

Enhancing the Well-Being of Poor People through Islamic Transformation Centre, Network of Mosque, And Entrepreneurship: A Conceptual Solution

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Abstract: The purpose of this paper is to propose a conceptual solution in enhancing the well-being of poor people by harnessing on capabilities of 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 for a collaboration with the Ministry of Education, Ministry of Youth and Sport, Ministry of Women, Family and Community Development, and several Non-Profit Organizations. This paper is based on literature review, business model canvas (BMC), value proposition design (VPD) and environmental map (EM) in enhancing the well-being of the poor people in Malaysia.

Keywords: Islamic Transformation Centre (ITC), Network of Mosque (NoM), well-being, Quadratic Helix Model (QHM), World of Government (WoG), poverty, business model canvas (BMC), value proposition design (VPD).

1. INTRODUCTION

This paper is an investigation on finding how an Islamic Transformation Centre (ITC) is able to enhance the well-being of poor people in Malaysia. Poverty in Malaysia categorized into two groups; the first category is the hardcore poor people and the second category is the normal poor people. Figure 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 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 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 in order for job recruitment. This will ensure that, the participants not only have the opportunities to learn entrepreneurship skill plus they have the chances to get employment placement.

The implementation of this solution will ensure that the participants can be independent and do not relying 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.

2. PROJECT BACKGROUND

Our country is developing fast and most of the development took place in the city. These rapid developments in the city cause high living cost and poverty. We took the initiative to enhance the well-being of these people in order to improve their life by teaching them skill and provide them knowledge. We choose the uses of Network of Mosque (NoM) is because there is a lot of mosques across Malaysia. As mentioned by Khalit (2011), mosque represents the establishment of Muslim community; it is the nucleus that creates the characteristics of the Muslim society. Thus, by utilize the usage of mosque we can enhance the well-being of poor people in Malaysia.

3. PROBLEM STATEMENT

A. The effectiveness of zakat:

Zakat is one of the five fundamental obligations of Islam. It is an obligatory form of worship and was prescribed by Allah s.w.t. Allah commanded in the Quran: ‘...so establish pray and give Zakat, and hold fast to Allah...’ (Al-Qur’an 22:78). It ranks in importance immediately after the prescribed prayer. The imposition of zakat is to purify oneself as well as one’s own property. Allah says. “Take of their wealth aims to purify and cleanse them thereby” (At-Taubah: 103). Islam believes if a wealthy person is accustomed to paying zakat, his infatuation for wealth will be softened and it will be a source of advantage to him and the society in the end. In a wider perspective, zakat is intended as a means to achieve social justice. Social justice is similar to social wellbeing where it implies that each and every individual in a community is assured of minimum means of livelihood. Failure to satisfy the basic needs of the masses can lead to the occurrence of poverty and wide disparity between the rich and the poor.

Although the administration of zakat has undergone many improvements in terms of infrastructure, human capital, delivery system and governance transparency, there are still issues that need to be tackled to ensure that the administration of zakat is moving on the right track, henceforth to eradicate poverty and to upgrade people’s standard of living nationally and internationally. No matter how good the system is developed, if it could not cater to the needs of the community especially the poor and needy, such institution is considered as inefficient. There is a need to enhance/strengthen the zakat management system to address the inefficiency issue especially in distribution aspect. Generally, zakat is normally given based on the applications and sometimes based on public report or initiatives carried out by zakat institution itself. Certain criteria are set by the authority so that zakat is channeled to the rightful asnaf/beneficiaries. However, there are complaints made by the public that zakat did not reach the targeted group due to lack of publicity by the authority or lack of knowledge on the other part of the community (Azman, 2012).

Bernama (2013) reported that, the total zakat collection for 2013 exceeded RM2.2 billion, which increases from RM 1.9 billion on the previous year 2012. The number of zakat is increasing but there are still a lot of poor people in Malaysia. This is because generally, the amount that can be received is relatively large, but the institution of zakat must set priorities and suitability. There needs to be planning and model with clear targets to solve issues. This is because zakat is not kosher for those who are rich and those who are capable of working (Bernama, 2013).

B. Limited function of mosque:

A Mosque is a Holy place for worshipping. The word “Mosque” in English refers to all types of buildings dedicated for Islamic worshipping. The mosque function as a place where Muslims can come together for congregations as well as Centre for information, education, and dispute settlements. The first mosque in our Islamic history was started by our Prophet’s Muhammad Mosque which in 7th century which is “Al-Masjid al-Nabawi” function as a simple way to preaching and practicing Islam through it without any heavy structure demands.

