

Empirical Findings on Enhancing the Well-Being of Poor People through Islamic Transformation Centre, Network of Mosque and Entrepreneurship: A Refined Conceptual Solution

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Abstract: The purpose of this paper is to gather some empirical finding from the previous paper which is about enhancing the well-being of poor people through Islamic Transformation Centre (ITC), Network of Mosque (NOM), entrepreneurship and Big Data. Stakeholder in this paper are plays a crucial role in enhancing the well-being of poor people. This paper focuses on poor people and how Islamic transformation Centre(ITC) and Network of Mosque (NOM) can improve their well-being. The stakeholders that are involved in this surveys are poor people, government, non-government agencies and also entrepreneurs. This paper is based on literature review, business model canvas (BMC), value proposition design (VPD) and environmental map (EM). A survey was designed and conducted with poor students that receive Zakat from IIUM by using snowball sampling method. In this paper there will have a refined BMC and VPD along with the survey result.

Keywords: Islamic Transformation Centre (ITC), [big data], [NoM], [well-being], [QHM], [WOG], poverty, social problem, business model canvas (BMC), value proposition design (VPD).

1. INTRODUCTION

This paper is an investigation on how Islamic Transformation Centre (ITC) and Network of Mosque can help to enhance the well-being of poor people. The main objective of the previous paper was to propose conceptual solution in enhancing the well-being of poor people by leveraging information and communication technology (ICT) and entrepreneurship skills via Islamic transformation center (ITC). It will be using Network of Mosque (NoM) as the main channel in providing all the knowledge and skills. This conceptual solution demands a collaboration of Ministry of Education, Ministry of Youth and Sport, Ministry of Women, Family and Community Development, and several Non-Profit Organizations.

The main objectives of ITC are to fully utilize the functions of mosque across Malaysia as the common platform for poor people to enhance their social well-being. These will ensure that they can improve their quality of life by applying those entrepreneurship skills they learnt at ITC. By using network of mosque, data of participant are collected and their talent or capabilities can be used by government or non-government agencies for job recruitment. This will ensure that, the participants not only have the opportunities to learn entrepreneurship skill but also have the chances to get employment placement.

The implementation of this solution will ensure that the participants can be independent and not need to rely on the help fund provided by government and other program for the following years. Hence, more new people can participate in the program. Startup business fund program can be applied by participant in order to support them in starting a new business.

This paper will also investigate on the main barriers in implementing this conceptual solution model. There will be study on how poor people try to get help from the government. At the end of this study we may conclude on how Islamic Transformation Centre and Network of Mosque can help poor people enhance their well-being.

2. CONCEPTUAL SOLUTION MODEL

In order to realize this objective, the Quadruple Helix Model (QHM) should be implemented. The QHM is the collaboration between Non-Government Agency, Whole of Government and also Network of Mosque. The Whole of Government framework, from their website describe that it is to map the financial and non-financial contributions of federal organizations by aligning their program activities to a set of high level outcome areas defined for the government as a whole.

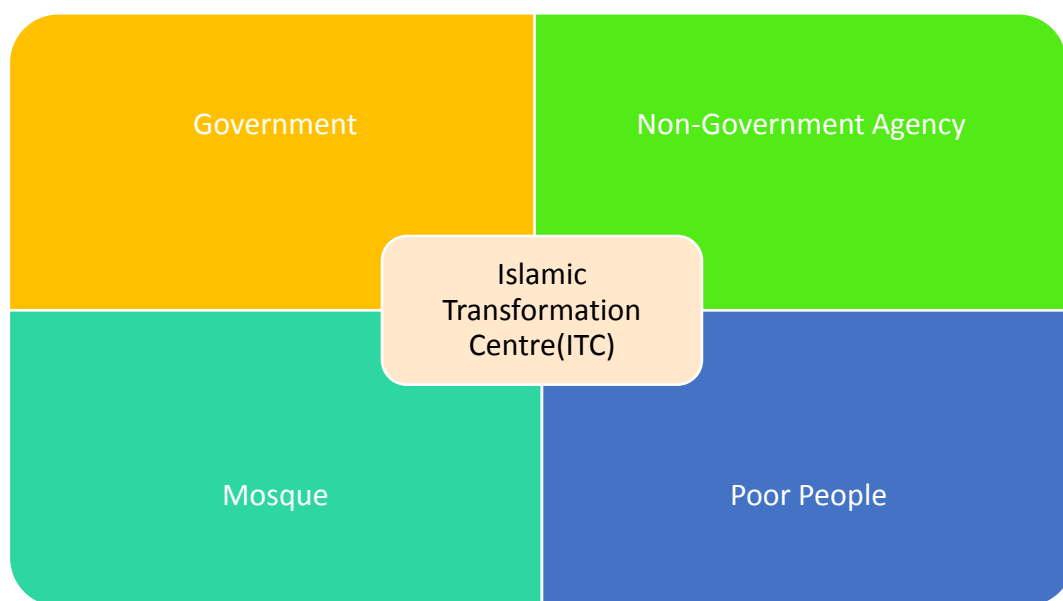


Figure 1: QHM MODEL

The Quadruple Helix Model as shown in Figure 1 above explains on how the collaboration of different agencies through Whole of Government (WoG) concept, Non-Government agency and also Network of Mosque (NOM). The best place that we can implement this paper is by using Network of Mosque (NOM) where it is already existed in all place at Malaysia. The Government agencies can assign specific task to Mosques by using the collaboration based on Whole of Government (WoG) in order for them to key-in information of person who is poor and distribute the zakat to those who really need it. Mosque can play this role as it is a place where Ibadah(worship) is being done and they have knowledge about the status of the families in the society.

Process:

In order to achieve the objective of this paper we need to create a system that will adopt this Quadruple Helix Model (QHM), Whole of Government (WoG) and Network of Mosque (NOM). Non-Government agencies such as Big Data company will act as a place where it collect all data from the social media about what the capabilities of the current trends are. They will use sentiment analysis which are the opinion and text mining from the social media page, website, blog, forum and online site. From all the information collected, we can get the result of what skills are needed by the industry and from that information they will provide it to the Government.

Government will get the information that was provided by the Non-Government agencies. For example, the current trend in IT skills is Linux and the government will fund the program. Talentcorp is one of the example; government program that give certificate on the IT skills to students. Mosque will be the channel for teaching skills to poor people. The government will provide experts in entrepreneurship skill to do the seminar. With collaboration of the mosque committee

under Islamic Transformation Centre (ITC), we can identify the poor people's capability as well as their family background and knowing what they lack. The Mosque can lead the entire program under their observation and manage it with better Islamic value.

