


A Report Submitted To Japan International Cooperation Agency (JICA)

Profile of
**SUCCESSFUL
WOMAN**



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P r o f i l e o f
SUCCESSFUL
WOMAN
IN MICRO ENTERPRISE

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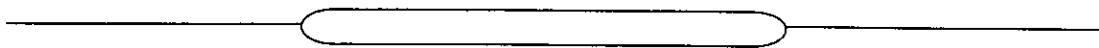


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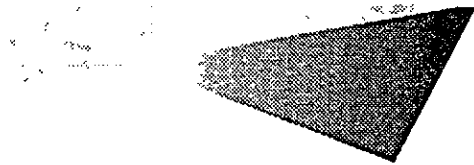
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INTRODUCTION



MALAYSIA is a fast developing nation with 7-8% economic development rate. To sustain the present rate of the economic development, it requires the involvement of available human resources including women. To date the labor force participation of women is about 46 percent (Department of Statistics, 1995). There are more than half adult women who are not actively involved in the labor force due to several reasons. Such phenomena was associated with family responsibilities, lack of skills, low level of educational attainment, and lack of job opportunities. This is especially pertinent in the rural areas. Though only 46 percent of the women participates in formal market, women are contributing to the improvement of their family level of living through participation in the non formal sector particularly income generating or micro enterprise projects. Their contribution can be increased if they receive appropriate programs and supports. This will enable them to get access to and control of resources.

Considering the general background of the rural women, micro enterprise is the best alternative available to enhance rural women's contribution to family level of living. To date there are several women who have been successful in improving their family level of living through micro enterprise. Some of these families tend to depend on micro enterprise project for their living as the project was successful. Programs offered by various rural development agencies such as Department of Agriculture (DOA), Rubber Industry Smallholder Development Authority (RISDA), Federal Land Consolidation and Rehabilitation Authority (FELCRA), and Farmers Organization Association (FAO) have contributed to a certain extent to the advancement of these

women to become successful entrepreneurs. Micro enterprise programs offered by these agencies provide supports to overcome problems in relation to the financial, managerial, marketing and quality of the micro enterprise projects (Sarimah, 1994, Jariah & Laily, 1995).

Despite the long list of problems faced by women in micro enterprise (Amriah, 1992), there are some who have been successful. Those women can upgrade their enterprises to small scale enterprises. In a study conducted in 1995 under JICA funding, there are 37 out of 319 women interviewed who had monthly output worth more than MR1,000.00. Those women can become models to other active women in micro enterprise.

In line with the acceptance of Malaysia as Secretariat for Asia-Pacific Region to monitor and coordinate the activities on the advancement of rural women according to Geneva Declaration at Beijing World Conference on Women: Platform For Action, there is a need to study the profile of successful women entrepreneurs as the information can be used for the development of women in micro enterprise. Such data can be used as case study in the entrepreneur development training especially for the third world women. Their experiences need to be documented to enable others to learn from them.

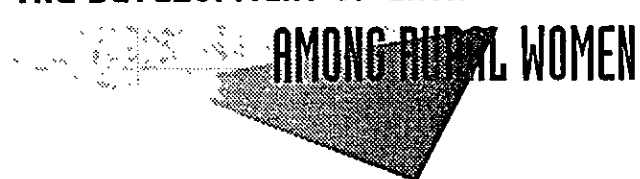
The main purpose of this project is to conduct in-depth interview and observation on the successful women in micro enterprise under the Department of Agriculture. The specific objectives of this project are:

- To obtain the socioeconomic background of successful women in micro enterprise.
- To gather retrospective data on the development process of the micro enterprise project.
- To observe and conduct interview with the women and family members on factors contributing to the success of the project.

- To identify problems and constraints faced and ways to overcome the problems pertaining to the enterprise.
- To investigate to what extent the support given by the agency has contributed to the development of the project.
- To develop the profile of successful women in micro enterprise.

This report will describe the methodology used, issues on development of rural women entrepreneurs, summary of the cases and conclusions which can be drawn from the case.

THE DEVELOPMENT OF ENTREPRENEUR AMONG RURAL WOMEN



THE FORMULATION of the National Policy on Women in 1989 indicated that the role of Malaysian women in development of the nation is acknowledged. Women are regarded as partners in development together with men. In addition, women have been shown to play positive roles in poverty eradication. Various projects carried out in the Asia and the Pacific indicated that women's involvement in income generating activities has increased the income of women and consequently increased the quality of life of families. Women have played significant role in poverty eradication (IFAD, 1991). Within the context of Malaysia, poverty eradication program carried out by Amanah Ikhtiar Malaysia; a non government body has discovered that the involvement of women have made significant impact on the success of the project elevating hard core poverty among rural communities.

Several gender neutral projects have been carried out in the rural areas under the rural development programs. In addition to economic development projects , programs specially designed for women have been carried out by various agencies responsible in developing the rural communities. Though the programs started with the objectives of helping the women to be efficient in their domestic roles, the changing economic atmosphere in the country has slowly changed the focus of women only program. Almost all of the women only programs are now providing income generating activities for the rural women. In addition to economic activities for the poor households, income generating programs are now being conducted by agencies such as Department of Agriculture, RISDA, FELDA, FELCRA and various other rural development agencies. Department of Agriculture and Farmers Organization Authority have acknowledged the potential role of women in income generating and are

formulating special programs to develop rural women entrepreneurs.

The mobilization of rural women is the responsibility of the farm family development unit or traditionally known as Home Economic section of each agency. Rural women are mobilized through informal women association established by various agencies. The activities are organized by the committee at the village level with close supervision by the agency's personnel directly responsible for women programs. The involvement of rural women in micro enterprise varies and there are women that have been successful in their micro enterprise. There are many more women who have the potentials to be successful given appropriate guidance.

Profile of Rural Women

The general characteristics of rural women in Malaysia as well as other developing countries are low level of education, high illiteracy rate (Table 1), lack of skills especially managerial skills, carry dual roles, work as unpaid family workers and lack representation at the decision making levels. There were 18 percent households (308,327 households) in the rural areas headed by female and one third of this female were in the age group of 25 - 44 years old (Table 2). Despite such profiles, they have significant role to play in uplifting the family income and levels of living of families. Women all over the world have been acknowledged as important target for poverty eradication through economic activities in the formal as well as non formal sector. In Malaysia women's involvement in agriculture declined from 42 percent in 1980 to 28 percent in 1990. The Labor force Survey 1993 indicated that rural women comprised of 15 percent of total labor force in Malaysia (Department of Statistic, 1993). Forty two percent of rural women are economically active while the others are unemployed or out of labor force. About two thirds of economically active rural women were married, 28 percent single while there were 8.9 percent widowed, divorced or separated. There were 25 percent women in the rural areas worked as unpaid family workers and 19 percent work as own account workers. The number of

unpaid family workers among women was doubled the numbers of men in the same category (Table 3). The rate of women unpaid family workers is much higher (51.95 percent) in Sarawak.

Entrepreneurship Among Rural Women

Entrepreneur is defined as a person who has control over the production of goods and services which is not meant for own consumption (El-Nakamici, 1988). Based on this definition, a large number of rural women can be called entrepreneurs since there are many of them involved in producing goods for sale. Though they did not fit the description of small entrepreneurs, rural women involved in micro enterprise have the potentials to develop towards small scale entrepreneurs. Women's involvement in the enterprise can be categorized into three levels (Bhuptani, 1993). At the lowest and the smallest level, there are women who ventured into the income generating activities for survival. The livelihood of their family depend on their involvement in income generating projects and it is too risky for them to venture into other activities due to lack of resources. The next level is those who are economically well off and have some money to spare for projects that generate income. The involvement of women in this micro enterprise activities are often confined to activities related to their traditional skills of cooking and sewing. Majority of women involved in micro enterprises are producing snack food, fresh food such as bean cake, noodles and craft as well as sewing activities (Loh & Chong, 1993; Sarimah, 1994; Jariah & Laily, 1995).

According to International Institute on Research and Training for Advancement of Women (INSTRAW) the typical characteristics of micro enterprise are low level of technology, small capital, no specific place to operate, business are not registered, and lack of record keeping. Women in the rural areas are involved in various type of productive activities namely production of goods for sales outside the home, production of goods for sale in the home, production activities for family consumption but can be delegated to others if the family has money, and services rendered for the

maintenance of the household which can not be delegated to other even if they have money (Nicholas, 1985). Since the earning of larger proportion of rural households are not consistent, and women's work are unpaid, more and more women are interested to venture into micro enterprise to enable them to earn money which they can control. This can be done through women's group activities organized by the extension agent or the women can venture on their own. Studies conducted by various researchers have indicated that women's involvement in micro enterprise activities have contributed on the average one third to household income (Sarimah, 1994; Jariah & Laily, 1995). Their involvement in micro enterprise also provide some empowerment to the women. On the other hand, there are women who has been successful in their enterprise and many more can be scaled up if appropriate support and guidance are extended to them.

Efforts to scale up the women micro enterprise can accelerate the realization of government's objective of strengthening the rural industry. Different strategies are required to address the need of women in these three groups. At level one, strategy tends to focus on the establishment of enterprise and entrepreneur among the poverty group. Integrated approach have to be taken to ensure basic needs of the women and family members are met. In Malaysia, Amanah Ikhtiar Malaysia have been very successful in their effort to eradicate poverty as well as creating new entrepreneurs among rural women. To date there are 39,441 women received micro credit with a total value of MR82 million disbursed. The women in this group need to be closely guided and constantly motivated to ensure continuity of the project. Data available from Amanah Ikhtiar indicated that women in micro enterprise under the poverty group were involved in small scale food processing such as producing chips, traditional cakes, fresh food, and some are involved in retailing. Their involvement in these activities were made possible with the availability of micro credit from Amanah Ikhtiar. To date many of these women able to uplift the level of living of their families.

The second level is women who are involved in micro enterprise to supplement husband's income. This group of women often have additional money, time and skills to enable them venture in the micro enterprise activities. Some of them ventured into

such activities on their own initiatives while larger number started their micro enterprise with close guidance from the family development division of rural development agencies such as Department of Agriculture (DOA), Federal Land and Development Authority (FELDA), Rubber Smallholders Development Authority (RISDA), Federal Land Consolidation and Reclamation Authority (FELCRA), Farmers Organization Authority (FOA) and many other regional rural development authorities. The programs offered by the agencies are group based program and often the micro enterprise established are group projects. There were several women groups have been established and most of the groups were involved in micro enterprise activities. Department of Agriculture had 1,146 women's group with 36,630 members and 682 groups were involved in food processing industry while 138 groups were involved in agriculture projects. Available data indicated that the return from food processing industry in 1994 was RM4.5 million. Farmers Organization Authority had about one third women entrepreneurs while there were several other groups under various agencies that are actively involved in micro enterprise. Table 4 indicated the number of groups and group members established under various agencies.