Mosque in Malaysia was built mainly for worshipping purpose and Islamic classes. Only some of mosque are operating 24hour a day. If 7 Eleven store manage by non-Muslims can open 24hour a day in locations around the world, why not a

mosque as a center for learning, worship, conventions, trade and a 24-hour business? Mosques should be continuous 24 hours without restriction as Muslim place of worship in small traditional villages that are not locked remote directly 24 hours (Syed, 2015). Thus, we shall fully utilize the uses of mosque for these program.

C. Data not fully utilize and there are poor people that still doesn't get concern from the government:

The data that was collected and provided was basically not use at it fully functional. As we have the record of all the people but still they still in their level although we can use their data and provide them with something that will enhance their skill. As an example e-Kasih system is a needy family database system establish at the national level to support planning, implementing and monitoring the poverty program. This system was established in sequence of from the resolution of Cabinet meeting on 31st October 2007. From that point, it was started to be developed by ICU JPM via in-house manner and used on June 2008. The data and information included into e-Kasih are based on the Census of poor households (BIRM). BIRM is a census program with the household approach and not individual. In Malaysia there are poor people that are still unregistered into the system and their record still didn't exist in database. In every census program, dropout cases will happened and it is inevitable. It would be an undue consideration of solely 100% perfect fit the finding. The dropout factors such as coverage, non-thorough frame and other factors contribute to this matter. Apart from that other factors such as availability of the household after 3 separate visits by the personnel, incomplete/inaccurate/unknown/unrecognizable address, relocation and incorporation to the personnel (E-Kasih, 2015).

D. Poverty Leads to Social Problems and Crimes:

Crime varies over time and space; it's high in specific areas and low in others, usually with huge differences in wealth. This has always led experts to study why and what happens in those places where there is a concentration of crime. It's unquestionable that crime ranks high among the effects of poverty, and those impoverished neighborhoods or entire cities show the same problems with uneducated adults and kids that nurture more unemployment and crime, and then leading to chronic, long-lasting poverty. (Poverties, 2013)

4. OBJECTIVE

The main focus of this project paper is to use Islamic Transformation Centre (ITC) as a center for enhancing the poor people well-being through Network of Mosque. Using the data collected, we can enhance the information need and we can create a seminar what is needed by the industry. As an example; what are the entrepreneurship skill and IT skill that was need by the industry. It will enhance the capabilities of the poor people and also will improve their social well-being. Hence, Wawasan 2020 vision can be achieved and we can slowly eliminate poverty in Malaysia.

5. LITERATURE REVIEW

Islamic Transformation Centre (ITC):

Will be implement as the center for giving the poor and society problem people education and skills. From this point also we give them da'wah through the mosque and keep them having a high morality and the Society well-being can be achieved. As stated by Abdul (2015), Islamic transformation Centre (ITC) is "aimed to implement the Islamic finance concept to instil the participation and cooperation". In other paper that was written by Mohamed (2015) 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 where it distribute zakat fairly to those who are really need and also the place where people getting the education for improving the social well-being.

Big data:

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.

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)

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.

6. METHODOLOGY

In order to realized this objective, the Quadruple Helix Model (QHM) should be implement where collaboration between Non-Government Agency, Whole of Government and also Network of Mosque. This will be implement to the poor people as their 4 actors. The Whole of Government framework from their website describe that it is to map the financial and non-financial contributions of federal organizations receiving appropriations by aligning their program activities to a set of high level outcome areas defined for the government as a whole.

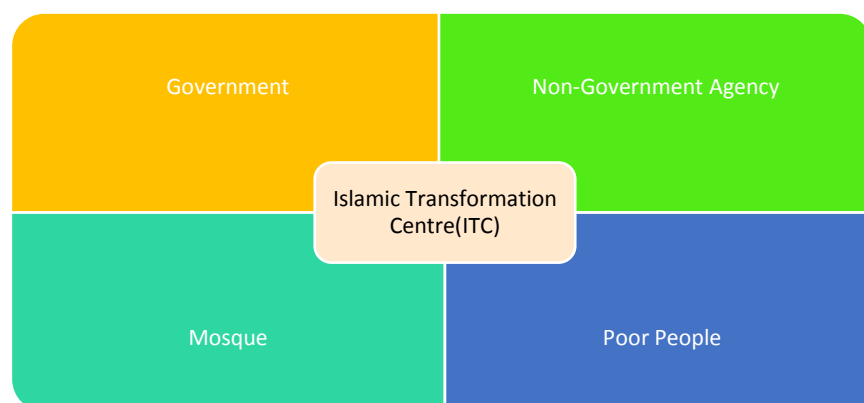


Figure 1: QHM MODEL

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 by using the collaboration based on Whole of Government (WoG) concept can

assign specific task to Mosques in order for them to key-in information of person who is poor people and easy to distribute the zakat to those who really need it. Mosque can play this role as it is a place where Ibadah 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 to adopt to 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 are the capabilities of the current trend. 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 are the skills that will 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. Such an example, the current trend is IT skills which 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 for 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 capabilities as well as their family background and knowing the fundamental lacking. The Mosque can lead the entire program under their observation and manage it with better Islamic value.