Mosque require teaching staff/expert such as Ulama (Scholars), Professionals (Professors, Lawyers, Accountants, Doctors, Lecturers, Entrepreneur) and can be recruited by the mosque committee with their influence. With the government help and funds, the Mosque will be able to organize class, seminar and workshop for the poor people. This professional people can work voluntarily or by paying them. Mosque committee can work with zakat department, government and few donors can provide the financial funds. Hence, zakat distribution will become more efficient. The development of this project should not stop here but it need to spread throughout Malaysia as it will improve the social well-being of Malaysian people.

BMC (Business Model Canvas):

<p>Key Partners</p> <ul style="list-style-type: none"> • JAKIM • MISITRY OF EDUCATION • KEMENTERIAN PEMBANGUNAN SOSIAL • JABATAN KEBAJIKAN MASYARAKAT • MINISTRY OF WOMEN,FAMILY AND COMMUNITY DEVELOPEMENT • KPT (KEMENTERIAN PENDIDIKAN TERTINGGI) • INSTITUSI SOSIAL WANITA • DEPARTMENT SOCIAL WELFARE • BIG DATA COMPANY (AGA GROUP SDN BHD) • SCHOOLS • MOSQUE • UNIVERSITY 	<p>Key Activities</p> <ul style="list-style-type: none"> • MEB • IM4U • TALENTCORP PROGRAMME • ENTREPRENEURSHIP CLASS • KANAK-KANAK JALANAN SABAH • KEMISKINAN DAN KECICIRAN DALAM PENDIDIKAN MASYARAKAT • 1AZAM 	<p>Value Proposition</p> <ul style="list-style-type: none"> • SPONSORS • CONVIENIENT • EFFICIENT • LESS RESPONSIVE TIME • PROPER INVESTMENTS • INCREASE THE CREDIBILITY OF MALAYSIA CITIZEN • IMPROVE THE SOCIAL WELLBEING OF TARGETED AUDIENCE(RAHMATAN LIL ALAMIN) • IMPROVE IT KNOWLEDGE OF THE TARGETED AUDIENCE • GIVE EDUCATION ON ISLAMIC KNOWLEDGE AND MORALITY 	<p>Customer Relationships</p> <ul style="list-style-type: none"> • PROVIDE INFORMATION ON GOVERNMENT AND EMPLOYMENT OPPORTUNITIES THROUGH NETWORK OF MOSQUES. • BY DOING PROGRAM AND CLASS WILL CONNECT THROUGH THE POOR PEOPLE 	<p>Customer Segments</p> <ul style="list-style-type: none"> • POOR FAMILY • NON GOVERNMENT AGENCIES Example: Aga Group Sdn Bhd. • ENTREPRENEURS • GOVERNMENT
<p>Cost Structure</p> <ul style="list-style-type: none"> • IT EQUIPMENTS (PCS, SERVERS, COMMUNICATION HUB, ENVIRONMENT, MAINTENANCE) • NETWORK (WIFI, COMMUNICATION) • RESEARCH TOOLS • BOOKS AND STUDY MATERIALS • SALARY FOR COUNSELLOR • MAINTANANCE FOR DOING WORKSHOP/CLASS/PROGRAM/ EVENT • ADVERTISEMENT • FUND FOR THEM TO START BUSINESS 		<p>Revenue Streams</p> <ul style="list-style-type: none"> • DONATIONS • SPONSORS • SERVICE FEES • NATIONAL BUDGET • BUSINESS CONSULTANT • START UP BUSINESS • FUND FROM GOVERNEMENT 		

FIGURE 2: BMC MODEL

Customer Segments:

The Customer segment consist of poor people as this paper focuses on developing and improving their skills to the poor people, and it will have collaboration between the Government Agency, Non-Government Agency, local entrepreneur and Skill experts. The Non-Government Agency such as AGA Group Sdn Bhd will collect data about the skill using sentiment

analysis to predict the future trends. From this, government will be given the data and will provide the funds for the data provided by Non-Government agency to provide skills program such as IT skills certificate class which was provided by Talent Corp.

Value Proposition:

Sponsors and fund will be contributed from the Government agency as this paper's objective is to improve poor people's skill. Besides, it can benefit to the Government where they can improve the social well-being of the poor people (Rahmatan Lil-Alamin). It was proper investment for both of Government Agency and Non-Government Agency as this program will give education and skill knowledge to the poor people meanwhile improving their Islamic value and morality.

Customer Relationship:

To improve poor people social well-being. As an example regular visit to the poor people by government agencies, identify of the poor by using Network of Mosque.

Channels:

This paper will use Network of Mosque as the channel for Networking because Mosques are available in throughout Malaysia, whether it is in city or rural areas. Other than that the other channel is through class and through Online Social Media.

Key Activities:

- Matlamat Ekonomi Baru (Program Transformasi Ekonomi)
- Talentcorp program (Java, Oracle, Linux and SAP skills)
- Entrepreneurship class
- Kanak-Kanak Jalanan Sabah
- Kemiskinan Dan Keciciran Dalam Pendidikan Masyarakat
- 1AZAM

Key Resources:

- Government
- Industry or Private companies
- IT Expertise
- Certified Teachers
- ITC
- Motivator
- Counselor
- Entrepreneurship Expert

Key Partners:

Quadruple Helix model (QHM) is a country's economic structure based on four key factors namely: Government Agency, Non-Government Agency, Mosque and poor people. To set up this Islamic Transformation Centre system there is a need for collaboration from:

- JAKIM will act in improve social well-being.
- Ministry of Education (MOE) and (MOHE) act as a government agency that provides the academic professional within IT and entrepreneurship skills.
- Kementerian Pembangunan Sosial will act in improve social well-being.
- Jabatan Kebajikan Masyarakat will act in improve social well-being.
- Ministry Of Women, Family and Community Development will act in improve social well-being.

- Institusi Sosial Wanita will act in improve social well-being.
- Department Social Welfare will act in improve social well-being.
- Big Data Company (AGA GROUP SDN BHD) will act as Big data company to collect data of all poor people and also using sentiment analysis on social media about the skill that was really need so that they can assume what are the best the skill that should be implement to the people which was industry need at that time
- Schools and University will function as a place to give the poor people class
- Network of Mosque (NOM) where they are willing to act as place for learning for poor people by giving classes, kulliyah and also will function as a place to distribute zakat in actual manner for those who really needs. The zakat that provided will be used for poor people to increase their social wellbeing.

