

A Report Submitted To Japan International Cooperation Agency (JICA)

RURAL WOMEN'S INVOLVEMENT IN MICRO ENTERPRISE: PROBLEMS & POTENTIAL for SCALING UP

Department of Resource Management
and Consumer Studies,
Faculty of Human Ecology,
UNIVERSITI PERTANIAN MALAYSIA
MARCH 1995

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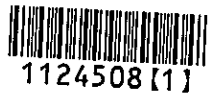
Prepared by:
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1

ABBREVIATIONS	i
CHAPTER 1: INTRODUCTION	1
CHAPTER 2: REVIEW OF LITERATURE	4
Concept and Definition of Micro Enterprise	4
Rural Women Involvement in Economic Activities	6
Women Involvement in Agriculture Activities	6
Women Responsibilities in Domestic Activities and Home Production	7
Women Involvement in Micro Enterprise	8
Problems and Constraints in Micro Enterprise	13
Rural Development Program: Micro Enterprise	15
Conclusion	19
CHAPTER 3: METHODOLOGY	20
Population Studied	20
Women Extension Group (KPW)	20
Sampling and Data Collection	23
Instrument	25
Analysis of Data	26
CHAPTER 4: FINDINGS OF THE STUDY	27
I. Programs Offered by Agencies	27
Poverty Eradication Program	29
Micro Enterprise Programs	30
Small Scale/Cottage Industry Program	37
Village Industry Development Program	37
II. Women Extension Group	40
III. Women in Micro Enterprise	45
Background of the Women	45
Family Background	47
Socio-Economic Background	47
Background of the Micro Enterprise Activities	50

Training and Training Needs	56
Input From Agency	57
Family Input and Support	59
Problems Faced by the Respondents	60
Domestic Roles	62
Respondents' Attitude Toward Project	62
CHAPTER 5: CONCLUSION AND RECOMMENDATIONS	64
Recommendations	67
Conclusion	70
REFERENCES	71
APPENDIX 1: The Number of KPW in Each Region	75

ABBREVIATIONS

AIM	Amanah Ikhtiar Malaysia
BIK	Bahagian Industri Kampung (Division of Village Industries)
DOA	Department of Agriculture
FELCRA	Federal Land Consolidation and Rehabilitation Authority
FELDA	Federal Land Development Authority
KEDA	Kedah Regional Development Authority
KEMAS	Bahagian Kemajuan Masyarakat (Community Development Division)
KPW	Kumpulan Pengembangan Wanita (Women Extension Group)
MADA	Muda Agricultural Development Authority
MARA	Majlis Amanah Rakyat (Council for the Indigenous People)
RISDA	Rubber Industry Smallholder's Development Authority



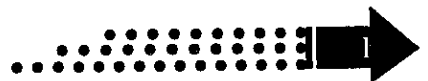
CHAPTER 1 INTRODUCTION

Fifty percent of the population in Malaysia are women. With the increase in educational attainment and job opportunities, the proportion of women joining the labor force has increased. Besides the increased involvement in the formal sector, there remain a large portion of women involved in the non formal sectors such as family farming, petty trading and micro enterprise. The 1990 Labor Force Survey Report revealed that 19.9 percent of women compared to 6 percent of men aged 15 - 64 in Peninsular Malaysia involved in unpaid family activities (Department of Statistics, 1990). Rural women engaged as waged workers in Malaysia for 1990 was 61.9 percent while the rate for rural men was 62.4 percent (Department of Statistics, 1990).

Despite the general increase in the number of educated women, there is a large portion of rural women who had low level of education. More than 50 percent of the women especially rural women in the labor force had primary or formal education. Thirty-nine percent had lower or upper secondary education. With low level of educational attainment, these women are unable to find employment in the formal sectors.

General improvement in educational attainment and job opportunities in the marketplace have provided more venue for women to make economic contribution, besides their traditional contribution in household production or housework. The role of women in housework is still predominant; 78 percent of the women who were not in labor force in 1990 were full time homemakers (Department of Statistic, 1990).

The increase in availability of time saving appliances and equipment contribute to a more efficient utilization of time in housework. The absence of younger children as the rural population growing older, leaves these women with more time to spend



on other productive activities. However, due to the domestic nature of the work, these roles were not given appropriate economic recognition. Rural women have been actively involved in improving the economic well being of their family with their husbands through participation in economic activities such as micro enterprise projects.

Data collected in 1976 indicated that women with small children were involved in earning activities outside the home. In fact, some jobs were more compatible to women with small children than others (DaVanzo & Lee, 1983). Rural women traditionally have been very active in activities outside the home, but their contribution has not been accounted for. They were merely 'helping their husband to an extent they had limited access and control over resources and benefits of development. Therefore, women's roles in economics activities at national level have been under reported and statistics are inaccurate or incomplete (Ancker, 1983).

The New Economics Policy was introduced in the 1970s with an objective of eradicating poverty especially among the rural population. The government has carried out various development programs in the rural areas with special emphasis on agricultural development. The introduction of machinery in the agriculture sector has indirectly misplaced men and women in this sector, a common phenomenon in all developing countries. A study conducted by Husna et al. (1988) in the Muda Agricultural Development Scheme in Kedah, found that women's involvement in farming activities was only 12 hours per season compared to 460 hours per season before the introduction of mechanization. Female headed households were affected the most and alternative work need to be considered to enable them to survive.

Women's role in development, particularly in the poverty eradication, cannot be denied. Rural women can play positive roles in enhancing the economic position of the family. Lack of skills and qualification tend to limit their opportunities in the formal sector of employment. The alternative available to them is in the non formal sector such as agriculture and micro enterprise. Concern over the role of women in micro enterprise was included in the Geneva Declaration for Rural Women and endorsed by the Geneva Summit in February 1992. The development of micro enterprise among rural women can be regarded as a mean to empower women. This will enable them to get access to and control of resources, and hence benefit from development.

Existing programs offered by various rural development agencies designed specifically for women are focusing on enhancing the domestic roles of women as wives and mothers. The economic elements of the activities are being incorporated

into such programs. Since land is scarce, efforts to improve the income of rural households must focus on value added activities such as processing agriculture produce, food product, and service-oriented activities. Rural women's involvement in income generating activities or micro enterprise is becoming a necessary component to uplift the well-being of the rural families.

Women can play important roles in enhancing the economic position of the family through micro enterprise. This project focuses on rural women's involvement in micro enterprise: problems and potential for scaling-up. The project was funded by Japan International Cooperation Agency (JICA) and with close cooperation from the Department of Agriculture.

The objectives of the project are:

- (1) To identify services offered by various agencies in promoting micro enterprise.
- (2) To identify the profile of women actively involved in micro enterprise activities under the Department of Agriculture.
- (3) To investigate problems, constraints and needs of women in micro enterprise.
- (4) To identify appropriate programs that can help upgrade women's micro enterprise activities to a more reliable economic identity.

The study was carried out in two phases. Phase one of the study was about rural development agencies while the second phase of the study was data collection among the women in micro enterprise. The report will present the results of the study conducted among agencies and women involved in micro enterprise under Farm Family Development Program, Department of Agriculture. Department of Agriculture was chosen to be the focus of this study since it is one of the agencies that has the widest coverage on rural women. The Farm Family Development Unit also has initiated a comprehensive program to develop women micro enterprise projects in the rural areas. The results of the study are organized into five chapters; introduction, review of literature, methodology, findings of the study and finally conclusion and recommendation.



<p style="text-align: center;">CHAPTER 2 REVIEW OF LITERATURE</p>

Concept and Definition of Micro Enterprise

Micro enterprise is a development program to improve the level of living of the poor. It provides self employment opportunities among the poor and initiates the economic growth based on small scale business. Micro enterprise, which is economic-based, uses natural resources in the process. Therefore it becomes one of the development strategies in poverty eradication through new source of income and technology adaptation.

Tinker (1987), argued that the basic purpose of the economic activities in micro enterprise is not to create profit, but the money derived from it is invested in human resources especially the health and education of the children. Although the approach emphasized on the non economic motive of the person involved (none or very little economic returns received from the enterprise), investment in human resources is economic in nature and will ensure social and economic benefits in the future. In other words, micro enterprise plays an important role in helping some households providing adequate education and good health to the children.

In Malaysia, agency such as Amanah Ikhtiar Malaysia (AIM) has succeeded in encouraging women to be involved in micro enterprise. The main purpose of these activities is to help poor households increase their income and eventually come out of poverty. In fact, that is the most important objective of many development agencies in helping poor households. For the better-off households, the objective of micro enterprise is not to free themselves from poverty, but to improve their level of living by increasing household income. Usually the women involved in the micro enterprise at this level are those with extra resources (human and non human). However, the involvement of women in micro enterprise in Malaysia concentrated to sewing and cooking using the skills they already have (Loh & Chong, 1993; Sarimah, 1994).

Those activities carried out in micro enterprise are the continuation of daily activities they do in the house.

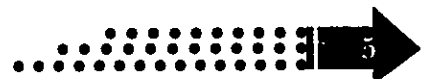
To define a micro enterprise, factors such as number of employees (Harper, 1984, in Sharma, et al., 1990), the volume of sales (Harper, 1984, in Sharma, et al., 1990), the capital value of the business (Amriah, 1993; Harper, 1984, in Sharma, et al., 1990; Levitsky, 1989), the manager of the enterprise (Levitsky, 1989; Lumayag, 1995; Sharma et al., 1990), the technology involved (Amriah, 1993; Chamhuri, 1988; Overholt et al., 1989; Zubeida, 1984), and the operation of the enterprise (Amriah, 1993) are being used.

Sharma et al. (1990) defined micro enterprise as an economic activity operated and managed by one or two people. It is family-based and usually function within the informal sector of the society outside bureaucratic and government.

Levitsky (1989) defined micro enterprise more specifically. A micro enterprise is an income generating unit owned and managed by women who worked for themselves and from which they derive most of their livelihood. It employs very few people, if any, mainly rely on family members and using very little capital. Micro enterprise also can be a source for additional income. Some households involved in micro enterprise as it can help family to fulfill needs via increasing family income.

Lumayag (1995) differentiates micro entrepreneur from entrepreneur. In her study, she clearly defined micro entrepreneurs as managers and also as owners. On the other hand, entrepreneurs are managers of the enterprise, not the owners of the capital. Similarly, El-Nakamici (1985) defined the entrepreneur as a person who has the control over production that is not solely for own consumption. In other words, micro enterprise is an expansion of activities carried out in the house by the women that can be sold in the market, to get some money. The production usually very small, that might not require hiring of workers outside the family members. The women and family members will be the workers in the enterprise.

Micro enterprise is also characterized by low technology (Amriah, 1993) and labor intensive rather than capital and education intensive (Amriah, 1993; Sharma et al., 1990). In terms of operation, micro enterprise activities are "bottom up" development rather than "top down." Often, the ideas come from the person involved in micro enterprise. Any problems faced will be made known to the appropriate officers in-charge (for micro enterprise under the supervision of the agency).



Generally, micro enterprise can be classified into two categories, i.e., on farm and off-farm (Amriah, 1993). The on-farm micro enterprise comprises economic activities usually related to agriculture such as processing of farm produce such as producing banana and tapioca chips, while the off-farm activities include activities such as weaving, sewing, batik printing, etc.

There are several levels of the enterprise. Bhuptani (1993) specified three levels of enterprise. The first level is to encourage and start the enterprise. For the very poor households, there is a need to encourage and start the entrepreneur for them. With very limited resources (human and non human), they need close supervision in every aspect of micro enterprise. However for the better-off households, sometimes they already have the initiative to start the enterprise by themselves. The second level is to maintain and run the business. After the business starts, continuous supervision and helps in problems solving will ensure business viability. The third level is to change or develop the enterprise. As the business run smoothly, there is a need to develop and upgrade the enterprise. A micro enterprise can be upgraded to a small scale enterprise and further to a large scale enterprise.

Rural Women Involvement in Economic Activities

It cannot be denied that women have been involved in the economic activities before the economists realize it. Women have been working in the formal and non-formal sectors. The roles of women especially rural women in enhancing the economic position of the family in Malaysia have not been fully explored, although they comprised of about one quarter of total Malaysian population and one third of agriculture labor force in the rural area (Department of Statistics, 1990).

Women Involvement in Agriculture Activities

In 1990, about two-thirds of the rural women (62 percent) in Peninsular Malaysia, more than half (56 percent) in Sabah, and 29 percent in Sarawak were engaged as waged workers. On the other hand, the percentage of unpaid family workers among the rural women was the highest for Sarawak (52 percent), followed by Sabah (22 percent), and Peninsular Malaysia (20 percent). The statistics also showed an interesting phenomenon where despite a large proportion of both rural men and women fall under the category of 'employees or waged workers', the proportion of men categorized as 'unpaid family worker' was low for Peninsular Malaysia (6 percent) and Sabah (6 percent), but substantially high for Sarawak (17 percent).

Women especially among poor households have been actively involved in agricultural activities as unpaid family workers. They have been actively involved in every aspect of agricultural activities either alone or with their husbands. Data on women's role in agriculture in a multi crops farming among 180 families in Jelebu (1990) revealed that women involved in all stages of the cultivation, from the land preparation stage to the final stage of marketing. Some tasks were carried out mostly by women, some were shared between husbands and wives, a few involved husbands only, while in some families sons or daughters occasionally participated in some farm tasks.

In the mix-farming system, Dagoy (1988) found that agricultural diversification and land size operated were the two main determinants of women's role in farming. The more diversified the farm (having crops and livestock) and the smaller the land size operated for paddy farming, the greater the involvement of women in farming. Mix-farming system also has indicated that women assume more of the agricultural responsibilities around the home and the farm while the men assume part-time and other non-farm activities in the nearby towns. Evidence from Ng's (1987) study also reflects the increasing trend of women becoming the "de facto" farmers due to their husband's absence from the home and the farm. Such a trend calls for training and retraining of women in agricultural technology that could enhance productivity and generate more income.

Women Responsibilities in Domestic Activities and Home Production

Home production activities refer to the tasks carried out by individuals around the house; for own consumption of its direct use-value or for exchange in the market. The activities encompass work done outside the home in agricultural-related activities, cottage industries, off-farm income generation activities and domestic/reproductive activities for family maintenance and care. Such activities are considered appropriate for women's work as they are home-based and fall into the domain of domestic activities.

In Jelebu study, very few families (less than 5 percent) were engaged in any form of livestock farming except poultry rearing. The main responsibility in livestock farming and vegetable gardening was assumed more by women than by men. The study also indicated that there were women respondents (although very few) involved in "micro-scale" income generation activities. The time expended by the women involved was considerably low of an average of 27 hours per month for sewing activity, and 60 hours per month in food processing (banana chips) activity. Only one man

involved in snack/cake selling activity.