Mosque required teaching staff/expert and it can be recruited by mosque committee with their influence such as Ulama, Professionals (Professors, Lawyers, Accountants, Doctors, Lecturers, Entrepreneur). With the government help and funds this will help the Mosque to organize class, seminar and workshop for the poor people. This professional people can work voluntarily or by paying them. Mosque committee can work on with zakat department, government and few donors about the financial funding. 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):

Key Partners <ul style="list-style-type: none"> JAKIM MISTRY 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 	Key Activities <ul style="list-style-type: none"> MEB TALENTCORP PROGRAMME ENTREPREURSHIP CLASS KANAK-KANAK JALANAN SABAH KEMISKINAN DAN KECICIRAN DALAM PENDIDIKAN MASYARAKAT IAZAM 	Value Proposition <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 	Customer Relationships <ul style="list-style-type: none"> TO IMPROVE THE TARGET AUDIENCE SOCIAL WELL BEING 	Customer Segments <ul style="list-style-type: none"> POOR FAMILY NON GOVERNMENT AGENCIES Example: Aga Group Sdn Bhd. ENTREPRENEURS GOVERNMENT
Key Resources <ul style="list-style-type: none"> GOVERNMENT PRIVATE AGENCIES IT EXPERTISE CERTIFIED TEACHERS ITC MOTIVATOR CAUNSELLOR ENTREPREURSHIP EXPERT 	Cost Structure <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 WORKSHOP/CLASS/PROGRAM/EVENT ADVERTISEMENT FUND FOR THEM TO START BUSINESS 	Channels <ul style="list-style-type: none"> USING NOM CLASSES ONLINE SOCIAL MEDIA 	Revenue Streams <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 it this paper focusing 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 being 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 objective to improve the poor people 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 Keciiran 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) where 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):

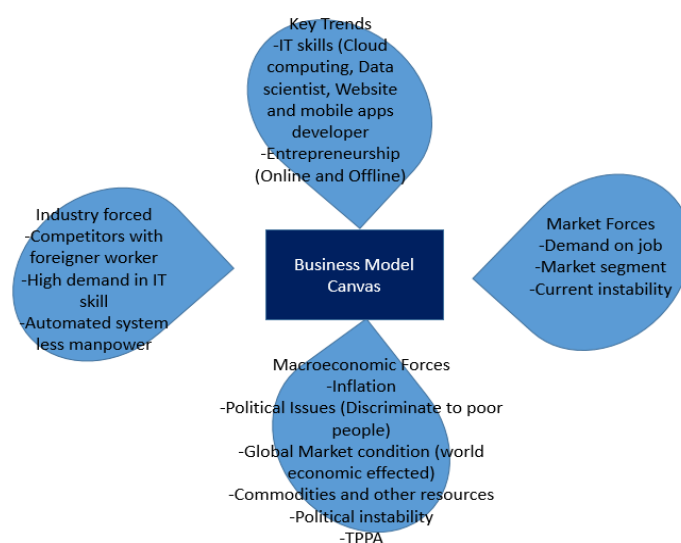


Figure 3: Environmental Map

VPD (Value Proposition Diagram):

