aggressively pushing for all Malaysians to embrace new technologies and enter the cashless era, which promised safety, accuracy and lower costs. That was the spirit of MyKad, the national identity card introduced in 2001, the technology of which had multiple applications, including payment. At the time, debit cards were not fully established here and credit cards were exclusive to people with much higher incomes. With MyKad, all Malaysians would have a card for payment. Malaysian commerce did not show real interest in MyKad's capabilities because they would have been unable to put their brand on it.

In 2005, Dialog's IT arm, then called ePetrol Systems, was designing a cashless payment system to work with the gov-



**"A perfect example of an innovative and practical use of technology to benefit the rakyat. Brilliant!"**  
Datuk Badlisham Ghazali,  
Former CEO of MDEC

ernment's proposed petrol subsidy plan and explored the MyKad as a viable tool. The pilot, the ePetrol MyKad Payment System, rolled out with 187 Malaysians using their MyKad at 11 participating petrol stations. It was the very first time the MyKad was used for payment. It was launched by the then Bank Negara Malaysia assistant governor Datuk Nor Shamsiah Yunus in September 2008. But almost immediately after that, petrol prices stabilised and the subsidy plan was put on hold. Dialog's system was not needed.

The gloom did not last long though. Dialog executive chairman and founder Tan Sri Dr Ngau Boon Keat was in church when a pastor appealed for food aid for a community in Selayang. As on previous occasions, kind people were expected to collect bags of rice, noodles, milk and other food items and physically deliver them to individual homes. Ngau fielded the idea of using the MyKad system to help them. The difference was that the general public would no longer use the system for petrol; only registered users, identified as underprivileged, could shop for food.

As the tech team got to work, they found that many of these families did not even have a bank account. So they innovated again and took the bank out of the system and consciously made it as simple as possible for the beneficiaries and retailers. Now it connected MyKad holders directly to retailers. The money was at the back end, not on the card itself. At the point of sale, the MyKad is presented, the retailer dials in, gets a signal, the PIN is keyed in and the purchase is authorised. At the end of the day, the retailer submits a sales report and gets paid.

In December 2008, the 25 Selayang families were invited



Ngau and his wife Jean receiving the UN Malaysia Award 2018



**"MyKasih's personal-to-user system assures transparency through the cashless distribution of aid to beneficiaries without leakages."**  
Datuk Ho Kay Tat,  
Publisher of The Edge Media Group,  
MyKasih trustee

to use their MyKad to shop for food. The retailer was a Caltex petrol station in their neighbourhood. The owner, Nik Ruziah Nik Salleh, a strong supporter of the idea, had deliberately stocked rice, cooking oil and other food items not typically found in petrol station stores.

It was a big moment and as clear as day when technology translated into welfare. In April 2009, the MyKasih Foundation was born and the Love My Neighbourhood programme launched. The number of people receiving food aid multiplied rapidly, more retailers came on board and corporations took notice of the cashless method that ruled out wastage, leakage and the physical act of delivering aid to the needy.

In 2012, the student bursary was launched. Pupils on the Love My School programme are issued smartcards because parents typically do not allow their schoolgoing children to carry their MyKid or MyKad. The smartcards — with the children's names and photographs — can be used in school canteens and bookshops. At year's end, sponsors like to top up the smartcards for a limited period so children can buy uniforms and shoes as well. More than 20,000 smartcards have been issued to date. Teachers help manage how the children spend with their smartcards. On the ground, it means these children can have a meal at school and buying stationery at the bookshop is both a necessity and a matter of pride.

There is a starting cost — about RM1,000 for a dedicated terminal to be installed at a retailer to read the MyKad, which is absorbed by MyKasih. It needs only a working phone line. The system will pay only for merchandise with a barcode already on an approved list.

Abuse is rare but unusual spending patterns detected by the system offer insights into human needs. Like the Primary One boy who bought a large number of erasers. Teachers found that he wanted his classmates to have one each. It was purely an act of kindness. Or the housewife who suddenly began buying numerous bags of rice. During her food aid year, she was, for the first time in her life, actually able to start a nasi lemak business. Both cases are aligned with MyKasih's own goals: kindness and independence. ■

## DESIGNED FOR DIVERSITY

THERE are many ways to give and receive aid. That diversity, a part of our heritage, is reflected in the versatility and robustness of the cashless payment system promoted by the MyKasih Foundation.