Concerning to who did the household tasks, most of the studies (Aminah & Narimah, 1991; Airmy et al., 1991; Jariah, 1990; 1991) indicated that wives were responsible performing domestic chores traditionally assigned to them such as cooking, care of clothing, and care of children. Husbands on the other hand, were involved in activities outside the domestic sphere. Women involved in many activities alone compared to their husbands. These studies also showed that among the wives who were working outside the home, the involvement of husband in household chores did not differ very much. However, other family members such as daughters, mothers or relatives were also involved in household activities.

The tasks often undertaken by men alone or jointly were grocery shopping, disciplining children, academic and religious supervision of children, also other tasks outside the house. In general, the wives spent longer time per week in activities such as food preparation, laundry, child care, supervision and guidance of children in schoolwork/religious activities and house-yard cleaning.

The respondents expended almost equal number of hours on food preparation, laundry activities and cleaning inside the house. These activities were mainly the responsibilities of the women. They spent less time on grocery shopping since this chore is done either by husband alone or shared. Furthermore, grocery shopping did not take much time. The time recorded on supervising children in their academic activities was the highest among all the other activities. In Aminah and Narimah's study (1991) showed that the wives spent an average of 9 hours per day on house work.

Besides the responsibilities doing most of the household chores, women were also decision makers in the home and to some extent in matters related to agriculture activities. Generally, women are the dominant decision makers in the home especially decision related to domestic activities while their husbands were decision makers in agriculture-related activities. With the increase in the educational level among women, it is expected that more women will be actively participating in non domestic decision either alone or jointly with their husbands.

Women Involvement in Micro Enterprise

Despite high involvement of the women in agriculture and home production, the incidence of poverty is still prevalence in rural areas. An uneconomical farm size

has forced farm households to depend on income from outside sources for their daily living (Airmy et al., 1991; Jariah, 1989; 1991; 1992; Jamilah, 1992; Husna & Napsiah, 1991; Aminah & Narimah, 1991; Shamshiah et al., 1982; Saridah, 1991; Sarimah, 1992), especially among rubber smallholder.

In Airmy et al. study (1991) indicated that non farm employment provides the main sources of income to 31 percent of the households. In another study (Jariah, 1989), 46 percent of the husbands work in the service sector and only 54 percent work as rubber tappers, though they are regarded as smallholder. Study conducted by Husna and Napsiah (1991) indicated that there were 13 percent of the husbands who earned from part time casual farm labor and non farm activities. Similarly, the husbands in the non poor families (15 percent of 388 families) were involved in non agricultural activities as their main occupation.

It has been proved that income from agriculture alone is not enough to fulfill basic needs of the family. Majority of the families who depend solely on income from rubber tend to earn below the poverty line of \$370.00 per month. Another study conducted in 1989/90 among 59 households in Selangor (Jariah, 1991) showed that 27 percent households involved in non farm activities while the rest of the households involved in oil palm and rubber plantation.

Aminah and Narimah (1991) revealed that 58 percent of the respondents in their study earned less than MR350 per month, 41 percent earned MR350-500 and only 11 percent earned more than MR500 per month. After considering other sources of income (part time jobs, contribution from children, and rentals) the mean household income was only MR361 per month. Study conducted by Shamshiah et al. (1982) indicated that 20 percent women involved in non agricultural activities, such as paid employee, laborer, and petty trader. The same study revealed that there were more female family members (59 percent) compared to males (41 percent) residing in the study areas. The researchers speculated that male members of the family could have gone out of the village to seek employment leaving female members at home. There were only 20 percent family members in this study work as rubber tappers while about a quarter of the total of 1905 family members involved in business, paid employment, laborers and other non agricultural related occupations.

Forty three out of fifty respondents in Saridah's study (1991) among rubber smallholder received monetary contribution from their adult working children with an average contribution of MR144 during replanting period. Fourteen husbands received income from non agricultural activities such as laborer, driver, and workers

in service sector. In another study among 86 women, 86 percent respondents had regular jobs during replanting though all of them were rubber tappers before replanting period. The same study indicated that there were only 30 families who earn income above the poverty line and majority of these women were involved in petty trading or income generating activities.

The findings from these studies parallel with the smallholder census 1977. The census data revealed that 39 percent smallholder were solely depend on rubber for income, 23 percent depend on rubber and other agriculture activities, and 31 percent had access to non agricultural employment. Opportunities to involve in non agricultural activities tend to be greater in more developed states and areas.

Data available from most studies indicated that rural women were involved in micro production activities or petty trading, besides their roles as managers of family affairs. According to Aminah (1993) women's participation in small scale trading is higher among the women without school-going children.

According to the time allocation data, in MADA and in Kerian-Sungai Manik regions, mechanization reduces the time-labor input of women in farming operation. This suggests that the time released from farm work could be put into other productive activities. However, in MADA, only a handful (10 percent) were engaged in non farm income generating activities while the majority were economically inactive. The women who withdraw from the agriculture activities will concentrate in family domestic activities. This may suggest that (1) their family income has increased; (2) they were too old to be involved in income generating activities; or (3) they lacked income generating skills and ideas on getting alternative employment.

In Kerian, the poorer women have doubled their remunerative income by selling cakes, snack food and carrying out petty trading of agricultural produce. Yet, such traditional labor intensive activities do not give high monetary returns. The rural women need to be trained in new skills that use appropriate technology for income generating programs related to farm or non-farm activities. Such a program also would help other rural women who are usually involved in a series of remunerative jobs. It would be of great benefit to the poor and the displaced farm women if permanent jobs with bigger and steady returns were available.

The finding presented above indicated that with uneconomical farm size, farm families have to rely on other sources of income to support their families. Since farm women comprised almost half the population, they can contribute positively in improving the level of living of the families. Besides the women who own land, there

are other women, i.e., the wife of the male farmers who can play important roles in uplifting the level of living of their family, either as family workers or through their involvement in income generating activities.

Since the general level of educational attainment among rural women was low, their contribution often limited to manual and unskilled work. They tend to have low productivity and limited opportunities to improve their economic well-being. The existing development program, which is more of a mass development did not address the special needs of these women. Also, as argued by Lumayag (1995) economic activities carried out by the women is not viable in terms of increasing their household income. As mentioned by Tinker (1987), in his "human economy" approach that women involvement in the micro enterprise is not for the profit but for human investment. The money earned are used for the education and health of the children. That is why the projects stay "micro" for so long.

According to Eigen (1992) women involvement in micro enterprise can be divided into four categories: (1) pre entrepreneur — the activities were carried out in groups, the purpose of the activities is to occupy free time, and as social activities. Income from this enterprise usually very small; (2) part time entrepreneurs — women involved have very limited experience in managing the enterprise. Activities were small scale and part time in nature. The purpose of the activities is to increase income and the entrepreneurs usually have no intention to develop or upgrade the business; (3) micro enterprise — the capital is less than MR 3 500 and generate annual income of less than MR 10 000. They need capital to develop or upgrade the enterprise; (4) small enterprise — current capital for the enterprise is more than MR 3 500 and the annual income received from the enterprise is more than MR 10 000. The entrepreneurs usually are independent and able to find the market for the products. This type of business has potential in the future if carried out seriously.

To date the number of women involved in micro enterprise is not known. However, a study done by Jariah, Husna and Laily (1993) indicated that there are 13,135 women involved in income generating activities. Table 2.1 shows the distribution of women involved in income generating activities by agencies and products.



Table 2.1: Distribution of Women Involved in Income Generating Activities by Agencies and Products

Product	RISDA	KEMAS	KEDA	BIK	HANDI CRAFT	DOA	FELDA
Food	901	138	-	210	-	1011	120
Sewing/Textile	103	286	-	84	-	-	50
Handicraft	124	55	95	89	40	95	1
Equipment	-	-	-	10	-	-	-
Agriculture	118	-	-	-	-	8907	2
Other	73	239	-	-	-	-	-
Own consumption	-	379	-	-	-	-	-
TOTAL	1319	1097	95	393	40	10013	193

Source: Jariah, M., Husna, S., & Laily, P. (1993). *Pembangunan keusahawanan wanita di luar bandar* [Rural women entrepreneurship development]. Paper presented in the Annual Entrepreneur Colloquium in MARA Institute of Technology, Shah Alam.

The data indicated that more women in micro enterprise were under the supervision of DOA (10013), followed by RISDA (1319) and KEMAS (1097). In terms of product, the women involved in agriculture-related products (8029), food (2381), sewing/textile (523), and handicraft (499). The detailed breakup of the DOA activities by KPW in 1988 (Jariah et al., 1993) indicated that more than 50 percent of the KPW involved in producing processed dried food or snack food. There were also women carrying out income generating activities individually (not under the supervision of any agency) such as running small scale business, and processing and selling food. The data on their involvement in such activities have not been collected.

According to Cooper (1988) there are three categories of factors affecting women involvement in micro enterprise: (1) experience (include background that affects motivation, perception, skill and knowledge, family influence, education, and working experience), (2) organizational influence (location, type of skill, knowledge and experience in conducting entrepreneur), (3) and environmental factors (role of women, economic stability, and accessibility to public facilities).

Payne et al. (1972) indicated that socio-demographic factors of the women such as age, income, number of children, and education have positive correlation with women involvement in the organization or local activities. Study done by Ng (1987)

indicated that most of the women involved in development activities are younger women. This result was supported by Nor Aini and Faridah (1989) where most of the women involved in business are those in the age group of 20-29. In contrast, studies done by Husna (1984), Jariah (1988), and FAO (1990) revealed that women who actively involved in agriculture and income generating activities are those 40 years old and older.

Problems and Constraints in Micro Enterprise

Amriah (1993) mentioned four problem areas related to micro enterprise: (1) production technologies and skill, (2) financial resources, (3) marketing, and (4) management. The first problem area of the micro enterprise is the production technology and skill. As mentioned earlier women have been involved in the economic activities since long time ago. They have been helping in the farm and in the home. From unpaid family workers, now more women involve in micro enterprise activities. Besides micro enterprise activities the women must continue their roles in the home also in other economic activities. To help these women, they need to be equipped with production technologies and skill. As women have to carry out many activities including domestic work, they should be given technologies that can reduce working time. In the farm they should be given devices that can reduce their time weeding or doing other work that especially done by women, and off farm they should be given devices that can help them carry out their jobs efficiently. The devices that can reduce time spent by the men in the farm has been introduced. For example combine harvester and direct-seed broadcast have proved to reduce time spent by the farmers in the paddy field.

The technology introduced should improve the existing method, not replacing it. Planners and policy makers should learn from what other countries such as India (in jute project) have experienced. Replacing the technology, not improving it has made the project carried out by the women failed. In other words, appropriate technology is very important to ensure the success of the micro enterprise.

The second problem area is financial resources. Women in the micro enterprise always face financial problem as mentioned by Amriah (1993). According to Amriah, financial institution make it difficult for the women producer to borrow because: (1) the financial institution wants collateral that the women do not have. The women either do not have asset or their properties are in their husbands' names; (2) some financial institutions do not cater small loans as they are costly also administratively cumbersome; (3) the financial institutions are not geared to deal with rural credit.

Still, programs by Amanah Ikhtiar Malaysia have proved that giving credit without collateral can help women to improve their family income through micro enterprise activities. Low income and shortage of fund are the obstacles in the path of women entrepreneurship (Allen & Truman, 1993).

The third problem area is marketing. Some micro enterprise products are of poor quality. Taste and preference of the consumers may keep on changing. Thus the products produced that do not follow such trend will be out of the market soon. Besides, limited demand, distance from the market center, poor transportation and communication, and lack of effective promotion are among problems faced by the micro enterprise. Thus it has been suggested by many studies that the supporting agencies should look into the matter seriously. Effort should be geared toward improving product design, quality control and packaging, delivery, distributing and networking.

The fourth problem is managerial aspect of micro enterprise. Management of the micro enterprise is very important. There is problem of managing the micro enterprise among the women. The factors lead to this problem as mentioned by Jasleen Dhamjia in Amriah (1993) were illiteracy, low educational level, poverty, lack of exposure, and a lifetime ideological, social, legal and psychological subjugation. There was lack of professional approach in meeting, workshop, and training.

Support from family member is very important to the women in micro enterprise. According to Sarimah (1994) the success of the women in micro enterprise depends on the support from the family members. When a woman involved in micro enterprise, much time will be spent outside the house, thus she needs support from other members to carry out some domestic chores. Support from husband and other adult members contribute to the success of the business.

The change of status from subsistence farmers to entrepreneurs requires changes of role of the household members. Apart from the displacement of labor resulting from farm mechanization, the data from Muda Agricultural Development Authority (MADA) strongly indicate the movement of farm families from subsistence traditional farming to commercial farming. Commercial farming requires new managerial skills especially in accounting, planning, labor management and marketing. The farm-entrepreneur family needs to work as a business unit and the wife may assume the managerial role in the farm and in the family. Now, MADA officials are planning programs to educate household members (especially educated daughters) to keep accounts and financial records of the family enterprise.

There are six entrepreneur characteristics listed by El-Namaki (1985) to ensure the success of the entrepreneur, i.e., originality, people-oriented, task-result oriented, future-oriented, and risk-taker.

Rural Development Program: Micro Enterprise

Generally rural development emphasizes on alleviating poverty or improving the well-being of the rural people. Specifically the ultimate objective of rural development is to increase the capacity of rural people and enable them to manage their resources and activities (Jayamaha, 1993). Still, the objective will vary according to the economic status of the country. In Bangladesh the objective of the rural development project is for the empowerment of the poor through institutional development, employment and income generation, and credit (Abed, 1993).

Thus, the level and types of program carried out in the rural development vary from literacy program to business. In Bangladesh programs such as Non Formal Primary Education Program (NFPE) and the Women's Health and Development Program are among important development programs. The NFPE addresses the literacy problem in Bangladesh. On the other hand, in the developing countries such programs have been succeeded and the focus of rural development is toward increasing the level of living of the households. It cannot be denied that the micro enterprise has become an important program in helping the poor to improve their level of living.

In Malaysia, there are several government agencies that focus on developing the rural people such as Federal Land Development Authority (FELDA), Federal Land Consolidation and Rehabilitation Authority (FELCRA), and Rubber Industry Smallholder Development Authority (RISDA). But, these agencies are more on advisory services on how to set up and manage a cooperative structure (Fauziah, 1993).

The type of programs and services available to rural women are closely related to the rural development programs. The objective of the rural development programs in Malaysia is more than the physical development of the rural areas, it is also the social and institutional development. It involves improving the quality of life through eradication of poverty, provision of improved health services, better educational facilities, and improved rural housing and basic amenities including electricity and piped water. Rural development thus encompasses the economic aspects of production and productivity and toward a more equitable distribution of the fruits

of growth (Mohd. Khalil, 1985 as cited by Chamhuri & Nik Hashim, 1988).

Rural development started in the sixties with development in the agricultural sector. The focus on agriculture is understandable as approximately 80 percent of the rural population involved in agriculture and agriculture-related activities. Rural development programs have broadened in scope since the First Malaysia Plan (1965-1970) to include both the agricultural and the non-agricultural sectors and aim at improving the family level of living.