Discussion with extension personnel with various agencies revealed that women who have the potential to be successful tend to shift away from group project to individual project. Meanwhile there are women who ventured into micro enterprise on their own as well as participated in group projects. Individual projects tend to have higher probability to succeed since such project had less problems compared to group projects. Several problems have been associated with group micro enterprise projects, namely group cohesion, cooperation and leadership have been mentioned most often by the extension personnel working with the women. Majority of those involved in micro enterprise on a group basis tend to regards the micro enterprise as social activities. Such attitude often hinder the expansion of the enterprises. Nevertheless there are women who have greater courage to start their own micro enterprise and remains to be active in the group activities.

To date each agencies has its own record of women's involvement in micro enterprise. Those not member of any of the women's group set up in the rural areas

tend to be left out in the counting. Nevertheless the micro enterprise activities facilitated by the agencies tend to be more specialized. Department of Agriculture are concentrating on processing of agro based food products such as banana, tapioca and sweet potato chips, traditional cakes and very few women are involved in sewing and crafts. Women's group under RISDA are known to be involved in craft using rubber leaves while some are involved in food processing.

Each agencies has its own program priority and strategy in the development of micro enterprise among rural women. Department of Agriculture has ventured into developing entrepreneur development training module (Faridah et al. 1991). On the other hand, RISDA's effort to upgrade the micro enterprise by encouraging the women to participate in the cooperative activities. This is in line with RISDA's effort to develop cooperatives among rubber smallholders.

Various training programs have been conducted in relation to the development of women in micro enterprise. The training may be conducted by the respective agencies or other agencies such as Malaysian Agriculture Research Development Institute (MARDI) or other agencies. Department of Agriculture has offered 1893 courses to women in 1991, where by 30 percent were entrepreneurial training which was attended by 3,237 women. The other type of training were skill development training in processing especially food processing. As many as 9,905 women received this training in 1991 (Amriah, 1992).

The importance of developing entrepreneur in Malaysia has prompted the government to establish Ministry of Entrepreneurial Development in 1992. Prior to the establishment of this ministry, the development of rural entrepreneur was under the portfolio of Small Industry Division, Ministry of Rural Development. Data bank from this division indicated that there were about 30 percent women entrepreneurs registered with this division. Meanwhile Nawawi (1988) indicated that there were 32 agencies under 13 ministries involved in entrepreneur development in Malaysia.

The scaling up of micro enterprise through cooperatives is yet to be explored.

Report available from Cooperative Movement Malaysia in 1988 indicated that there were only 71 women's cooperative with members of 15,859. Most of the women's cooperatives were involved in financial activities, school cooperatives, consumer cooperatives and insurance (Armi, 1988). Farmers Association can be regarded as one form of cooperative. In 1995, there were about 30 percent women enterprise under the Farmers Organization Authority. Most of them were involved in processing of agriculture products.

Data cited in this paper was obtained through reports and discussion with officers incharge of the programs. Agencies serving both male and female did not have gender diasggregated data, while women only programs has complete data on participation of women. Such state will make it hard to monitor the progress made in our efforts to develop women entrepreneurial development. There is a need to have gender disaggregated data as to enable us to monitor the number of women that has been successful. There is a need to give special focus to the development of rural women entrepreneurs since such efforts can accelerate the achievement of government's effort to develop rural industry. Appropriate programs with the final objective of helping them to be self reliant and independent need to be developed.

Table 1 : Illiteracy by sex, age-group among rural population - 1991.

| | Male | | Female | |
|-------|---------|-------|---------|-------|
| | N | %* | N | %* |
| <15 | 871,995 | 49.22 | 826,666 | 49.12 |
| 15-24 | 49,371 | 6.35 | 54,743 | 7.28 |
| 25-44 | 131,481 | 11.80 | 231,274 | 21.29 |
| 45-64 | 162,617 | 29.91 | 341,517 | 63.21 |
| 65+ | 95,980 | 55.63 | 164,922 | 90.14 |

* % out of total numbers of women in each group.

Source: Population and Housing Census, 1991.

Table 2 : Rural household headship by sex and age group, 1991.

| | Male | | Female | |
|-----------------|-----------|--------|---------|--------|
| | n | % | n | % |
| <20 | 14,040 | 0.99 | 6,368 | 2.07 |
| 20-24 | 56,167 | 3.95 | 13,773 | 4.47 |
| 25-44 | 715,255 | 50.29 | 103,882 | 33.69 |
| 45-59 | 400,568 | 28.17 | 87,845 | 28.49 |
| 60+ | 236,132 | 16.60 | 96,459 | 31.28 |
| Total household | 1,422,162 | 100.00 | 308,327 | 100.00 |

Source: Population and Housing Census, 1991.

Table 3: Rural economically active population by employment status and sex, 1993.

| | Male | | Female | |
|----------------------|-----------|--------|-----------|--------|
| | N | % | N | % |
| Employer | 50,023 | 2.25 | 6,323 | 0.58 |
| Employee | 1,326,914 | 59.63 | 597,668 | 54.87 |
| Own Account Worker | 714,088 | 32.09 | 209,085 | 19.19 |
| Unpaid Family Worker | 134,177 | 6.03 | 276,241 | 25.36 |
| Total | 2,225,202 | 100.00 | 1,089,317 | 100.00 |

Source: Labour Force Survey, 1993.

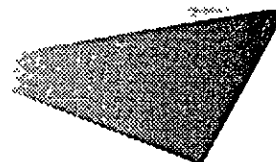
Table 4 : Implementing Agencies, Name and Members of Women Organizations*

| Agency | No. of Organizations | No. of Member |
|---|---|---------------|
| Farmers Organization Authority (FOA) | 142 Kumpulan Peladang Wanita (Women Farmers Group)(KPW) | 35,282 |
| Federal Land Development Authority (FELDA) | 324 Gerakan Persatuan Wanita (Women's Association Movement) (GPW) | 113,000 |
| Agriculture Department (DOA) | 1,146 Kumpulan Pengembangan Wanita (Women Extension Group) (KPW) | 36,630 |
| Federal Land Consolidation and Reclamation Authority (FELCRA) | 97 Kumpulan Wanita Dinamik (Dynamic Women's Group) (WADIRA) | 9,629 |
| Rubber Industry Smallholders Development Authority (RISDA) | 660 Perkumpulan Wanita Pekebun Kecil (Smallholders Women Group) (PWPK) | 1,647 |

* Data was obtained from various agencies.

Extracted from Jariah et al., (1996). 'Present status of rural women in Brunei, Malaysia, Myanmar and Cambodia', paper to be presented at the expert group meeting to prepare the plan of action for the advancement of rural women in the Asia Pacific, K.L. 1 - 4 April 1996.

METHODOLOGY



THIS PROJECT is a continuation of the previous project on Rural Women Involvement in Micro Enterprise: Problems and Potential for Scaling-up (Jarrah & Laily, 1995). The previous project was carried out in November 1994 to March 1995 involving two phases of data collection. Phase I of the data collection was among rural development agencies while the phase II was among the women in micro enterprise. Based on the findings and recommendations of that study, the researchers suggested that the detail profile of the women should be studied and analyzed. The trainers could use the findings and information gathered concerning profile of the successful women, in the training for the development of micro enterprise.

Two sets of data were gathered from that study: (1) information on leaders perception of the women extension group (KPW); and (2) information on women involved in micro enterprise projects. The Department of Agriculture District Officer identified the KPW and women in micro enterprise to be interviewed. A total of 223 KPW and 319 women involved in the project were successfully interviewed.

The present project was conducted in three months and a 20 minutes video documentary on rural women in Micro Enterprise was developed. The script of the video is in appendix one.

Sampling and Data Collection

The Department of Agriculture was contacted to get list of successful women involved in micro enterprise. The successful women regarded as those who can become model for the development of micro enterprise. The project is in line with entrepreneur development program planned by the Department of Agriculture. They have identify a group of women all over Malaysia which they regarded as successful.

The list provided by the Department of Agriculture includes entrepreneurs from Terengganu (1), Perak (2), Negeri Sembilan (1), Kedah (1), Kelantan (1), Selangor (2), Pulau Pinang (1) and Johor (4) (refer to the map in Appendix 2). Out of thirteen women entrepreneurs listed three of them are participants of Development Program for Hardcore Poor (PPRT). Due to various constraints especially time, only ten were selected as respondents. Two of the women represent the case of hard core poor.

Data were gathered through observation and in-depth interview with the women, family members, and respective officers in-charged of the programs. A case study framework for successful micro enterprise was developed to facilitate data collection. District DOA officers were contacted by phone and followed by letter to explain the purpose of the study and data needed. A set of questionnaire was also given to the officers as a guideline in the interview. The officers in charged in these successful micro enterprise projects were asked to gather the information. These officers are the best person as they have been working closely with the women. This is to the advantage of the data collected. Furthermore the officers were involved in the development of the project.

The officers were asked to interview the women guided by the structured questionnaire and tape the interview. After two weeks of data collection only eight out of ten questionnaires and tapes (80 percent) were returned to the researchers. Efforts to contact the officers responsible to gather the data were fruitless. To maintain the original plan of ten cases, the researchers decided to choose two other successful women to replace the unreturned questionnaires (tapes). The list and address of respondents interviewed is shown below.

Instrument

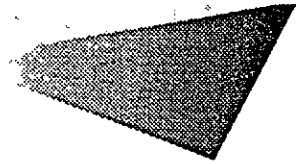
The questionnaire for the data collection consists of eight sections. Section I is on the socioeconomic background of the entrepreneur. The data collected include information about family members, and sources of income. Section II is on micro enterprise project — history and status. Section III is on problems and constraints in micro enterprise. The information gathered include problems and constraint regarding capital, raw material, facility/equipment, advisory and technical support, and marketing. Section IV is on assistance from the agencies. Section V is on family support. Section VI is on profile of the successful women entrepreneur. Section VII is on aspiration, and section VIII is on level of satisfaction.