Since 2013, Lembaga Zakat Selangor (LZS) has used the proprietary software developed by Dialog Innovation Ventures Services Sdn Bhd to distribute zakat, the money given by Muslim haves to Muslim have-nots. Zakat funds move directly from LZS to beneficiaries without mingling with funds in the general MyKasih kitty.

Savings from the cost of logistics, manpower and wastage are churned back into more zakat. Selangor reported a zakat payout of RM829.9 million in 2018, up from RM616.5 million in the previous year, suggesting an overall improvement in getting aid to individual people. In 2019, LZS implemented the Back To School programme using the MyKad to buy school uniforms, stationery and books for 70,000 beneficiaries.

The Majlis Agama Islam Melaka began MyKad food aid for 8,000 in 2015 and in 2018, it started a Back To School programme for 10,000 children. Zakat Pulau Pinang began food aid in 2019.

Another programme, called Recycle For Life, provides cash value through a smartcard for recyclable items. The smartcards can be used to pay for goods sold at participating stores, school canteens and bookshops. Cardholders bring recyclables to designated collection points where cash value is loaded upon exchange. More than 37,000 Recycle For Life cards have been issued to schoolchildren, university and college students, households, working adults and government agencies. ■



Using a handheld terminal, cash value is loaded onto the Recycle For Life smartcard

# The sweeping change we need

**A** LITTLE intervention is all it takes. The children on MyKasih Foundation's Love My School bursary are living proof that a little help goes a long way towards making life-changing transformations to their lives and to their future.

Nearly 10,000 Malaysian children in 104 schools nationwide are currently receiving education bursaries through MyKasih with support from donors and partners who believe that the best social change is engineered through education, which is by far the best ticket out of poverty. In 2019, the RM12 million bursary rollout went to 9,200 primary school students and 800 secondary school students.

Schools on the programme are reporting increased attendance — up from 60% to 90% in some cases — which alone is viewed as a game changer. The assurance of a school canteen meal (especially when there is no food at home) is nourishment for the body and the soul. The dignity that comes with new uniforms and shoes (not shabby hand-me-downs), and one's own sports gear, books and stationery (not pencil stubs) can only be measured in behaviour. Teachers are saying that there is improved personal grooming, overall conduct, discipline and self-esteem, and a general happiness about attending school. Participation in extra-curricular activities has gone up; children who are now playing a sport demonstrate the biggest overall change. The SK Bukit Lanjan (Asli) Damansara Perdana reported "sport" as its bursary success story of 2019 because children moved from zero to representing their school at state-level competitions.

MyKasih's Love My School programme runs parallel to its flagship Love My Neighbourhood initiative. By 2012, the food aid programme was well underway and some 92,000 families had already received the help they needed. It put food on the table, alleviating hunger for many families and, certainly, it gave parents a 12-month break to find long-lasting sources of income. But social work-



Get that ball! The Lanjan Tigers go airborne at the first-ever All Asli Rugby Championship in September 2019



At SK Sungai Rual, Jeli, a teacher introduces the internet to a Jahai primary school pupil

ers were reporting another kind of poverty — the failure to go to school.

There are many reasons why Malaysian children drop out of school or have very poor attendance but almost all of them are rooted in poverty. Their families simply do not have enough money for all the school necessities — uniforms, shoes, books, stationery, sports gear, food and transport. For some families, the distance to school is daunting and the idea of their small children in a hostel, frightening.

As in many other countries, most children in poverty will be poor all their lives but give them an education and they are likely to make a socioeconomic difference to themselves and their societies. This was MyKasih founder and chairman Tan Sri Dr Ngau Boon Keat's own experience. Staying in school and getting an education was his exit from poverty and entry into a profession, building a



Semaq Beri boys enjoying the first MyKasih meal at SK Kuala Tahan, Taman Negara



**"We witnessed the transformation of the lives of the region's Orang Asli community and enabled them to be an integral part of ECER's socioeconomic development programme."**

*Datuk Seri Jebasingam Issace John, former CEO of the ECERDC*

business and creating wealth.

Donors are keen on the school bursary programme and on-the-ground partners have made a success of it. Government agencies have been especially proactive in seizing the opportunity presented by the technology on smartcards for schoolchildren.