The objectives of the development programs in Malaysia are poverty eradication and restructuring of society. In 1990, poverty was and is still prevalent among 22 percent of the rural households as compared to 8 percent in the urban area (Sixth Malaysian Plan, 1991). In 1987, poverty rate among paddy farmers was the highest (50 percent) followed by rubber sector (40 percent) in 1987. The uneconomical holding size for paddy and rubber farm was a factor contributing to the high incidence of poverty in this group.

To eradicate poverty especially among the rural population, the government is carrying out various development programs, with special emphasis on agricultural development. Area development or in-situ programs/projects forms the core of Malaysia's rural development strategy. It comprises of integrated agricultural development, regional land development, and land consolidation and rehabilitation. In addition, agricultural support services, subsidies and assistance to smallholder and traditional farmers are also provided to reduce their cost of production and increase their income. Other strategies include rural industrialization and social development programs.

Rural industrialization programs, especially those agriculture-based and handicraft industry, are mainly aimed at creating employment and supplementing rural income. Social development programs, such as the provision of social amenities, social and community development programs, applied food and nutrition programs and the rehabilitation of traditional villages complement the agriculture and rural industrialization strategy in improving the socio-economic well-being of the rural population.

Four ministries (Federal level) with their respective departments and agencies, state governments and various regional agencies involved in the planning and implementing rural development programs in Malaysia. The four ministries involved are the Ministry of Agriculture, Ministry of Land and Regional Development, Ministry of National and Rural Development and Ministry of Primary Industries.

. Most of the agencies involved in rural development have special programs targeting the women under their umbrella ('women only program'). RISDA has Smallholder Women Group (PWPK), Department of Agriculture has Women Extension Group (KPW), Farmer's Organization Authority has Women's Farmers Group (KPW), FELCRA has WADIRA; Community Development Division (KEMAS) and FELDA has their women's group.

Department of Agriculture in 1989 had a total of eleven assistance agriculture officers and agriculture technicians responsible for the Farmers Family Development Unit. Unfortunately these agencies did not have special training programs or courses designed for women related to agriculture or transfer of technology. There is no special program designed for women farmers and the mainstream development programs and activities offered by the agencies did not consider special need of women.

Another important agency involved in helping the poor, especially the women to get out of poverty is Amanah Ikhtiar Malaysia (AIM). AIM helps the poor by providing credit without collateral and interest. With the support, the women can operate small business or micro enterprise. The data proved that AIM has succeeded in improving the level of living of the poor.

At the advanced level, there are 32 agencies under 13 ministries involved in small entrepreneur. Data bank for small industries (Ministry of National and Rural Development) indicated that there are 393 women have registered as entrepreneurs.

A study on the status of community and family development delivery programs conducted in 1988 showed that almost all family development services offered by 18 agencies participated in the study had women as their clientele. There were 45 percent female officers involved in the study. The study revealed that most of the agencies offering family development programs had women as their clientele. The focus of such programs was mainly to help women become better wives and better household managers. The focus of 'the women only' programs was changed in the 1980s when several agencies such as Department of Agriculture (DOA) and Rubber Industry Smallholder's Development (RISDA) begin to focus on women's participation in income generating activities.

In Malaysia, several agencies/ministries have embarked on various projects or programs related to poverty eradication of the rural poor. Among the programs are small scale cottage industries, handicraft, food processing activities, small-scale business, integrated farming, aqua - culture, poultry/livestock production, etc.

Women and families have responded to such programs. Many have succeeded and as many have failed. However, among the respondents in MADA regions and those in mix-farming regions (Houghton, 1987), very few involved in cooperative associations for income-generation. The women and families in these areas need information and technology know-how, also financial support to start projects that suit the local and family needs. To help the needy, the extension agents need to be creative in developing an integrated income-generating package that can be carried out by the women groups or family-based organizations (which have a greater probability of success when compared to cooperative women's associations). For instance, in MADA, an idle land is no longer available, therefore aqua-culture projects would not be appropriate. Instead, home based production of goods that are not easily perishable should be explored.

Also, it has been pointed out that in the developing countries, including Malaysia, there is an urgent need to eliminate male-biased extension education programs. The over-staffing of male extension personnels with programs oriented toward a male clientele has resulted in inequality of access to new agricultural information and technology to women. The trend women are facing in paddy growing regions is the displacement of their traditional and active involvement in paddy-growing. Yet, they are still active workers in other forms of agriculture activities. New information and technology on bee-keeping, mushroom-growing, rearing of quails and other livestock such as sheep should particularly be given to women, who are the real de facto caretakers when such projects are undertaken by the husbands. Women also should be exposed to leadership training, cooperative management and accounting, by which they could play their role as managers of the family enterprise. Therefore, the training of extension workers should include not only female workers but also male workers. The existing male workers need to be re-oriented to the needs and roles of the women as partners in agriculture development.

On the other hand, male extension workers also need to be exposed to the importance of family development programs that act as pillars for development and improvement of the quality of life. Rural women, who only know the informal and subsistence way of life, may need to reorient their working lifestyles if they wish to compete and be succeeded in income-generating enterprises. They need to understand that the economic value of work is dependent on the input of their time and skills. The flexible, unstructured nature of work in the informal sector needs to be "restructured" and disciplined. Organizational and managerial techniques to ensure production need to be enforced and marketing strategies need to be incorporated into the production plan start from the early stages. The "total package" needs to be emphasized here because the experiences of women cooperatives in

small scale businesses (e.g., mushroom growing) have shown that women can produce but failed in their ventures because marketing problems were not anticipated earlier.

Conclusion

Studies reviewed have shown that the rural women are active participants in contributing toward the economic well-being of the family and the nation. They can be expected to play more active roles in rural development in the future. All development plans should anticipate any adverse impact on women when certain projects or programs are implemented. Programs providing alternative employment for farm, off-farm and non-farm activities should be considered, also activities that incorporate women's capabilities and potentials.

The review indicated that women play active roles in micro enterprise and some of them have been succeeded. It is an important program that can help poor households to increase their income and hence material well-being. Some problems faced by women in micro enterprise that need to be tackled are technology and skill, financial, marketing and managerial aspects of the enterprise.

Therefore, every effort should be given to equip the women with new marketable skills and technology, and other aspects of micro enterprise. There are potentials for the women to be succeeded and their micro enterprise can be upgraded to ensure higher returns of the micro enterprise. Not only the women will benefit, but also the family members. By investing in women with the relevant resources, we are also ensuring increased productivity for the country.

**CHAPTER 3
METHODOLOGY**

Population Studied

The objective of the study is to collect information on rural women involvement in micro enterprise, and to look at problems and potentials for scaling up. Information gathered from government agencies involved in micro enterprise indicated that the Department of Agriculture (DOA) has the most number of women involved. Thus for the policy implication, the population chosen to be studied was women's extension group (KPW), under the Department of Agriculture.

Location of the study is divided into four regions: north (Perlis, Kedah, Penang, and Perak), central (Selangor and Negeri Sembilan), south (Malacca and Johor), and east (Pahang, Terengganu and Kelantan). The number of KPW in each region is shown in Appendix 1. State of Johor has the most KPW (176) followed by Perak (99) and Terengganu (80). In term of membership, the state of Johor again has the highest membership (5786), followed by Perak (2779) and Pahang (2475). Other states have membership of less than 2000. List of active and non-active KPW were furnished by the District Department of Agriculture.

Women Extension Group (KPW)

In 1994 there were 1,146 women's extension group (KPW) with 32,195 members in four regions in Peninsular Malaysia (north, central, south and east). From that number, 820 (72 percent) KPW have projects carried out by the members either in a group or individually. Most of the projects were either agriculture-related (138) or food (682) projects. In 1994, the returns from the food projects alone were more than 4.5 millions ringgit. This is parallel to the main objective of the Department of Agriculture to increase income of the households.

The DOA has given special attention to integrate women in the development of farmers' family since 1960s. It starts with a program called home economic (ERT). In fact, the home economics program was started in 1961. At the beginning, the programs focus on daily activities carried out by the women such as cooking and sewing, and establishing classes for preschool. Then from home economics the name has changed to farm family development (PKT) in 1974. At this point, the PKT has been recognized as one of the extension service components in DOA. The general objective of the PKT is to help the family to achieve a better quality of life through a balance of physical development, socioeconomic, politic, and religion. The approach is through non formal education. As the time goes, the concept and scope have been widen to include project on leadership, entrepreneur, increasing quality of life and international food. PKT programs were implemented at the grass root level through the Women Extension group (KPW).

The income generating activities have been started as early as 1970s. KPW was started in 1978 and becomes the target group of DOA's extension services. The rural women were included in the planning of the project/program. Usually project suggested are the projects that suit to their needs and skills. The structure of the KPW has a chair person, a secretary and committee members. These groups are developed at village level. Besides income generating project, KPW also carried out projects with the objective to increase the quality of life of the rural farmer households. The approach used is through education and human development. The program includes three components, i.e., environment, food and nutrition, and participation of the society. This includes programs to beautify the village and planting of fruit trees around the house. The planning and implementation of the projects will include DOA, KPW and village development committee (JKKK). Indirectly all family members will be involved in the program.

Though the number of KPW members has been increasing since it was started, most KPWs are still dependent on the agriculture technicians to operate. Under the six Malaysian plan, a considerable amount of money was allocated to sponsor programs especially for women farmers.

Since the size of land owned by the households is small, and the price of commodity do not improve significantly, the Department of Agriculture has to re oriented its programs. Programs such as entrepreneurship have been encouraged through KPW. In addition, most poor households were in agricultural sector. The KPWs were encouraged to carry out micro enterprise projects based on the women ability and skills, also based on capability of the extension officers. Most of the micro enterprise projects focus on food products (especially tapioca and banana chip). In

1988, states that actively carrying out projects were Johor (43.1 percent), Selangor (18.6 percent), Terengganu (9.8 percent) and Malacca (9.8 percent). The projects carried out by the KPW usually use local resources, i.e., to use excess raw material, and agriculture by-products.

The development of the micro enterprise introduced by the DOA starts with the introduction to the skills and technology, followed by introduction of the business concept, entrepreneurship and commercialization.

The objectives of the entrepreneurship program under farm family development unit are:

- To guide women farmers in economic activities based on agriculture to increase family income.
- The activities in food processing, handy craft and flower industry by KPW members is to use local raw material and agriculture by-product. These raw materials are processed to products that have market potential.

To achieve the objectives four strategies have been identified by DOA regarding the micro enterprise are:

- To increase production — this can be done through the best selection and management of inputs (the major inputs are labor, entrepreneur, land and capital). As entrepreneurs the KPW members have some skills, knowledge and experience. Their attitudes need to be reoriented toward commercialization so that they will be able to evaluate their achievement in the future. The DOA provides technical support, inputs and equipment as incentives to encourage KPW members to be involved in the economic activities. Though the support given is minimal, this doesn't mean that they cannot increase their production. Productivity can be increased through full exploitation of resources (raw material and labor). Improvement of the production can also be achieved through specialization of equipment, commodity, location, size and level of production. Besides that technology and equipment should also be improved including flexibility in usage, so that innovation of new products will not require high costs of adjustment.
- To improve the uniformity of the product. One of the problems faced by entrepreneurs are poor labelling and packaging. The DOA is suggesting the establishment of collection centers where the packaging and labelling

activities be carried out to ensure uniformity. The products packed by the collection center will have the same trade mark and this will improve the image of the products.

- To create marketing system. The marketing will be done by the marketing center, which is handled by the successful entrepreneurs. The experience of the DOA has proved that the successful entrepreneur can become efficient marketing agents. Besides that the collection center will also serve as information center. Other aspects that need to be tackled include: (a) campaign for the products produced by KPW, (b) link between marketers, and (c) contract should be established in the marketing system.
- To get firm support from other agencies. Cooperation from other agencies such as MARDI, and KRAFTANGAN will help the entrepreneurs in their business.

The women are encouraged to use the skills they possessed to start income generating projects. The DOA provides technical supervision, input and equipment. In other words, among the activities done to develop entrepreneurship among women are entrepreneur training, development of small industries, and establishment of collection center. Some problems faced by entrepreneurs identified by the DOA concerning the micro enterprise projects include product quality (uniformity and consistency in taste, size and color), manufacturing practices (includes sanitation), packaging (not presentable) and brand name (not consistent).

Sampling and Data Collection

Information on the programs offered by various agencies were gathered through mail and phone interviews. This methodology was employed due to the time constraint. The agencies involved in rural development programs at the federal, state and district levels were contacted through letters and followed up by phone calls to solicit information on programs offered and list of women involved in micro enterprise. Due to the time constraint and other reasons, only limited amount of data were gathered from the agencies. The reasons include:

1. The agency did not have special program on micro enterprise
2. The officers in-charge were not available during the period.
3. There was no gender segregated data available.
4. Data were not stored in computer for easy retrieval.

In cases where the agency did not response, the researchers decided to obtain information from available reports and literatures.

Two sets of data were gathered from the rural women; (1) information on leaders perception of the KPW and (2) information on women participated in micro enterprise projects. The data collection was planned in close cooperation with the Department of Agriculture officers. Permission to conduct the study was obtained from the Director of Extension, Department of Agriculture in Kuala Lumpur and Director of State Agriculture in each state. The State Director of Agriculture then directed each district office to furnish the researchers with the latest listing of KPW based on status — active and non active.

The KPW and women in micro enterprise chosen to be interviewed were determined by the District Officer of the Department of Agriculture. The leaders of the chosen KPWs that represent the active and non active groups were interviewed to gather the relevant information. Data for the project were obtained by interviewing the KPW members involved in the micro enterprise identified by the District Department of Agriculture. The original plan was to interview active KPWs, non active KPWs and micro enterprise projects. After a month of data collection, it was decided to concentrate on active KPWs and micro enterprise projects since there was not much information can be gathered from non active KPWs. Finally, the last two month of the data collection was conducted among the active KPW and micro enterprise; classification was made by the District Farm Family Development Officers.

Two research consultants and three assistant research consultants were given responsibilities to collect data from different regions that cover all the 94 districts in Peninsular Malaysia. The whole project was planned for five month and the data collection was completed in three months. The time schedule for the interview was arranged by the respective consultants with the Farm Family Development Officers at the district office. Since the location of the KPW and the projects was far from one another, the officers were very kind to help with the appointment and provide means of transportation.

Data collection was started in December 1994 through February 1995. The number of KPW leaders and women in micro enterprise project interviewed by state is shown in Table 3.1. A total of 223 KPW and 319 women involved in the project were successfully interviewed.