List of Respondents Interviewed

| No. | Respondents and address |
|---------|--|
| Case 1 | Zaminah Zahari (PPRT) Kg Ulu Chuchuh, Sepang, Selangor |
| Case 2 | Aishah Mahmud Kg Teluk Kepayang, Bota, Perak |
| Case 3 | Jumaidah bt Tawil 1455 Jalan Sg Lang Kanchong Darat, Banting, Kuala Langat, Selangor |
| Case 4 | Nasih Masehan Kg Parit Betak, Pontian, Johor |
| Case 5 | Ngah Tipah Saidina Kg Niyor, Kluang, Johor |
| Case 6 | Saadiah Angip Kg Parit Kuari, Batu Pahat, Johor |
| Case 7 | Che Som bt Man 2007 Mengkuang Titi Mukim 19, Bukit Mertajam, S. Prai Tengah, Pulau Pinang |
| Case 8 | Rahimah Ahmad Kg Padang Lebar, Kuala Pilah, N.Sembilan |
| Case 9 | Ronirah bt Kosni Kampung Parit Hassan 86200 Simpang Renggam, Kluang, Johor. |
| Case 10 | Sharifah Sarinah bt Tuan Pandak 18A Kampung Pasir Minal, 24000 Cukai, Kemaman, Terengganu. |

The data recorded were transcribed and transferred into computer and the completed questionnaire was compared with the information in the tape. This report will provide summary of the interview. The case will be presented in four main sections, socioeconomic background, micro enterprise, family support, and profile of the women.

FINDINGS OF THE STUDY



THE FINDINGS of the study will be presented by cases. Ten cases will be described according to background, micro enterprise, family support and profile of the women involved in micro enterprise.

CASE STUDY 1:

PUAN ZAMINAH BT ZAHARI

The case of Puan Zaminah bt Zahari from Kampung Ulu Chuchuh, Sg Pelek, Sepang, Selangor is a very special and interesting. Puan Zaminah was out of the poverty cycle through her involvement in micro enterprise project. Puan Zaminah is a member of Women Extension Group (KPW) Kampung Ulu Chuchuh, also she was identified as participant of Development Program for Hardcore Poor (PPRT).

Kampung Ulu Chuchuh has a very active KPW. In 1991, the Department of Agriculture nominated KPW Ulu Chuchuh to represent the state of Selangor in the competition of successful KPW. The KPW has more than 50 members age between 23 to 61 years old. The educational level of the members ranges between very low (no formal education) to high (Bachelor of Art). KPW members in Kg Ulu Chuchuh are very active and involve in many activities especially economic activities, either individually or in group. Among the activities carried out are agriculture (nursery and farming), food products (tapioca chips, "tempe,"¹ bean sprout, "cakar ayam")², and handicraft.

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- 1 **Tempe** is a Javanese food, made from fermented soy bean. It can be deep-fried or in gravy. It is usually eaten with rice.
 - 2 **Cakar ayam** is a type of snack food. It tastes sweet and crunchy. It is made of sweet potatoes and coated with brown sugar.

Socioeconomic Background

Puan Zaminah, 33, husband, 39, and their family live in Kg Ulu Chuchuh, Sepang, Selangor. Puan Zaminah has three children — a daughter, 15, and two sons, eight and five years old. Puan Zaminah passed Malaysian Certificate of Education (SPM). The husband has very minimal level of formal schooling, i.e., six years of primary school. The first child seems to have higher educational level than the father, as she is now studying in form three. The second son is in standard two and the youngest son in pre-school.

Puan Zaminah is formally a housewife. Now she is an entrepreneur ventures in micro enterprise producing “cakar ayam” with an income of MR700.00 to MR1,000.00 per month. The husband is a farmer with an income of MR1,000.00 per season (3 months). Monthly income of the family is around MR1,000.00.

Micro Enterprise

Puan Zaminah started the micro enterprise project producing cakar ayam since 1992. Initially the capital invested to start the project was MR600.00. It was from her savings and she receive no support from any agencies. She does not have any experience, exposure what so ever in business. However she receives moral support from the family members to start the business.

At the beginning she produces 200 pieces of cakar ayam per day. Two years later, Puan Zaminah receives assistance from the Department of Agriculture and the District Office. The Department of Agriculture helped building the workshop and buys stove; worth MR3,000.00. The District Office provides shredder, sealer and stainless steel table worth MR2,930.00. The capital is provided to upgrade the business and increase the production. The production has increased steadily since then. Besides capital (building and equipment), the Department of Agriculture and the District Office also gave technical knowledge, skill training, and advisory support to Puan

Zaminah. The allocation provided by the District Office was from fund for the rural development (PLB).

Puan Zaminah runs the enterprise by herself with the help of daily workers. Currently, Puan Zaminah is hiring four workers to help her in the project all of whom are her neighbors. The workers work seven hours per day, six days a week from Monday through Saturday. They start work at 7.00 a.m. in the morning, break for lunch at 11.00 a.m. and continue the afternoon shift at 2.00 p.m. They finish work at 5.00 p.m. in the afternoon. Puan Zaminah pays MR11.00 per day to each worker.

In term of raw material, Puan Zaminah buys it from her husband who grows sweet potatoes. She buys 100 kilogram of sweet potatoes everyday at the price of 45 cent per kilogram. Recently the production has increased and she buys 2 1/2 tons of sweet potatoes per month totalling MR1,000.00. So far she does not face any problem of getting raw material.

The transaction between Puan Zaminah and her husband is an example of business transaction that seldom occur between husband and wife. The practice indicates "specialization" where the husband as a farmer grows sweet potatoes (specializes in farming). On the other hand, the wife as an entrepreneur (specializes in producing cakar ayam) uses the sweet potatoes grown by the husband. The specialization increases efficiency and productivity. The simple transaction between Puan Zaminah and her husband help minimize the problems related to obtaining raw material and making payment. Since both of them are husband and wife, they have ample time to discuss and communicate to each other. They can discuss how much sweet potatoes needed, the price to pay, and terms of payment. In that sense both of them can plan their production (sweet potatoes and cakar ayam) accordingly and efficiently.

Besides the expenditure on sweet potatoes, she also spends MR360.00 for gasoline and cooking gas per month and pays MR1,200.00 to her workers. She does not spend money on transportation because the buyers collect the products from her

house. Thus, she does not have to be out of the house to do marketing.

Based on the analysis on the transaction in 1995, it indicated that the production, sales, expenses, and net profit varies from month to month. The production of cakar ayam varies from 1,500 to 6,800 packet per month. Hence, the sales also vary from MR1,000.00 to MR4,800.00 per month. The expenses for the production vary from MR784.00 to MR4,027.00 and the profit varies from MR300.00 to MR1,186.00. Generally the production has increased. Table 5 shows detail production of cakar ayam.

Table 5 : Production of cakar ayam in 1995

| Month | Sales (MR) | Expenses (MR) | Net Profit (MR) | Production (packet) |
|--------------|---------------|------------------|--------------------|------------------------|
| January | 2203 | 1345 | 858 | 3147 |
| February | 3119 | 1016 | 2103 | 4456 |
| March | 1085 | 784 | 302 | 1551 |
| April | 2142 | 1044 | 1098 | 3060 |
| May | 2058 | 1428 | 882 | 2940 |
| June | 2598 | 1411 | 1187 | 3711 |
| July | 2630 | 1706 | 924 | 3787 |
| August | 3605 | 2955 | 651 | 5150 |
| September | 3370 | 2836 | 534 | 4184 |
| October | 4617 | 3868 | 750 | 6596 |
| November | 4806 | 4028 | 778 | 6866 |
| December | 4138 | 3303 | 834 | 5910 |
| TOTAL | 36,371 | 24,711 | 10,901 | 51,358 |

Training is very important for the entrepreneurs. It is an investment to a business. Yet Puan Zaminah has never attended any entrepreneurship or leadership training or courses. She only attended one seminar, which she has already forgotten on what aspect. Still, she feels that courses and training are valuable to increase production.

The process of producing cakar ayam starts with shredding the sweet potatoes. The shredded sweet potatoes then will be fried until half-done. In a different pan, sugar was added to the sweet potatoes until the sweet potatoes fully cooked. Following that, the sweet potatoes were put into a round mold and press to make a round-shaped cakar ayam. The process of producing cakar ayam takes eight hours from shredding to packaging. Puan Zaminah produces cakar ayam everyday except Sunday with a total of more than 1,000 packet per week or 8,000 pieces of cakar ayam. Each piece of cakar ayam costs 10 cent, and pack in ten for the price of 80 cent per packet. The production is carried out in a workshop. The equipment used include stove (1 unit), shredder (1 unit), sealer (1 unit) and cooking equipment.

Though Puan Zaminah had only SPM level of education, she realizes the importance of keeping record for her enterprise. She records all the expenses and sales transaction. She writes it down every time she does the transaction. The purpose of recording the expenses is to calculate the profit she made. She also keeps detail transaction. The record contains date, items bought, quantity, amount, and workers' pay.

To market the product, Puan Zaminah sells it to a middleman who in turn sells it at the farmer's market. She also supplies cakar ayam to three regular customers and four irregular customers. The customers will come and collect the product from her house. She markets the product three times a week.

Puan Zaminah does not use the profit obtained from the enterprise, instead she saves all the profit in the bank and some in Amanah Saham Malaysia (ASN) as suggested by her husband. The savings will be used to expand the business in the future. The expenses for the family are taken from her husband's income.

At the initial stage of the project, Puan Zaminah faced problems in marketing, shortage capital, and difficulty to employ workers. In term of experience she is confident that she can manage the project efficiently. She also does not have problem in managing the house and family members.

The main problem mentioned by Puan Zaminah is the market competition because there are several entrepreneurs producing cakar ayam in the same village. She is very brave to face the situation. She is very concern about the quality of the product and tries to maintain the quality to compete with other entrepreneurs. Until today Puan Zaminah receives no complaint from her customers. She likes to overcome the problem of inconsistency in the product texture. She found that the texture of the cakar ayam produced sometimes are hard and there are times when the texture is soft.

In terms of technology or equipment, Puan Zaminah is still looking for the mold that can speedup the work. She also mentioned that she still need moral support from the agency. However, she is confident that she can manage the enterprise by herself.

Family Support

Puan Zaminah works six days a week and eight hours daily. She starts her day at 5.00 a.m. in the morning. She prepares breakfast for her husband and children before they go school or to the farm. She also cleans the house before she starts work in the workshop at 7.00 a.m. The husband will send the children to school. Then, she takes a break from the micro enterprise activities at 11.00 a.m. as she has to prepare lunch for the family. At 2.00 p.m. she will continue working in the workshop until 5.00 p.m. in the afternoon. After 5.00 p.m. is the time for her to rest. She goes to bed at 9.00 p.m. during the weekdays and quite late during the weekends.

