



# Social Impact

## From a Business Perspective:

### 1. Enhanced Corporate Social Responsibility (CSR) and Brand Reputation:

- *Social Impact for Business:* By offering sponsorships, educational opportunities, and support for employment, businesses that participate in your app can demonstrate a commitment to social responsibility. This can improve their brand reputation, attract socially conscious consumers, and enhance employee morale and retention.
- *Statistics:* According to a Cone Communications study, 87% of consumers are more likely to support a business that advocates for an issue they care about, and 76% will refuse to purchase from a company if they learn it supports an issue contrary to their beliefs. [Cone Communications](#)

## From the B40 Perspective:

### 1. Economic Empowerment and Increased Job Opportunities:

- *Social Impact for B40 Individuals:* The app's job recommendations, skill-building opportunities, and career support can empower B40 individuals by increasing their access to job opportunities and career development. This leads to improved economic well-being, reduced income inequality, and a higher standard of living for this demographic.
- *Statistics:* In Malaysia, for example, the B40 income group faces challenges related to income disparity. Enhancing job opportunities can contribute to addressing this issue. [Khazanah Research Institute](#)

These social impacts emphasize the mutual benefits for both businesses and B40 individuals, where businesses can build a positive brand image and B40 individuals can experience improved economic prospects and quality of life.



# Business Research

Problems (Addition): Refer to **Ideas Compilation**

Vision and value proposition

## Value Proposition

1. Gain creators
  - a. Ensures that B40 individuals gain an equal level of access to education and industrial opportunities
  - b. Established one centralized source for grant and scholarship applications
  - c. Enables B40 individuals to perform more efficient resource planning for their household and small business
  - d. Ensures that B40 individuals are aware of the incentives allocated by the government
  - e. Provides a higher chance for B40 individuals to land on a job where they can use their potentials on, while enabling them to initiate their job search more effectively
2. Products and services
  - a. Courses, test assessment, book delivery and company training
  - b. Apply for grant and scholarship (Including company scholarships - such as Khazanah, Maxis, Telekom)
  - c. Supply chain management (Resource segmentation / Delivery tracking)
  - d. Government incentive automation
  - e. Job listings and recommendation (Personalized according to demographic and skills took in the platform)
  - f. Job application writeup (Generated by AI)
  - g. Pay range prediction
3. Pain relievers
  - a. Provides a more comprehensive way to obtain skills and knowledge despite limited education opportunities
  - b. Increases awareness towards scholarship programs (so that there is a higher chance for them to advance to tertiary education)
  - c. Lessens the process in applying business grant (easier for them to open small businesses and make a living)
  - d. Increases the fairness and efficiency of resource allocation to reduce the sense of worry and frustration
  - e. Decreases the complexities to apply for incentives (as incentive applications are scattered around different government websites - incentives can be distributed based on their needs more accurately)
  - f. Decreases the difficulties for them to find for suitable jobs

[https://www.griffith.edu.au/\\_data/assets/pdf\\_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf](https://www.griffith.edu.au/_data/assets/pdf_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf)

<https://digitalcommons.uri.edu/cgi/viewcontent.cgi?article=1032&context=mgdr>

## Customer Profile

### 1. Customer jobs

- a. Access educational materials with the least cost
- b. Apply for financial aid such as scholarships
- c. Obtain a fair amount of resource without bias
- d. Obtain government incentives in an easier manner
- e. Access to equal job opportunities

### 2. Pains of B40

- a. Lack of access to education and sufficient financial resources
- b. Limited ability to source materials, access markets
- c. Process of applying to government incentives are lengthy
- d. Limited availability of job opportunities for the group
- e. Dependent on government subsidies

### 3. Pains of Business

- a. Struggling to secure sufficient income tax deductions.
- b. Facing a shortage of skilled workers.
- c. Limited social impact, risking brand reputation.

### 4. Gains

- a. Increase household income, which can help families meet their basic needs and improve their overall well-being
- b. Provide financial stability for families and stimulate the local economy
- c. Improves opportunities to study and closes the educational gap
- d. Facilitate community building
- e. Improves job opportunities and provides a safe space to grow their potential

<https://obamawhitehouse.archives.gov/blog/2015/05/11/six-examples-long-term-benefits-anti-poverty-programs>

<https://www.sciencedirect.com/topics/earth-and-planetary-sciences/poverty-alleviation>

<https://www.cbpp.org/research/poverty-and-inequality/economic-security-programs-reduce-overall-poverty-racial-and-ethnic>

<https://www.cbpp.org/research/poverty-and-inequality/the-nation-has-made-progress-against-poverty-but-policy-advances>

### Target market and opportunities

#### **General**

- 1. B40 individuals - 5.6% of Malaysian households are currently living in absolute poverty, and the government is focused on addressing the well-being of the poorest 40% of the population
- 2. Non-profit organizations - Non-profit organizations in Malaysia are often involved in poverty alleviation efforts, and a poverty alleviation application could partner with these organizations to provide additional resources or services to users
- 3. Government agencies - To help spread and present the initiatives given by the government, and to also provide the government with behavioral data to facilitate better decision making

4. CSR-conscious business leaders and investors - Corporate Social Responsibility (CSR) initiatives refer to the voluntary actions and commitments that businesses undertake to address social, environmental, and ethical issues in addition to their core business activities. These initiatives are intended to contribute to the well-being of society, minimize the negative impact of business operations, and demonstrate a company's commitment to ethical and sustainable practices.

### **Serviceable Obtainable Market (SOM)**

Individual:

- Number of people who is B40 and is actually using the application - Approximately 4 million - 7 million (as estimated)

Corporate:

- Number of organizations who are using the application - Approximately 20 organizations (as estimated)

### **Serviceable Addressable Market (SAM)**

Individual:

- Number of people who is B40 that has access to the application - 8.5 million
- Number of people who is interested in using the application (for purposes such as scholarship application, resource planning, job finding) - approximately 577k individuals

<https://hrsea.economictimes.indiatimes.com/news/industry/malaysia-unemployment-rate-remains-unchanged-at-3-4/104331318>

<https://www.kkd.gov.my/en/management/development-division/233-kpkk-news/18894-jaringan-prihatin-offers-b40-families-rebates-for-data-plan-or-smartphone-purchase>

Corporate:

- Number of organizations who are interested to collaborate in providing better supply chains and incentives to B40 users - Around 500 organizations

### **Total Addressable Market (TAM)**

Individual:

- Households who are B40 - 13.76 million
- Potentially some users from other segments (M40) - Another 13.76 million



Total population of Malaysia = 34.41 million

<https://www.thestar.com.my/news/nation/2023/03/20/stats-on-increase-in-b40-group-to-be-known-by-mid-year-says-rafizi>

<https://www.comparehero.my/budgets-tax/articles/t20-m40-b40-malaysia>

<https://www.worldometers.info/world-population/malaysia-population/>

Corporate:

- Number of poverty alleviation organizations / organizations that provide any form of help - Around 82k organizations

<https://www.globalgiving.org/atlas/country/malaysia/>

#### Competitor analysis

Solution	Description	What they did great	What can be improved
<b>eKasih</b>	eKasih is a national poverty data bank in Malaysia that was developed <b>to assist the government in planning, implementing, and monitoring poverty reduction programs</b>	- Comprehensive database of poverty information - Helps to identify and target the most vulnerable populations - Platform for coordination and collaboration between government agencies and NGOs	- Lack of network infrastructure readiness - No provision for data sharing, which leads to inefficient use of resources - A need of greater transparency and accountability
<b>Benetech Service Net</b>	To increase access to social services by connecting people with the services they need to live and prosper	- Providing high collaboration rate through involvements of referrals organizations and agencies in food supplies, community-based & government - Enabled access for the poor to accurate and timely human services information where the aim closely aligns to social sector support initiative	- The platform is only available in California, limiting its reach to other areas - Has limited financial benefit to attract mainstream for-profit companies
<b>Mifos</b>	Platform for financial inclusion that enables financial service providers to more effectively and efficiently deliver responsible financial services to the world's 2 billion poor and unbanked	- Speed the elimination of poverty by coordinating a global community that builds, supports, and uses Mifos X - Strengthening individuals' purchasing power - Lends monetary support and financial services to the poor	- Security vulnerabilities were identified

<https://egov4women.unescapsdd.org/case-studies/ekasih-national-poverty-data-bank-malaysia>

[https://www.researchgate.net/publication/356161631\\_STRATEGIC\\_MANAGEMENT\\_REVIEW\\_e-KASIH\\_NATIONAL\\_DATABASE](https://www.researchgate.net/publication/356161631_STRATEGIC_MANAGEMENT_REVIEW_e-KASIH_NATIONAL_DATABASE)

<https://www.glassdoor.com/Reviews/Benetech-Reviews-E220534.htm>

<https://benetech.org/about/resources/benetech-service-net/>

<https://mifos.org/about-us/>

<https://vuldb.com/>

#### User Journey

1. Awareness: The user becomes aware of the poverty alleviation solution through marketing efforts, word of mouth, or other means.
2. Research: The user researches the poverty alleviation solution to learn more about its features, benefits, and impact.
3. Needs assessment: The user undergoes a needs assessment to determine their specific needs related to poverty alleviation, which may include financial assistance, job training, or healthcare.