Revenue Streams:

- Donations, funds and sponsors from the Government agency and industry
- Service Fees
- Future Investment based on National Budget
- Business Consultant
- Start Up business

Cost Structure:

- IT equipment's (pcs, servers, communication hub, environment, maintenance)
- Network (Wi-Fi, communication)
- Research tools
- Books and study materials
- Salary for counsellor
- Maintenance for doing workshop/class/program/event
- Advertisement
- Fund for poor people to start business

EM (Environmental Map):

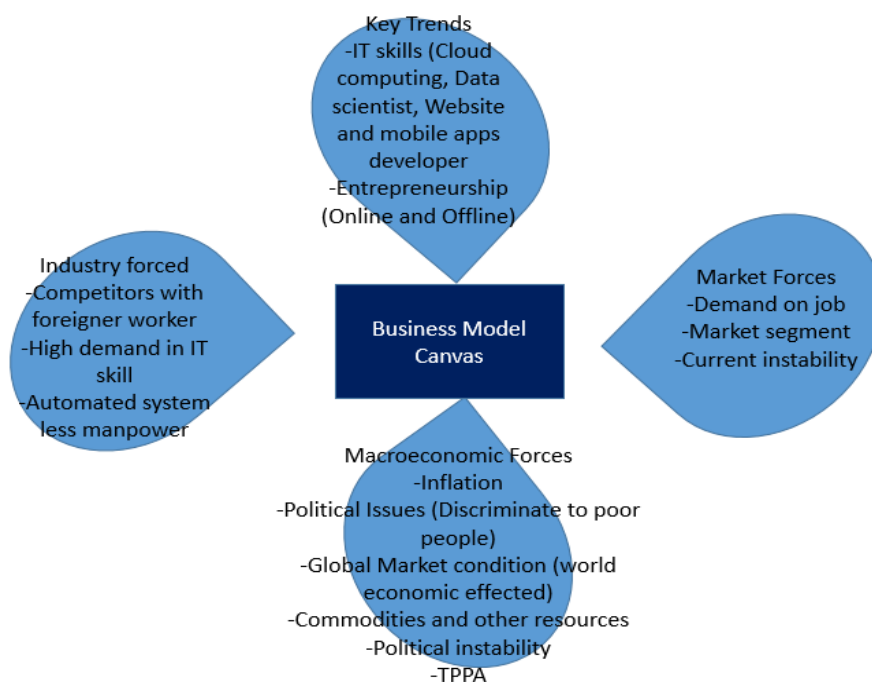


Figure 3: Environmental Map

VPD (Value Proposition Diagram):

As stated by Philip (2012), value proposition design is “the set of benefits or values [that a brand] promises to deliver to consumers to satisfy their needs”.