Table 3.1: Distribution of KPW Leaders and Women in Micro Project Interviewed by State

State	KPW Leaders	Micro enterprise project
Perlis	12	12
Kedah	18	19
Penang	6	11
Perak	24	35
Kelantan	33	44
Terengganu	15	38
Pahang	18	24
Selangor	19	44
N. Sembilan	25	25
Malacca	16	20
Johor	37	47
TOTAL	223	319

Instrument

The instrument used in the study was two sets of questionnaire. The first set is to solicit information about the KPW. The chairperson of the KPW and whenever not possible, other committee member is interviewed using this set of questionnaire. The questionnaire covers information on the KPW, including objective, establishment, membership, activities, participation of the members, capital, support, and leadership.

The second set of the questionnaire is for the women involved in micro enterprise. The questionnaire for the women comprises massive information including (a) background of the family members (age, education, job, marital status); (b) sources of family income (agriculture, non agriculture and other sources); (c) background of micro enterprise (products, location, individual or group-based, income, reason for carry out project, capital, time spent, profit, equipment, raw material, record keeping, training, and marketing); (d) motivation; (e) training; (f) problems; (g) input from agencies; (h) input from family; (i) roles of family members, and (j) managerial skills.

Besides the information gathered using the questionnaire, observation on the profile of the women actively involved in micro enterprise were also done by the researchers. Since the location of the KPWs and the micro enterprise projects were

located in different villages, the researchers often have to stay over night in the respondent's house. The researchers were able to have further discussion with the respondents. Discussions were held with the officers in-charge of KPW at the federal, state, and district level.

Analysis of Data

Data gathered using the questionnaire were transferred into the computer. The master code of the questionnaire was prepared and the data were coded accordingly. Then the data were analyzed using SPSS. Basic statistics such as frequency, percentages, mean and mode were used in describing the data.

During data collection, the researchers met every month to discuss the problems and constraints in data collection and to discuss about the observation on the projects. Information gathered from the observation were used to support data collected by the interviews in identifying profile of the women. Conclusions were derived based on those data.

CHAPTER 4
FINDINGS OF THE STUDY

This chapter will present the results of the study, i.e., at the agency's, level and interviews conducted among the leaders of KPW and the KPW members involved in micro enterprise. The first part of this chapter will present the information gathered from rural development agencies involved in micro enterprise.

I. Programs Offered by Agencies

Agencies involved in rural development programs were contacted to gather information on the types of programs offered and list of women's project in micro enterprise. These agencies are agencies under the Ministry of Agriculture, Rural Development and National Unity and Community Development. In general there are eight strategies adopted to develop rural communities. These strategies are translated into eight programs listed below:

- Area Development
- Agriculture support services and subsidies
- Assisting Smallholder and Traditional Farmers
- Rural Industrialization
- Social Development: Social Amenities and Community Development
- Applied Food and Nutrition Program
- Rehabilitation of Traditional Villages
- Rural Urbanization

Rural development programs were designed with an objective of eradicating poverty through increase productivity and crop diversification. Several agencies are responsible to carry out relevant programs in the rural areas. Most of these programs are targeted to farmers who are mostly men. Studies conducted in 1989 indicated

that programs specifically targeted to women were mainly confined to social programs. Projects or activities for women tend to be confined to activities conducted under the family development or Home Economic programs carried out by respective agencies.

Within the context of micro enterprise, the agencies providing the services can be categorized into three groups; poverty eradication orientation, micro enterprise activities and small scale industry. Amanah Ikhtiar, which is the adaptation of Grameen Bank of Bangladesh is the most successful poverty eradication programs with women as the main participants. Data collected from development agencies indicated that the micro enterprise activities carried out is the extension of family development activities that focus mainly in providing knowledge and skills to women to be better wives and mothers. Activities conducted emphasize on ways to improve the women's skills in domestic roles. The activities include cooking, sewing and child care. The success of Amanah Ikhtiar program in eradicating poverty provide strong evidence that the role of women in poverty eradication is important.

Women have not been the special target of the mainstream programs in rural development prior to Fifth Malaysian Plan. They were regarded as recipients of development, not partners in development. Programs for women were developed to provide the women with knowledge and skills related to their domestic responsibilities. Under the Fifth Malaysian Plan (1990-1995), in line with the general concern at the international level, the focus of programs has shifted toward more economics in orientation. There are various agencies serving rural community and almost every agency has one unit offering programs for the women folks. As an extension of the activities conducted, most women's program tended to encourage women members to venture into income generating or micro enterprise activities. To date each agency has its own agenda in relation to micro enterprise development programs though sometimes they are serving the same group of people. There are limited data to show how many women are actively involved in such activities.

At another level, there are agencies responsible in promoting rural or cottage industry such as Small Industry Section, People's Thrust Unit, Cooperative Movement, Craft Promotion Board (KRAFTANGAN), Malaysian Agricultural Research and Development Institute (MARDI). The summary of activities carried out by these agencies other than the Department of Agriculture is presented under three subheading, poverty eradication program, small scale/cottage industry program and village industry development program.

Poverty Eradication Program

Amanah Ikhtiar

Amanah Ikhtiar (AIM) is a credit scheme directed to the hard core poor based on the concept of Grameen Bank of Bangladesh (Gibbon & Shukor, 1989). The basic objective of AIM is to reduce rural hard core poverty. It is a non government organization that has a very strong financial support from the government. The main activities of AIM revolve around disbursing of loan to the poor. That was implemented through the following steps:

- (1) Identifying the potential borrowers by the Assistant Trust (AT) staff. Households with monthly income below MR250.00 or per capita income below MR50.00 is eligible to participate in AIM program.
- (2) Once the potential participants have been identified, the AT will make several visits to the households to explain on what the program is all about to the potential members, and simultaneously motivate them to become members.
- (3) After the potential participants have been identified and agreed to become members, the following step is done to verify that the case is genuine: (a) The potential borrowers are then asked to form a SAHABAT (Friendship) group comprising of five members of the same sex, similar background but not of close relation, (b) the SAHABAT group with five members is required to attend one-hour meeting daily for seven days to learn and understand the procedures and rules of Ikhtiar.

The conditions of the loans are: (a) Members are to contribute five percent of their loan to group fund, (b) pay administrative cost of MR25.00 for the first loan, MR50.00 for the second loan and MR75.00 for the third loan, (c) attend weekly meeting, (d) repay the loan weekly, (e) save MR1.00 weekly from the group fund by the 26th week of payment and (f) save in a special fund if necessary. Six SAHABAT groups are needed to form a center. A center is managed by a Center head, an assistant, a secretary, and a treasurer through election.

The weekly meetings are set at a time of convenient to the borrowers. Attendance is compulsory and activities conducted at the meetings are: (a) presenting application for new loans from group members, (b) collecting center's fund, (c) presenting report of projects undertaken and (d) verifying financial collections.

Ikhtiar project has been succeeded in helping the hard core poor to get out of poverty and to date the project was designed specifically for women folks since the repayment rate among women was high. The projects undertaken by the members ranges from petty trading, agriculture activities and income generating such as making snack food, fresh food and others products. The amount of loan disbursed depends on the project, but members can apply for a larger amount for the next loan after they have paid off the present loan.

Welfare Department

Another agency contacted was Welfare Department, Ministry of Unity and Community Development. Women's involvement in micro enterprise under this program mainly to improve their family income. The micro enterprise projects carried out by women under the Welfare Department comprise of projects producing chilly sauce, bread, sewing, 'krisek' (dried ground coconut), snack food and craft. Income generating project under the Welfare Department was organized as community group project and supervised by the village leader. It is managed by committee members and the group can apply for fund from the Welfare Department. The amount of fund approved depends on the project and the allocation available to each state. The women qualified to participate are recipients of welfare support (those with income below poverty). They were given skills and guidance to manage the community project. The District Community Welfare Officer is responsible supervising the project. Data provided by the Welfare Department shows that there are 10 women in Kedah and 11 women in Terengganu actively involved in micro enterprise. In addition, there are five other districts that have micro enterprise project operated by women.

Micro Enterprise Programs

Agencies currently carrying out women programs in Malaysia are the Department of Agriculture (DOA), Farmers Organization Association (LPP), Rubber Industrial Development Authority (RISDA), Muda Agricultural Development Authority (MADA), Federal Land Consolidation and Reclamation Authority (FELCRA), and Federal Land Development Authority (FELDA). Micro enterprise under the Community Development Section of the Ministry of National and Rural Development (KEMAS) is closely tied with the Small Industry Division of the same Ministry. For most agencies, the income generating activities or micro enterprise are considered as part of the programs aiming at improving the quality of life of rural families. Since each agency has its own target audience, the type of programs offered differs.

Farmers Association Authority

Farmers Association Authority (LPP) is a statutory body formed to facilitate agriculture development. The objective of LPP is to develop farmers association as dynamic and progressive farmers institution, which will develop toward strong movement to improve the economic and social life of its members. Membership to this association is through share. LPP encourages the members to form women farmers group. The establishment of group involved 4 levels:

- 1) Members Unit
- 2) Area Farmers Association
- 3) State Farmers Association
- 4) National Farmers Association

At the members unit, the group is managed by committee of 3 members. The Chairman of the member's unit committee represents the group at the Area Farmers Association. No registration fees are charged and funding for activities carried out is obtained through group fund, which depend on the contribution from members.

LPP has established women's group under the umbrella of Area Farmers Association with the label of Women Farmers Group, which in Bahasa Malaysia known as Kumpulan Peladang Wanita (KPW). Women members comprised of approximately 15 percent of LPP members. There are 121 KPW at the area level and 191 KPW at farmers unit. The objectives of KPW, LPP are:

- To improve family level of living.
- To encourage women members to be active in Farmers Association through business and marketing activities of the association.
- To encourage participation of family members in agriculture and non agriculture projects carried out by the Association.
- To train and develop leadership among female members at the area level.
- To contribute to the Farmers Association movement through share and saving.

Activities carried out under KPW include economic and social activities. LPP also has established entrepreneur development scheme and under Fifth Malaysian Plan the target was to develop 1,000 farmers entrepreneurs (30 percent women). To date 37 women have been selected to be involved in the scheme. Successful women farmers competition is held every year. KPW members also involved in micro enterprise and among product produced are snack food, traditional cake, bee rearing, and sewing project.

Latest data obtained from several FELCRA's state office indicated that there were 562 WADIRA members in Perlis. There were 12 WADIRA members are involved in weaving projects in Endau Johor. There are various projects; economic, social and educational carried out by WADIRA members.

Muda Agriculture Development Authority

Muda Agriculture Development Authority (MADA) is a body responsible developing the Muda Agriculture area in Kedah. Farmers Family Development Unit of this agency has been actively helping the women in this community to be involved in non-agriculture activities as an alternative to agriculture activities, which is highly mechanized. There were 69 members involved in economic activities that concentrate on food processing and weaving (Nurmala & Azizah, 1987). The income generating activities are under Farmers Family Development Section concentrate mainly in vegetable and food crop, food processing and catering, flower nursery and mushroom growing. Activities offered by MADA is of similar nature to the programs offered by Farm Family Development Program of Department of Agriculture.

Federal Land Development Authority

Federal Land Development Authority (FELDA), a statutory body is established to develop and manage the land resettlement scheme, and to establish the Community Development (women) program. The objective of the program is to improve the level of living of the settlers'. The activities are carried out under several bureaus; social, economics, religious, health and welfare. The income generating projects are conducted under the economic bureau and activities carried out include crafts, sewing and food processing projects. Funding for the project can be obtained from the Settlers' Economic Fund coordinated by FELDA Headquarters. Funds are given to viable projects only. Feedback from the regional centers indicated that there were two women involved in micro enterprise project in Segamat, Johor and two women involved in food processing project in Sungkai, Perak.

Rubber Industrial Development Authority (RISDA)

RISDA is a semi-government body, which was established in 1973 under the Ministry of Land and Regional Development. This agency was set up with the mission to implement rubber replanting programs and related activities efficiently and effectively, hence improving the well-being of rubber smallholder. The objectives of RISDA are:

- To replant old rubber plantation with approved crops using high quality seedlings.
- To promote effective agricultural practices to ensure optimum production.

- To maximize the utilization of production factors to increase income above the poverty threshold.
- To increase the quantity of production to a potential level
- To improve the quality of production to ensure good market price.
- To encourage direct involvement of smallholder community in the development of entrepreneur, investment in small industries and cooperatives.
- To ensure the active involvement of smallholder community in social and institutions development.

RISDA is administered by a committee led by a chairman. Members of this statutory body include representative from Ministry of Land and Regional Development, Ministry of Agriculture, Ministry of Finance, Director of Rubber Research Institute of Malaysia, General Director of Malaysian Agricultural Research and Development Institute. Five representatives from smallholder sector (one from East Malaysia, 2 from estate sector, one from Malaysian Rubber Development and Authority, and General Director of RISDA). Besides determining and formulating policy for RISDA, this committee is also responsible to ensure programs carried out by RISDA is in line with the specified policy.

To achieve these objectives, RISDA encourages group activities such as group marketing, smallholder's development center, smallholder community development, women's smallholder group, and cooperatives. The high incidence of poverty among rubber smallholder (43.4 percent) in 1984 reflected the need to have more integrative and comprehensive programs to improve the well-being of the smallholder families. Besides programs to improve land yield, RISDA also recognized the potential roles that can be played by the rubber smallholder women folks. Family development programs were established in 1977 in line with the more wholistic approach toward development. This program was established to develop the smallholder community with special emphasis on smallholder wives and families.

The general objective of Smallholder Family Development Programs is to improve the quality of life of the smallholder families through active and effective involvement and participation of their female family members. The specific objectives are:

1. To improve knowledge and skills of smallholder female members in the management of their family economics.
2. To improve the female members' skills in managing activities, which can improve their family income.

3. To improve the skills and knowledge of smallholder female members in matters related to management of their rubber land.

These objectives can be achieved through smallholder women's group (Perkumpulan Wanita Pekebun Kecil or PWPK) activities. PWPK is an informal group. The membership is open to the female smallholder's family members aged 18 and older. The administration of this group is handled by a committee selected among members and elected at the annual general meeting. Each member has to pay one dollar registration fee. No monthly fee is charged but members have to pay for activities undertaken depending on the amount needed for the activities and collected whenever necessary. The sources of funding for this group are from the registration fee and the money collected for the activities. Nevertheless the projects under PWPK may be able to get funding from allocation for development.

The activities of PWPK are divided into two groups. The first is educational activity such as talks, classes to impart skill, and other classes organized by RISDA or jointly organized with other agencies. The second is economic or business activities. Products identified include processed food, sewing and craft, and agriculture-related products. The module for the economic project has the objective of achieving family economic stability. Four components were identified in order to achieve this objective.

- The management of income — this component involves household budget and keeping record of income and expenditure.
- To increase the income of the family — PWPK members can venture into food processing activities, sewing and craft, and agricultural activities.
- To improve family economic well-being through effective spending.
- The PWPK members are also encouraged to save and invest in the smallholder's cooperative, National Savings Bank, Pilgrimage Board, Islamic Bank and other monetary institutions.