4. Application: The user applies for the selected service or program through the poverty alleviation solution, which may include filling out forms, submitting documentation, or scheduling appointments.
5. Approval: The user receives approval for the selected service or program, which may include notifications, alerts, or other forms of communication.
6. Utilization: The user utilizes the selected service or program, which may include attending classes, receiving benefits, or accessing resources.

#### Business Model Canvas

1. Key partners
  - a. Non-profit organizations
  - b. Government agencies
2. Key activities
  - a. Developing and maintaining the app
  - b. Acquire more partnerships and sponsors to provide more types of services
  - c. Marketing the app to the target audience
  - d. Collaborating with the government to launch new initiatives and help
3. Key resources
  - a. Technology infrastructure - Servers, Database, Network
  - b. App development expertise - Development team, Product designers, Product/project manager, Product analyst
  - c. Partnerships with organizations
4. Value proposition
  - a. Providing an all-in-one platform for B40 communities to gain access to benefits and services in an easier manner
5. Customer segments
  - a. B40 individuals and families who are in need of support
  - b. Individuals who wish to explore job, incentive, grant application and scholarship opportunities
6. Channels
  - a. App store / Play store / Huawei app gallery
  - b. Social media - Instagram, Facebook, X, TikTok
  - c. Email
  - d. Advertising
7. Customer relationships
  - a. Providing a user friendly and responsive app
  - b. Catering to user's needs through personalization
  - c. Offering 24/7 customer support
  - d. Perform iterative improvements through gathering feedback from users
  - e. Offer more incentives for users who engage with the application often
  - f. Collaborate with more organizations to build trust and credibility
8. Revenue streams
  - a. Accepting donations from individuals, organizations and foundations that support poverty alleviation efforts

- b. Applying for grants from government agencies
  - c. Receive funding from partnering agencies to support the application
  - d. Charge a certain fee for companies to advertise their company's services or events
  - e. For job postings, companies can buy job tokens / packages to post their jobs
  - f. Offering premium features - personalized tutor that can teach one-to-one, encourage users to buy more tokens for more attempts of actions (such as generating job application writeups)
  - g. Data monetization - selling non-confidential data (such as user behavior according to groups, job employment data, etc.) to third-party organizations
9. Cost structure
- a. App development and maintenance costs
  - b. Marketing and advertising costs
  - c. Personnel costs
  - d. Customer relationship costs (offering small incentives, etc)
  - e. Partnership costs (if applicable)
  - f. Premium features costs (cost to employ a private tutor)
10. Key metrics
- a. Number of app downloads
  - b. Number of services and incentives provided through the app
  - c. User engagement and satisfaction
  - d. Financial sustainability

[https://www.griffith.edu.au/\\_data/assets/pdf\\_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf](https://www.griffith.edu.au/_data/assets/pdf_file/0042/996684/BMC-for-SE-2nd-Edition-Web.pdf)

[https://www.webofproceedings.org/proceedings\\_series/ECOM/ICSM 2019/ICSM058.pdf](https://www.webofproceedings.org/proceedings_series/ECOM/ICSM 2019/ICSM058.pdf)

<https://www.mdpi.com/2071-1050/12/21/9130>

#### Revenue model

Items	Description	Estimated Revenue
Economic growth	- Generates revenues required for expanding poverty alleviation programs while enabling governments to spend on the basic necessities of the poor - Promoting economic growth by providing resources and tools to entrepreneurs and small business owners	+ 4.46% of current revenue <a href="https://tradingeconomics.com/malaysia/gdp-growth-annual">https://tradingeconomics.com/malaysia/gdp-growth-annual</a>
Inclusive business models	- Integrate low-income communities into entrepreneurial value chains - Gain access to inexpensive products - Offer affordable services while generating revenue through tiered supplier charges and a pricing structure that differentiates between buyers	+ 15% markup percentage to make items more affordable <i>Normal markup percentage: 30%</i> <a href="https://extension.psu.edu/whats-the-difference-between-markup-and-profit">https://extension.psu.edu/whats-the-difference-between-markup-and-profit</a>

Private sector investment	- Capital accumulation - Establishing conditions that facilitate private sector investment	Approximately MYR1 billion (\$211.12 million) <a href="https://technode.global/2023/07/27/malaysia-government-glics-to-invest-211m-to-support-startups/">https://technode.global/2023/07/27/malaysia-government-glics-to-invest-211m-to-support-startups/</a>
Domestic revenue mobilization	- To raise domestic revenue levels with a view to providing additional revenue in - Helping governments to mobilize domestic revenue by providing resources and tools to tax authorities and policymakers	+ 3.9% of domestic revenue <a href="https://www.worldbank.org/en/news/press-release/2023/10/10/MEMOct23">https://www.worldbank.org/en/news/press-release/2023/10/10/MEMOct23</a>
Asset income poverty alleviation model	- Incline the income distribution to the poor households who are disabled, and enhance sustainability - Provide resources and tools to disabled households, while generating revenue through government funds and tax benefits	RM 500,000 (Applied Innovation Fund) RM 600,000 (Strategic Research Fund) <a href="https://www.linkedin.com/pulse/government-startup-grants-malaysia-growthcharger">https://www.linkedin.com/pulse/government-startup-grants-malaysia-growthcharger</a> Up to RM 500,000 tax rebate <a href="https://taxsummaries.pwc.com/malaysia/corporate/tax-credits-and-incentives">https://taxsummaries.pwc.com/malaysia/corporate/tax-credits-and-incentives</a>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6957162/>

<https://journals.plos.org/plosone/article?id=10.1371%2Fjournal.pone.0227176>

<https://www.giz.de/en/workingwithgiz/99947.html>

<https://www.imf.org/external/pubs/ft/exrp/macropol/eng/>

<https://www.atlantis-press.com/article/25891083.pdf>

### Marketing and Sales Strategy

1. Social Marketing (Marketing for a social mission)
  - a. Storytelling can communicate the social impact of MyHelp - sharing stories of individuals that have benefited from the app
  - b. Cause-related marketing - donating a portion of the app's profits to a social cause
2. Social media campaigns
  - a. Create hashtags or threads to promote the app's impact, and encouraging users to share their own stories and experiences with the app
  - b. Users will be more convinced to use the app (cause FOMO)
3. Joint marketing efforts with NGOs
  - a. Organise collaborative events
  - b. Create content with the NGO as the VIP / Special guest
  - c. Help increase the app's visibility and credibility
4. Support community
  - a. Build a community to induce a sense of shared purpose and social impact
  - b. Creating user forums and encourage user-generated content related to app's mission
5. Customer-centric sales approach
  - a. Place focus on building relationships with customers and understanding their needs
  - b. Consultative sales approach, providing excellent customer service, and using customer feedback to improve the app

<https://stackoverflow.com/questions/1836173/entity-framework-store-update-insert-or-delete-statement-affected-an-unexpect>

<https://stackoverflow.com/questions/5538974/the-relationship-could-not-be-changed-because-one-or-more-of-the-foreign-key-pro>

<https://ctb.ku.edu/en/table-of-contents/analyze/analyze-community-problems-and-solutions/define-analyze-problem/main>



<https://news.ycombinator.com/item?id=33841672>

<https://www.askamanager.org/2018/11/my-manager-said-i-need-more-confidence-what-does-that-mean.html>

<https://blog.hubspot.com/sales/sales-strategy>

<https://www.salesforce.com/ca/hub/sales/implementing-sales-strategies/>

### Pricing

- Freemium strategy
  - Basic features - Free
  - Premium features - one-on-one tutor (RM 5 per session), additional AI writing tokens (RM 1 per token)

- Event advertising
  - Banner: RM 5000 - RM 10000 per month based on the location of the advertisement
  - Pop ups: RM0.40 per click

<https://www.myhoardings.com/ads/how-much-does-it-cost-to-advertise-on-a-mobile-app/>

- Job advertising
  - RM 150 per job per month
  - Bulk purchase - 20 job postings for RM 2500 (use within 3 months)

<https://www.ihire.com/resourcecenter/employer/pages/cost-of-posting-jobs-for-big-companies>

- Collaboration Fee (Companies such as Etiqa and AIA can sell their products within the application)
  - Commission: 5% of the total deal?