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

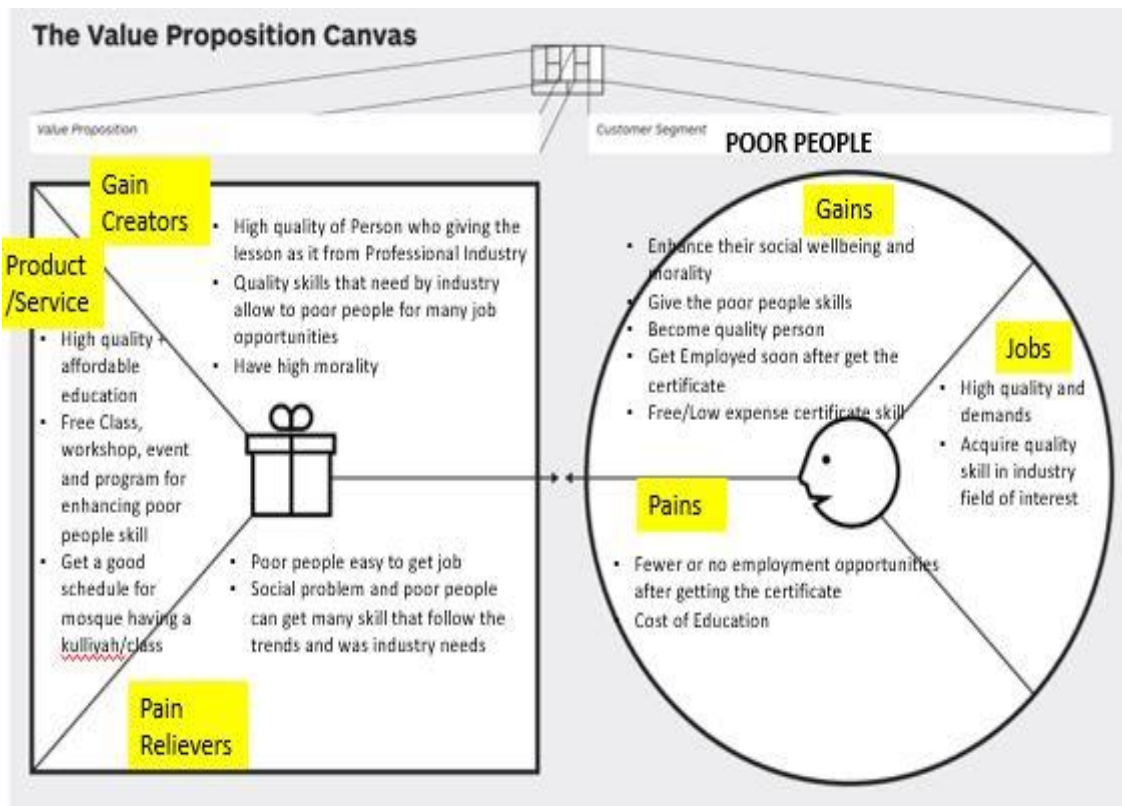


Figure 4: Value Proposition Design for Poor People

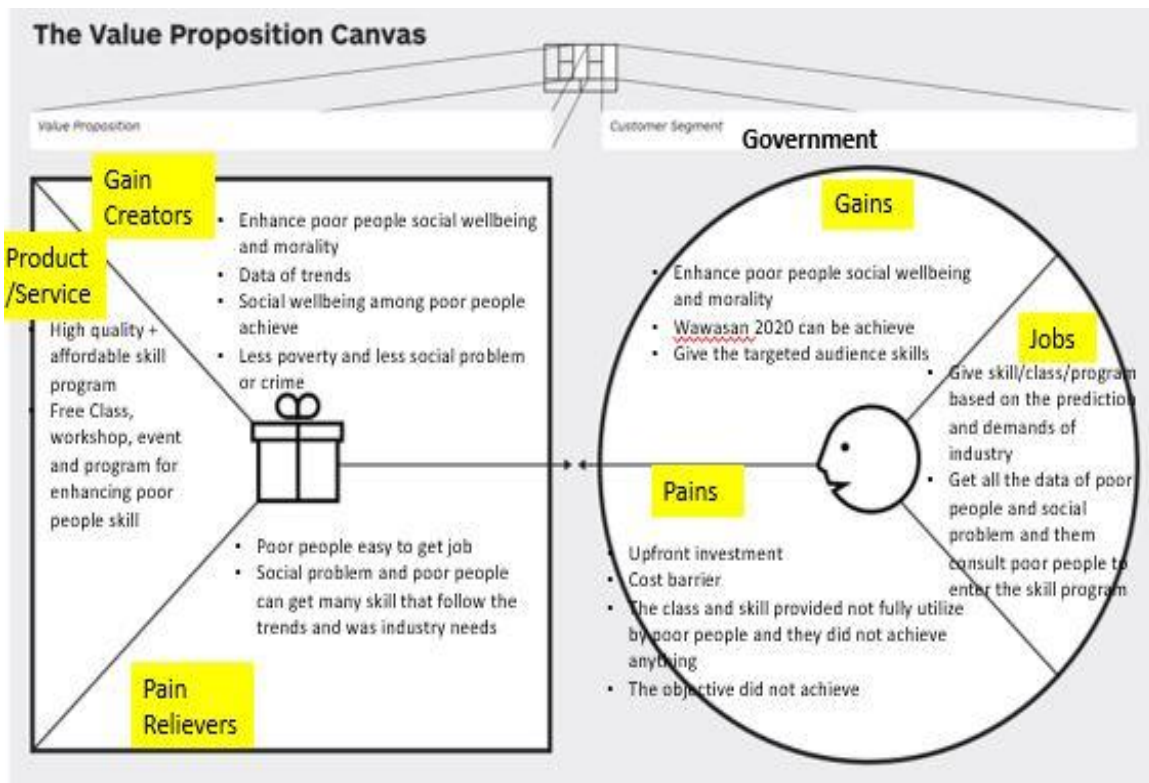


Figure 5: Value Proposition Design for Poor People

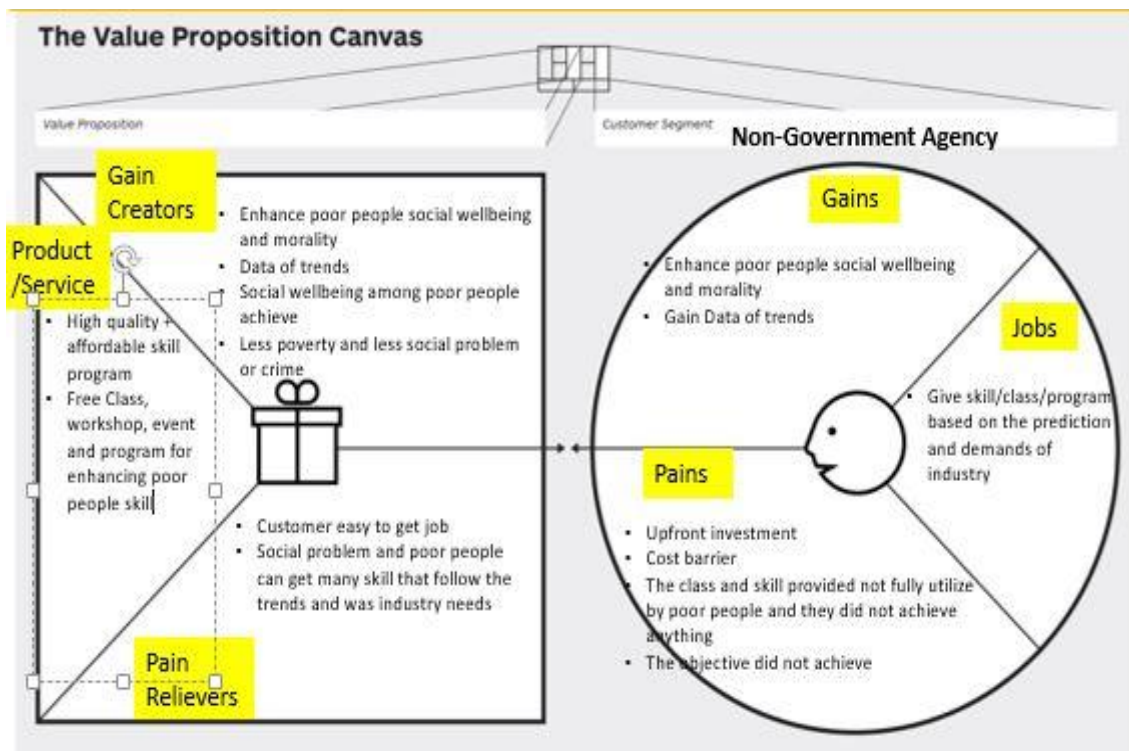


Figure 6: Value Proposition Design for Non-Government Agency

7. CONCLUSION AND FUTURE WORK

This proposed solution is suggested to be implemented as “proof-of-concept”, adopting the approach of Quadruple Helix Model (QHM), Whole of Government (WoG) and Network of Mosque (NOM) collaboration, with the ITC as a platform in making the process one-stop knowledge Centre. With this propose solution it might possible to reduce the social problem issues and also will help the targeted audience which is poor people to achieve the objective. Other than that, this proposed solution will ensure that the function of Mosque not only work as ibadah place but it will work also as a place for giving zakat to people who really need it and the place where poor people can gain knowledge and skills. As a conclusion, the objective of this paper can be achieved as a model in demonstration the meaning of “Rahmatan Lil-Alamin”, contributing values and mercy to all mankind in all walks of life. For future work, a survey shall be conducted on Mosque as a place where not only to gain knowledge but a place where the society can collaborate with each other to improve each other social wellbeing.

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