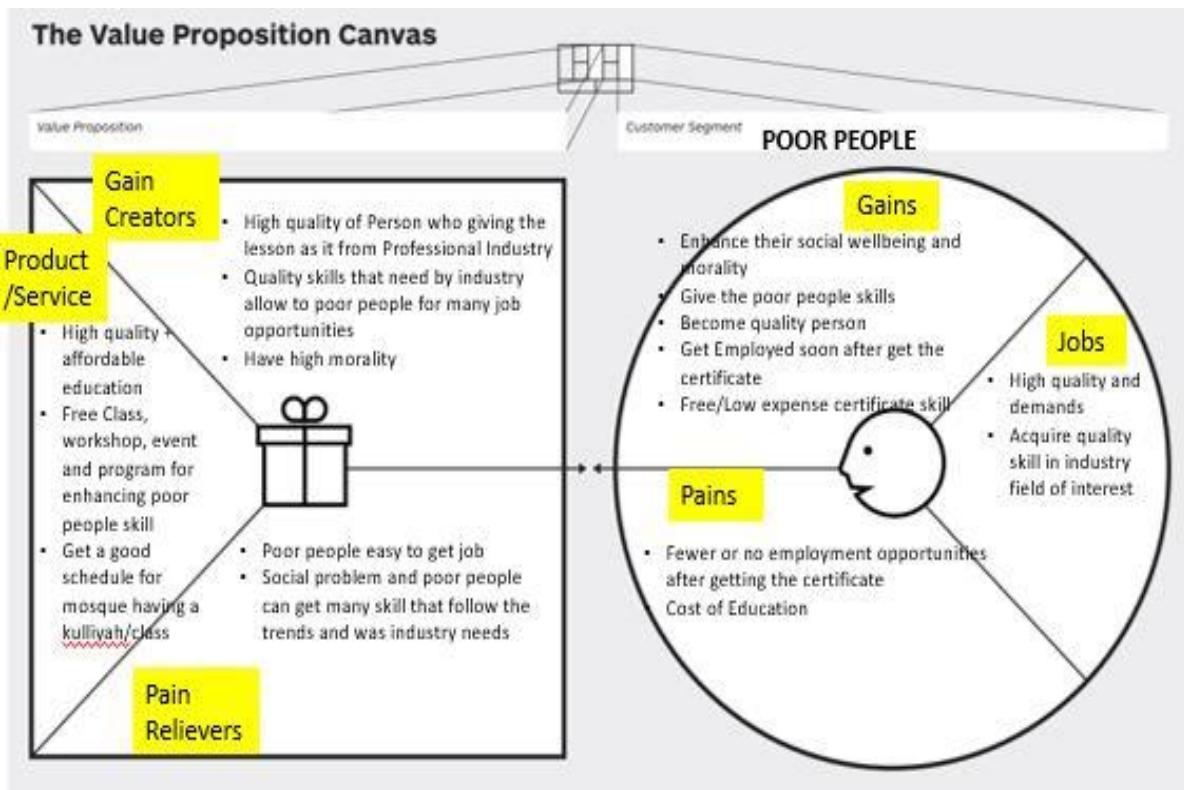


Figure 4: Value Proposition Design for Poor People

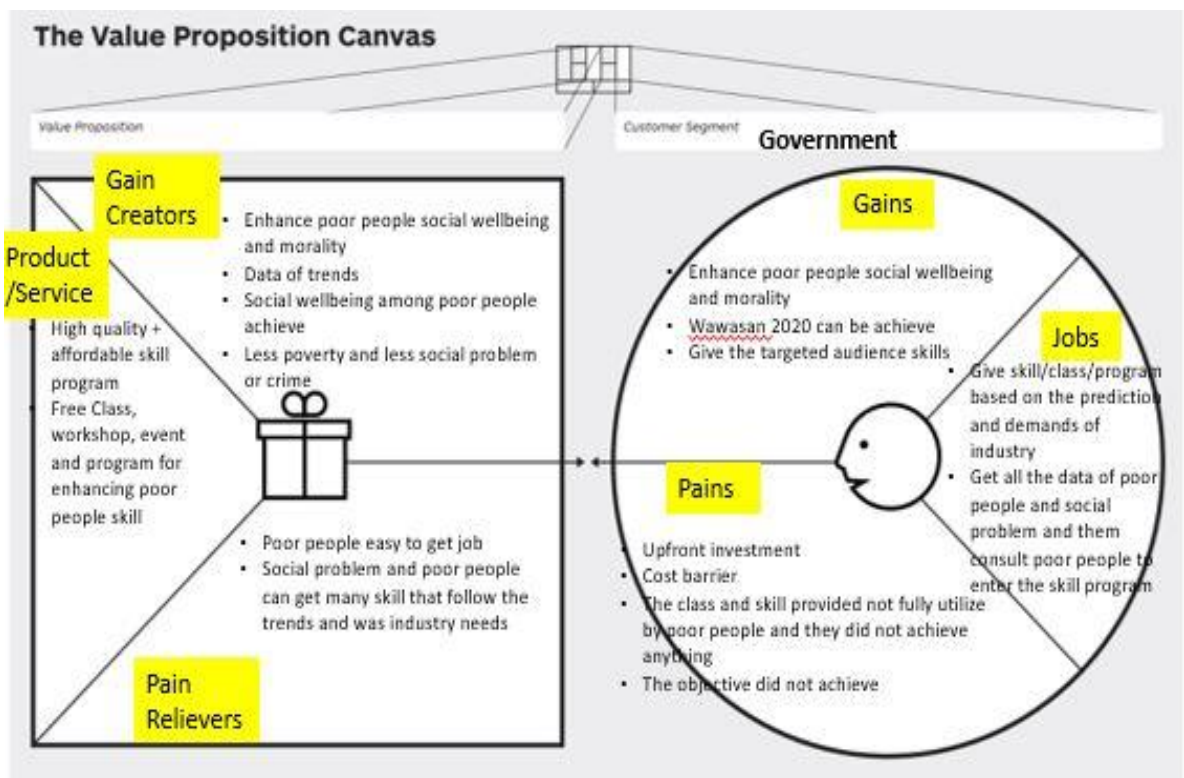


Figure 5: Value Proposition Design for Poor People

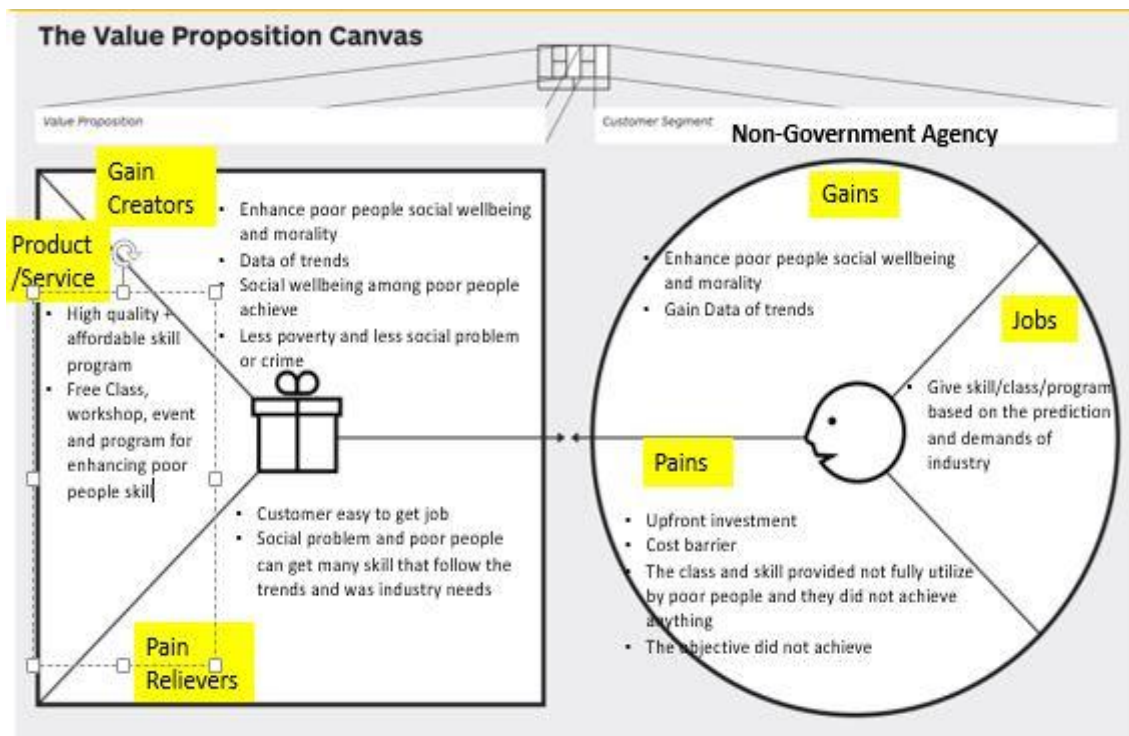


Figure 6: Value Proposition Design for Non-Government Agency

3. LITERATURE REVIEW

Islamic Transformation Centre (ITC):

Will be implemented as the center for giving the poor and the needy, education and skills. From this point also we give them da'wah through the mosque and help them have a high moral in the society so that well-being can be achieved. As stated by Abdul (2015) Islamic transformation Centre (ITC) is "aimed to implement the Islamic finance concept to instill the participation and cooperation". In other paper that was written by William and Mohammed, it says that the objective of Islamic Transformation Centre (ITC) is "to enhance the knowledge and skills to students by harnessing on capabilities of Information Communication Technology (ICT) by leveraging on Whole of Government (WoG) concept". From this we know that Islamic Transformation Centre (ITC) can be a place to distribute zakat fairly to those who are really need and also the place where people get the education for improving the social well-being.