### Financials (for the next 5 years)

\*I hope all these makes sense lmao\*

Sales Forecast:

Product	1st Year (Assuming we have 500k users)	2nd Year (Assuming we have 1m users)	3rd Year	4th Year	5th Year
Premium Features	3,000,000	6,000,000	9,000,000	12,000,000	18,000,000
Event Banner Advertising	Assuming we have 5 Banners RM 5000 x3 RM 7000 x1 RM 10000 x1 324,000	RM 5000 x3 RM 7000 x1 RM 10000 x1 324,000	Assuming we have 10 Banners RM 7000 x5 RM 10000 x3 RM 15000 x1 RM 20000 x1 1,200,000	RM 7000 x5 RM 10000 x3 RM 15000 x1 RM 20000 x1 1,200,000	Assuming we have 15 Banners RM 7000 x5 RM 10000 x5 RM 15000 x3 RM 20000 x2 2,040,000
Pop-up Clicks Advertising	10000 clicks per month 48,000 <a href="https://www.smartinsights.com/internet-advertising/internet-advertising-analytics/display-advertising-clickthrough-rates/">https://www.smartinsights.com/internet-advertising/internet-advertising-analytics/display-advertising-clickthrough-rates/</a>	20000 clicks per month 96,000	30000 clicks per month 144,000	40000 clicks per month 192,000	60000 clicks per month 288,000

Job Advertising	Assuming we have 50 companies advertising + 20 companies who bought in bulk 270,000 (Individual job) 200,000 (Bulk purchase)	Assuming we have 100 companies advertising + 40 companies who bought in bulk 540,000 (Individual Job) 400,000 (Bulk purchase)	Assuming we have 200 companies advertising + 100 companies who bought in bulk 1,080,000 (Individual job) 1,000,000 (Bulk purchase)	Assuming we have 250 companies advertising + 150 companies who bought in bulk 1,350,000 (Individual job) 1,500,000 (Bulk purchase)	Assuming we have 350 companies advertising + 250 companies who bought in bulk 1,890,000 (Individual job) 2,500,000 (Bulk purchase)
Collaboration Fee	Assuming that 800k sales can be obtained from the platform 40,000	Assuming that 1.6m sales can be obtained from the platform 80,000	Assuming that 4m sales can be obtained from the platform 200,000	Assuming that 6m sales can be obtained from the platform 300,000	Assuming that 10m sales can be obtained from the platform 500,000
<b>Total Sales</b>	<b>3,882,000</b>	<b>7,764,000</b>	<b>12,624,000</b>	<b>16,542,000</b>	<b>25,218,000</b>

#### Cash Flow Forecast:

Aspect	1st Year	2nd Year	3rd Year	4th Year	5th Year
Development and design	200,000 <a href="https://spdownload.com/blog/app-development-cost/">https://spdownload.com/blog/app-development-cost/</a>	400,000	800,000	1,000,000	1,500,000
Marketing and outreach	10% of annual revenue 388,000 <a href="https://www.transcenddigital.com/blog/what-is-a-good-marketing-budget-for-startup">https://www.transcenddigital.com/blog/what-is-a-good-marketing-budget-for-startup</a>	776,400	1,262,400	1,654,200	2,521,800
Incentives	500,000 <a href="https://www.mckinsey.com/capabilities/transformation/our-insights/the-powerful-role-financial-incentives-can-play-in-a-transformation">https://www.mckinsey.com/capabilities/transformation/our-insights/the-powerful-role-financial-incentives-can-play-in-a-transformation</a>	1,000,000	2,000,000	4,000,000	8,000,000
Partnership Fee with Organizations	Assuming that is RM 700 per company, and we manage to partner with 50 companies 35,000	Assuming that is RM 700 per company, and we manage to partner with 100 companies 70,000	Assuming that is RM 700 per company, and we manage to partner with 200 companies 140,000	Assuming that is RM 700 per company, and we manage to partner with 300 companies 210,000	Assuming that is RM 700 per company, and we manage to partner with 400 companies 280,000
Salary	Assuming that we pay 5000 per person per month, and our team has 10 employees 600,000	Assuming that we pay 5000 per person per month, and our team has 20 employees 1,200,000	Assuming that we pay 8000 per person per month, and our team has 50 employees 4,800,000	Assuming that we pay 8000 per person per month, and our team has 50 employees 4,800,000	Assuming that we pay 8000 per person per month, and our team has 50 employees 4,800,000
<b>Total Cash Flow</b>	<b>1,723,000</b>	<b>3,446,400</b>	<b>9,002,400</b>	<b>11,664,200</b>	<b>17,101,800</b>
<b>Total Profit</b>	<b>2,159,000</b>	<b>4,317,600</b>	<b>3,621,600 (Profit lesser as most efforts are allocated to improving the system)</b>	<b>4,877,800</b>	<b>8,116,200</b>

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**MyHelp :  
Support, Resource and Supply chain management for B40 Application**

Lai Kai Yong  
TP059040@mail.apu.edu.my

***Abstract***

-- Poverty has been a major issue for years in Malaysia. The scenario has clearly shown that the poverty alleviation effectiveness in Malaysia is arguably slow. The objective of the research is to develop a software application that tends to be the central hub of B40 support which is best suits the current need in Malaysia. The methods of conducting the research are software testing, survey questionnaire and study on existing information available. To evaluate the potential of the proposed idea, the survey questionnaire will be distributed to 100 Malaysians for better identification on the suggestion. The result from the questionnaire will be further investigated through statistical analysis which delivers insights on the suitability and adoption ability of the proposed solution. Existing efforts implemented in Malaysia are Zakat distribution program and FinTech mobile banking approach. However, it is identified that there is a lack of software involvement and digital inclusion in the current strategy which could be the reason on the effectiveness of the eradication process. Moreover, there is a limited information exchange amongst the community. The utilization of a native (web and mobile) software application can be tailored for every individual with different roles to share and manage the resources, supply chain and support towards the strategy. The recommended strategy is potential in providing transparency in information exchange and hastening the process of poverty alleviation. This software solution is

expected to revolutionize the economic sector with strong implication.

***Index Terms***

Poverty, Poverty Alleviation, B40 Support, Resource Management, Supply Chain, Software Application, Malaysia

**1. Introduction**

Poverty is defined as a state where individual is being extremely poor and lack of sufficient resources. This scenario reflects that the personnel does not have enough funds to obtain basic needs such as clothes, food and housing shelter. Poverty is being determined by several measures which can be grouped and distinguished by relative and absolute poverty. In a worldwide scope, poverty is being decided by standards protocolled by World Bank such as official poverty measure (OPM), low-income cut-off (LICO), global poverty line (GPL), human poverty index (HPI), and the multidimensional poverty index (MPI) (Deonandan, 2019). In a global view, "No poverty" is top priority as a agenda in the Sustainable Development Goals (SDGs) (Yu & Huang, 2021) To curb the stated problem, an action known as poverty alleviation or poverty reduction or poverty relief is implemented which intend to permanently lift individuals out of poverty status.