Puan Zaminah works in the workshop from Monday through Saturday. Though she is not working in the workshop during Sunday, she spends time with the husband in the farm/garden. Usually she will be in the farm between 8.00 to 10.00 a.m. Puan

Zaminah is very strict about the time. She will try her best to follow the routine plan as scheduled for the day.

Sometimes the husband and children help Puan Zaminah in her enterprise. The husband cannot help her full-time in the workshop because he is very busy with the farming of sweet potatoes. However, the husband is willing to help her when she is away or when she is sick. Other relatives extend their moral support to her.

Profile

Puan Zaminah wants to see her children success in their study and gain admission to higher learning institution. She is a future-oriented person and be a model of successful entrepreneurs. Start from the beginning she has the intention to develop herself to become an entrepreneur. Emerging from the poor family, which earns only MR100.00 per month, she works hard to achieve her goal. She wanted to improve her self and for the betterment of the family.

She wants to increase production of cakar ayam up to 3,000 packet per day and to have wider market for her product. Besides that she also wanted to improve the quality of the product, though the customers are satisfy with her product so far. She has no intention to diversify the production to other types of products, instead just concentrating on the same product. She always encourages her children to be involved in the business since the activity promises good returns.

In making decision related to all aspects Puan Zaminah always seeks her husband's opinion. She is a very open-minded person and willing to accept comments and suggestions from others.

Since she is very busy with the micro enterprise and household chore, she has limited time to be involved actively in community activities such as attending meetings and other social functions.

Puan Zaminah feels satisfied with the health status of family members, family income, leisure time, relationship with family members, and family contribution in the micro enterprise. However she still considers the income received from micro enterprise is insufficient. In addition, she felt she had small work space and limited market for the product. These are aspects need improvement in the future.

Puan Zaminah's involvement in micro enterprise has changed her family life. Before, they were in the hard core poor group with very limited income. Now her family are able to have better food, clothing and shelter. They are now living in a bigger and comfortable house. Not only material or physical well-being have improved, the relationship with other people also has improved after her involvement in the micro enterprise project. Before, she always feels shy and inferior, and do not know how to socialize with people. But now she has many friends and constantly interact with her customers.

She believes that the assistance and financial support from the government agencies contributed to her success in micro enterprise. She also suggests that in order for other women to be success in micro enterprise, they should make tremendous effort and should always be motivated.

CASE 2:
PUAN AISHAH BT MAHMUD

Puan Aishah bt Mahmud is a very active, committed and dedicated woman. Her case study shows that hard work and determined character have brought her to the status of successful entrepreneur. She has the criteria of a leader and she can lead other people.

Socioeconomic Background

Puan Aishah and her family live in Kampung Teluk Kepayang, Bota Kiri, Perak. Her husband, 53, is a shop keeper. Both Puan Aishah and her husband have primary level of education. They have seven children age between 16 to 29 years old. The children received better education compared to the parents. The first child is an accountant and the other children are still schooling. Three of their children are pursuing education at the higher learning institution.

Puan Aishah gained much experience through out her life. She has done various kind of jobs, such as working as contract laborer, and plant paddy, sugar cane and watermelon before ventures into micro enterprise. She worked hard to help her husband in supporting the family. Puan Aishah also likes to help people prepare the "hantaran"³ and cook for the "kenduri."⁴ Those experiences of hard life have passed by. Now she is enjoying a better life. Though her family life has improved, Puan Aishah and her husband continue the routine hard work as if it is their way of life. Both Puan Aishah and husband are very busy involving in various activity. Puan Aishah is an entrepreneur, producing "bahulu"⁵ as her main activity. Besides she also does gardening, driving van and food catering.

Micro Enterprise

Puan Aishah has been involved in micro enterprise since 1980. She started the enterprise with banana and onion chip. At that time, Area Farmers Association (PPK) encourages her to carry out the project. The capital used for the micro enterprise was only MR100.00 drawn from her savings.

3 **Hantaran** is a term used for the gifts given to bride or bridegroom.

4 **Kenduri** is a gathering or party to celebrate a success such as after a mother give birth to a child, passing the examination, and going to perform hajj; or a religious gathering after a death happened in a family.

5 **Bahulu** is a traditional Malay cake. The bahulu is made from flour, eggs and sugar. The mixture is baked in a special iron/brass mold of various shapes. It tastes sweet and has a soft texture.

The production of banana and onion chips varies depending on the season. During festival season or school holiday her income from this project increased from MR80.00 to MR600.00 per month.

She chose to produce banana and onion chips because those products are easily processed, require small capital, and the process can be done at home. She received moral support from family members especially her father who strongly encouraged her to start the business. Furthermore, the Area Farmers Association (PPK) Motel Lambung had given encouragement and provide label for the products. The activity was done in the house. Puan Aishah sells the product produced by herself with the help of PPK. The income received from selling banana and onion chips was about MR45.00 to MR60.00 per day.

Four years later (in 1984) she ventured from processing banana and onion chips to selling sugar cane drink and "laksa"⁶ with a capital of MR1,500.00. The capital was a loan from Agriculture Bank for purchasing a machine for squeezing the sugar cane. Puan Aishah also received financial supports from the PPK in the form of machinery. She also receives advice, technical support, and equipment from the Department of Agriculture. Besides that she also attended courses organized by Malaysian Agriculture Research and Development Institute (MARDI) in 1984. The aspects covered in the courses were chip and "jeruk."⁷ Then in 1987 to 1990 she got tender to sell food at the Sekolah Kebangsaan Teluk Kepayang canteen with the initial capital of only MR200.00. In this business Puan Aishah did not hire any workers because the family members were helping her.

In 1990 Puan Aishah again ventured into another enterprise, i.e., producing bahu. This business is less competitive. She did not continue the production of banana and onion chips because she wanted to give the opportunity to other people to venture in that production. Moreover, there were many people already producing

6 **Laksa** is a type of noodle made from rice flour and eat with fish gravy. It is very tasty, spicy and sometimes a little bit hot.

7 **Jeruk** is term used to describe a method of preservation. Fruits and vegetables are the most common food preserved using this method.

banana and onion chips in the village.

To start the bahulu production, she obtains a loan of MR20,000.00 from the Agriculture Bank and MR15,000.00 from her saving . She managed to pay half the bank loan. Puan Aishah was strongly encouraged by the Agriculture Assistant at Titi Gelang though at first she is not confident that the project can survive.

Today, she hires five workers to help her with the enterprise. The workers are specializing in baking (1 person), mixing (1 person) and packaging (2 people). However, during the festival season, she increases the number of workers with additional six people. The workers are her neighbors, Women Extension Group members, and participants of hardcore poverty group development program. They work from 7.30 a.m. in the morning until 12.30 in the afternoon for the morning session and continue at 2.30 p.m. until 6.00 p.m. in the afternoon session. They work two days a week during the normal day, five days a week during school holiday and everyday during festival season. The salary paid based on the work done by the workers. For the baking process she paid MR25.00 per day, and for the packaging she pays MR10.00-12.00 per day.

The steps involved in producing bahulu are preparing the raw material, baking, packaging and marketing. To prepare raw material takes about four hours, whereas baking, packaging, and marketing take about eight hours for 6,000 bahulu produced. The major ingredients used are eggs, sugar, flour and oil.

She buys the raw materials from local suppliers. The production of bahulu uses 10,000 eggs, 1000 kilogram sugar and 40 sacks of flour for every ten days. During the festival season she uses up to 28,000 eggs, 40 sacks of 50 kilogram sugar, 80 sacks of 25 kilogram flour and 7 big tins of cooking oil. So far she does not face any problem to get raw material.

The price of bahulu is MR1.60 per packet of 18 bahulu if she sells it bulk, otherwise the price is MR2.00 per packet. On average, for each piece bahulu sold she gets 0.02 cent profit. The bahulu was packed in plastic package. She sells the product

four times a month. The products were sold to the middleman (most of the time), and some were marketed at grocery stores in nearby villages and town such as Parit, Air Tawar and Teronok in Perak.

Puan Aishah records all the transaction to figure out profit from the business. Puan Aishah settles the bank loan from profit received in the enterprise. The profit is also used to pay their children education. She also saves some money for the future.

In terms of training, Puan Aishah had attended two seminars on entrepreneurship. The seminars were organized by State Economic Planning Unit. She was then sponsored by the Department of Agriculture. She also has visited Selibin and MARDI to get more exposure in the process of producing bahulu. She feels that training is very important to produce a good quality product. She mentioned that she needs training in marketing, and she also wants to visit other countries such as Japan to learn the advanced techniques in marketing, packaging, and labeling practices in other countries.

When Puan Aishah started the project, one of the problems faced was how to allocate time for the family and enterprise. She worked until late night. She has to ensure that her responsibility to the family and also micro enterprise will run smoothly. But now all the children have grown up, and the problem solves by itself.

At that time there were other entrepreneurs producing the same products. Then she decided to shift from producing banana and onion chip to other products to give other people the opportunity to venture in that business.

In the beginning it never come across her mind to expand the project. Furthermore she does not receive any specific guidance because KPW was not established yet. After the KPW was established, she received guidance and advice from the agencies. This encourages her to work harder. After sometimes in business and the support she received from family members; she realized that she needs to work hard and have to expand the project.

Puan Aishah also mentioned that she faced problems in processing and did not have machine in the processing. She did not have appropriate machine in carrying out her enterprise. The baking process sometimes inconsistent due to the oven heat. The mixer she used was slow and sometimes out of order.

In terms of raw material she mentioned that she has to be careful because sometimes the quality of raw material such as flour does not meet the standard. Bahulu is one of the product that is easily molded.

Puan Aishah still feel that she needs frequent advice and technical support from the agency. In terms of packaging, the current plastic package is not suitable to transport the product to a distance places. The box packaging will be more suitable, so that the bahulu remain in good condition after long distance journey. In terms of marketing the product, Puan Aishah has every confident that she can market her product. Presently people come to her house to buy the bahulu.

The only risk she faced now is financial risk caused by the customers who do not pay the product immediately. Sometimes she also has to face problem of late payment. Puan Aishah needs a bigger place for the production process and for the storage of the bahulu. Puan Aishah does not have problem in terms of capital because she has enough money for rolling fund.

Family Support

Puan Aishah received support to operate the enterprise from her immediate family members, i.e., husband and children in terms of manpower, money and moral support. Puan Aishah also received support from the Department of Agriculture. The Department of Agriculture gave her an oven and help her to purchase the plastic for packaging for the first time. Since then she bought two more ovens and one mixer. She said that she apply for support to build bigger workshop and mixer but still hasn't received it. The size of her workshop is 20 by 24 feet and the workshop and the

equipment she has is worth MR40,000.00.