For the East Coast Economic Region Development Council (ECERDC), the partnership has resulted in the entire enrolment of 18 Orang Asli primary schools in Kelantan, Terengganu and Pahang being put on the bursary programme, making school a viable proposition for families and children.

ECERDC, together with local universities, engineers supplementary training, tuition and bootcamp-style learning during and after school hours in Maths, Science, English and Bahasa Malaysia. In addition to the RM2.5 million spent on bursaries for all 3,500 Orang Asli pupils in the

18 ECER schools in 2018, MyKasih spent RM500,000 on a 21st century refurbishment of these schools — brand new computer labs, robotics equipment and internet access — to bring these children up to speed with their peers.

In the same geographical region, three more Orang Asli schools and 13 other schools are fully on MyKasih's bursary programme with other partners. (There are 98 Orang Asli schools in the peninsula, 43 of them in these three states.)

The Sarawak government has since 2018 brought the bursary programme to 16 rural schools and holds a dedicated golf fundraiser — the Sarawak Charity Golf in aid of the Sarawak Rural Kids Education Fund — to sustain it.

In 2020, the school bursary budget is expected to rise to RM15 million as more schools come on board. New growth areas include the northern part of the peninsula where the Northern Corridor Economic Region (NCER) is already working to transform communities.

In a separate effort, children from families who were at some point on the MyKasih food aid programme are helped to find scholarships to further their education through collaboration with universities and other educational institutions. ■



Pupils at SK Sungai Bumbun, Pulau Carey, now approach exams with confidence



**“MyKasih advocates education for children and youth from economically challenged backgrounds. We shall continue with our engagement initiatives at various educational levels and hope that these efforts will give the younger generation a brighter future.”**  
Siti Khairon, MyKasih trustee

## FROM THE STUDENTS...

**“I see improvements for myself and my seven friends from my Temiar Orang Asli community. We have so much more self-confidence since joining and we are so happy to be studying here.”**

*Jefdie anak Jamal, a first-year student at Guwas Kuposion College (GKC), a community learning centre in Penampang, Sabah, which provides education for marginalised out-of-school youths towards entrepreneurship development.*

**“Teaching is my passion. I love working with young people and want them to be better prepared for the world. MyKasih led me here and I want to give back.”**

*Seremban-born Ben Guan Teck Loong, BM and Moral Studies teacher at Chung Hwa High School, Negeri Sembilan; a Yayasan Cemerlang scholar, graduated with Bachelor of Arts (Leadership, Hons) degree from Unirazak*

**“I’ve exceeded my own expectations. All I wanted in life was to help my single mum and my sickly brother. Now it’s different.”**

*Nur Hidayah Muhamad, documentation executive, Bank Rakyat, Perak; the Yayasan Cemerlang scholar from Kuala Kurau, Perak, has a Bachelor of Business Administration (Islamic Banking & Finance, Hons) degree from Unirazak.*

**“Thank you, MyKasih for pushing me on this journey. It was tough but so worthwhile. I want to use my degree to help others.”**

*Yvonne Ong Yee Mun, audit semi-senior, YY& Co; hailing from Sabak Bernam, Selangor, the Yayasan Cemerlang scholar has a Bachelor of Accounting (Hons, CPA) degree from Unirazak*

## A MIGHTY ROAR FROM THE HILL

THEY used to be disinterested. Now they are champions. SK Bukit Lanjan, an Orang Asli school tucked away in a leafy enclave of urban Damansara Perdana just outside the national capital, is a winner in every way. The Lanjan Tigers hosted, won and created history at the nation’s first national edition of the All Asli Under-12 Rugby Championship in September 2019. Nine schools from Selangor, Pahang, Perak and Kelantan took part in the competition held at the Desa Temuan Community field.

Sport is just one aspect of their success story. Once destined to drop out of school, the Bukit Lanjan children have made an amazing turnaround since the intervention by MyKasih’s Love My School programme in 2014. The education bursary enabled the children to buy stationery, books, uniforms and food at the school bookshop and canteen using the MyKasih smartcard.

The impact was immediate. That same year, Year Six pupil Mohamad Luqman Nazri scored all As in the UPSR examination — the first for his community, and for his school since it was founded 60 years ago. Luqman went on to represent his district in shot putt and high jump, became head prefect and took on leadership roles in the school’s English Club and his sports house.