In Malaysia, the poor are known as bottom 40% (B40). In verifying the poverty rate of a personnel, Malaysia relies on the Poverty Line Income (PLI) measure which focuses on the dimension of citizen's well-

being (Jamaluddin & Hanafiah, 2018). According to report by senior analyst Yeong Pey Jung, Malaysia as a developing country face poverty due to social exclusion, lack access to education, employment issue and insufficient information sharing (Yeong, 2020). The Star news stated that Malaysia's poverty line (PGK) showed that household for poverty rate is RM 2208 while for rural poor area the rate is RM 1169 per month (Ministry of Economy, 2022). The poverty scenario in Malaysia divided to rural poor and urban poor. This is due to migration of population between rural and urban areas which has form the new social class known as new poor or urban poor (Khoo, Samsurijian, Gopal, Malek, & Hamat, 2018). The scenario became worst when Covid-19 strikes in 2019, as a direct view on the impact, the reported number of poor households rise from 405400 to 639800. The increase reported by Department of Statistics Malaysia (DOSM) shows 57.8% of newly impoverished personnel that claimed to be poverty after the damage (Akhtar, 2023). This recent tragedy has cause Malaysia to get a step further from the goal of zero poverty.

There are multiple effects that are caused by poverty. In consequence of poverty, economic science research shows that due to financial pressure, individuals are negatively impaired by cognitive load (Adamkovič\* & Martončík\*, 2017). From a country perspective, the average mental health and cognitive level of population will remain in a lower standard which is bad in a long run. Regarding challenges in poverty alleviation, there is a gap in collaboration and knowledge sharing between government, non-profit organizations, and private sector sets back the development and implementation of innovative ICT solutions. The concept of community participation is very crucial to empower while alleviate the rural poverty scenario (Hoe, Wahab, Bakar, & Islam, 2018).

There is a need to foster partnerships, encourage information exchange, and leverage expertise from multiple sectors to address poverty cases. Considering these challenges, it is crucial to develop a comprehensive application that leverages ICT effectively to take down poverty in Malaysia. The application should promote collaboration, enhance digital literacy, and provide affordable access to ICT resources for poverty communities. Addressing these issues will enable Malaysia to harness the power of automated transformative ICT, empower individuals & communities, and create inclusive opportunities for socio-economic advancement, ultimately leading to poverty reduction and improved quality of life for all Malaysians.

To address the problem, there are multiple implementations should be pointed out. As reference, poverty alleviation should not only tackling micro-finance but also services consisting of skill development training, digital technological support, better education, health & sanitation resources and shelter livelihood enhancement (Singh & Chudasama, 2020). Having these in mind, monetary support is definitely to drive towards the goal. Looking into the efforts done by Malaysia, Malaysia introduced Zakat distribution program with empowerment of Financial Technology (FinTech). The program mainly focuses on financial inclusion where the wealthy should help the poor by supporting with monetary fund. This initiative is being implemented with the help of Mobile Banking which has been a success (Yahaya & Ahmad, 2018). In the past until now, Malaysia responded to poverty alleviation with multiple schemes particularly New Economic Policy (NEP), Federal Land Development Authority (FELDA), National Development Policy (NDP), New Economic Model (NEM) and Sabah Development Corridor (SDC)

(Asadullah, Joseph, & Chin, 2023). However, when comparing with other country, Malaysia's digitalization implementation is still incompetent.

Looking into other country specifically China, the nation has develop a digital financial inclusion (DIFI) which has proven to be creating possibilities in sustainable development by extending the coverage and usage on financial services (Lee, Lou, & Wang, 2022). Moreover, China adopts FinTech such as financial product and process innovation in supporting low-income provinces (Ye, Chen, & Li, 2022). For targeted poverty eradication, China enables blockchain technology to achieve higher accuracy, coordination, trust and transparency in the alleviation process (Ning, Ramirez, & Khuntia, 2021). It is shown that digitalization is providing high positive effect in poverty reduction.

To obtain a clearer picture on the research and recommended solution, this research paper outlines problem statement, research aim, research objectives, research questions, research significance and proposed system overview. Problem statement highlights the summary of the issue identified supported by anchor paper. Research aim draws a strong statement in the main focused outcome of the research. Research objectives define the implementations needed in specifying each research questions pointed out. Research significance justify the usefulness of the topic of the study. While proposed system overview shows the functionalities of the system along with the user roles, system architecture and suggested system wireframe design.

## **2. Literature Review**

Literature review discusses on domains which consists of poverty status in Malaysia, poverty alleviation strategy and software impacts on poverty reduction. Some academic papers are identified to support the domain by synthesising, summarizing, comparing and criticizing.

### **2.1 Domain 1 -Poverty Scenario in Malaysia**

Poverty has been a problem in Malaysia for years and has been worse due to the changes on high living cost and fast modernization emerges. It is discussed that the elimination of poverty cannot solely be dependent on efforts make by supporting institutions but the individuals suffering in poverty as well. The critical point is individuals in poverty should be the one experience and acquiring skills and abilities to adapt to the changing economy to get out of poverty. This point of view is obviously tally with the aim of MyHelp software where the poor themselves should get involved in the process of eradicating poverty. However, in this research, there is limitation in having suggestion towards the issue (Mohd, Azhar, Shakil, Senadjki, & Iran, 2018). To tackle this issue, the research

The effects on poverty population is severe as research shows that health issues and inequalities are at risk. The poor both rural and urban area are in demand to have a great cost-effective solution to improve life quality. To maintain better health status and life expectancy in Malaysia, poverty must be completely removed as higher income leads to enhancement of national health (Tafran, Tumin, & Osman, 2020). Proposed software as a solution in information exchange is cost-effective comparing to paper advertising on sharing campaigns that could help on

healthcare and providing access for the poverty. On the drawbacks, the research has limitations in equipping verifiable individual response but only solely dependent on figures obtained from sources which is completely relying on secondary source (Shahar, Lau, Puteh, Amara, & Razak, 2019). Therefore, in this research, primary sourcing is also included through implementation of questionnaire whereas secondary source is through reading of research topics content available.

MyKasih program is one of the solutions taken by Malaysia in empowering minority community that is included in poverty line. The hypothesis on defining community engagement relations toward poverty alleviation campaign is crucial is proven to be true in this program. Reading through the literature, the research mentions that government neglectation is a major discouragement in poverty alleviation (Dass, Kunasekaran, Kaur, & Gill, 2022). To address this issue, MyHelp application have a specific role for government authorities to get involved directly with the community which could solve the doubts on the challenges. However, the research is only focusing on a small specific zone in Malaysia which should be including everyone from every corner in Malaysia. In this research, data collection and solution implementation will be done to everyone from every state to ensure the problem is being resolve in proper manner.

Malaysia's approach in developing comprehensive Multidimensional Poverty Index (MPI) is examined that it does not cover all poverty individuals. The challenges found in the research is there is a clear demand for new approaches in poverty reduction sub-sectioning in definitions, measurement, policies and programmes. There is a clear scope in inequality where

access and delivery is restricted for people in poverty. Moreover, research found that major events in poverty eradication is being implemented badly and misidentification on target beneficial group of people. The findings also suggested that awareness among stakeholders should be focused and improved (Nair & Sagar, 2015). Through unidimensional and multidimensional studies, Malaysia MPI after COVID-19 has ensure more relevant elements and life quality however there is a need of certain policies to attached. Poverty alleviation should include various aspects such as monetary, education, health and living standards (Ismail, et al., 2022). With that being said, the current strategy is not evaluating well for poverty reduction. Involving software digitalization, poverty index can be defined better and more accurate. The proposed software, MyHelp should consider all required aspects and solve it accordingly with unique features.

## **2.2 Domain 2 -Poverty and Alleviation Influential Factor**

Poverty is often being relates to monetary topic where literature shows that economic growth significantly reduce poverty and income inequality issue. Research results show that pattern of growth is crucial in affecting growth impact which indirectly affect poverty alleviation. Research suggested that government taxes including income tax, corporate tax and GST tax are too high which should be lower for the poor. In MyHelp application, there are option for the poverty to request for tax reduction or exclusion to respective authority which address this issue accordingly. The research however only has a small sample size. Only 100 respondents are involved (Islam, Ghani, Abidin, & Rayaiappan, 2017).