Government:

TalentCorp was established on 1 January 2011 under the Prime Minister's Department to formulate and facilitate initiatives to address the availability of talent in line with the needs of the country's economic transformation. Collaborating closely with relevant Government agencies and employers in priority economic sectors, TalentCorp develops demand-driven initiatives to address the skill gaps impeding Malaysia's economic transformation. We do this by focusing on four key areas: enhance graduate employability, promote talent diversity, engage Malaysians abroad and facilitate foreign talent (TalentCorp 2015). Program 1AZAM also an initiative course NKRA functioning as helping the poor people to raise their income and also to guide them with entrepreneurship skill such as Azam tani, Azam Niaga and Azam khidmat. Azam Niaga and Azam Khidmat is to help the poor people to increase their income by selling their service and also provide them a skill to sell and open the restaurant.

The government launched the National Key Result Areas (NKRA) in September 2009 in an effort to improve the well-being of the people. Under the NKRA, the Government has set a target of 44,643 households eradicating extreme poverty, reducing the number of the poor than 3.6% to 2.8%, train and develop 2,000 women entrepreneurs by 2010 and increasing the number of women entrepreneurs to 4,000 people by 2012 and to increase 50 per cent of low-cost home ownership among residents and tenant households.

Efforts to reduce and eradicate poverty, poverty NKRA involves several implementing agencies responsible for carrying out anti-poverty programs. Among the executing agency is the Ministry of Women, Family and Community Development as the lead agency and the Ministry of Agriculture and Agro-Based Industry, Ministry of Human Resources, Ministry of Rural and Regional Development, Ministry of Health, Ministry of Education and Ministry of Federal Territories and Urban Wellbeing and 32 agencies other federal, state and local governments.

Poverty in Malaysia categorized into two groups; the first category is the hardcore poor people and the second category is the normal poor people. Table 1 below shows the average poverty line income in Malaysia for 2014.

Table 1: The average poverty line income in Malaysia for 2014 (EPU, 2014)

Wilayah	Miskin		Miskin Tegar	
	Isi Rumah	Per kapita	Isi Rumah	Per kapita
Sem. Malaysia	930	230	580	140
Bandar	940	240	580	140
Luar Bandar	870	200	580	130
Sabah/Labuan	1,170	250	710	150
Bandar	1,160	260	690	150
Luar Bandar	1,180	250	760	160
Sarawak	990	240	660	160
Bandar	1,040	250	700	160
Luar Bandar	920	240	610	150

The hardcore poor and poor consists of a variety of ages, backgrounds and life of health vary. These groups can be categorized into groups of productive and non-productive. Therefore, poverty eradication must be carried out through different approaches.

The assistance provided to this group now is in the form of financial and material. As a result of the experience of the Social Welfare Department for nearly 60 years in providing aid, the government is now focused on the "productive welfare" in which the poor and hardcore poor to productive will be given assistance in the form of skills, training and motivation / mental development courses. In other words, they are trained to be independent without relying on government aid alone (IAZAM, 2015).

Network of Mosque (NOM):

Network of Mosque is a place where we can improve the quality of our Mosque not only functioning as a place for ibadah but as a place for networking. Network of Mosque (NOM) has a great potential to improve social welfare for the society who live around the Mosque but in this paper we will focusing using Mosque as place for increasing and improving the poor family quality in their entrepreneurship skills by giving them education through Mosque. Why are we using mosque instead of class? This is because it is easier for the poor people. Since we can find mosque everywhere, than we can provide many poor people an activities to improve their entrepreneurship skill. This Network of Mosque project is feasible because it is similar to Masjid Development Network (MDN) which is a loose, informal association of masjid leaders, experts and Muslims interested in the future of masjid in North America. This shown that this Network of Mosque has being applied at North America and had successfully being a network platform which participants can share knowledge and best practices, and develop consensus on guidelines, policies, recommendations, manual and best practices.

Well-being:

Well-being can be defined in many ways like the state of being happy, healthy or successful. In this paper well-being is more on how to improve the life of poor people towards a better community. Knowing the historical background to the study of wellbeing is necessary to the definition of wellbeing. Two approaches emerged: the hedonic tradition, which accentuated constructs such as happiness, positive affect, low negative affect, and satisfaction with life (Lyubomirsky, 1999). In this paper, we want to improve the well-being of the poor people by helping them improving in their live by provide them entrepreneur skill through NOM and ITC.

Big data:

The future of Big Data depends on Smart Data. The self-describing properties of Smart Data are practically necessities for the massive quantities, differentiated data types, and high volumes of Big Data because they facilitate:

Unstructured and structured data aggregation and analytics: Smart Data supports rapid integration of either unstructured or semi-structured data as most Big Data is, enabling organizations to expedite analytics and derive composite value from all of their data—even recently acquired Big Data.

Simplified and accelerated Data Modeling: The complexity and foresight of most Data Modeling jobs are significantly reduced by Smart Data, decreasing time to insight and time to value for Big Data applications. Access and Data Governance: Smart Data provides valuable access control aligned with principles of Data Governance for integrated data sources, preserving the order and security that are vital to integration and data access in the long term.

Big data is the main data acquisition and data processing platform that operates in multiple hardware and software environments. AGA Group Sdn. Bhd is one of the biggest big data company in Malaysia has divide big data in three ways:

Big Analysis is the main data acquisition and data processing platform that operates in multiple hardware and software environments. Big Answers is Comprehensive data exploration tool, to easily navigate through enormous amounts of information collected and processes by Big Analysis. Best Actions is Decision engine, which use the result of calculations performed by Big Analysis to derive instant, automated recommendations and trigger actions.

Big data is being generated by everything around us at all times. Every digital process and social media exchange produces it. Systems, sensors and mobile devices transmit it. Big data is arriving from multiple sources at an alarming velocity, volume and variety. To extract meaningful value from big data, you need optimal processing power, analytics capabilities and skill. (IBM 2015). From this we know that with the data we can enhance the prediction of what trend will be coming in the future. From the prediction we can create a class skill, events, and workshop and programmed for this audience.

4. RESEARCH METHODOLOGY

Research means a detailed study of a subject especially in order to discover new information or reach a new understanding. By doing research we can find out and produce new knowledge, theory, and empirical law or discover and improve the existing system/process and theories in a way to enhance the efficiency, cost, effectiveness, better design and so on. In this paper, we have use snowball sampling method as our method for survey (Shah, 2011). Survey is a research method for collecting information from a selected group of people using standardized questionnaires of interviews (Innovation 2006). In this research paper we are using snowball sampling method to recruit participants who involve in this survey. As stated by Charles and Fen “purposive sampling techniques are primarily used in qualitative (QUAL) studies and may be defined as selecting units based on specific purpose”.