By 2016, Bukit Lanjan teachers were reporting a dramatic increase in attendance and unprecedented interest in studies and sport. For the first time, all the children were adequately equipped for school and sport. The parents got excited too, and the teachers — already highly dedicated — were inspired. Soon the school’s Parent Teacher Association became busy with events involving pupils and parents.

The Bukit Lanjan school is a classic example of how intervention can change destinies. When Dialog Group moved its headquarters to Mutiara Damansara in 2014, its executive chairman Tan Sri Dr Ngau Boon Keat and his wife Puan Sri Jean learnt of the Orang Asli community in their new neighbourhood. It soon became clear that academically, the children at the community school did poorly, if they attended school at all.

MyKasih began the Love My School bursary, then introduced a series of programmes to boost the children’s academic, sports and co-curricular performance and it worked.

Over time, Jean observed that due to poverty and their remote locations, Orang Asli children across the country had a high dropout rate. Unattended, they would be left behind completely as the country moved forward. That inspired MyKasih Foundation’s Orang Asli Children’s Education Fund, which has already directed some RM2 million to programmes not supported by the student bursary. These include field trips and study camps.

In the last two years, this fund has supported eight Orang Asli Community Learning Centres, set up by the communities themselves in their villages. These are usually simple

wooden buildings with teachers from nearby schools. They address the children whose education is already disrupted. Aid includes books and stationery to help with literacy. In addition, they are taught basic cooking and to grow vegetables and are exposed to various farming techniques. The majority are primary schoolchildren but at some centres, there are teenagers who had dropped out of school for various reasons, among them, the long distance to school and a dislike of hostels. In most centres, adults are allowed to attend the reading and writing classes. Attendance is high as these are community-initiated centres. ■



Amirul Mukminin, a pupil of SK Siong, Baling, demonstrating the Lego Mind Storm Education EV3 robotics set at the launch of the Northern Corridor Implementation Authority’s Human Capital Programme

# From hunger to hope

IT IS an uncomfortable feeling ... knowing that many Malaysians go to bed hungry and that their children go to school on empty stomachs; that they get by on one meal a day because they simply cannot afford to have two. It was precisely that discomfort that inspired the birth of the MyKasih Foundation, and the childhood experience of founder Tan Sri Dr Ngau Boon Keat. He knows hunger personally but also kindness, thanks to compassionate neighbours who helped feed him and his family during the tumultuous years of his early childhood in China.

Hunger can be debilitating — it takes away freedom and embeds such a fear of the future that many find it hard to make even small useful changes to their lives. More than that, it strips an adult of dignity and leaves an ineradicable humiliation. The parent who cannot feed his or her child will always feel like a failure.

MyKasih launched its Love My Neighbourhood project for the urban poor in 2008 and has distributed RM200 million worth of food aid since. What differentiates this initiative from any other aid programme is the use of the MyKad, the Malaysian identity card, and proprietary software that enables the poor to do their own shopping cashless at selected retailers with dignity.

Topsellers include beverages, seasoning, noodles, biscuits and rice — hallmarks of a typical Malaysian kitchen. Fresh food includes bread and eggs. A number of milk products are on the list for children, including infants. In rural areas, items like salted fish are a good source of iodine.

The original list of approved items, created 10 years ago in consultation with other NGOs with experience in food aid, represents the packaged food basket of a Malaysian household.



At the Dialog-MyKasih Foundation Financial Literacy Graduation Ceremony in November 2011, a shy Anjala Devi Marimuthu, 53, surrendered her food aid halfway through the year. She told the audience that she felt blessed and was very grateful to MyKasih as the food aid came during a crisis in her life. Since recovering from that, she wanted another deserving family to get a chance.



Eggs are an important source of protein for Malaysia's needy

Over the years, the list has grown. While there are essentially the same categories of staples, there are now more brands, package sizes and overall variety to accommodate changing tastes and availability. Most of the things on the list are easy to store and have a substantial shelf life.

Feedback comes from beneficiaries, on-the-ground social workers and retailers. Almost daily, retailers from all over the country call in to update the list and to report problems in the supply and demand trends.

The MyKasih system can take on an unlimited number of food products as long as it has a manufacturer's barcode. This means some things can be ruled out altogether, like cigarettes, alcoholic beverages, super premium food brands or gourmet products.