Though Puan Aishah is very busy with the enterprise, she still does all the housework by herself when she has free time. Usually she does housework at night. She wakes up at 6.00 a.m. everyday except during the festival seasons where she starts her day at 4.30 a.m. in the morning. She goes to bed at 12.00 midnight. She works eight hours every day during normal days and sixteen hours during the festival season. Her husband and mother help her in the workshop, while the children were busy in school and away from home. She does not have the weekend; she works everyday.

Profile

Puan Aishah is a very future oriented person. She wants to see her children success in education. She also wanted to make some renovation of her house. In terms of money she ensures that she can gets enough money for children in school and save some money for future use.

She rated herself as very confidence in making any decision. She has good planning for her business and she is able to manage the family. In addition, she has good relationship with other people. As far as the business is concerned, she does not face problem in terms of marketing the product since she has good relationship with customers. The only problem she has to encounter is how to collect the late payment for the products that have been sold.

She also ensures the quality of product by making sure she uses good quality raw material. Even though she is very busy with the enterprise, she always update herself by getting more information from the Department of Agriculture. She attends seminar to get more exposure in business. She also maintains good rapport with the Department of Agriculture and close contact with the staffs.

Besides that she still maintain good relationship with neighbors and other people in the community. Puan Aishah is actively involved in social activities in the village. Puan Aishah was elected as Women's Leader for United Malay National Organization

(UMNO) Teluk Kepayang, committee member of Parent Teacher Association Primary School, Secondary School, Secondary Religious School, PPK, and Retailer's Association. She is very open minded person and accept the criticism to improve herself and the community.

Puan Aishah feels that she can establish her enterprise without the help from other agencies. But the progress will be slow and limited as she needs to learn the ideas and motivation from the agency.

Puan Aishah intents to diversify the production to other products such as kueh bakar from sago that will be extract from "rumbia" (sago - palm). The machine needed for this production are dough mixer and packaging machine.

She plans to produce bahulu which is not easily turn bad and can last more than one month. She sees that she has a lot of business opportunity. She can act as middle person by collecting and distributing the products such as kueh loyang, karas, kueh bakar tepung ubi, dodol, and rempeyek produced by the villagers.

Puan Aishah feels satisfied with the health condition of the family members, relationship with her family members, her involvement in the enterprise, and family supports. However she feels less satisfied with the family income, income received from the enterprise, leisure time (she claims that she lacks leisure time), working space and marketing. The work space for her enterprise is very small and inconvenience.

The life of Puan Aishah changed once she involved in micro enterprise. Before her family owns a motorbikes, but now they have a car. There are many good and bad experiences she has came across.

Puan Aishah believes that close supervision and encouragement received from the Department of Agriculture and her experience have contributed to the success of her enterprise. She does not like people to say "cannot" before doing it and make an effort. To be a boss, they have to experience the hard work of a workers and moved up to managers.

CASE 3:
PUAN JUMAIDAH BT TAWIL

Puan Jumaidah bt Tawil is a very active entrepreneur in Kanchong Darat, Kuala Langat. She is involved in two projects, i.e., her own project and KPW project.

Socioeconomic Background

Puan Jumaidah lives with her husband, En Makmur 43, and five children in Kanchong Darat, Banting, Selangor. The children are between age six to nineteen years old. All the children are still in school. The income received from her enterprise is about MR1,000.00 per month. The husband is a technician and earns MR1,980.00 per month.

Micro Enterprise

Puan Jumaidah has been involved in food business since 1981. She started the micro enterprise project after her house was destroyed in a blaze. The initial capital was MR500.00 from her saving and MR2,500.00 from her business partners. Puan Jumaidah also received aid from the Department of Agriculture in terms of equipment, where she gets mixer and oven, advice, and technical support and training. Coming from the business family, she gets encouragement from the family to start the business. In terms of skill she learns the skill of making traditional cakes from her grandmother.

To run her enterprise she is hiring 6 workers all are family members. Whereas for the KPW micro enterprise project she hires 5 workers. The workers were not from family members. The workers work from 7.00 in the morning until 4.00 in the afternoon. They were paid MR12.00 per day and MR1.50 per hour for overtime. She gets the raw materials from the grocery stores.

Puan Jumaidah produces seven types of products. Each day she produces three types of products. For the traditional cake, she spends between MR1,600.00 during normal day to MR4,000.00 during festival season. The income received from the traditional food is about MR3,500.00 per month and the income increased between MR8,000.00 to MR12,000.00 during the festival season. For the snack food, she spends between MR500.00 during normal day to MR1,000.00 during festival month. The income received is smaller than the income from the traditional cake, i.e., between MR750.00 to MR1,500.00.

The enterprise was carried out in a workshop with the size of 30' by 40' beside the house. She displays the products at the exhibition space in the workshop. She maintains the quality, cleanliness, and packaging of the products.

The equipment used in the production include stove, banana slicer, oven and mixer. She bought all the equipment needed except banana slicer (KPW project), and oven and mixer (individual project) which was given by Department of Agriculture.

She runs the production everyday. She produces 2,000 bahulu at the price of ten cent each, 40 packet of "tumpi"⁸ (MR5.00 per packet) and repackaging processed food of 5,000-7,000 packet (MR0.80 each). Besides that she also produces "rempeyek,"⁹ "bahulu lapis" (layered bahulu) and "bahulu gulung" (rolled bahulu). The product was highly demanded in the market. Products produced is shown in Table 6.

8 **Tumpi** is a kind of brittle made of a mixture of rice flour, spices, anchovies, and peanuts. It is crispy and spicy.

9 **Rempeyek** is similar to tumpi but the beans is replaced with peanut.

Table 6: Details about the product produced

| Production | Normal day | Festival Season | Price per unit |
|---------------|------------|-----------------|------------------|
| Small bahulu | 2000 | 75000 | 0.10 each |
| Rempeyek | 40 packet | 500 packet | 10.00 per packet |
| Tumpi | 40 | 500 packet | 10.00 per packet |
| Bahulu lapis | - | 500 loaf | 6.00 per loaf |
| Bahulu gulung | - | 500 loaf | 1.20 per loaf |

Puan Jumaidah attended three entrepreneurship courses and one leadership training. The skill for making traditional cake she acquired from her grandmother. She believes that the training is important to produce quality product. She also mentioned that she needs to learn book keeping.

Even though she does not have the skill in record keeping, yet she maintains good record of the enterprise. Her husband helps her to keep record of the transaction to determine the profit or loss for the business.

She spends MR2,000.00 on raw material, MR160.00 for the packaging, MR2,000.00 for wages and MR200.00 per month for transportation. The raw material and ingredient for the traditional food were obtained from the local and outside suppliers. The raw material was delivered to the workshop once in two days. Some raw materials were produced from her own farm. The banana was delivered every other day. She uses 1,800 kilogram banana, 7 sacs of 25 kilogram flour, 8 sacs of 25 kilogram sugar, 24,000 eggs, 24 tins of cooking oil and 28 cylinder of gas for cooking per month. She has no difficulty in getting raw material, however the price of eggs fluctuate.

The products were either sold to the middleman, or individual buyers, or she market them herself. These marketing techniques requires less time. The products

were sold in Shah Alam, Klang, University Pertanian Malaysia, and around Kuala Langat District and they were marketed regularly. So far she can cope up with the demand and can produce consistently. The products produced have label on them.

She registered the business and now she owns two companies, i.e., Syarikat Cempaka Gemawan Sdn. Bhd (individual) and Syarikat Giri Wangsa (KPW). She is the manager for both companies.

She says that she has no problem in handling her own enterprise. But the main problem faced by Puan Jumaidah is the KPW micro enterprise project. She seems to have serious problem in getting banana and tapioca for the chips. She needs support from other members to supply the processed food to be marketed.

Though she can run the business by herself, she still needs guidance from the agency. In term of marketing, she gets direct contract from establish chain store such as PERNAMA and MAJU EMAS to sell the product in the supermarket. She also has marketing channel through Higher Learning Institution such as Institute Technology MARA.

Family Support

The husband gives encouragement and moral support for her to run the enterprise, the children help to do the housework and the enterprise work and the relatives help market the product. In short she gets full support from them.

Puan Jumaidah starts her work at 5.30 a.m. in the morning. After performing the prayer, she prepares breakfast for the family. At seven she is at the workshop to start the production. At 12.30-1.00 she prepares lunch for the children and get her children ready for the afternoon school session. At 2.00 pm she will be at the workshop continuing her work until 4.00 p.m. in the afternoon. Immediately after dinner, at about 8.00 p.m. she sells the product at night market. This is done four times a week. She sleeps at 10.00 p.m. or 12.00 at night. She works 8-10 hours a day. After dinner she continues working till 12.00 for the second shift production of traditional cakes.

To ensure the housework and the enterprise were carried out smoothly she plans the work ahead of time. Her housework takes between 5 to 6 hours a day. She still has time to be with the family. She does not encounter any problem with housework since it is routine job. She and her workers follow strictly the schedule prepared.

One of the challenges in her business is competition with other business entrepreneurs and to meet the demand of the products from her clients especially during the festival month.

Profile

Puan Jumaidah likes to see the family success in life and also in hereafter. Puan Jumaidah always adheres the work schedule as plan. Every decision is made with consultation from the husband. To manage the money, Puan Jumaidah always prepare family budget and plan expenditure for the family.

Besides putting the sign board in front of her house, advertising of the products was done through radio three Shah Alam. In this way the products will be spread in the wide area in the market.

Puan Jumaidah also wants to renovate the store, exhibition room and kitchen to get wider work space. Beside maintaining good quality she also maintain the cleanliness, appearance and packaging of the product.

Puan Jumaidah always tries to get new information in order to improve business enterprise especially in terms of the quality of the product. She is willing to compete with other enterprise. With her experience she is willing to share her knowledge to people who like to venture into food business. She is well known and she has many friends.

From the beginning, she has the intention to expand her enterprise. Puan Jumaidah is very confident that her business will continue without the assistance from

any agencies. However the other project, i.e., KPW project still needs guidance and support especially in terms of raw material.

In the future, she plans to increase the production and widen the market of the products, though the products have been marketed to Sabah and Sarawak. She also wants to maintain the quality of the products, improve the packaging and expand the variety the products. She also wants to renovate the workshop and separate the place for cooking and packaging.