An economic project or small industry projects encouraged under the PWPK include processed food, sewing and craft, and agriculture-related projects. The project can be organized on a group basis, which may comprised of not more than 5 people. For small scale business/industry, it can operate as sole proprietorship or a partnership by which members should be limited to less than 20. Another alternative is to form a cooperative (Smallholder Cooperative).

Registration fee is not necessary for these economic projects. The capital for projects comes from the contribution of the members. Members of the projects will

earn income directly from the projects as wage, which is paid according to the agreed frequency. However, it is recommended that money should be paid monthly.

Before 1983, PWPK activities also include preschool programs but as from 1983, these programs were taken over by KEMAS, leaving RISDA with other PWPK projects. The economic projects organized by RISDA continue but there was no funding from the treasury until 1984. As a result, RISDA has approved the allocation for development through the Socioeconomic Fund (TPSE). The allocation was between MR20,000 to MR30,000 per year. Any PWPK group that needs the money can apply to the Fund Committee and the allocation is given once to each PWPK. The implementation of this program at the state level is under the responsibility of an Extension Coordination Officer while at the territorial level, a female officer may be given the responsibility to help in coordinating the activities. At the district level, a RISDA district officer has full responsibility toward this program. Under the supervision of this officer, there will be one or two female assistant RISDA officers. The assistant RISDA Officer will be made responsible to at least four but not more than ten operation areas or PWPK (RISDA, 1987).

The focus of RISDA income generating activities is the utilization of local resources to improve the economic well-being of families. About 75 percent of the women in PWPK are involved in production of food, followed by about 18 percent in sewing and crafts projects. There were 7 percent out of 1,210 PWPK members involved in agriculture activities. A total of 51 individual and group projects are operating under PWPK activities.

The food produced under this activity include varieties of snack foods using banana, tapioca, soya beans, traditional cake and fresh food such as noodles, 'tofu' and 'tempeh'. Most of the ingredients needed for these items are easily available in the village or nearby town. As for craft and sewing, members who have related knowledge and skills ventured into such activities. The specialized activity of PWPK group is craft using rubber leaves. The products produced are penetrating the international market and this is one of the most promising micro enterprise activities for PWPK members.

Under RISDA's Family Development program, PWPK can apply funding for a maximum of MR20,000 . However, none of the respondent in this case study has utilized this facility. There were 12 percent respondents who applied funding from RISDA while the rest applied for bank loan. For group project, attempts were made to increase members contribution. Two alternatives available to overcome the funding problems. First, RISDA can provide rolling fund for income generating activities to

enable respondents to expand their production. The money must be paid back when the business or project earns income. This fund can be managed at a state or district level for the benefits of the community.

Second, RISDA can give apprenticeship to individuals or groups by giving minimum funding to start the project. Those who have succeeded the apprenticeship status, in turn can be required to train or guide another member who is new in the activities. Financial support from RISDA is necessary especially to those who earned less than MR500.00. Without the funding, smallholder with low income may not be able to start any project that require some capital.

Small scale/Cottage Industry Program

Besides programs offered by the division of family development or extension under different agencies, there are several other agencies such as Small/Village Industry Division, ANGKASA, MARDI, KRAFTANGAN, WI, and MARA directly responsible for promoting the advancement of small scale or cottage industries . The services offered by these agencies will provide opportunities for participants to increase their income. Programs developed for the advancement of small and medium scale industries cater for more established industries and most of the micro enterprise projects owned by the women are not qualified to benefit from such programs. Small number of women have benefitted from this program since majority of the enterprises have not reached up to the level of entry requirement.

Village Industry Development Program

This program was started in 1982 with the objective to increase rural communities' involvement in manufacturing using materials, skills and expertise available locally. The objectives of this program are:

- To increase income of the villagers
- To increase the number of entrepreneur in the village and rural areas.
- To create job opportunities in the villages as a mean to overcome rural urban migration problem.
- To increase community's productivity and skills.
- To develop self reliance and hard work among the rural community.

The function of this section is to:

- determine policy, plan, implement and coordinate the development of village industry.
- provide support in the form of equipment and machinery to the approved project.
- provide support in building workshops for the approved projects
- provide advisory services to small entrepreneurs.

KEMAS

The establishment of the village industry has to fulfill conditions such as goods produced must be marketable and utilizes traditional skills and easily available local materials. Community Development Department (KEMAS) is the secretariat for the program at the state and district levels. All applications for the support under the program have to go through KEMAS office at the district level. Support value of less than MR2,000.00 can be approved at the state level while support above that have to be forwarded to the Village Industry Division. Support can be given to individuals to carry out the project in the form of machine and equipment suitable for the project. There are also group and cooperative support.

There were more than 400 women producers listed with the division of small Industry Division of the Ministry of National and Rural Development. Women comprised of about 30 percent of the people receiving support in the form of funding and supervisory from the division. About half of the women are involved in food-related industries.

ANGKASA

A report from the Cooperative Movement of Malaysia (ANGKASA) indicated that there were 34 exclusively women cooperatives in 1987 with 19,857 women members. The activities of these cooperatives include credit and banking, multipurpose, school cooperatives, consumer insurance, transport and others (Armi, 1988).

MARDI

Provides technical support to small scale entrepreneurs in training, advisory and development of appropriate technology. The focus of this agency is agriculture and food-related products.

MARA

MARA is the agency responsible for encouraging the participation of Bumiputra in business. Services provided include loan, advisory services, infrastructure and

entrepreneurs guidance. To date, data on women's participation are not available.

KRAFTANGAN

The objective of this agency is to develop, encourage and promote the production of craft items toward the establishment of stable industry, and enable the industry to reach the small industry status. This agency is responsible to provide training, supervision, quality control and marketing of craft products. To date there are 22 successful women craft entrepreneurs. The types of product produced include batik, weaving, songket, copper and rattan products.

Beside women associated with certain agencies, there are also women who are actively involved in income generating activities on their own such as operating small businesses, and processing and marketing food products. The role of women in small, home-based industries and business is clearly reflected in the Manpower Survey 1980. There were a total of 104,737 women in the labor force, with 13 percent involved in retail business. In a study conducted in Kota Bahru by Nik Zainab, 51 percent of the 500 respondents were actively involved in selling textiles, cosmetics, jewelleryes, batik and songket (Nik Zainab, 1985).

RISDA, KEMAS and other agencies carrying out micro enterprise programs often get the support from other agencies such as MARA, BIK, and MARDI especially to help women who are ready to venture into more established operations. Since the community development officers are not trained to give advice on economic and managerial aspects, their role is to link the women who need the services to relevant agencies.

Since there has been no systematic and standardized method of record keeping on women's involvement in income generating activities, it is felt that the figure indicated tend to be under reported. Nevertheless, there are evidences that women are playing very important role in development by helping to improve the level of living of the families through income generating activities. Their roles can be enhanced further if proper planning and programming is carried out. The availability of raw materials, small capital requirement, ability to adapt to new roles while maintaining their traditional roles, and support from government agencies have been identified as factors sustaining women's involvement in this important non professional activities.

II. Women Extension Group

Women in micro enterprise under the Department of Agriculture were selected for this project since the Department of Agriculture has the widest coverage of rural women and has started the program on development of entrepreneur among KPW members. KPW members are given guidance, training, and other supports to establish their micro enterprise. The data collection among the KPW leaders was carried out to provide picture about the group.

The district and state offices of the Department of Agriculture in Peninsular Malaysia were contacted to gather information about the latest status of KPW. The respective state provided researchers with the active and inactive KPW. This enables the researchers to identify the respondents for the study. With the help of officers in-charge of the Farm Family Development program at the district level, the researchers with the help of three research assistants were able to interview two hundred twenty three (223) KPW leaders and 319 women involved in micro enterprise. Though earlier plan was to interview the active and inactive KPW equally, the plan was changed since there were not much variation in data gathered from inactive KPW and micro enterprise project. The researchers decided to concentrate on active KPW and micro enterprise projects only. The data collected will be presented in two main sections; KPW leaders and profile of the women involved in micro enterprise.

The leaders of 223 KPW were interviewed in this study to gather information about the objectives of the group, membership, activities carried out and problems faced by the leaders. About ninety percent of the KPW were established after 1986, which was the beginning of the Fifth Malaysian Plan. There were only 10 percent KPW formed before the period. Under the Fifth Malaysian Plan, programs with the objective to increase the role of women in development were given special emphasis. The groups were established with members ranging from six to 150. The mean number of members was 35 and about 80 percent of the KPW in this study had members less than 40.

The daily operation of the group is managed by subcommittees or bureaus. There were a total of 21 different bureaus listed by all the leaders interviewed. Thirteen out of 21 bureaus (62 percent) were economic-based such as economic, production, marketing, management, and agriculture bureaus. Social-based bureaus mentioned include health, religious, culture, education and sport bureaus. Economic bureaus comprised of 30 percent of the total number of bureaus. Nine KPWs had five bureaus and two KPWs with one bureau. In general, the KPW in this study

organized under two to three bureaus.

The bureaus were managed by a group of members appointed as committee members. There were a total of 1,736 women involved as committee members leading the 223 KPW in this study. Committee members range from two to a maximum of 19 members. The more bureaus established, the larger will the number of committee members. The average number of committee members in this study is 8 people.

Asked about the goals of the group, 164 out of 303 goals mentioned (54 percent) was to improve the economics and level of living of members. Seventy four (74) percent KPW had this goal. Sixty seven (67) KPW had two goals, 13 had three goals while there were two KPW had four goals. One hundred thirty two (132) of the KPW charged membership fees while 93 did not have any membership fees. Members have to pay membership fees that ranges from MR1.00 to MR60.00. The mean fees of the group in this study was MR7.67. Generally, members have to contribute a small amount of fees to the group.

Looking at the profile of members, the leaders indicated that majority of the members are in the age group of 30-40 and 40-50. There was only two leaders indicated that their members comprised of majority of women age 20-29 and 60 and older. Though the members are relatively young, their level of education was low. Majority of the leaders indicated that majority of their members had primary or lower secondary school education while five leaders indicated that majority of their members had high school qualification. In general, the women involved in KPW tended to be middle-age women and the proportion of younger and educated groups tend to be very small. This trend seems to be in line with the population trend for the rural areas. Young people with better education often migrate to urban area seeking for better job leaving the less educated and older people in the rural areas.

The status of the group depends on the activities conducted and the ability of the committee members to get together to plan for the activities. The meeting held among the committee members in 1995 ranges from never had a meeting to 60 times. There were 31 KPW (14 percent) that never had any meeting in 1995. Seventeen KPW committee members (8 percent) met more than 20 times in 1995 while the rest met between one to six times in 1995. The frequency of meeting among the committee members provides some indication on the activities conducted since the activities were often planned during the meeting.

Besides meeting among the committee members, the leaders were also asked

how often KPW members meet in 1995. There were 55 KPW (25 percent) that never had members meeting. Forty seven (47) percent KPW had members meeting once to three times in 1995. There were 10 percent of the KPW that had more than 20 meetings during 1995. The KPW that meet often tended to be more active and able to carry out more activities with members.

The KPW committee members meeting were often attended by the average of the seven members while the rate of attendance at KPW members meeting was lower. The average number of members attended KPW meeting was 21 people though the mean number of members was 35 people.

Ability of the leaders to lead the members can be the determinant of the group success. Majority of the leaders interviewed indicated that she received good cooperation from committee members. There were only 10 leaders who indicated that they were not satisfied with cooperation given by their committee members. Asked about cooperation from members as a whole, 21 leaders indicated they were not satisfied with cooperation given by members while other leaders seem to be satisfied. In general, the KPW leaders interviewed seem to have good relationship with the committee members and other members. This good relationship is normal in rural communities.

The activities of the KPW are usually planned by the leaders with committees and members. Ninety four (94) percent of the leaders indicated that they planned the KPW activities with committee members while 84 percent indicated they also plan the activities with all members. Things most often discussed at the meeting was matter related to micro enterprise project. The committee and the members meeting often discuss the issue about problem faced by members, how to improve the project performance, quality control and marketing problems. Besides discussing matters related to the micro enterprise projects, the committee and members also met to discuss other projects such as religious activities, financial problems of the group, community activities and so forth. Generally, the activities planned for the group include economics and social activities.

One of the goals of KPW is to improve the quality of life of the members through increasing the income of members. Two hundred and seventeen (217) leaders indicated that their KPW members are involved in micro enterprise projects and there were a total of 473 projects carried out by those members. There were 46 KPWs with one project, 170 had two projects and 86 had three micro enterprise projects. The most common projects mentioned was producing snack food and sauce, agro-based, and craft projects. Food processing activities seem the most common

activities carried out by members of KPW group. Such activities may be easier for the women to venture in due to the traditional skills possessed by them. Furthermore, earlier family development programs have focused on providing cooking and sewing skills to help women become more efficient in their housework.

Table 4.1: Distribution of KPW's Micro Enterprise Projects

Products	N	Percentage
Snack food	187	39.5
Agriculture	92	19.5
Sewing/craft	49	10.4
Processed food	48	10.1
Traditional/fresh cake	41	8.7
Fresh food	36	7.6
Dried process food	10	2.1
Total	473	100

Besides the micro enterprise project, KPW members are also involved in other activities as stated in their objectives. Among other activities mentioned was 'gotong-royong' (collective work activities), which was conducted by 104 KPW and religious activities (148 KPW). There were a total of 273 other activities carried out by 179 KPW. Other activities mentioned were cooking, sewing, and craft class. The activities mentioned confined to traditional activities that center on their roles as wife and mother. The activities were organized for all members of the communities though organized by KPW. Such act enables non members to benefit from the group. The purposes of these activities were to increase the skills, unite the community, and increase cooperation within the community. The KPW leaders seem to be satisfied with the cooperation given by members and the community toward the activities carried out by KPW.

The guidance given by rural development agencies is critical to ensure the success of women's group. For KPW, the role of Department of Agriculture especially the Farm Family Development Officers at the district level is very critical. The commitment of officers to their work is reflected in the success of the project. In general, it is observed that districts with interested and committed Farm Family Development officers and District Agriculture Officers tend to have more successful women's group or KPW. Ninety six (96) percent of the leaders interviewed indicated

that Farm Family Development officers were involved in their activities at the subcommittee as well as members meeting levels. It seems that, there was very close supervision and good working relationship between the KPW leaders and the Department of Agriculture officers. Such close relationship can be capitalized to promote the advancement of micro enterprise activities among KPW members.

The Department of Agriculture officers have been playing active roles in providing advisory services, training, motivating and helping the women to get access to the resources needed for their projects. Nineteen (19) types of support were listed by the leaders. Most of the support were in the form of advisory and guidance. Ninety nine (99) percent of the leaders indicated that the officers were easily accessible and ever willing to help them. They often visit the projects.