People in need of food aid come on the radar through recommendations by NGOs on the ground. MyKasih's targets are

productive people. Currently, there are about 4,000 adults on the food aid programme, the majority of whom have full-time work but cannot make ends meet. Some rely on one breadwinner because the other parent, usually the mother, is caring for the children. Some families have no income, for example when the husband is a drug addict. The wife who minds the children thus relies on handouts.

Many are already receiving other forms of aid, which is used on things like rent, utilities, school, clothing and shoes. Some are supporting a disabled child, elderly parents and bedridden relatives. MyKasih's food aid, usually RM80 a month, is meant to relieve some of these people's financial burden and lasts only for a year.

The main casualty of poverty is children. In some homes, a staple meal is rice boiled with salt. On good days, they get instant noodles; on lucky days, they get junk food. Mostly,



**"History has shown us that when you empower a woman, the economy changes, and thus a whole community reaps the positive difference."**

*Datin Nazrin Aneeza,  
MyKasih trustee*

they go to school tired, hungry and undernourished; teachers report that children actually faint from hunger. Babies are known to be fed a mixture of rice flour and water, shaken vigorously until it looks like milk. Acute hunger is mainly an urban problem and many households in small spaces are supporting multiple families. For others, the social isolation in a big city can be debilitating.

Rural families have a different kind of poverty. Some can still hunt, forage and even grow food, and the *gotong royong* spirit prevalent in most villages means neighbours share what they have. Still, the overall diet can be of very poor quality and there is chronic undernourishment. Those with land do better but they are often cash-strapped and cannot supplement their diet with bought food. Increasingly, rural families spend more time and energy looking for clean water.

Over time, the food aid programme is expected to shrink as MyKasih invests more resources in the school programme. Food aid, while a helpful temporary solution, is not expected to change mindsets in the long term. ■



Community leader Anjang Aluej explains, in Temiar language, the workings of the MyKasih food aid programme to residents of Kampung Sungai Papan, Gerik

# True wealth is health

IN AUGUST 2019, a busload of upper primary school children from a rural school in Kelantan visited the capital on an excursion organised by the MyKasih Foundation. It was an exciting trip with visits to places like the National Planetarium and Kidzania, the career theme park in Mutiara Damansara that is so much fun that children do not want to leave once they enter. On the three-day itinerary was a vision check conducted by optometrists and nurses, part of the health screening routinely done by MyKasih. Of the 26 children tested that day, 14 needed prescription glasses.

An alarm bell rang — that was more than half. The accompanying teachers became concerned and reported that those children were otherwise healthy, active outdoors and did not use electronic gadgets. They suspected that nutrition might be at the root of it but a proper study was needed before any conclusions could be made. And what about the other children? Since then, the teachers, MyKasih's social workers and other NGOs have been working on ways to get the entire school tested in a comprehensive way. The logistics are complex. The school is so off-road that delicate eye-exam equipment might not survive the journey. Mobilising a few hundred schoolchildren to an urban centre was tricky too.

That is the sort of challenge that the MyKasih Foundation faces. The best way to tackle it is to work with agencies and NGOs on the ground. Those partnerships have yielded a health screening programme that helps people understand their health and take proactive steps.

In 2010, MyKasih Foundation began health screening with the National Population and Family Development Board. Together, they ran a day-long health carnival in Sarawak to which beneficiaries of the food aid programme were asked to go with their families for on-the-spot health testing, health counselling, a nutritious meal and a little goodie bag.

These days, with a RM200,000 budget, about 10 such health carnivals take place all over the country every year and, depending on the community, testing could include blood sugar, blood pressure, body mass index, pap smear, vision and dental health. The majority of adults at these events record higher than normal blood sugar and blood pressure; this is particularly evident in older people. When counselled to correct their diet and lifestyle, many reveal that they never knew they had any medical problem. On occasion, individuals are referred to a hospital for urgent attention.

The programme is a huge success. There has been positive response to the talks — on dental health, maternal health, cholesterol and hypertension — and a recurring theme is about making healthier choices with their shopping because nutrition remains a core issue. The food aid programme is limited to an approved list of products but it is unrealistic to micromanage what people actually buy and serve their families. Eventually though, health education will lead to informed decisions and better buying behaviour in the B40 group given what they can actually afford.

For children on the MyKasih Love My School bursary,



An Orang Asli elder of Pos Piah, Perak, gets his teeth checked by Kuala Kangsar dental clinic staff. This mobile dental clinic saves Pos Piah residents a costly trip to town.