Literacy have been a major concern when it comes to influential factor in achieving no poverty goal. Research has displayed the incompetence of the poor in educational level achievement which highlights the need of offering the poor with good educational content for their personal growth. Depending on the research result, there are 61% of the poor does not have a education and does not obtain any higher educational certificate. MyHelp collaborates with organization to provide educational skills development training for the poverty which suits the need of this criterion.

### **2.3 Domain 3 – Digitalization Impact on Poverty Reduction**

In terms of digitalization impact, research shows that Malaysia's initiative in applying FinTech and Mobile Banking to assist in poverty reduction is a success. There are 160000 people reported to be involved in 2 million ringgit donation in the zakat distribution programme due to the implication. The funds raised in the programme has helped the poverty to get necessities for short-term solution. The limitations for this programme as stated in the journal says that mobile banking in Malaysia is still low compare to internet banking (Yahaya & Ahmad, 2018). It shows that fintech is a strong financial inclusion tool which MyHelp should include as part of the required mainstream services. Moreover, the solution should be available on all native platform so payment is not restricted to only mobile or desktop.

Digitalization has been identified that it can facilitate of flow of information exchange which will notify the unaware poverty community easily. By implying digitalization, According to research, digitalization has improve the poor's day-to-day activities with the offering of access,

skills and capabilities which offers more opportunities in improving the socioeconomic (Dawoor, Ghazali, & Samat, 2019). However, limitations state that digital divide due to price inadequate ICT infrastructure especially in the rural area (Spulbar S. , et al., 2022). With that mentioned, there is a need to make ICT solutions affordable where MyHelp is planned to be completely freemium to enable everyone to have access to the application without any spending.

Discussing on digitalization impact on poverty reduction from literacy perspective, it is found that by embracing technology in curriculum can potentially alleviate poverty. Research discusses that ICT has positively affected economic growth and social development of a country and Malaysia has implemented many initiatives in expanding usage of ICT in all level of society. Recommendations from research are Ministry of Education should support in the implementation. Despite the good causes shown in the research, the research has a lack in implying all digital technologies that can be adapted in education (Halili, Sulaiman, & Razak, 2017). Therefore, MyHelp is designed to providing great training to help the poor in alleviating poverty.



## 2.4 Poverty Alleviation Software Approach

### - Benetech Service Net

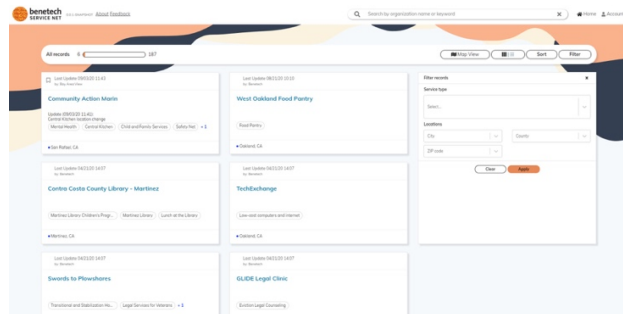


Figure 1: Benetech Service Net User Interface (Benetech, 2021)

Benetech is a non-profit organization believing in the concept where access to education is basic human right (Turner, 2018). Therefore, to apply this in action, Benetech has address poverty alleviation from the point of view on inequity lack of literacy in the poverty line. Service Net is the solution developed by Benetech which acts as an information centralized and open standard data exchange platform. This software controls data flow on local social and human services which involves multiple personnel. Service Net is providing high collaboration rate through involvements of referrals organizations and agencies in food supplies, community-based & government. By providing such software, Benetech has enabled access for the poor to accurate and timely human services information where the aim closely aligns to social sector support initiative. Whereas Benetech Service Net contributes much in social services information exchange where everyone get notified and engaged to help the local community. Benetech helps in connecting at-risk poverty communities to resourceful social services where information is maintained in centralized manner (Benetech, 2021). This software is somewhat related to the proposed idea and seems to be functional

and bringing impacts to the local community in Canada. As there are successful solution in other country, it is worth to take this initiative in Malaysia.

### - Mifos, Microfinance Software

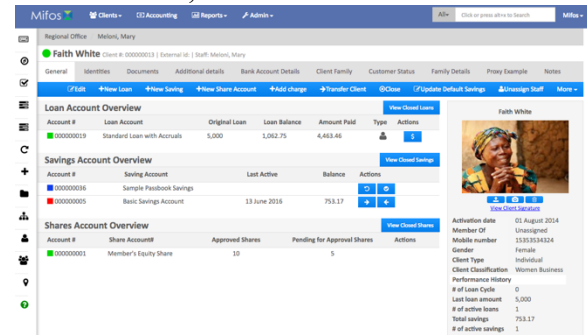


Figure 2: Mifos X Software User Interface (Mifos X, 2021)

Mifos as a free and open source software (FOSS) performs functionalities in banking to support microfinance organization. Mifos software tends to alleviate poverty through strengthening individuals' purchasing power. Mifos enable operational and transparency need of Microfinance Institutions (MFI) by providing a platform in providing capital support to the poverty. MFIs can lends monetary support and financial services to the poor which can eliminate poverty with smooth operation through the application (Feuer, 2010). This software is tackling the problem with another perspective but it is clear to say that financial support is definitely a great goal to achieve in reducing poverty. Therefore, fund support feature should be available in MyHelp application.

- JD.com E-commerce



Figure 3: JD.com E-commerce User Interface  
(Standard Chartered Bank, 2023)

JD.com is one of the largest online retailer company in China which provides customers with great experience in online ecommerce (Standard Chartered Bank, 2023). To alleviate rural poverty in China, JD.com has proposed running chicken programme. The initiated programme sells low income farming zone free-range chicken with a premium price on the ecommerce platform. This programme has been proven to be a huge success, typical farmer in elder age and less literacy in the programme has realized an income increase of ¥2000 to 3000 (Price, Liu, & Ni, 2021). The initiative has proven that providing a marketplace for people suffering in poverty is definitely a great solution. Therefore, MyHelp should support such idea as well. This solution would help the poor to maintain a sustainable income where with a stable income, poverty will be alleviated easily.

**Comparison of Similar System**

Criteria	Benetech Service Net	Mifos	JD.com	MyHelp
Job Opportunity	X	X	✓	✓
Fund Support	X	✓	X	✓
Campaign Information	✓	X	X	✓
Tax Exclusion Request	X	X	X	✓
Resource Supply Management	X	X	X	✓
Incentive Request	X	X	X	✓

As compared to existing system, it is identified that MyHelp proposed software covers more features that contributes to poverty alleviation from the perspective of individual sustainability.

### 3. Methodology

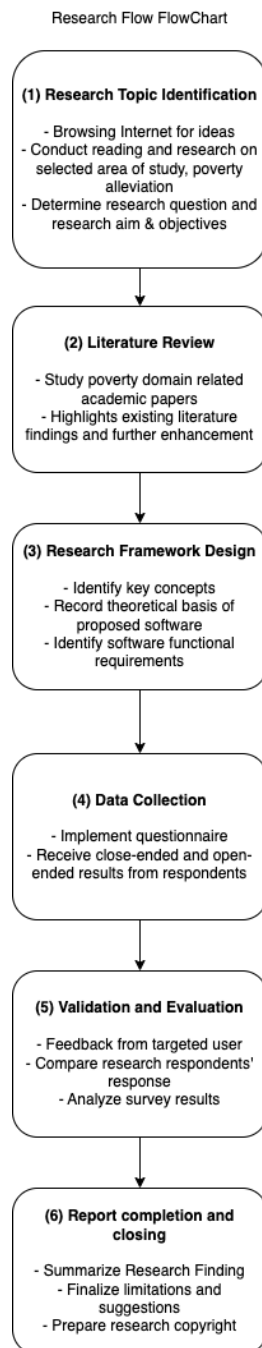


Figure 4: Research Flow Flowchart

To conduct the research, the flow starts with research topic identification where many readings and research needed to be done for ideation. In this phase, research question, research aim and objective will be confirmed along with a specific domain. With the defined research topics, literature

review is conducted to study existing academic papers and highlights the findings and potential further enhancement. After that, research framework design is being architected. This step identifies the key concepts, proposed software functional requirements and theoretical basis of the solution. To support the research design, data collection through questionnaire is conducted with mixture of close-ended and open-ended questions. The questionnaire response will be collected and use in validation phase. In validation and evaluation, feedback from targeted user can validates the research concepts. The responses are being compared between respondents and analyzed further. Once the findings are confirmed, the research has reached completion and closing. In this final phase, research findings, limitation and suggestions are summarized and finalized. Once the research paper is ready, research copyright will be requested.