Ninety five (95) percent of the leaders interviewed indicated that their KPW received some kind of support from various agencies. They received support in term of advisory services (90 percent), equipment (84 percent), capital (9 percent), and marketing their products (4 percent). A total of 30 agencies giving support were mentioned by the leaders. As expected the most often mentioned was Department of Agriculture. Twenty eight KPW received support from Division of Community Development (KEMAS), Ministry of Rural Development. The KPW also received support from other agencies such as District office, RISDA, Welfare Department and Amanah Ikhtiar (non government body).

The long list of sources of support received from agencies indicated that there were variety of sources available to the groups but the number of support given were limited. Such support tend to be one-time and on ad-hoc basis and not specifically develop to help women in micro enterprise on a more solid-basis. To continue their operation, the groups have to self supporting and most of the KPW had their own sources of funding and majority had members paying fees as source of funding. Those with projects often use the profit earned from sales to increase the capital. Since the production was in small quantity, the profit tends to be small. The fees paid by members was also small leaving the group with very little money to improve their production.

Since majority of the women members had low level of education and no special skills, availability of training and opportunity to improve their skill is important. Fifty percent (50) KPW had organized courses for their members and 87 percent members had benefitted from courses organized by relevant agencies. Most of the courses were related to project such as management courses, record keeping, and basic skills in processing food products. Courses related to family life were also organized by the

group. In general, the response from the leaders indicated that there are many opportunities available to the women to improve their knowledge but courses related to entrepreneur development and advance skill courses were limited.

III. Women in Micro Enterprise

Three hundreds and nineteen (319) women involved in micro enterprise project who are members of KPW were successfully interviewed for this study. Data gathered from the interview include the family background of the respondents, background of the enterprise, input received from agencies and family members, training and skills, and problems and constraints faced by the women. In addition, the respondents were also asked about family roles and their perception about their ability to manage the project.

Background of the Women

More than half of the women actively involved in micro enterprise were forty years old or older. The average age of the respondents involved in micro enterprise was 43 years old. There were only 6.5 percent women age 30 or younger. The youngest respondent was 21 years old and the oldest was 61. Looking at the age cohort, cohort 40-50 comprised of 45.1 percent of the women in this study followed by cohort 30-40 which comprised of 30.7 percent of the respondents (Table 4.2).

Table 4.2: Age of Respondents, Husbands and Family Members

Age (years)	Respondent		Husband		Family Members	
	N	%	N	%	N	%
< 6	-	-	-	-	149	10.6
6 - 12	-	-	-	-	286	20.4
13 - 20	-	-	-	-	417	29.8
21 - 30	21	6.6	7	2.5	405	28.9
31 - 40	98	30.8	53	18.9	115	8.3
41 - 50	144	45.1	107	38.4	10	0.7
51 - 60	54	16.9	94	33.7	6	0.4
> 60	2	0.6	18	6.5	12	0.9
N	319	100.0	279	100.0	1400	100.0

Majority of these women are married (93.4 percent) while 6.3 percent are single and 6.9 percent divorced. The proportion of women who are divorced or widowed in this study is much lower than of the national average of 18 percent as available in the 1991 census report. Being married and involved in micro enterprise mean that the women are playing triple roles as wife, mother and entrepreneur. Ability to manage their time and resources effectively and efficiently is critical to ensure success. Support from spouse and family members are also important.

The educational attainment among the women in this study is shown in Table 4.3. Though they were relatively young, the level of education attained was low. More than half of the respondents had only primary education while one-fifth of them had Malaysian Certificate of Education (five years of secondary schooling). There were only two women who had college education and four women had Higher School Certificate. On the overall, the level of education of the women in this study was somewhat low and we can assume that most of those with higher level of education have gone out of the village to work in the other sectors.

Table 4.3: Educational Attainment of Respondent, Husband and Family Members

Educational	Respondent		Husband		Family Members	
	N	%	N	%	N	%
Not related	-	-	-	-	23	2.0
Primary school	178	55.9	147	53.5	219	18.7
Lower Secondary	45	14.2	48	17.5	237	20.2
Upper Secondary	64	20.1	54	19.6	414	35.4
Form Six	4	1.3	3	1.1	78	6.7
Diploma/Certificate	2	0.6	7	2.5	74	6.3
University	-	-	1	0.4	51	4.4
Preschool	-	-	-	-	45	3.7
Never Attended school	20	6.3	10	3.6	17	1.5
Religious school	5	1.6	5	1.8	13	1.1
N	318	100.0	275	100.0	1171	100.0

Family Background

Twenty women interviewed were single, 20 divorced and the rest of them were married. The mean age of their husbands was 48.2, which is slightly older than the women who had mean age of 43.3 years old. Those ever married women had children ranging from one child to twelve children and the mean number of children was 4.6. There were a total of 61 other family members residing with respondents. Majority of whom were parents and siblings. The age distribution of the 1,400 household members is also shown in Table 4.2. Almost forty percent of the family members were 20 years old or older. The age of children tends to influence the activities of mothers. In this study there were about one-third of the women had youngest child below school-going age. On the other hand, there were 14 percent women who had youngest child of 20 or older (above the school-going age). Those who do not have school-going age children and below school-going age will tend to be more involved in micro enterprise, since they have no younger children to care for.

The age distribution of family members indicated that there were 50.2 percent family members in the age group of six to 20 years old, and 10.6 percent below school-going age group. The proportion of elderly family members (above 60) in this study was very small. On the overall, the data showed that the women involved in micro enterprise do have school-going age children. Such trend may influence the extent of their involvement in micro enterprise activities.

The educational level of the respondents, husbands and family members is shown in Table 4.3. In general, the level of educational attainment of their children was slightly better than their parents. There were 125 family members with diploma or university education compared to only eight fathers with diploma and one with bachelor degree. There were two mothers with diploma and no mother with bachelor degree education. On the overall, the level of educational attainment among the children was considerable low since majority of those above the school-going age had education attainment up to Lower Certificate of Education (form three) or Malaysian Certificate of Education (form five).

Socio-Economic Background

Looking at their occupational status, majority of the women involved in this study were full time housewives (47.5 percent). Among those who work, they tend to be working in the non formal sector or working on their own such as farming, petty trading or self employed. Those who work in paid employment, they tend to be

occupying lower ranking job such as community development workers and school teachers. Such work requires Malaysian Certificate of Education qualification. There were 36 women involved in petty trading. Only 22.5 percent (70 respondents) regarded themselves as working in the micro enterprise although all of them were involved in micro enterprise project. Such response could be due to the fact that some of them regarded their involvement in micro enterprise project on a part time basis. In general, majority of the respondents involved in a low skilled work.

Majority of their husbands were farmers, small business operators, small contractors (doing contract jobs), or micro enterprise operator (with the respondents). Those husbands who work in the formal sector tend to be employed as teachers, clerk, technician and drivers. There were few husbands holding managerial post. Such trend is probably due to the low level of educational attainment of the husbands and due to limited opportunities in the rural areas or small town.

The occupation of the respondents, husbands and children is shown in Table 4.4. The data clearly indicated that their children were mainly employed as factory workers, followed by teachers, clerks and laborers. This trend can be accounted to the low level of educational attainment among the children. The number of children involved in agriculture activities was much less than their parents. There is a clear shift in the type of occupation of the children compared to their parents since they tend to be involved in non agriculture activities. The percentage of children involved in micro enterprise was very small.

Table 4.4: Occupation of Respondent, Husband and Family Members

Educational	Respondent		Husband		Family Members	
	N	%	N	%	N	%
Housewife/Not working	151	48.4	4	1.6	73	13.7
Farmer/Fisherman	53	16.9	68	27.5	26	4.9
Business/self employed	26	8.4	28	11.3	22	4.2
Formal/Government	12	3.8	38	15.4	164	30.8
Small scale entrepreneur	70	22.5	31	12.6	10	1.9
Blue collar/Unskilled Worker	-	-	67	27.1	186	34.9
Professional, technical and related workers	-	-	11	4.5	52	9.6
N	312	100.0	247	100.0	533	100.0

The respondents were asked to indicate sources of their family income. Table 4.5 indicated that 150 respondents (47 percent) mentioned that their family rely on income from agriculture while the rest depend on non agriculture. Mean income from agriculture activities for the husbands was MR450.51 while the wife was earning on the average of MR301.00 from agriculture activities. Three hundred and six (306) households had income from micro enterprise while the others did not earn any income from their micro enterprise project. The average income from non agriculture activities for the husbands was MR691.30 while the wives tend to earn lesser than the husbands (MR487.30). One hundred and forty seven (147) households (46.1 percent) received income from other sources such as from children and pension. The mean income received from these sources was MR275.70. Ninety (90) respondents received income from their children while 34 households had pension as one of their sources of income.

Table 4.5: Sources of Household Income

Source of income	Husband		Wife	
	N	%*	N	%*
Perennial crops	21	6.6	12	3.8
Coffee/cocoa/coconut/oil palm	25	7.8	9	2.8
Paddy	20	6.3	4	1.3
Rubber	26	8.2	25	7.8
Fruits	6	1.9	2	0.6
Off farm (formal occupation)	38	11.9	12	3.8
Micro enterprise	88	27.6	226	70.8

* percentage out of total respondents (319)

The distribution of household income by sources of income is shown in Table 4.6. The average total income of households in this study was MR1,262.15. There were about one-third respondent who had household income below poverty level of MR425 per month. The data collected indicated that women's earning help increase the household income. More women reported earning from non agriculture especially micro enterprise compared to their husbands. More than half of the households in this study had income above MR1,000.00. There were only 10.4 percent households in this study had income below poverty line.

Table 4.6 Distribution of Respondents, Husbands and Household Income

Income Categories	Agriculture		Non Agriculture		Others	Total
	Husband	Wife	Husband	Wife	Income	Income
	N %	N %	N %	N %	N %	N %
< RM215	35	36	7	126	82	5
	35.7	52.9	5.1	43.7	55.8	1.6
RM215 - 425	23	18	34	81	32	28
	23.5	26.5	24.8	28.1	21.8	8.8
RM426 - 700	27	10	56	35	29	66
	27.6	14.7	40.9	12.2	19.7	20.7
RM701 - 1000	7	2	21	24	4	56
	7.1	2.9	15.3	8.3	2.7	17.6
RM1001 - 2000	3	2	14	14	-	121
	3.1	2.9	10.2	4.9	-	37.9
RM2001 - 3000	1	-	5	3	-	28
	1.0	-	3.6	1.0	-	8.8
> RM3000	2	-	-	5	-	15
	2.0	-	-	1.7	-	4.7
Total	98	68	137	288	147	319
	100.0	100.0	100	100	100	100

Background of the Micro Enterprise Activities

The women interviewed in this study have started their micro enterprise as early as 1970s. Though the programs under Department of Agriculture only recently started, some of these women have already ventured into the activities earlier. One hundred sixty five (165) of the women operated individually while 154 women operated the micro enterprise in a group. Those operated as a group had members ranging from

two to a maximum of 30 members. The average number of members for micro enterprise operated as group project was seven people. Eighty (80) percent of the group projects had members less than ten people while about twenty percent had members more than ten. Generally, group with too many members tend to be less active and often operated on a very irregular basis. Members often regard their micro enterprise projects as occupying their spare time and not as a viable economic activity.

Majority of them started after 1985 that is the beginning of the fifth Malaysian Plan. This is the period by which the role of women in poverty eradication and increasing family income was recognized at the program planning level. During this period, women only programs were changing from social-based programs to more economics emphasis programs. There were few women already started their project prior to the period. The changes in the emphasis of the Farm Family Development toward enhancing the economic role of farm women has contributed to the increasing number of women venturing into micro enterprise activities.

A total of 71 types of product were produced by the women in this study ranging from snack foods and fresh food to agriculture produce. The products can be grouped into six main groups as shown in Table 4.7. The women were also to indicate what was the product produced when they first venture in micro enterprise activities and product produced presently. A total of 342 products were produced by 290 respondents when they first started their projects. About half of the respondents started their projects producing snack food such as banana or tapioca chips, traditional snack such as mini curry-puff and cookies made of rice flour. Banana and tapioca chips seem to be the most common products produced by many women. This could be due to availability of raw materials such as banana and tapioca. Also it does not require much capital and skills to start.

The second group of product produced by the respondents was traditional cake such as 'dodol' (cake made from glutinous flour mixed with sugar and coconut milk), 'bahulu' (traditional Malay cake), and 'kuih bakar' (cake made from flour, coconut milk flavored with pandan juice). Besides dried food, there were 15 percent women involved in processing fresh food such as tofu (soy bean cake), soy bean drink, bean sprout, ice cream, yellow noodles, salted eggs and 'chili boh' (ground chili).

Besides cake and snack food, there were respondents producing sauces such as chili sauce and soy sauce. The production of these sources tended to be on a small scale to cater for local market. The respondents were also involved in producing agriculture products such as vegetables, corn, mushroom and coffee.

The respondents were also asked to indicate the location of their micro enterprise activities. Majority of the women started their operation either in their home or nearby area. Those operating in group usually had their activities in the community hall or special workshop built for the projects. Such location may be the most appropriate with the size of production and compatible with their other roles of caring children and family.

Asked to indicate what are the products presently produced, there were only 56 products listed. There were less types of products produced by the respondents and they tend to concentrate on certain groups of product. Less varieties of snack food were produced but more varieties of agricultural products produced by the respondents. Certain products were no longer produced by the respondents. Such trend could be due to changing demand from consumers or profitability of the product that require the respondents to shift their production to product demanded by the consumers instead of producing what they want to produce. To enable the women to produce in a larger quantity they also need to focus their production to few items instead of producing many items with smaller quantity. The plan to introduce one product one village may be a step toward more efficient and economical production.

Table 4.7. Product Produced at The Start of the Project and Present

Product	Beginning*	Present*
Snack food	130	151
Fresh food	38	50
Traditional cake/cookies	62	53
Canned/bottled product	35	34
Craft	27	28
Agriculture produce	33	26

*Some women produced more than one product

The number of women who operated within their home is reduced presently since some of them have to operate away from home when the production has increased. There were 189 women in this study who operated in a special workshop built for the project. Though the number of those operated at home was slightly smaller, the number of women who operated in the community hall declined. The ability to operate their micro enterprise nearby their house will enable the women to integrate their work with their domestic responsibilities. Such situation will not

interfere their domestic responsibilities.

Thirty eight (38) percent of the respondents in this study ventured into micro enterprise because they had basic skill in producing the products, 21 percent participated as a result of encouragement from Department of Agriculture Officers, while the rest ventured into these activities because of own interest. Most of them indicated that they would like to have some money of their own. Their involvement in micro enterprise can be the most feasible mean of earning money.

The respondents were also asked to estimate how much was their household income before their involvement in micro enterprise project. The distribution of their household income prior their involvement in micro enterprise project is shown in Figure 1. There were about 10 percent respondents who indicated their family income was below the hard core poverty line of MR225.00. Seventy four (74) percent of the respondents indicated that their family income was below MR700.00 per month before their involvement in micro enterprise project. The mean income of the household was MR622.00.