Snowball sampling is where research participants recruit other participants for a test or study. It is used where potential participants are hard to locate. It's called snowball sampling because (in theory) once you have the ball rolling, it picks up more “snow” along the way and becomes larger and larger. Snowball sampling is a non-probability sampling technique (Andale 2014). It doesn't have the probability involved, with say, simple random sampling (where the odds are the same for any particular participant being chosen). Rather, the researchers used their own judgment to choose participants. The combination of qualitative and quantitative methods can deepen the understanding of processes, attitudes, and motives (Kerstin n.d.). Qualitative methods can be used for pilot studies, to illustrate the results of a statistical analysis, in mixed methods studies, and in independent qualitative research projects (Denzin, 1998). There is frequent discussion in theoretical mixed method studies of the relation between various kinds of knowledge, or the actual procedure of combining qualitative and quantitative methods (Creswell, 2007).

5. DATA ANALYSIS AND DISCUSSION

Set of questionnaires survey was distributed among communities of International Islamic University Malaysia (IIUM) and surrounding (Greenwood and Kampung Sg.Pusu).This population we chosen because of their roles, values and contribution required for this study. We only take student from poor family as the part of sample population.

Poor People (Among students):

From the questionnaire that was conducted, it shown that 40% are strongly agreed that the channel will become so much easier for poor people to receive help from government through Network of Mosque (NOM) and Islamic Transformation

Centre (ITC). None of the respondents think that by using Network of Mosque and Islamic Transformation Centre will make the procedure become harder.

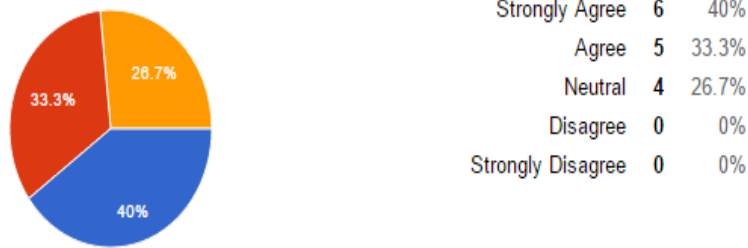


Figure 7: NoM and ITC as a channel for help

Majority of the respondents with 33.3% think that it is neutral for poor people to get assistance from the government. 46.7% consist of strongly agree and agree that help from government is difficult to get. As 20% of the respondent disagree with it.

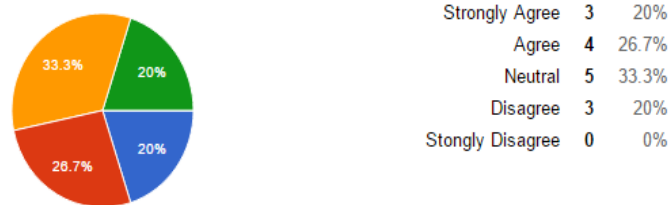


Figure 8: Help from government is difficult

There are one problem arise, when helps and program organized by the government such as 1Azam, Talentcorp program, and MEB program had not reach to the poor people. When the survey was conducted for the poor people only 40% are realize about the program entrepreneur skill that are provided by government. This is due to the channel that are connected to the poor people. None of the channel provided are efficient enough and all of the respondents with 100% think that Network of Mosque and Islamic Transformation Centre can be a good channel for them to reach program that was conducted from the government.



Figure 9: NoM as channel for help

93.3% percent's of respondent think that the activities that was provided by government such as 1Azam and others will benefit for the poor people community and improve the well-being of their life. Only 6.7 % respondent think that such program are going no benefit to the poor people community.



Figure 10: Government program will benefit poor people

6. THE IMPROVED BMC AND VPD

REFINED BMC (Business Model Canvas):

<p>Key Partners</p> <ul style="list-style-type: none"> • JAKIM • MISITRY OF EDUCATION • KEMENTERIAN PEMBANGUNAN SOSIAL • JABATAN KEBAJIKAN MASYARAKAT • MINISTRY OF WOMEN,FAMILY AND COMMUNITY DEVELOPEMENT • KPT (KEMENTERIAN PENDIDIKAN TERTINGGI) • INSTITUSI SOSIAL WANITA • DEPARTMENT SOCIAL WELFARE • BIG DATA COMPANY (AGA GROUP SDN BHD) • SCHOOLS • MOSQUE • UNIVERSITY 	<p>Key Activities</p> <ul style="list-style-type: none"> • MEB • IM4U • TALENTCORP PROGRAMME • ENTREPRENEURSHIP CLASS • KANAK-KANAK JALANAN SABAH • KEMISKINAN DAN KECICIRAN DALAM PENDIDIKAN MASYARAKAT • 1AZAM 	<p>Value Proposition</p> <ul style="list-style-type: none"> • SPONSORS • CONVIENIENT • EFFICIENT • LESS RESPONSIVE TIME • PROPER INVESTMENTS • INCREASE THE CREDIBILITY OF MALAYSIA CITIZEN • IMPROVE THE SOCIAL WELLBEING OF TARGETED AUDIENCE(RAHMATAN LIL ALAMIN) • IMPROVE IT KNOWLEDGE OF THE TARGETED AUDIENCE • GIVE EDUCATION ON ISLAMIC KNOWLEDGE AND MORALITY • GIVEN POOR PEOPLE OPPORTUNITY TO DO ENTREPRENEUR • POOR PEOPLE IMPROVE BETTER LIFESTYLE • MOSQUE WILL BE THE PLACE FOR MANY COMMUNITY TO HELP POOR PEOPLE • MOSQUE WILL GET TO KNOWN AND NON MUSLIM WILL GET THE GOOD NOTION ABOUT IT. 	<p>Customer Relationships</p> <ul style="list-style-type: none"> • PROVIDE INFORMATION ON GOVERNMENT AND EMPLOYMENT OPPORTUNITIES THROUGH NETWORK OF MOSQUES. • POOR PEOPLE COMMUNITY • MASS CUSTOMIZED • ACQUISITION • BY DOING PROGRAM AND CLASS WILL CONNECT THROUGH THE POOR PEOPLE (MOSQUE) 	<p>Customer Segments</p> <ul style="list-style-type: none"> • POOR FAMILY • NON GOVERNMENT AGENCIES <p>Example: Aga Group Sdn Bhd.</p> <ul style="list-style-type: none"> • ENTREPRENEURS • GOVERNMENT • MOSQUE
<p>Key Resources</p> <ul style="list-style-type: none"> • GOVERNMENT • PRIVATE AGENCIES • IT EXPERTISE • CERTIFIED TEACHERS • ITC • MOTIVATOR • CAUNSELLOR • ENTREPRENEURSHIP EXPERT 		<p>Channels</p> <ul style="list-style-type: none"> • USING NOM • CLASSES • ONLINE SOCIAL MEDIA 		
<p>Cost Structure</p> <ul style="list-style-type: none"> • IT EQUIPMENTS (PCS, SERVERS, COMMUNICATION HUB, ENVIRONMENT, MAINTENANCE) • NETWORK (WIFI, COMMUNICATION) • RESEARCH TOOLS • BOOKS AND STUDY MATERIALS • SALARY FOR COUNSELLOR • MAINTANANCE FOR DOING WORKSHOP/CLASS/ PROGRAM/EVENT • ADVERTISEMENT • FUND FOR THEM TO START BUSINESS • MOSQUE MANTAINANCE AND NETWORKING 		<p>Revenue Streams</p> <ul style="list-style-type: none"> • DONATIONS • SPONSORS • SERVICE FEES • NATIONAL BUDGET • BUSINESS CONSULTANT • START UP BUSINESS • FUND FROM GOVERNEMENT 		