#### 3.1 Target user

The research will be focusing on B40 poverty line personnel however for data collection itself, it is open to everyone from different income bracket and plays different role in poverty alleviation. The target population is 500 respondents with at least 50% are in B40 grouping. Some criterion of target user is nationality must be Malaysian and preferably to be individual that is aware of poverty issue in Malaysia.

#### 3.2 Sampling method

As in sampling method, the research will implies both probability and non-probability sampling to obtain different data for further investigation. Both quantitative and qualitative data is required to obtain a better understanding and retrieve more accurate result from the feedbacks gathered.

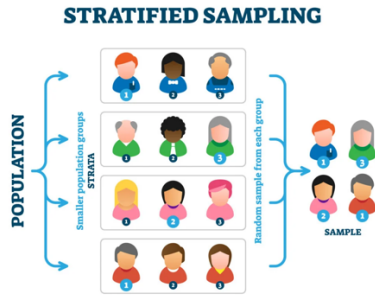


Figure 5: Stratified Sampling Visualization (Simkus, 2023)

For quantitative data, probability sampling - stratified sampling is applied to the respondents. This method helps in dividing target population into strata (subgroup) according to similar characteristics such as income bracket, role, gender and age range (Thompson, 2012). This technique is definitely helpful in getting representative response from each target user group.



Figure 6: Purpose Sampling Visualization (Hassan, 2022)

For qualitative data collected, non-probability sampling – purposive sampling is utilized to select the most useful sample for the research purpose. This sampling method is considered very effective as it will provide a clear and direct thought towards the research. This technique helps researcher is getting the best sample in accomplishing research success (Palys, 2008).

### 3.3 Data collection method

To perform data collection, questionnaire is being used as the method. In the questionnaire, both open-ended and closed-ended questions are included to gather quantitative and qualitative data. The questionnaire will be send out either through online survey or physical paper to maximize the respondents coverage. Therefore, this data collection implementation can reach people who has access to digital assets and people with limited internet access. Data collected will be personal demographic information, preference and opinions on software digitalization in curbing poverty and open ideas in features that could alleviate poverty faster.

### 4. Ethical Considerations

In the proposed research, there could be risk in handling the data protection due to the need of personal data sharing. This could happens especially in verifying the status of individuals' poverty level. It is a very serious matter that should be strengthen on for the implementation. Moreover, to process some of the government incentives, there might be involvement of terms and conditions from respective authority. Confidential and anonymity ethical should be considered for the procedure. Both data protection and confidentiality could be an ethical issue when it comes to questionnaire data collection as some personal information is required.

### 5. Limitations

For the proposed solution, limitations that could be expected is user coverage as there are rural area poor that might not have device to access the software. Also, during research phase, there are problem in reaching all poverty individuals to respond to the questionnaire which reflects to the same coverage issue. This coverage essentially relates directly with sample size selection and

data collection result. Moreover, due to the reason more urban poor is reachable for the data collection, this could cause bias in the research.

## 6. Conclusion

In conclusion, the problem of poverty is being further examine and clearly shows that the severity of alleviating it. Many efforts have been implemented in Malaysia but poverty has not being completely eradicated. Therefore, research and implementation of software application might be a breakthrough on the problems identified. To clarify the issue, review on existing academic paper is being implemented to support the idea and critical analyze on the matter. Similar software are being mentioned and compared with the proposed idea. To show a clear plan in implementing the research, a detailed research methodology is structured with questionnaire as the data collection method.

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**MyHelp :  
Support, Resource and Supply chain management for B40 Application**

Lai Kai Yong  
TP059040@mail.apu.edu.my

***Abstract***

-- Poverty has been a major issue for years in Malaysia. The scenario has clearly shown that the poverty alleviation effectiveness in Malaysia is arguably slow. The objective of the research is to develop a software application that tends to be the central hub of B40 support which is best suits the current need in Malaysia. The methods of conducting the research are software testing, survey questionnaire and study on existing information available. To evaluate the potential of the proposed idea, the survey questionnaire will be distributed to 100 Malaysians for better identification on the suggestion. The result from the questionnaire will be further investigated through statistical analysis which delivers insights on the suitability and adoption ability of the proposed solution. Existing efforts implemented in Malaysia are Zakat distribution program and FinTech mobile banking approach. However, it is identified that there is a lack of software involvement and digital inclusion in the current strategy which could be the reason on the effectiveness of the eradication process. Moreover, there is a limited information exchange amongst the community. The utilization of a native (web and mobile) software application can be tailored for every individual with different roles to share and manage the resources, supply chain and support towards the strategy. The recommended strategy is potential in providing transparency in information exchange and hastening the process of poverty alleviation. This software solution is

expected to revolutionize the economic sector with strong implication.

***Index Terms***

Poverty, Poverty Alleviation, B40 Support, Resource Management, Supply Chain, Software Application, Malaysia

**1. Introduction**

Poverty is defined as a state where individual is being extremely poor and lack of sufficient resources. This scenario reflects that the personnel does not have enough funds to obtain basic needs such as clothes, food and housing shelter. Poverty is being determined by several measures which can be grouped and distinguished by relative and absolute poverty. In a worldwide scope, poverty is being decided by standards protocolled by World Bank such as official poverty measure (OPM), low-income cut-off (LICO), global poverty line (GPL), human poverty index (HPI), and the multidimensional poverty index (MPI) (Deonandan, 2019). In a global view, "No poverty" is top priority as a agenda in the Sustainable Development Goals (SDGs) (Yu & Huang, 2021) To curb the stated problem, an action known as poverty alleviation or poverty reduction or poverty relief is implemented which intend to permanently lift individuals out of poverty status.

In Malaysia, the poor are known as bottom 40% (B40). In verifying the poverty rate of a personnel, Malaysia relies on the Poverty Line Income (PLI) measure which focuses on the dimension of citizen's well-

being (Jamaluddin & Hanafiah, 2018). According to report by senior analyst Yeong Pey Jung, Malaysia as a developing country face poverty due to social exclusion, lack access to education, employment issue and insufficient information sharing (Yeong, 2020). The Star news stated that Malaysia's poverty line (PGK) showed that household for poverty rate is RM 2208 while for rural poor area the rate is RM 1169 per month (Ministry of Economy, 2022). The poverty scenario in Malaysia divided to rural poor and urban poor. This is due to migration of population between rural and urban areas which has form the new social class known as new poor or urban poor (Khoo, Samsurijian, Gopal, Malek, & Hamat, 2018). The scenario became worst when Covid-19 strikes in 2019, as a direct view on the impact, the reported number of poor households rise from 405400 to 639800. The increase reported by Department of Statistics Malaysia (DOSM) shows 57.8% of newly impoverished personnel that claimed to be poverty after the damage (Akhtar, 2023). This recent tragedy has cause Malaysia to get a step further from the goal of zero poverty.

There are multiple effects that are caused by poverty. In consequence of poverty, economic science research shows that due to financial pressure, individuals are negatively impaired by cognitive load (Adamkovič\* & Martončík\*, 2017). From a country perspective, the average mental health and cognitive level of population will remain in a lower standard which is bad in a long run. Regarding challenges in poverty alleviation, there is a gap in collaboration and knowledge sharing between government, non-profit organizations, and private sector sets back the development and implementation of innovative ICT solutions. The concept of community participation is very crucial to empower while alleviate the rural poverty scenario (Hoe, Wahab, Bakar,

& Islam, 2018). There is a need to foster partnerships, encourage information exchange, and leverage expertise from multiple sectors to address poverty cases. Considering these challenges, it is crucial to develop a comprehensive application that leverages ICT effectively to take down poverty in Malaysia. The application should promote collaboration, enhance digital literacy, and provide affordable access to ICT resources for poverty communities. Addressing these issues will enable Malaysia to harness the power of automated transformative ICT, empower individuals & communities, and create inclusive opportunities for socio-economic advancement, ultimately leading to poverty reduction and improved quality of life for all Malaysians.