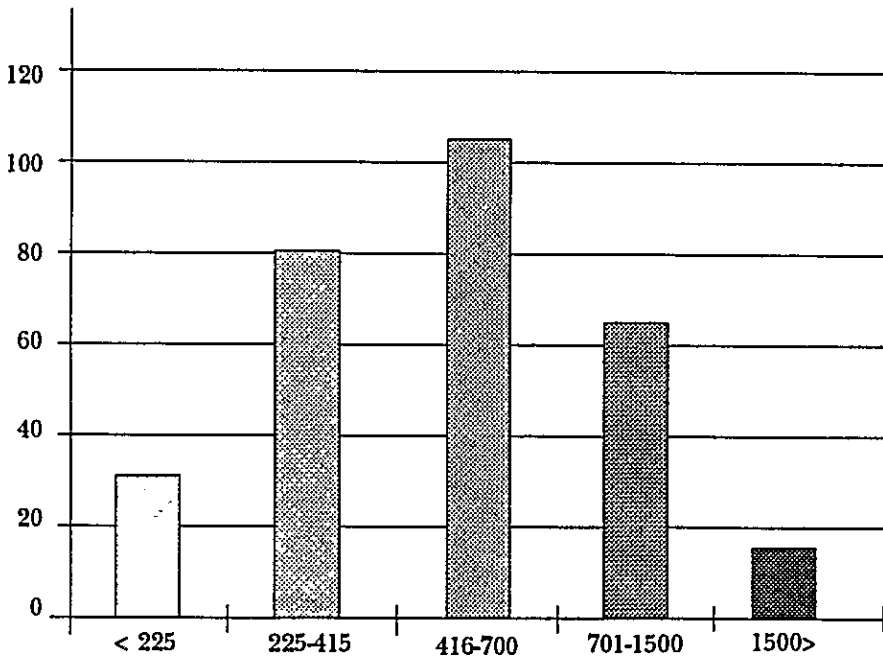


Figure 1: Distribution of Family Income Before Project

Asked about sources of capital when they first started their project, 45 percent of the respondents indicated that they used their own money while 38 percent shared the capital with group members. The mean capital raised using own money was MR575.00 while as group members the average amount of capital used was MR242.00. Since the micro enterprise projects were started on a small scale the respondents have to rely on non formal financial sources. Nineteen women obtained her capital from family members with an average of MR655.00. The number of women who received capital from other sources was small. Six women had get their capital from bank, four women from cooperative, and nine received from Department of Agriculture. Generally, the amount of capital used to start the project was small since they were operating on a very small scale.

As for the sources of capital for present project, the sources did not differ compared to when they first started the project. The only additional sources often mentioned was profit from the project that was reinvested into the project. The total amount of capital invested in the project was much higher presently compared to when they first started the project. The average amount of own money invested was MR1,217.70 compared to only MR575.00 at the beginning of the project. Members were also contributing on the average higher presently (mean of MR982.50). Personal and family financial sources remain the most important source of capital for women involved in micro enterprise.

The types of product produced by the project may change depending on the demand and availability of raw material. During the data collection period, there were a total of 90 products produced by 319 women interviewed in the study. Sixty two (62) percent of the respondents were producing one to two items while there were seven percent respondents producing more than six items. Those producing more items were involved in group project, which operated irregularly. The respondents who were more serious in their micro enterprise project tend to produce one or two products regularly.

One-third of the respondents in this study was producing their products once a week or less while the other one-third was producing the products almost every day. Those producing fresh food such as soy bean cake, yellow noodles or bean sprout they have to produce everyday to fulfill the demand. Those producing once a week or less were producing based on demand or order from customers. Those who had ready market often produce their product everyday.

The product produced by the respondents range from snack food to farm products. Looking at the duration taken to produce one batch of products (excluding farming activities), the time taken range from one hour to 24 hours. There were certain

food products such as salted egg or fermented food product that require longer processing time. Forty four (44) percent respondents indicated that the product they produced require four hours or less for one production cycle. About thirty percent needed between five to eight hours to complete one production cycle. Since they were producing on a small scale and manually, the time taken tend to be longer, yet the production is limited. Most of the products produced by 73 percent of the respondents in this study require less than eight hours. The product can be sold once prepared.

Table 4.8 show how they market their products. The most often mentioned marketing channel was local retailers and petty traders. Those selling at the night market and farmers market have helped them market their products and often the volume of product tends to be limited since the amount of sales were often limited and certain products such as traditional cookies and cakes, the demand was seasonal. This channel enables some respondents to market their products almost everyday. There were also some women who produced their product when the products have finished. More than one-third respondents indicated that they produce their product based on orders. This type of activity is more prevalent among those working in a group projects. There seem to be more orders before festive seasons. On the average, orders tend to be received once a week and tend to be seasonal.

Besides the two ways of marketing channel mentioned above there were 113 respondents did not involve in marketing their product directly instead they had someone else to market their product. The wholesaler will take the product produced at a special discount price and often the volume produced was quiet large to make it economical for the wholesaler to come and pick up the produce. Several ways of marketing the products were mentioned by the respondents as shown in Table 4.8.

Table 4.8. Marketing Channel For the Product

Marketing channel	N	Frequency of marketing (Percent)			
		a	b	c	d
Sell direct to customer	144	16.5	13.9	49.9	19.7
Local distributor	113	61.2	24.9	11.1	2.8
Through agency	12	90.0	–	–	10.0
Sell based on orders	123	40.0	15.0	8.0	37.0
Local retailers, petty traders	216	52.2	28.2	17.1	2.5
KPW collection centre	13	33.3	22.2	11.1	33.3

a: weekly or less b: more than once weekly c: almost daily d: once a while or by orders

Several reasons were given by the respondents on why they choose the respective marketing strategies. More than half of the respondents indicated that it is the most appropriate and easy method to market their products. Those who market directly did so because they had permanent clientele. The reasons given reflect that the respondents did not have much choice to market their products due to unavailability of transportation, inability to move around, limited volume, and they had limited knowledge on marketing. The marketing of their products seems to be limited to local market and the amount of networking available.

Training and Training Needs

Seventy five (25) percent of the respondents in this study have attended some kind of training related to micro enterprise project carried out. In addition, 148 out of 154 who operated as a group indicated that the other members of the group also have attended some courses. Sixty six (66) respondents had attended more than three courses while majority had at least one course. Table 4.9 clearly indicated that the most common courses attended by the respondents were processing of products courses such as cooking, craft making, and sewing. This trend is applicable to both respondents and group members. Quality control courses attended by the respondents include courses on packaging, labeling, and quality control. Such courses were attended by 24 respondents only. The management related courses include record keeping, entrepreneurship, leadership, and business management. Most of the courses were conducted by the Department of Agriculture. Other agencies conducted the courses include Malaysian Agriculture Research and Development Institute, Farmer's Association and Rubber Industrial Development Authority. Most of the courses were attended in the 1990s and courses attended earlier were focusing mainly on skill in processing.

Table 4.9: Type of Courses Attended and Needed

Category of courses	Respondent	Group members	Training needed
Quality Control	27	4	84
Product processing	194	91	69
Management	132	41	58
Motivation	62	19	-
Social/community devt.	30	15	-

Asked whether they feel they have had enough training and skills for the project, majority of them said that they did not have enough skills and knowledge to run the enterprise. The type of training needed is shown in Table 4.9. The table clearly shown that the women needed training in management and quality control aspects. It can be concluded that they have had sufficient skills in processing the products but they still lack managerial and quality control knowledge. Such knowledge and skills are critical to enable the women operate on a larger scale than what most of them have presently.

Input From Agency

The role of agency is critical in the early stage of the development of the micro enterprise. The respondents were asked to indicate the type of input they received, from which agencies and the value of the input. The input received from agencies include capital, equipment, advisory services, technical support, and marketing. Financial support for those involved in micro enterprise was minimal. Only six percent (18 respondents) indicated that they received some kind of financial support from agencies mainly Amanah Ikhtiar and Department of Agriculture. Those receiving financial support were poor women. The amount of support received ranges from MR100.00 to MR800.00. There was one respondent who received MR14000.00 loan from cooperative as capital.

Sixty eight (68) percent respondents received support in the form of equipment or utensils from various agencies. There were a total of 40 equipment and utensils received by the respondents in this study. Among those receiving the support, 130 respondents received one item, 37 received two items, 31 received three items and 20 received four items. The types of equipment and utensils received include machine to process the products, workshop, sealer, cutter, slicer, oven, blender, and cooking utensils. The distribution of equipment received is shown in Table 4.10. The most common items received by the respondent were processing equipment. Equipment such as cutter, slicer, and blender tend to speed the production process. Cooking utensils often received by the respondents were oven, gas cooker, large frying pan, and gas tank. Thirty seven respondents received support in the form of workshop for the projects. The workshop was built to enable the groups to carry out their projects.

About ninety (90) percent of the items were provided by the Department of Agriculture. Other agencies involved were other rural development agencies such as RISDA, KEMAS, Farmers Association and the District Office. The average total

value of equipment received by the respondents was MR3276.34, with minimum of MR50.00 to a maximum of MR40,000.00. There were 36 respondents who received equipment worth MR1000 to MR2000, 37 received equipment valued at MR2000 to MR10,000.00. Eight respondents indicated that they received equipment worth more than MR10,000.00.

One hundred and eighty six (186) respondents indicated that at present they need support in the form of equipment to expand their operation. The equipment needed include larger machine for processing. Bigger equipment can help the women to process their product more efficiently. Presently majority of them are using small machine often used for domestic purposes. Some women indicated they need more efficient machine to increase production to meet consumer demand. Since product produced tend to be specialized particularly the traditional cake and cookies, special machine need to be designed to cater for the need of the women. Machines available in the market often not economical to these women since. They are too big for the volume they produced.

Table 4.10: Type of Equipment/utensils Received

Type of equipment	N	Percentage*
Cooking utensils	137	62.8
Processing machine	208	95.4
Workshop	37	17.0
Sewing/craft equipment	8	3.7
Packaging equipment	34	15.6

* Percentage out of those receiving equipment (218)

Other types of support received by the respondents were advisory services and technical advice. One hundred and nineteen (119) respondents indicated that they have received advisory and technical advise from agency mainly Department of Agriculture. The guidance given by the Farm Family Development officers at the district level is critical to ensure the continuity and survival of the projects especially the group project. For group projects, leaders and members need help to strengthen the cooperation among members and the viability of the project.

Family Input and Support

Since majority of the women in this study are married, support from family members is very critical to ensure the viability of the project. About half of the respondents in this study indicated that they received some kind of support from family members. Fifty two percent those who are married received support from their husbands in the form of capital, marketing their products, production and advise. The support given by most of the husbands was in the form of capital for the projects. The mean financial support given by husbands was MR934.81. Twenty two (22) respondents received less than MR100.00, 64 received from MR100.00 to MR1000.00 while 18 respondents received between MR1000.00 to MR6000.00 from their husbands. There were three women who received MR10000.00 to MR12000.00 support from their husbands.

Seventy one (71) percent of the respondents in this study get help from family member in the projects. Type of activities carried out by husbands, children and other family members is shown in Table 4.11. The most help they received was from husbands in the form of providing work force for the production process and marketing of the product. Children were also helping in the production, packaging and marketing the products. Fifty one (51) husbands were helping the respondents in the project everyday and about one-third helped the respondents once a week. Though they helped in the project, only one-third of the husbands were paid for the work done while the others did not get paid. The respondents received help from their children. One-third of the children helped their mothers everyday while the rest tend to help whenever needed. The percentage of children get paid for the work done was higher (42 percent) than of the husbands (31 percent). The respondents' parents were also helping in the production process of the projects but less frequent than of husbands and children. Most of them get paid for the work done.

Asked who owned the project, 34.5 percent respondents indicated that the project is owned by herself while 20.1 percent indicated that the project is owned by both herself and her husband. The rest of the respondents indicated that the project is a group projects. Asked to evaluate support given by their husband toward the project, ninety (90) percent of the women who are married felt that their husbands have given them all the support needed to carry out the project. More than half of them said that they would get their husbands help in case they have financial problems. Seventeen (17) percent said they would solve the problem by themselves, get help from group members (17 percent), asked helped from children (5 percent) and forty women said that they would seek the help of extension agent

to solve their problems. It is obvious that the number of women who depend on the extension agent to solve problems is small and the women seem independent financially.

Table 4.11: Family Members Involvement in the Project

Activities	Husband	Children	Others
Production process	102	37	14
Marketing	97	16	2
Packaging	2	17	–
Management	1	–	–
Record keeping	3	–	–
Buying raw material	5	1	1

Problems Faced by the Respondents

Seventy three (73) percent women involved in this study were having some problems related to the project. The most often problem mentioned by the respondents in this study was related to equipment. More than half of the respondents indicated that they need better and more suitable equipment for their products. Those who were operating manually would like to use machine to facilitate production. Those with small machine would like to have bigger one. Fifteen (15) women needed workshop for their projects and there were several women who are facing problems of difficulties of getting reliable gadgets for their projects. Majority of the women would like to improve their production process to enable them to cope with increasing demand for their products. Forty eight (48) percent of the respondents seek the help of Department of Agriculture officers to overcome their problems related to equipment.

The second most often problem mentioned was lack of capital. Ninety three (93) respondents indicated that their capital is too small to enable them to expand their operation. More than half of them have tried to overcome the problem by applying loan from various sources such as family members, friends, and group fund. Only two respondents made an attempt to apply loan from Agriculture Bank. Most of the alternatives sources of funding available are non formal loans and not many of them are qualified to apply for loan from the bank.

Marketing problem was also faced by 38 percent of the respondents in this study. Such problem is common among those operate on a small scale. This problem is more prevalence to women since they are not mobile and facing transportation problem. More than half indicated that the market for their products is limited and the competition is great. There were 18 women who had no transportation to market their produce.

Seventy five (75) of those who had problems related to raw materials were experiencing difficulties getting the supplies and difficulties of getting adequate materials in the market. To overcome such problems, some of them attempted to get the supply from outside the village, produce raw materials by themselves or find supplier who can supply regularly.

Ten percent (10) respondents had problem related to technical advise, eight (8) percent had problems related to record keeping and there were four (4) respondents who were facing problems getting cooperation from group members. There were eight (8) respondents who did not have enough manpower to produce quantity demanded. These problems are commonly faced by those in micro enterprise. Small capital, lack of appropriate equipment and machinery, and limited marketing are interrelated. These problems need to be solved to enable the project to expand.

Table 4.12: Problems Faced by the Respondents

Problems	N	Percent*
Equipment's/machine	113	48.3
Capital/financial	93	39.7
Marketing	89	38.0
Raw materials	60	25.6
Technical advice	25	10.7
Record keeping	19	8.1
Others	30	12.8
Group cooperation	4	1.7

* percent out of 234

Domestic Roles

The respondents in this study did not neglect their domestic roles. They were asked to indicate who did household chores. Food preparation, washing clothes and dishes, ironing and community activities were often carried out by eighty (80) percent of the respondents. Husbands were playing active roles in matters related to child care. More husbands were involved taking sick child to the doctor, disciplining children, shopping, planning family expenses, and helping children with school work. Adult daughters help relief respondents from some domestic responsibilities such as cooking, washing clothes and dishes, ironing, and cleaning up the house.