FIGURE 11: REFINED BMC MODEL

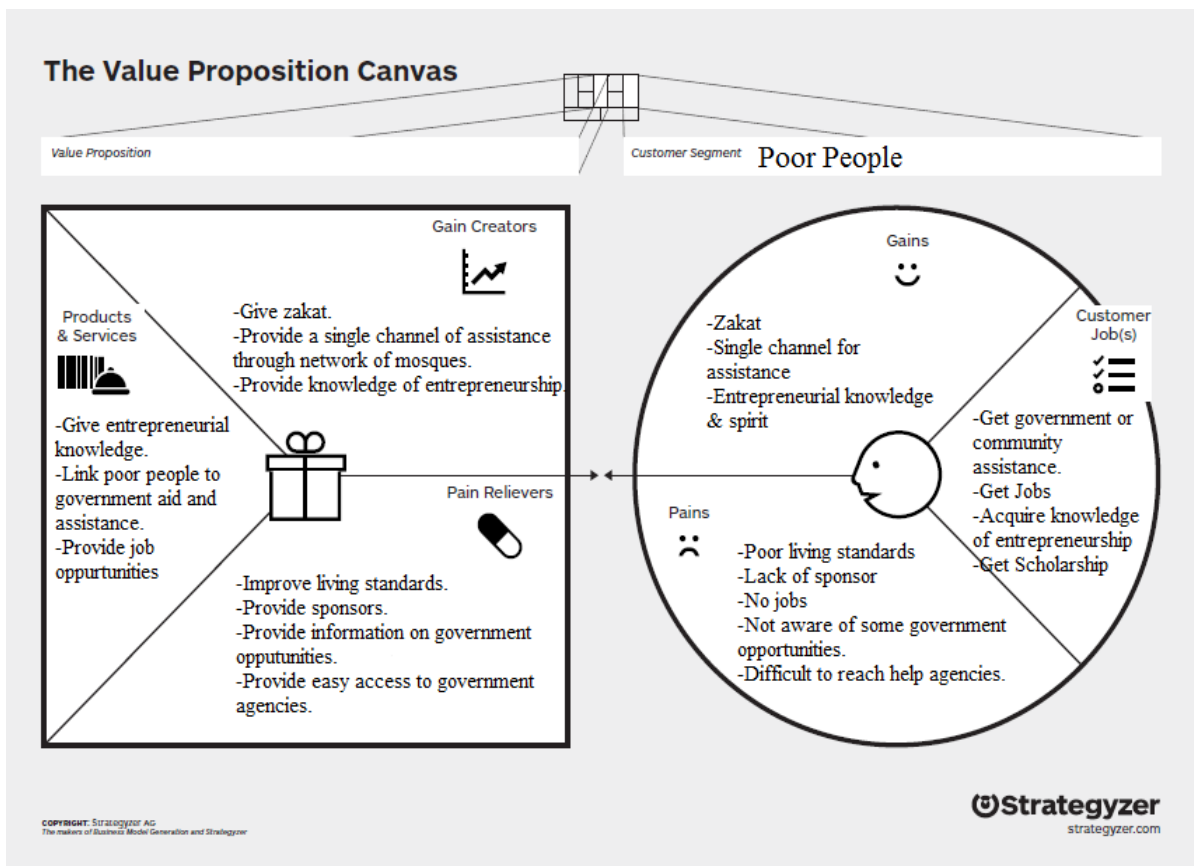


Figure 12: Value Proposition Design for Poor People

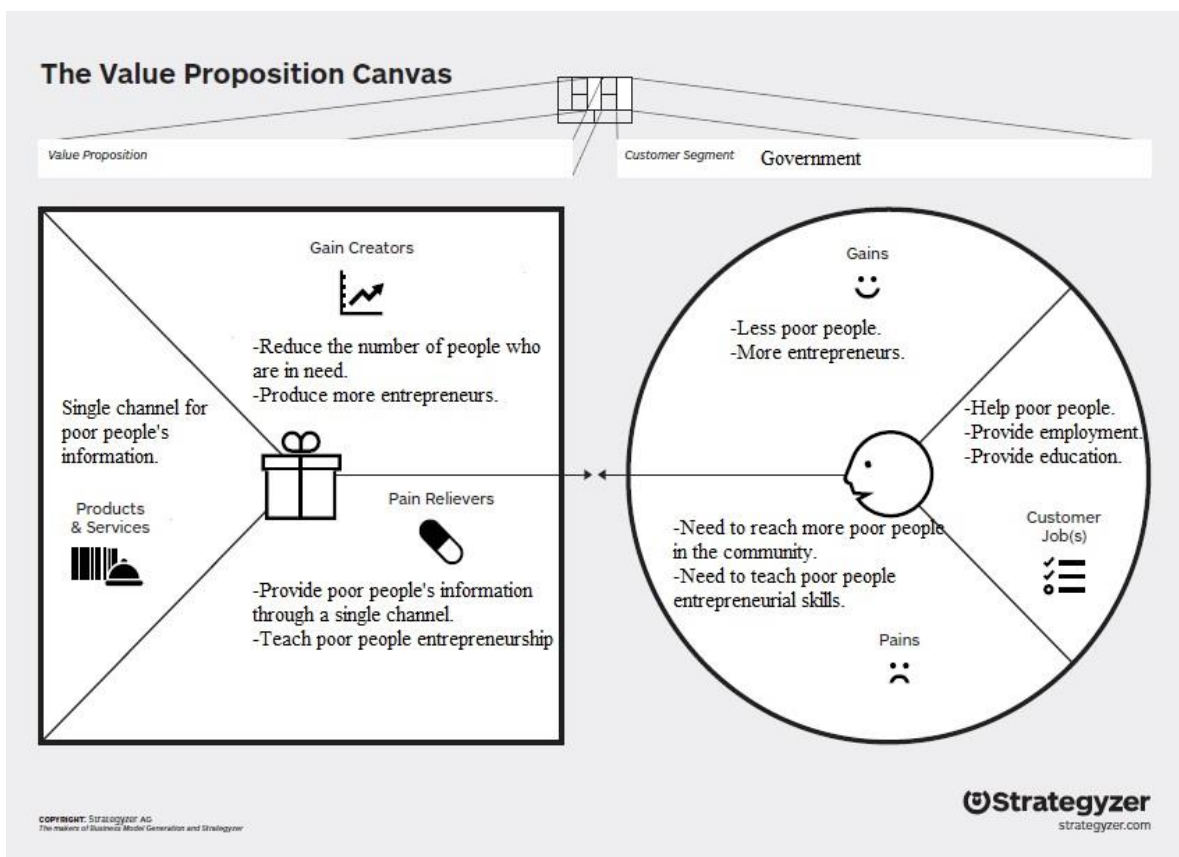


Figure 13: Value Proposition Design for Government

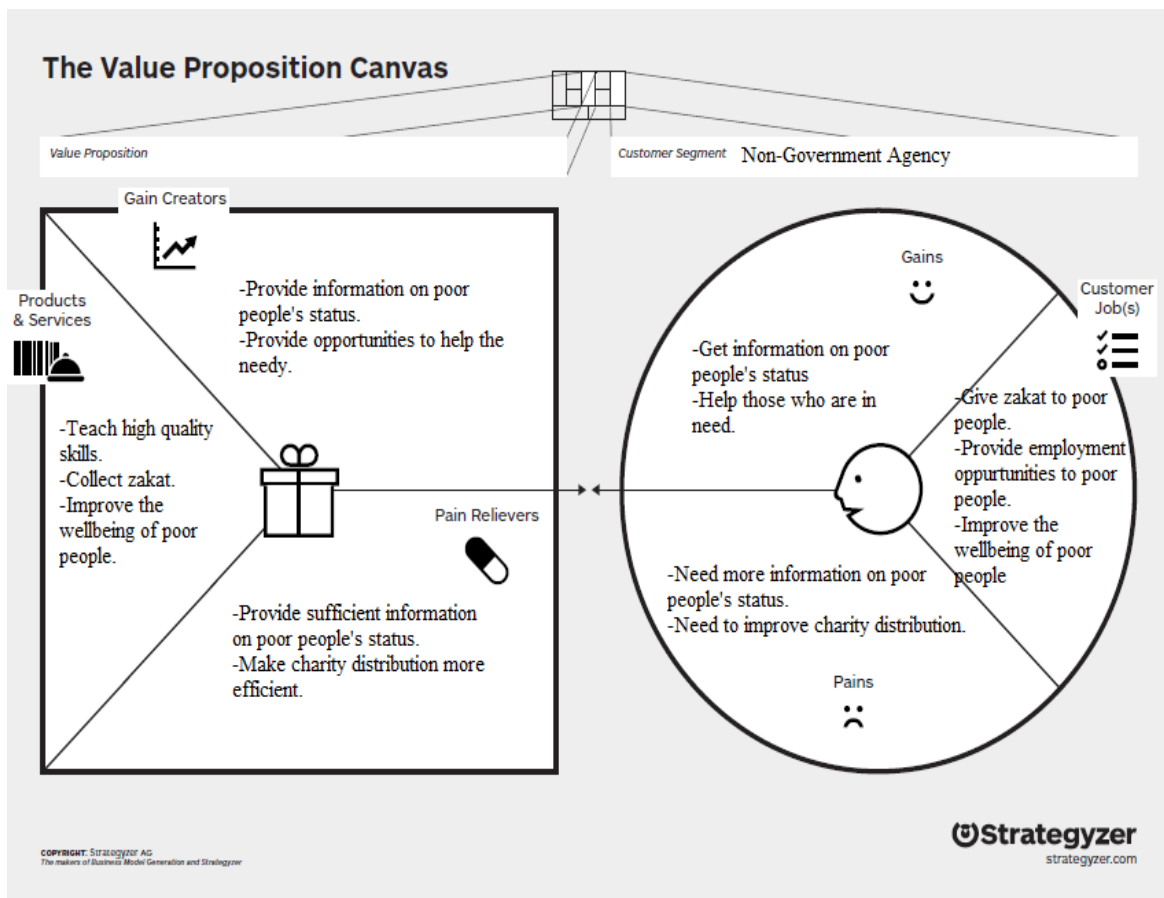


Figure 14: Value Proposition Design for Non-Government Agency

7. LIMITATION

Although the research has reached its aims, there were some unavoidable limitations. First, because of the time limit, this research was conducted only on a small size of population. Therefore, in order to generalize, we need to create a questionnaire for larger groups, the study should have involved more participants of poor people not only among the students but also from the real community. Second, the questionnaire and surveys were distributed through online email, and social media to the respondents, there might be a false result that was given by the respondents. As an example the respondent may answer the questionnaire without looking to the question. They also may not answer the questionnaires by themselves. Finally the slow network might discourage participant's interest and motivation in joining peer feedback activities. The best solution is by interviewing them using face-to-face method so that, we can ask them many questions.

8. CONCLUSION

From the recent survey and questionnaires it shows that in most cases that help from the government did not have the channel to reach almost all of the poor people. Through the approach of Network of Mosque and Islamic Transformation Centre as the channel and collaborating with Whole of Government, it will make it easier for government to reach the poor people. In this study, mosque are the place to reach the community as it exist through-out Malaysia. Value proposition can be achieved with the Quadruple Helix Model and Whole of Government collaboration. The main objective of this paper is to improve the well-being of poor people and it can be achieved by conducting this conceptual solution model. In this study, the main contributors and key actors are the poor family among students, government, industry, and mosque. In further and future work, the approach from the government to the poor people should be widened not only by using Network of Mosque and Islamic Transformation Centre. The objective of this paper will be achieved as a conceptual solution model as it contributing to the community and improving the well-being of poor people community. From this paper "Rahmatan Lil Alamin" can be achieved.

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