To address the problem, there are multiple implementations should be pointed out. As reference, poverty alleviation should not only tackling micro-finance but also services consisting of skill development training, digital technological support, better education, health & sanitation resources and shelter livelihood enhancement (Singh & Chudasama, 2020). Having these in mind, monetary support is definitely to drive towards the goal. Looking into the efforts done by Malaysia, Malaysia introduced Zakat distribution program with empowerment of Financial Technology (FinTech). The program mainly focuses on financial inclusion where the wealthy should help the poor by supporting with monetary fund. This initiative is being implemented with the help of Mobile Banking which has been a success (Yahaya & Ahmad, 2018). In the past until now, Malaysia responded to poverty alleviation with multiple schemes particularly New Economic Policy (NEP), Federal Land Development Authority (FELDA), National Development Policy (NDP), New Economic Model (NEM) and

Sabah Development Corridor (SDC) (Asadullah, Joseph, & Chin, 2023). However, when comparing with other country, Malaysia's digitalization implementation is still incompetent.

Looking into other country specifically China, the nation has develop a digital financial inclusion (DIFI) which has proven to be creating possibilities in sustainable development by extending the coverage and usage on financial services (Lee, Lou, & Wang, 2022). Moreover, China adopts FinTech such as financial product and process innovation in supporting low-income provinces (Ye, Chen, & Li, 2022). For targeted poverty eradication, China enables blockchain technology to achieve higher accuracy, coordination, trust and transparency in the alleviation process (Ning, Ramirez, & Khuntia, 2021). It is shown that digitalization is providing high positive effect in poverty reduction.

To obtain a clearer picture on the research and recommended solution, this research paper outlines problem statement, research aim, research objectives, research questions, research significance and proposed system overview. Problem statement highlights the summary of the issue identified supported by anchor paper. Research aim draws a strong statement in the main focused outcome of the research. Research objectives define the implementations needed in specifying each research questions pointed out. Research significance justify the usefulness of the topic of the study. While proposed system overview shows the functionalities of the system along with the user roles, system architecture and suggested system wireframe design.

## 2. Problem Statement

Poverty is a major problem that persist in Malaysia for years. Throughout these years, Malaysia has tried out many different strategy, standards and scheme in eradicating poverty. As reflects, there are certain adoption and program incentives by Malaysia as mentioned (Yahaya & Ahmad, 2018) (Asadullah, Joseph, & Chin, 2023). Regarding the existing initiative, there are couple challenges especially in the digitalization where programs are area based and information exchange is separated as observed. As Covid-19 struck, the poverty rate in Malaysia is getting serious which a impactful solution should be presented to address the case as soon as possible. Due to the absence of a unified application approach, the poverty alleviation strategy face issues in the efficiency of having comprehensive strategies, resources coordination, and information exposure coverage. Through research, information poverty sets up the barrier on skills acquirement and development (Britz, 2004). As previously identified, one of the solutions to poverty alleviation is skill training to sustain (Singh & Chudasama, 2020). The lack of ICT interventions causes an insufficient in information collection, transfer and analysis affects in inaccurate identification of poverty hotspots and making data-driven plans in allocation the resources effectively. Without an evidence-based approach, the impact of poverty alleviation initiatives persists limited which unable to create sustainable results.

## 3. Research Aims

The research aims to provide a native platform solution that serve as a central hub in poverty alleviation which provides features on resource, supply chain and support management for B40. Throughout the research, the outlines and structure of the

application is being further explored to ensure the develop solution solved the identified problems.

#### 4. Research Objectives

1. To provide a centralized and timely poverty alleviation software application in Malaysia.
2. To examine the effectiveness and efficiency of software solutions towards B40 support, resource, and supply chain management.
3. To identify the required procedure and information exchange in conducting poverty alleviation through digital transformation.

#### 5. Research Question

1. What software application can be built to assist in poverty alleviation?
2. What effects do software solutions provide in eradicating poverty issue?
3. How does IT involvement could implement information sharing with the aim of performing poverty alleviation?

#### 6. Research Significance

The research is relevant to socio-economic progression which can be impactful in the growth of a country. Through detailed study in poverty and strategy in implying poverty alleviation, the integration between digitalization and socio-economic will be a success. This initiative of having a core software application can move Malaysia a step nearer to the aim of no poverty. The research outcome is expected to reduce poverty in a faster progression. Digitalization

concept in reducing poverty is being proven to be effective from the analysis of economic growth over country index ranking on digital development after Covid-19 outbreak. There is a stable economic growth for most-developed country such as Switzerland, Germany, Japan and South Korea in reducing poverty in whole (Spulbar, et al., 2022). Therefore, the research in having a software initiative as part of Malaysia's poverty alleviation strategy would be significant.

#### 7. Proposed System Overview

In the proposed system, there are five main users with respective core functionalities shown in the table below.

Role	Features
General (All)	<ul style="list-style-type: none"> <li>- Register</li> <li>- Login</li> <li>- Manage Own Account</li> </ul>
B40 User	<ul style="list-style-type: none"> <li>- Request Help</li> <li>- Manage Membership</li> <li>- Manage Campaign Enrolment</li> <li>- Manage Government Incentive Request</li> <li>- Manage Employment</li> <li>- Manage Order</li> <li>- Manage Tax Allowance</li> </ul>
NGO	<ul style="list-style-type: none"> <li>- View Dashboard</li> <li>- Manage Campaign</li> <li>- Manage Team</li> </ul>

	<ul style="list-style-type: none"> <li>- Manage Help Assistance</li> </ul>
External Company	<ul style="list-style-type: none"> <li>- Manage NGO Support Supply</li> <li>- Manage Employment</li> <li>- Manage Campaign Proposal</li> <li>- Manage Low Income Marketplace</li> <li>- Manage Help Assistance</li> </ul>
Government	<ul style="list-style-type: none"> <li>- Manage NGO Support Supply</li> <li>- Manage Government Incentive</li> <li>- Manage Supply Tracking</li> <li>- Manage Incentive Request Approval</li> <li>- Manage Housing Assistance</li> <li>- Manage Tax Credit Approval</li> <li>- Manage Help Assistance</li> </ul>
Admin	<ul style="list-style-type: none"> <li>- Manage User Account</li> <li>- Verify Organization</li> </ul>