Majority of the respondents were able to plan for their time effectively. They were able to schedule domestic and micro enterprise activities without adverse effect to their family. Though they have to work longer hours and harder, majority of them were satisfied with their involvement. The micro enterprise projects enable them to earn money that they can control. Only 22 respondents indicated that they had problems of not having enough time to do everything needs to be done.

Asked about their aspiration toward the project, more than eighty (80) percent of them plan to expand their production, improve their marketing, improve the quality of the products, and add variety to products produced. Half of the respondents encouraged their children to be involved in the project.

Respondents' Attitude Toward Project

Twelve pairs of statement were used to measure the respondents attitude toward the projects. The statement chosen by the respondents indicated that they do have high aspiration, innovative, spare time for other activities, optimistic about the future of the enterprise, risk taker, and have confidence that their enterprise can be expanded. The respondents were also asked to rank (one being not good to ten being very good) nine items related to their managerial ability. Table 4.13 indicated that majority of them rank themselves as above average except item on record keeping. In general, the respondents tend to rank their ability managing the project as somewhat high. Majority of the respondents scored between 50 to 63. When the nine items were summed up, the mean score was 56.6 and the highest was 79.

Table 4.13: Respondents Ranking of Their Managerial Skills

Managing Skills	1	2	3	4	5	6	7	8	9	10
Planning	1	1	2	7	44	76	94	81	11	2
Getting raw material	-	1	1	2	25	83	98	77	24	7
Quality control	-	3	1	3	28	86	119	58	16	4
Record keeping	11	27	20	43	71	75	41	18	2	2
Marketing	3	2	4	18	53	91	89	40	14	4
Increase production	-	1	2	8	67	101	83	39	11	4
Increase market	3	-	4	11	71	94	85	36	11	4
Managing workers	1	3	2	5	39	63	86	39	12	1
Balancing works and family roles	-	1	-	5	20	50	122	82	31	8

**CHAPTER 5
CONCLUSION AND
RECOMMENDATIONS**

The study involved three types of data; agency, KPW group leaders, and women in micro enterprise. The data from agencies indicated that all agencies (Department of Agriculture, RISDA, FELDA, LPP, KEMAS, MADA) involved in rural development are carrying out some kind of program to promote micro enterprise among rural women. Micro enterprise programs were the extension of family development program formerly known as Home Economic section of the agency. Since these agencies are serving rural women, they are probably offering the program to the same people. Such duplication of function may lead to inefficient use of resources.

There is a need to formulate comprehensive entrepreneur development program among rural women to ensure the sustainability and viability of the micro enterprise entity. To date programs offered were based on demand or ad-hoc basis. Systematic and comprehensive training programs are needed to cater for the need of the women at different level of enterprise. Data base on women who attended the courses offered need to be established to ensure the women received follow up training programs or courses. Supports in the form of equipment, initial capital also advisory services were available from various sources to the women in micro enterprise. However, the accessibility of these services depend on the knowledge of the women and the officers on the ground.

The effort to introduce one village one product under the village industrialization program can indirectly benefit women in micro enterprise especially to those work in a group. The KPW can be developed to help members to develop their micro enterprise. Development agencies should play roles in motivating, providing basic skills and training, and guiding the women until they can be independent.

Data from the KPW leaders indicated that KPW were carrying out social activities more than other activities, and micro enterprise was one of the activities. The activities conducted by KPW depend so much on the leadership and those leading the submitted. The role of officers is critical in motivating KPW members since majority of the KPW members had low level of education. They need close guidance and help in conducting activities and some of these activities depend so much on the effort of the Farm Family Development officer.

The roles KPW leaders in motivating and leading the group are critical to ascertain the continuity of the project carried out. Department of Agriculture has conducted leadership training among the KPW leaders. Successful leaders need to be identified to provide example to the other KPW within the same area. Projects with too many members tend to be less active, hence, it may be good to limit the number of project members so that the micro enterprise projects can be developed.

Data collected from 319 women involved in micro enterprise all over Peninsular Malaysia indicated that the respondents' involvement in micro enterprise varies from very small enterprise to almost a small scale enterprise. The product produced by these women tend to be similar of the products produced by women in Sarimah's study (Sarimah, 1995). Besides producing agriculture products, the women were involved in producing snack food, traditional cakes and cookies, fresh food, and sewing and crafts. There are women who produce food products specialties of the area while some women were producing fresh food such as bean sprout, bean curd and yellow noodle. The data also indicated that there are successful micro enterprise projects. Thirty seven out of 319 (11.5 percent) projects were producing products valuing more than MR 1000.00 per month, most of them producing either banana or tapioca chips. In addition, there were 40 projects (12.5 percent) producing between MR500 to MR1000.00 worth of products per month while the others were operating on a much smaller basis. Summary of the profile of women involved in micro enterprise and the micro enterprise are shown in Table 5.1 and Table 5.2.

Table 5.1: Summary of the Profile of Women Involved in Micro Enterprise

Socio-economic background	Women	Husband
Age (year)	43	48
Education	Primary, lower and upper secondary	Primary, lower and upper secondary
Occupation	Housewives, non-formal sector, low-skilled job	Non-formal sector, low-skilled job
Source of income	Micro enterprise	Micro enterprise Off-farm income
Household income	Before: MR622 After: MR1262 10 percent had income below poverty line	

Table 5.2 Summary of the profile of micro enterprise

Background	Micro enterprise
Started	1980s
Operated	Individually and group-based
Average members for group-based	7
Products	Mostly food
Capital (mean)	Individual: Beginning MR 575 Present MR 1218 Group: Beginning MR242 Present MR983
Number of product	1 - 2
Production time	Less than 8 hours per batch of production
Marketing channel	Local retailers Petty traders

Some personal attributes possessed by the women are independent, resourceful, goal-oriented, hard working and good public relation. Besides that they have no small

children and received support from the family members.

The input received from agencies include equipment, initial capital and advisory services. The equipment received mainly small appliances, cooking utensils and workshop for the project. The value of input varies depending on the size of the micro enterprise. Capital input available to these women seem limited. Majority of them depend on their own money to start the project. Since their operations were too small, they were not qualified to apply for formal loan. On the other hand, since majority of them were not poor, they were also not qualified to receive support under the poverty eradication program. Family and own sources of funding were most often mentioned by the respondents.

Support from family members is critical since the women were also playing roles as wife and mother. Respondents in this study received good support from their husbands. Help from children were in the form of helping in the project or helping in housework to enable the women to concentrate in micro enterprise. It was observed that support from husbands and family members was one of the factors contributing to the success of the project.

Problems faced by the respondents in this study were similar to problems faced by women in micro enterprise in Malaysia also in other countries as discussed by Amriah (1993). Lack of capital, appropriate equipment, marketing and managerial, and entrepreneur skill were the problems mentioned by respondents. Those with no problems were women who regarded micro enterprise as part time activities and usually work in a group.

Generally, the development of rural women in micro enterprise can definitely help uplift the level of living of rural households. Rural women can contribute significantly in increasing household income despite their low level of educational attainment provided they were given opportunities to get access and control of productive resources, information, training, and support from family members also community members. The data from this study indicated that there are successful women and the most critical factor contributing to the success is the women were empowered, motivated, and able to make decision. The role of Department of Agriculture officers was more as advisors.

Recommendations

Several recommendations can be put forward based on this study. They are as follow:

- There is a need to have wholistic, integrative and comprehensive program aiming at scaling up of the micro enterprise project among rural women. The success of some projects is the result from efforts made by the Department of Agriculture. Since there are several other agencies involved in promoting micro enterprise among rural women, inter-agency cooperation is urgently needed to avoid duplication.
- To monitor the progress of such efforts, there is a need to establish data base on women involved in micro enterprise to enable monitoring and evaluation of the projects. The development agencies should provide support until the women can be independent to enable them to nurture new project. Database will enable the agency to provide follow up activities or higher level of training rather than ad hoc training.
- Looking at the vast ranges of micro enterprise activities, there is a need to have systematic classification of the level of micro enterprise activities among the rural women. Basically they can be divided into three main categories mainly founding/beginning stage, stabilizing stage, and finally expanding or tiny industry status. At the beginning stage there are much adjustment in term of management, product development, marketing, funding, training, group cohesiveness and often the enterprises tend to be less profitable. Once this obstacle has been overcome and the project survived the challenges, the next level is stabilizing stage by which the projects tend to focus more on expanding the operation, quality control, management, systematic book keeping and use of more time saving operation to increase production.
- The next stage is the level by which the aim is to increase production to cater for increase demand. There is a need for more mechanization to increase production. Appropriate technology is needed to enable them expand production. The classification is needed to enable the respective agencies provide the necessary support especially training. The training needs of those in different level tend to differ and as the project developed the content of training, type of material support needed differ. For KPW projects, the material support given to the women can be recycled to other group whenever the project expand to another level.
- In term of training, the study showed that the type of training attended by the women varies as much variation in the project. To date there is no specific module designed for the development of rural women entrepreneur

and it is recommended that there is a need for such module. Training has to be carried out systematically and follow-up is needed to ensure the success of the project.

- One of the main problems faced by micro enterprise project was the inaccessibility to financial resources. There is a need to establish some kind of rolling fund to provide support to these women. This will further enable them to expand their projects before they can be qualified to take advantage of the entrepreneur development support available in the market. Those categorized as poor can benefit from poverty eradication programs but those slightly above the level have no means of financial support for their project. Dependency on own financial sources may slow the development of the project. It is recommended that **KPW Micro Enterprise Fund** be established to help the women funding their projects. This rolling fund with flexible repayment schedule at reasonable rate may provide incentive to women to expand their projects.
- Looking at the Department of Agriculture roles in promoting and upgrading micro enterprise among rural women, more integrative program needs to be developed. Since some projects are agro-based such as banana or tapioca chips, the micro enterprise project will tend to be more successful if the raw materials are supplied by the agriculture producers locally. With that the projects can benefit from a more reliable source of raw material. It is recommended that the group farming projects attempt to cater for the raw materials needed by the micro enterprise project. With that the goal of having one village one product can be achieved.
- The role of local women leaders in promoting and mobilizing rural women is important to ensure the success of the micro enterprise project. Local leaders identified need to be given training to enable them to perform as link workers to promote women's involvement in micro enterprise activities. Such mobilization will help lessen the work load of Farm Family Development officers at the district level.
- KPW started with social based activities and to date remain a non formal entity. There is a need to establish the KPW movement as formal identity either as cooperative or an association. Due to present administrative set up, KPW remains a movement under the Department of Agriculture. To promote the micro enterprise to a viable activity, it is recommended that a new entity **Rural Women Micro Enterprise** be established. It can be in the

form of legal business entity or a cooperative. The function of this organization will be as umbrella body for all micro enterprise projects carried out by rural women. Department of Agriculture can be the advisor to the group.

- KPW is established as women only group. The study indicated that support from family members especially husband is very critical in the success of the project. Micro enterprise projects should involve women and men. The projects should be regarded as **family project** instead of women's project. The women often started with many products to cater for small quantity demanded for diversified types of product. To enable the women expand their project, there is a need to set priorities on what product to specialize. Women need to be actively involved in planning for the projects. They have to be made clear of types of input available, their roles and benefits of projects.

Conclusion

The study clearly indicated that the Department of Agriculture particularly the Farm Family Development section has successfully ventured into nurturing and developing the rural women to be entrepreneurs. There are successful projects while there are many more have ventured into micro enterprise project that can be developed. Appropriate support given to these projects can facilitate the scaling up of the projects.

Comprehensive programs need to be developed to facilitate the scaling up process. These programs include training, financial support, marketing strategies, advisory services also training of officers. Concerted efforts among the rural development agencies can provide good platform for action to develop micro enterprise among rural women. Such development can enhance the contribution of rural women in economic, family and community well-being as Malaysia is moving toward industrialized nation.

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APPENDIX 1. The Number of KPW in Each Region

State/ District	Number of KPW	Number of members
PERLIS	14	458
KEDAH		
Baling	4	180
Bandar Baru	1	39
Kota Setar	4	61
Kuala Muda	9	208
Kubang Pasu	3	90
Kulim	4	85
Langkawi	1	13
Padang Terap	4	79
Pendang	5	118
Sik	7	210
Yan	3	65
Total	45	1148
PENANG		
Barat Daya	1	20
S. Prai Selatan	8	274
S. Prai Tengah	5	30
S. Prai Utara	8	266
Total	22	690
PERAK		
Batang Padang	8	206
Hilir Perak	19	615
Hulu Perak	9	211
Kerian	25	556
Kuala Kangsar	2	50
Larut Matang	14	475
Manjong	4	72
Perak Tengah	18	594
Total	99	2779
NORTH	180	5075

State/ District	Number of KPW	Number of members
SELANGOR		
Gombak	5	166
Kelang	3	45
Kuala Langat	6	246
Kuala Selangor	2	61
Petaling	7	213
Sabak Bernam	1	31
Sepang	3	55
Ulu Langat	1	20
Ulu Selangor	4	115
Total	32	952
N. SEMBILAN		
Jejebu	9	219
Jempol	8	252
Kuala Pilah 1	4	91
Kuala Pilah 2	7	176
Port Dickson	3	91
Rembau	6	158
Seremban	5	109
Tampin	6	227
Total	48	1323
MID	80	2275

State/ District	Number of KPW	Number of members
MALACCA		
Alor Gajah	4	110
Jasin	8	180
Masjid tanah	4	115
Melaka Tengah	9	212
Merlimau	8	264
Total	33	881
JOHORE		
Batu Pahat	32	820
Johor Bharu	16	531
Keluang	16	435
Kota Tinggi	14	381
Mersing	14	490
Muar	26	1060
Pontian	40	1309
Segamat	18	760
Total	176	5786
SOUTH	209	6667

State/ District	Number of KPW	Number of members
PAHANG		
Bentung	4	245
Jerantut	8	225
Kuantan	5	170
Lipis	10	330
Maran	7	222
Pekamp	8	285
Raub	7	143
Rompin	8	210
Temerloh Utara	4	150
Temerloh Tengah	9	221
Temerloh Selatan	6	274
Total	76	2475

TERENGGANU		
Besut	16	496
Marang	7	148
Kemaman	20	240
Dungun	8	171
H.Terengganu	9	110
K.Terengganu	14	248
Setiu	6	96
Total	80	1509

KELANTAN		
Bachok	5	131
Gua Musang	3	96
Jeli	3	105
Kota Bharu	7	200
Kuala Krai	8	237
Machang	6	154
Pasir Mas	4	104
Pasir Putih	7	235
Tanah Merah	8	172
Tumpat	9	247
Total	60	1681

EAST	216	5665
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