She encourages her children to venture in the business. Two of her daughters are interested in this enterprise. Puan Jumaidah said that she will continue this enterprise for another four years, and after that she will work only as manager and advisor. Then the enterprise will be handed over to the children. Puan Jumaidah is a very open minded person. She is willing to accept comment and suggestion from others. She is a very confident person and willing to improve her self.

Puan Jumaidah feels satisfied with her family health condition. She also feels satisfied with her family income of MR3,000.00 per month. She has good relationship with the family members and also very happy with family support to her enterprise. The income received from the enterprise is very encouraging. However she has less leisure time and time to be with the family. She feels less satisfied with the small working space to run the production. She works hard to meet the demand of the products from the clients.

After her involvement in micro enterprise project, her life has changed especially due to income increased. In the community she is a chairperson of the Center for Banana Chips Collection, committee member of KPW, chairperson of Creative Collection Center of Kuala Langat District and committee member of JKKK. As a result she is well known person at that district.

Puan Jumaidah mentioned that the confident she has in herself leads to her success in business. She advises that women entrepreneurs must have skill, capital, risk taker and willing to compete with other people. They have to produce high quality

products and to be competitive. In future Puan Jumaidah plans to expand her enterprise by increasing the production, and also increase the varieties of the products to attract the market. She also plans to expand the workshop to a size of 40' by 50'.

CASE 4: PUAN NASIAH MASEHAN

Puan Nasiah Masehan is a KPW leader and project leader of KPW Parit Betak. This is a case of entrepreneur involved in two micro enterprise projects. Puan Nasiah has shown an example of leadership where she manages her own project and simultaneously leads group project. Puan Nasiah starts the micro enterprise project at a very young age of 20. She has been involved in many micro enterprise activities from sewing, to food processing and honey.

Socioeconomic Background

Puan Nasiah is a young woman (36) and her husband is 40 years old. Both of them have very low level of education. Puan Nasiah had primary level of schooling and the husband completed Lower Certificate of Education (SRP).

Puan Nasiah is a very active entrepreneur with an income of more than MR3,000.00 per month. Puan Nasiah carried out own project (honey, "kaya madu"¹⁰ and "bepang madu"¹¹ and leading group project (snack food). The monthly income received from the micro enterprise projects are MR1,200.00 from honey, MR375.00 from kaya madu, and MR1,200.00 from bepang madu. On the other hand, the group income from the snack food is MR2,800.00.

10 **Kaya madu** is a type of jam made of flour, eggs, sugar, honey and coconut milk. It is usually eaten with bread.

11 **Bepang madu** is a type of brittle made of flour, peanut and honey. It is crispy and sweet.

Her husband is a laborer with an income of MR500.00 per month. Other source of income for her husband is from secondary activities, i.e., from oil palm and pineapple with the income of MR2,100.00 per season. Puan Nasiah has MR70,000.00 worth of share in Amanah Saham Nasional with an annual dividend of 13 percent. Puan Nasiah has two school going children age 13 and 8 years old.

Micro Enterprise

Puan Nasiah has been involved in micro enterprise project since 1979. She gets support and encouragement from her husband. As the income of the husband is insufficient for the family, she started micro enterprise project to increase the family income. Puan Nasiah learns dress making and after she gains the expertise she started sewing business by taking orders from people. At the same time she also sells materials for clothing.

She was only 20 years old when she started the project. She started with a capital of MR3,000.00, which is contribution from Area Farmers' Association (Pertubuhan Peladang). The contribution is in the form of sewing machine, sewing machine for finishing (mesin jahit tepi), sewing table, cupboard, large mirror and clothing rack.

She ventured into this project because she has the interest and the income received was high. From the beginning Puan Nasiah has the intention to expand the enterprise as she believes that the enterprise has the potential to success.

Puan Nasiah had the opportunity to attend several courses at Nuriza Fashion in Kuala Lumpur, MARA and Department of Agriculture. She also had a chance to do practical training at a tailoring shop.

From sewing, Puan Nasiah shifted to food processing projects. In 1990 Puan Nasiah started honey and snack food enterprise. For that project, she received a grant from the Department of Agriculture (MR1,200.00), and she also used her money

(MR200.00) as an initial capital. At the initial stage she used 154 bee hives, in which 14 is hers and 140 from the Department of Agriculture. The bee project was carried out in the coconut and pineapple farm. In 1992 she expand her enterprise to include other products namely kaya madu, dodol, tapioca and sweet potato chips. These activities are carried out in a workshop and at the collection center. The initial capital invested in this project was MR8,000.00 granted by the Department of Agriculture and also from her savings.

As the enterprise expands Puan Nasiah also received various types of assistance from difference sources. It seems that she has shown her credibility and confidence in getting various support from various source. She also received a total of MR16,500.00 in the form of equipment, workshop and marketing center for the projects. Out of that, MR10,000.00 was from Farmers Association, MR3,500.00 was from the Department of Agriculture and MR3,000.00 was from ADUN (State Assemblyman). Puan Nasiah also obtained a loan from the bank to buy a van. She also raised capital from her own savings and shares from partner to do the project.

Now Puan Nasiah is hiring 11 workers to help her in the project (5 workers for honey project; and 6 workers for snack food project). The workers are her relatives and partners in business. The projects were carried out everyday, 8 hours a day. The workers were paid MR1.50 per hour.

For the raw material, she buys the ingredients for bepang from the grocery stores and buys tapioca and yam from local and outside suppliers. Sometimes she also takes the tapioca and yam from her farm. At the moment she does not face any problem regarding raw material for her own enterprise. However, for the group project, sometimes the raw material (tapioca and yam) are short in supply. To solve the problem in getting raw material she will immediately contact the Department of Agriculture.

Puan Nasiah sells the products either directly at the District Rural Industry Marketing Center (DRIMC), various departments (in the form of survenir), individual

agent/dealer, and at retail premises. The products were delivered to the marketing center of *Madu Mas* once a week and to the grocery stores once in three days. Before 1993 the business was quite slow due to insufficient promotion. In 1993 Puan Nasiah started the promotion campaign of the product at various occasion. Since then the products are widely known and the business has improved.

Puan Nasiah always aware of the opportunities available and always tries to improve her enterprise. In addition to improving the marketing aspect of her micro enterprise, Puan Nasiah also improves the packaging technique of the product. She changed from using plastic package to nitrogen packaging. For the group project, twenty percent of the profit was shared among group members based on share. The balance of the profit will be reinvested in the business such as buying new equipment. The members were also paid for the work done.

Puan Nasiah keeps record of all enterprise transaction. This enable her to determine the profit and losses from the business. The large portion of the profit will be used as additional capital. Only a small portion spends for family expenses (20%). Ten percent of the profit is saved.

Puan Nasiah attended many courses conducted by MARA (more than 5 times), Department of Public Enterprise (2 times), Department of Agriculture (more than 10 times), and other agencies such as MARDI and FAMA. She also attended leadership training at INTAN sponsored by Wanita UMNO (women wing of UMNO). She attended a course on book keeping organized by the Department of Agriculture in 1993. Other courses attended include entrepreneurship, labelling, and packaging of the products.

Puan Nasiah also visited Japan in 1995 to see project carried out in other country. In terms of quality, Puan Nasiah gained the experience from MARDI. Puan Nasiah feels that training is very important to carry out the project effectively and efficiently. To further expand the project she needs training in technology, simple book keeping, and management of factory and company. Table 7 shows support and equipment received for the micro enterprise project.

Table 7: List of equipment received and sources.

| Equipment | Value (MR) | Source |
|-----------------------|------------|---------------------|
| "Pengempar"(Agitator) | 200 | Dept of Agriculture |
| Oven | 1800 | Dept of Agriculture |
| Hand refractometer | 100 | Dept of Agriculture |
| Stirrer | 3000 | Dept of Agriculture |
| Mixer | 2500 | Dept of Agriculture |
| Coconut milk pressor | 1200 | Dept of Agriculture |
| Sealer | 120 | Dept of Agriculture |
| Oven | 1500 | State Assemblyman |

Puan Nasiah also received support in terms of building (workshop and marketing center). Not only that, Puan Nasiah also gets advisory support from the village leader, officers from Farmers Association, Department of Agriculture and MARA. Expenses, total production, and income per month from various products were shown in Table 8. The projects promise good returns and it is very challenging.

Table 8 : Production

| Type of product | Expenses (MR) | Total production | Price per unit (MR) | Income per month |
|-----------------|---------------|------------------|---------------------|------------------|
| Honey | 600 | 200 bottle | 6.00/bottle | 1200 |
| Bepang madu | 380 | 200 kg | 6.00/kg | 1200 |
| Kaya madu | 200 | 200-400 bottles | 1.50/bottle | 300-600 |
| Tapioca chips | 300 | 300 kg | 4.00/kg | 1200 |
| Yam chips | 450 | 200 kg | 8.00/kg | 1600 |

The major problem faced by Puan Nasiah is short of capital to expand the business. Usually she uses her own money as an additional capital.

Though Puan Nasiah has attended many courses and training she feels that she still requires the skills and knowledge to maintain good quality products. Other than that it is a challenge for Puan Nasiah to increase knowledge in marketing, improve product quality and compete in the market. Puan Nasiah felt that her business partners also need to be knowledgeable in business. This is one of the challenges faced by Puan Nasiah where the business partners has little knowledge in business. Knowledge in business is essential for the development of enterprise. To improve product quality, Puan Nasiah buys more appropriate machines such as better sealer for the kaya madu cover.

She is very confident that the existing project will continue as she has enough equipment and machine to run the project. However, the advice from the agencies is very important. She has no problem in getting raw material and discipline the workers.

Family Support

Puan Nasiah gets moral support from her husband in terms of advice, project funding, delivery of products to the marketing center and to grocery stores. As her children are small and still schooling, the contribution from the children is very minimal. Nevertheless, her mother helps her in the project. They spend about 6 hours a day and 6 days a week in micro enterprise project. In terms of management of the family, she faces little problem since she has small family. She spends only 3 to 4 hours for housework.

Puan Nasiah starts her work at 5.30am every day. She prepares breakfast, cleans the house and prepares lunch before she left to the workshop at 7.30am. She takes a break at 12.30 and continues working in the workshop at 2.00pm. In the afternoon she will be at her marketing center till 6.00pm. She will be at the marketing center (DRIMC) three times a week. At night she continue on completing the work at her workshop and her marketing center. She goes to bed at 12.00 at night.

Though Puan Nasiah is very busy with the micro enterprise project, she still spends time for social activities especially during the weekends. She attends religious gathering such as "majlis baca yasin" (quran recital gathering), "gotong royong," (a group of people work together at a specific time on a voluntary basis) and meeting. She schedules her day and follow it strictly.