### Use Case Diagram

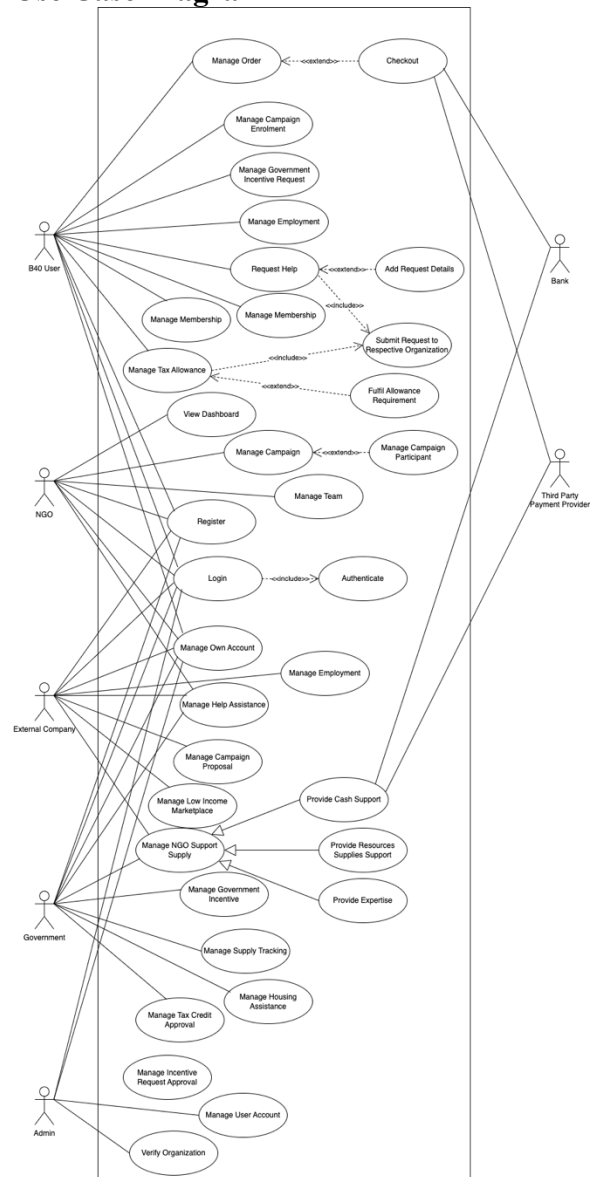
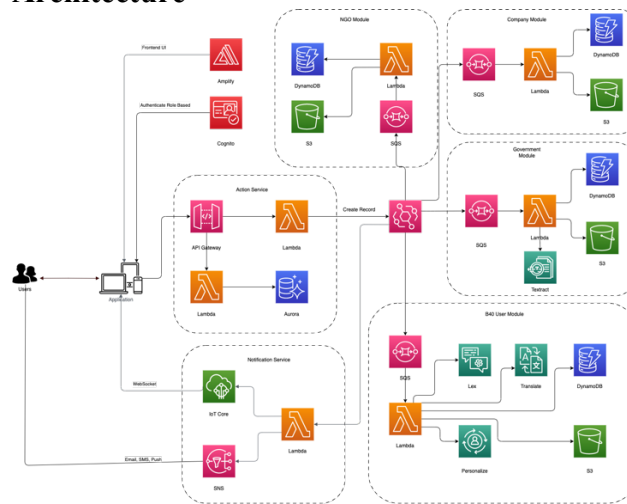


Figure 7-1: MyHelp Use Case Diagram

The proposed system --- MyHelp has essential roles respectively are B40 users, NGO, external company, government, and admin. The core functionalities are breakdown into three main categories to maintain sustainability. In short, the features categories are campaign, employment, and resource support.

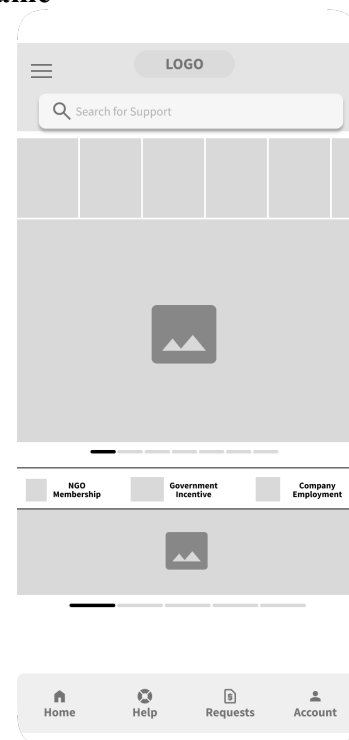
## Architecture



*Figure 7-2: MyHelp Microservices Architecture*

MyHelp application is expected to be available in any devices. As per research, MyHelp should adopt microservices architecture. Microservices is an architecture that highly relies on cloud platform and obeys to service-oriented inspiration. With this architecture, MyHelp is enhanced in all quality aspects which make the application more secure, reliable, higher availability and greater maintainability (Ebert, Colomo-Palacios, Santamaria, & Larrucea, 2021). As the solutions should be available to everyone, it is highly suggested to adopt cloud technologies. As a clear comparison, MyHelp is more suitable in microservices rather than having a monolith architecture.

## Wireframe



*Figure 7-3: MyHelp B40 User Mobile View*

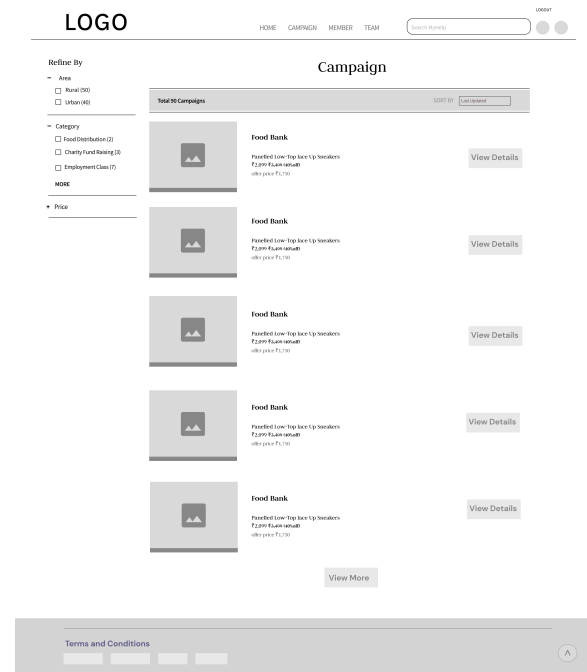


Figure 7-4: MyHelp NGO Web View

To rationale the software concept, wireframes are designed in both mobile and web view. This approach helps in justifying

the possibility of developing the solutions and ensure the accessibility of the proposed system.

## 8. Conclusion

In conclusion, poverty is a critical problem that should be resolved as soon as possible. Through digitalization, poverty alleviation is expected to have a great improvement in terms of efficiency and effectiveness. MyHelp as a software initiative is potential in resolving poverty issue in Malaysia completely. Supports from all different roles and personnel are important to achieve the common goal of zero poverty.

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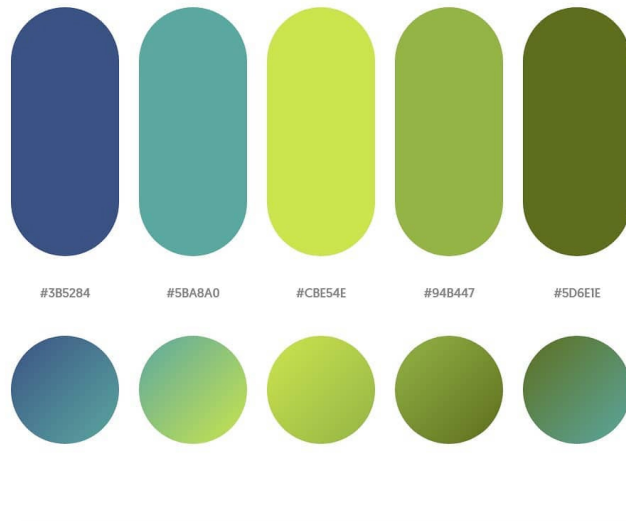
# Style Guide (Suggestions)

## Color Palette Choices

1. Symbolising hope and motivation:



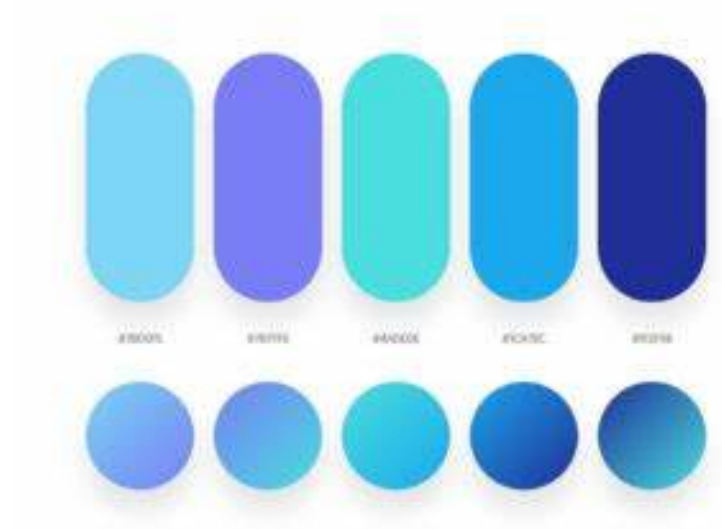
2. Symbolising peace and a nurturing environment:



### 3. Symboling positivity:



### 4. Symboling calmness:



### Typography Choices (from Google Font):

- Gabarito
- Inter
- Onest
- Outfit