A Temiar Orang Asli from Pos Piah gets his blood glucose measured at the Kuala Kangsar Orang Asli mobile clinic

health screening zooms in on their eyesight and teeth. About 10% to 15% of screened children will need glasses. Malaysia's Ministry of Health has an effective school-based vision screening programme but there are occasional gaps and some children miss screening for one reason or another. In one MyKasih vision campaign, a Year Five schoolgirl in suburban Kuala Lumpur was prescribed eyeglasses powered at -800! Somehow, she had missed every chance for an eye check despite teachers reporting that she was slow.

With Rotary International as MyKasih's partner, the children get a pair of prescription glasses completely

free. They choose frames on the spot. A week later, the spectacles arrive at the school and a teacher supervises the distribution.

Nearly 1,000 pairs of spectacles have been distributed since the vision screening programme started two years ago; the feedback is that it has been life-changing for the children. The team returns a year later for a follow-up check while a new batch of children are screened. Vision screening is conducted only for primary schoolchildren to catch them really young when many cannot articulate that they have an eye problem.

The dental health screening programmes are showing up cavities, rotten teeth and gum disease in adults and children. Across Malaysia, tobacco and betel nut chewing, smoking, poor nutrition and high sugar diets combined with poor oral hygiene — many simply do not brush their teeth daily — is more prevalent than we imagine.

For children at the health carnivals, an entertaining game with mirrors helps them learn dental self-examination and oral hygiene. It turns out that some children do not brush their teeth and think that mouth ulcers are



**“National security relies on basic needs being met... health, education and the assurance of a comfortable and safer tomorrow.”**

*Datuk Yaacob Amin, MyKasih trustee*



A Temuan pupil at SK Bukit Lanjan gets her vision checked by optometrist Alice Wong. The vision screening was sponsored by MyKasih and the Rotary Club of Puchong Centennial.

normal, suggesting a very poor hygiene culture at home, which is often a sign of poor parenting. MyKasih social workers keep an eye on that, knowing that poverty pushes people to the limit. Many B40 parents work two jobs each, sometimes neglecting their children. At some health carnivals, children have appeared with open infected sores on their feet, various skin conditions, stomachs distended with worm infestation and overall malnutrition. Apparently, some parents have a pathological fear of clinics and hospitals but are less fearful of health workers in the informal atmosphere of a carnival.

Most donors like the health carnivals and take the opportunity to meet their food aid beneficiaries and better understand the needs of a community. Some donors do not have health as a CSR pillar but strongly encourage their food aid recipients to attend another donor's health carnival. One donor organised further medical camps and even a de-licing exercise at a rural school. Donors are known to escalate their contribution by refurbishing local schools, libraries and dormitories, sometimes independently of MyKasih, much to the delight of the foundation as it demonstrates trust between the donor and the community. ■

# The gift of second chances

EVERYONE wants, and deserves, a second chance at life. That is the very nature of human beings. It is also the spirit 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 — dress better, 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, hamper making 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

## STROKES OF SUCCESS

SHE used to do occasional jobs like cleaning houses and brought home, at best, RM100 monthly. Now Che Noorfaezah Mat Nasir runs her own mobile traditional massage service and rakes in about RM2,700 a month. There is more. She has also started selling her own massage oil, a generations-old formula passed on by her father's family, and she hires neighbours to help with the bottling.

Hailing from Kuala Nerus, Terengganu, Faezah, 36, and a mother of seven, has targeted a spa as her next business goal. But before that, she and her husband have moved out of a rickety two-room shack on which they were behind in rental payments and into a much better place of their own.

This remarkable turnaround transpired after Faezah attended MyKasih's enterprise programme held jointly with Petronas' Planting Tomorrow #kitacipta campaign. During the six-month course, Faezah was filled with self-doubt, especially when she listened to success stories of other small entrepreneurs. Gradually, the coaches convinced her that she was a natural at traditional massage, just like her father, and that she could start a business with this skill. She began marketing her services on social media and quickly, clients started calling. Faezah's supportive husband helps by chaperoning her to clients' homes. ■



Morni Aluej (right) of Kampung Sungai Papan, Gerik, learns how to bud graft a fruit tree from staff at the Sabah Agricultural Department in Penampang