Profile

Puan Nasiah desires to have economically secure and happy family. Puan Nasiah keeps records of the transaction daily and prepares monthly budget. Puan Nasiah always disciplines herself and tries to follow the schedule planned for the day. She always has discussion with her partner on how to promote the products. She also has good relationship with other people. She dares to take the risks and able to solve the problems. She can gather the information through friends and mass media.

Beside that Puan Nasiah is also an open-minded person. She is willing to accept comments and suggestion from others. She is very confident and always refer to her past experiences to solve any problems.

In future Puan Nasiah wants to expand the production and to improve the quality of the product. She plans to expand the market of the products outside the state of Johor. She also wants to venture into another product whenever she has the opportunity. She is a type of person who is aware of the opportunity available and always tries to grab it.

Puan Nasiah feels satisfied with the health status of her family members, leisure time, family relationship, and family contribution to the business enterprise. She is less satisfied with the income received from the micro enterprise project. She plans to increase the income from micro enterprise in the future. She felt that her work place is far from town where the products are marketed. The quality of the product also needs improvement to be more competitive.

Nevertheless, Puan Nasiah has managed to increase the family income. Before her involvement in micro enterprise project her family income was only MR300.00. The family has only motorbikes as a mean of transportation, but now the family owns a van.

After her involvement in micro enterprise project, her family income increased to more than MR3,000.00 per month. She gains a lot of experience through her involvement in the micro enterprise project. Puan Nasiah is very active in other social activities such as leader for KPW, committee members of JKKK, committee member of Women PPK Bureau of Parit Betak, committee member of Wanita UMNO, and Welfare committee of Kampung Parit Betak. She has many friends mostly entrepreneurs, politicians and government officers.

Puan Nasiah prefers to handle her business problem immediately and this lead to the success of her business. She also likes to advice to other business women who venture in micro enterprise to have self confident and interest in whatever they do. The women are also encouraged to equip themselves with knowledge and skill by attending training and courses, specialize in the products, obtain enough capital and work harder.

CASE 5:

PUAN NGAH TIPAH BT SAIDINA

The case of Puan Ngah Tipah is presented here as the example of aged woman who has been successful in the micro enterprise project. With no formal schooling Puan Ngah Tipah can be an example of other aged women that work independently. Puan Ngah Tipah succeeded due to her high commitment in the micro enterprise. As the population of rural aged women increased, this can be an example whereby aged women can earn income to solve their economic problem.

Socioeconomic Background

Puan Ngah Tipah, 53, and husband, 67, are from Kg Niyor, Kluang, Johor. She has

seven children age between 13 to 33 years old. Puan Ngah Tipah has no formal education. Her husband has three years of formal schooling. Her children do not have high level of education. The first child has six years of schooling while the second child has never attended school. Only her third and sixth child have Malaysia Certificate of Education (SPM). The youngest child is in form one. All her children except the youngest are working. Most of them work as laborers.

The main source of income for Puan Ngah Tipah is from micro enterprise project. Puan Ngah Tipah regards micro enterprise project as her main occupation. Whereas the husband's main job is vegetable farmer and micro enterprise is his secondary job. The income received from vegetable gardening is very low, i.e., MR100 per season. The income Puan Ngah Tipah received from the micro enterprise project is much higher than the income received by the husband. She received MR2,400.00 per month. The family does not have other sources of income. Before involving in the project, her family's income is MR300.00 per month.

Micro Enterprise

Puan Ngah Tipah has been involved in the micro enterprise project since 1986 when she started producing honey ginger powder (serbuk halia madu). Then in 1995 Puan Ngah Tipah started producing tamarind cordial besides halia madu. Her involvement in the micro enterprise project is due to her deep interest. At the beginning she used only MR2,000.00 as a capital for the micro enterprise project. Now she has larger capital, i.e., MR10,000.00, also from her savings.

Puan Ngah Tipah works everyday for 14 hours each day. She also hires workers that work 7 hours a day and 5 days a week. For the processing, Puan Ngah Tipah uses large machines including mixer, welding machine, blender and plastic sealer. These four major equipment used in the process were given by the Department of Agriculture. The blender costs MR10,000.00, welding machine costs MR2,000.00, mixer costs MR5,000.00, and plastic sealer costs MR200.00. In total the machinery she received cost MR17,200.00.

The major ingredients used in the process of her product are tamarind and ginger. She buys tamarind two or three times a month, whereas for ginger she buys it everyday.

Puan Ngah Tipah does not records her micro enterprise transaction. Puan Ngah Tipah never attend any courses or training. Even with no formal schooling and training, Puan Ngah Tipah emerge as successful entrepreneur. However, her worker has attended one entrepreneur course organized by MARDI in 1990. Puan Ngah Tipah feels that her experience is not enough to run the project. She needs to attend courses to improve the quality of the products.

Puan Ngah Tipah produces tamarind cordial three times a month. For each batch of production takes three days. She produces 216 bottles of cordial each time. The cordial is sold at MR0.80 cent per bottle. Thus in three days she earns an amount of MR173.00 from cordial or MR518.00 per month. For the production of honeyed ginger, she also produces it three times a month and the process takes four days to complete. For each batch she produces 100 packet at the price of MR7.00 per packet. Thus the total production for a month totalling MR2,100.00. Total sales from these two products is MR2,600.00.

The profit obtained from the project is to pay for installment for van, payment to workers some spend for living expenses and some are saved for future expansion of the enterprise.

Family Support

Puan Ngah Tipah gets encouragement and support from her husband. Besides that, the children also help her in the micro enterprise project. The husband helps her everyday and she pays him MR300.00 per month. The child who helps her in the process and markets the product is paid MR450.00 per month. Puan Ngah Tipah pays MR350.00 to other worker who works eight hours a day.

Though Puan Ngah Tipah has very low educational level, she does practice some good business practices. For example, paying the husband and the children for the service rendered.

The support given by the husband is very encouraging. Puan Ngah Tipah claims that the project is hers and her husband's. Though Puan Ngah Tipah is very busy with the project, she still has to do housework from preparing meals for the family, disciplining the children to participating in social activities. The husband only helps her in planning the expenses.

Puan Ngah Tipah starts her day at 5.00 a.m. in the morning. She does housework until 7.00 am. Then Puan Ngah Tipah will start working in the workshop with her husband, child and a worker. Then she takes break at 12.30 and will start the afternoon session at 2.00pm until 7.00 pm. After that she will be at home doing housework. Puan Ngah Tipah usually goes to bed at 9.30 p.m.

Puan Ngah Tipah faces several problems in her micro enterprise project. First she has insufficient capital, thus she is forced to use her savings. She usually solve financial problem by herself without referring to any agencies. Second, the raw material needed for her project is limited. She has to buy raw material from other sellers. Third, there is not enough equipment especially the welding machine. She has requested the machine from the Department of Agriculture, but still have not received it. Forth, she does not keep record for the transaction incurred in the business. She never make any effort to maintain book keeping. This can be understood as Puan Ngah Tipah probably does not know how to read and write. Lastly she needs to improve the quality of the product produced.

Puan Ngah Tipah claims that she has problem of balancing her housework and enterprise. As she gets older she does not have enough energy to do all the jobs. Puan Ngah Tipah needs training and advice to improve her enterprise.

Profile

Puan Ngah Tipah is very optimistic that she can carry out the project in future even without help from agencies. Puan Ngah Tipah has the intention to expand to other varieties products. Puan Ngah Tipah also encourages her children to be involved in the micro enterprise project as the project promises good returns.

In most of the management activities Puan Ngah Tipah feels that she is a good manager and she can carry out management activities such as planning, getting raw material, quality control, market the products, expands the enterprise, and manages the workers. The only serious problem that she could not solve is keeping record of the enterprise.

Puan Ngah Tipah does not utilize the profit obtained from the enterprise for personal uses. She always thinks about expanding the enterprise and ventures into varieties of other products, though she does not sure of the profit. She has the confident that her products can compete in the market. She always spends time to keep up to date with current development. Puan Ngah Tipah is very optimistic that her enterprise has bright future. Though the enterprise is very important as source of income to Puan Ngah Tipah she still spends time and involve in social activities. Puan Ngah Tipah always make sure that all of the works are done according to time scheduled.

CASE 6: PUAN SAADIAH ANGIP

Puan Saadiah of Kg Parit Kuari, Batu Pahat, Johor was chosen as successful farmer in 1992 and as first place winner in making tempe chips (kerepek tempe). She has been working very hard for the success of the enterprise.

Socioeconomic Background

Puan Saadiah is 38 years old and her husband, a contractor is 40 year old. They have two children age 20 and 9 years old. Puan Saadiah and her husband have very low educational level. Puan Saadiah has 6 years of primary school, whereas the husband has Lower Certificate of Education (LCE). The first child, 20, does not attain better education than the parents. He only has Lower Certificate of Education, and now working as a laborer. The youngest daughter, 9, is in standard three.

The main source of income for the family is from micro enterprise project, namely snack food project. This is the main activity carried out by Puan Saadiah with an income of MR4,000.00 per month. The husband is a contractor earns an income of MR200.00 per month. Besides that the husband also involves in agriculture activities, specifically banana farming with an income of MR120.00 per month. The income received from the micro enterprise project is much higher than other sources of income. Before involved in these activities, the family income is only MR1,500.00.

Micro Enterprise

Puan Saadiah started the micro enterprise project in 1988 where she producing 'pagoda' chips. The activities were carried out in the kitchen. There was no specific place to carry out the production activities.

Then in 1995 Puan Saadiah ventured into production of snack food. She produced 'tempe' chips, "denderam," banana chips, "maruku" and cakar ayam. These projects are carried out in a workshop. Puan Saadiah is very interested in the project, she started the project with an initial capital of MR200.00 from her savings. As the project expands, she increased the business capital to MR5,000.00.

The project she currently carried out is a big project with 20 workers excluding herself. Puan Saadiah and the workers work 8 hours a day for 6 days a week.

The equipment used in the production includes processing machine, frying equipment, sealer and generator. Except for the generator, all other equipment were

given by the Department of Agriculture. The processing machine costs MR10,000.00, the frying equipment costs MR750.00, the sealer costs MR300.00 and the generator costs MR5,000.00. The total value of the equipment supplied by the Department of Agriculture for the production is MR11,050.00.

The main raw material used in the production are tempe and banana. She buys the raw material once a week. The bananas are either picked-up from her farm or bought from suppliers. The book keeping is done by the husband and he keeps record monthly.

In terms of expenses, Puan Saadiah spends MR6,000.00 per month to pay workers, MR18,000.00 to buy raw material, MR5,000.00 for marketing and the net income is MR4,000.00 per month. Detail production is shown in Table 9. Puan Saadiah sells the products everyday to the local retailers. This method is easy and save time.

Table 9: Production of snack food

| Production | Frequency | Processing period | Total production | Price per packet (cent) |
|---------------|--------------------|-------------------|------------------|-------------------------|
| Kerepek tempe | everyday | 5 days | 800 packet | 0.60 |
| Denderam | everyday | 1 day | 200 packet | 0.60 |
| Banana chip | everyday | 1 day | 1300 packet | 0.60 |
| Maruku | once in three days | 1 day | 600 packet | 0.60 |

The husband encourages Puan Saadiah to succeed in the project. Puan Saadiah has attended several courses including pickle making (1991), international cooking (1992), quality control (1994) and entrepreneurship (1992) organized by Department

of Agriculture. The pickle making course was organized by MARDI, whereas other courses were organized by the Department of Agriculture. Puan Saadiah feels that she does not have enough skills, and needs more training especially in improving quality of her products.

Puan Saadiah faced problems of raising the capital, getting raw material, equipment and keeping record of the enterprise. Puan Saadiah does not have enough capital to begin with, and she has to obtain loan from the bank. The initial capital was very small. Her savings and assistance received from various agencies still inadequate. Puan Saadiah needs at least MR100,000.00 to expand the enterprise. For the raw material, she has to buy it from other places. Local suppliers cannot fulfill the demand. Regarding the equipment, she has not solved the problem of getting suitable sealer for the packaging. Puan Saadiah does not know how to keep record despite the fact that record keeping is very important in daily operation and evaluation of the progress of the micro enterprise.

Family Support

Puan Saadiah is very lucky that the husband helps her in terms of funding and managing the project. The amount of money given by the husband was MR10,000.00. The husband helps her everyday especially in relation to management and marketing aspects. However, Puan Saadiah does not pay the husband for the help given. Probably this is because Puan Saadiah feels that this project is owned by both of them. The husband's contribution is very encouraging since they both work very closely. Puan Saadiah always discusses and gets help from the husband during difficult situation.

The profit obtained from the project is reinvested to increase the capital, savings and for the expansion of the enterprise. Portion of the money is spent for living expenses.

Puan Saadiah is very busy with the enterprise. She employs a helper to help her with the housework. The helper helps her cleaning the house, ironing cloth, clean dishes and does laundry. Nevertheless, some houseworks were done by Puan Saadiah especially in meal preparation for the family, caring of the younger child and societal activities. Other household chores are either done by the husband or by herself.

Puan Saadiah starts her day at 5.00 a.m. in the morning. She does housework early in the morning until 6.00 a.m. After that she starts working in the workshop. At 12.00 a.m she break for lunch and take a short rest. Then at 1.00 p.m she continues working in the workshop until 4.00 p.m. She spends time doing some housework when she finished working in the workshop until 9.00 p.m. At 9.00 p.m to 10.00 p.m. Puan Saadiah again with the help of the workers work in the workshop.

Puan Saadiah has a very tight schedule, thus she feels that she does not have enough time to balance the housework and the enterprise.

Profile

Despite all the problems mentioned, Puan Saadiah is very optimistic than she can continue with the project even without any assistance from the agencies.

Puan Saadiah has definite plan to expand the enterprise. She also encourages the children to get involved in the business enterprise and she feels that the children have the capability to run a business.

Puan Saadiah is very strict rule about the profit obtained from the enterprise. Even in a very critical situation she will not take the money for personal use. She always thinks about was to expand the enterprise. Puan Saadiah is a risk taker. She often mentioned that she is willing to venture into new product though she is not sure that the product will be accepted in the market. Furthermore, she is ready to take the risk of loosing.

Information is very important for those involved in business. Puan Saadiah always tries to find time to update herself with the current issues. Puan Saadiah is optimistic that her enterprise has bright future. The competition in the market does dampened less spirit. In fact she is very sure that her products are able to compete with other competitors.

Though the enterprise is very important to her, yet she still spend time to participate in the community activities. Puan Saadiah feels that given the choice she still needs help from the agencies in running the enterprise. She also tries hard to do the work according the time scheduled.

CASE 7 : CHE SOM BINTI MAN

Puan Che Som bte Man of Mengkuang Titi, Seberang Perai Tengah was selected to be one of the potentially successful woman in micro enterprise because of her commitment and success in her bahulu production. She started producing bahulu in 1985 with very small capital and presently is one of the main supplier of bahulu in Pulau Pinang.

Socio-economic Background

Puan Che Som is 50 years old and married to her husband more than 25 years ago. Her husband is 53 years old and had education up to standard three only. The couple had four children, three girls and one boy. Their eldest child, a daughter; is 26 years old and married to a businessman. She had one child age 2 years old. This young family is living together with Che Som. Che Som's second child is also a girl age 24 years old with only form five education. She is not staying at home. Their third child is a girl age 23 years old and the youngest child, a boy is 17 years old. All her three daughters have form five qualification while the boy's education is very much lower,

i.e. up to form two. On the overall, Che Som's children had slightly better education than their parents. All of their children except for the second child are living together with Che Som. Though the children are not in school they are not working either. All members of the family are involved in the micro enterprise together with Che Som and her husband.

The family depend their livelihood on sale of bahulu. Prior to 1985, Che Som's family depend their livelihood on her husband's job selling 'satay' at night and selling meat in the morning. Their income was irregular and depend on the demand on that particular day.

Presently the main source of earning for Che Som's family is from sale of bahulu. The net monthly earning from this micro enterprise activity is MR2,000.00 a month.

Micro Enterprise

Che Som ventured into micro enterprise producing bahulu in 1985. She ventured into this activity with the encouragement from her husband who was a meat seller. This idea came up when Che Som's sister was admitted in the hospital. Her husband observed that it was difficult for him to buy bahulu in the shop. He proposed to Che Som that they produce bahulu to be sold in the nearby shops.

Che Som started her project with MR100.00 capital to buy the mold. To save some cost, they contacted the egg seller and buy cracked eggs to be used in making the bahulu. The bahulu they made was then send to the retail outlet near their home. Her brother who lived elsewhere help marketing the bahulu they made. Since they were using traditional methods of production, they were unable to cope with the demand. Then they decided to improve the production process by saving money for equipments to facilitate production. Che Som uses her own recipes which she learn from her mother. They use the profit made from selling meat as the initial capital for their bahulu project.

The production of bahulu when she first started was done manually. She uses coconut husk and charcoal for burning and production was in a small quantity. Since they start of the project, Che Som and her husband keep on finding ways to improve the quality of their bahulu and the production. Since they were involved in business prior to the bahulu projects, it was much easier for them to search for the market of their product.

To date, Che Som's bahulu project has reach to a level of production of 8,000 bahulu per day. She has built special workshop of 22' x44' for the activity nearby their house. To facilitate the production process, Che Som and her husband bought 6 small ovens and 2 gear mixer using the accumulated profits which they have saved. They also received support from the Department of Agriculture in the form of one gear mixer and flour sieve. Recently they received big commercial oven from the Department of Agriculture which can facilitate the baking time.

There are eight people involved in the project, namely Che Som, her husband, two children, one nephew and three neighbors. All of them work eight hours a day and six days a week. Each person is paid MR3.00 per hour.

Che Som obtained raw material for bahulu production from local supplier once in ten days or three times per month. Every time she ordered a supply of 40 bags (25 kilogram) of flour, 20 bags (50 kilogram) of sugar, and 10,000 eggs. She sells bahulu to distributors at seven cents per bahulu. The bahulu is packed in one box and one box contains 350 pieces bahulu. In addition to marketing the product through distributor, they sent small quantity of bahulu to local retailer.

She kept record of all expenses incurred. This help Che Som keeps tract of all income and expenditures. They always separate household financial matter and the enterprise financial matter.

The profit made from the sale is often invested or saved in the bank. Che Som and family allocated about MR20.00 daily for household expenses and the rest of the money earned was used to pay for car installment and saved. She estimated that the

family's monthly saving is between MR300.00-MR400.00 per month.

Bahulu is a traditional cake for the Malays. The recipe is usually handed over from one generation to another. Che Som learned to make bahulu from her mother and uses the knowledge to start her micro enterprise. She received no training in bahulu processing. Past experience in meat and satay selling help Che Som and her husband to be successful in business since they had basic skills in managing small business enterprise. Since both husband and wife are involved in the project, Che Som did not face much problems especially marketing.

Che Som and her husband know the important of quality control for their product. She receive guidance from Farm Family Development extension officer pertaining to quality control. Their willingness to accept comments has helped Che Som's project reach the level it is now. They had request from other people to teach them how to make the bahulu, and felt not yet ready to train others.

If other project had problem pertaining to lack of marketing channels, Che Som had the opposite problem of not being able to cope with the demand for her bahulu. Since the demand was high, they are taking as much efforts to increase production.

Today Che Som felt that it is time to diversify production to making cake but she had not skills in making cake.

On the overall Che Som did not have much problem in her project. She started small and gradually able to increase production by reinvesting money accumulated from profit made to buy more ovens and equipments.

Since they were already in business prior to this project, Che Som and her husband were able to anticipate problems they may face and took necessary action. They secured place that supply the raw materials and planned for the purchase of raw material once every ten days.

In relation to equipment they needed more oven and mixer to facilitate the production process. The burden of buying all necessary equipment was lessened

when they received support for the district office in the form of mixer and flour sieve.

Che Som also did not have much problem related to manpower since she had her husband and children working together in the project. Che Som and her husband are able to separate family and projects affairs. All members working in the project are paid accordingly and they often save the profit made to be used for the expansion of the business.

Family support

Che Som manages the project together with her husband who are presently involved full time. In fact at the initial stage the idea to venture into this project came from her husband and since then they have been managing the project together. Both has a specific task to do. While Che Som is given more responsibility in producing the bahulu, her husband is more responsible in getting the raw materials for the project and the marketing aspect. Whenever her husband is free from these chores, he is helping Che Som mixing the batter. Her children helped in baking the bahulu.

In addition, Che Som also received help from three of her children and son-in-law who is in retail business. All the four family members are working eight hours per day and six days a week. They are being paid at the rate of MR3.00 per hour, the rate she and her husband being paid. Che Som is free of household work since she has no young children and she has two daughters who helped in household chores.

According to Che Som the success of her project is due to involvement and support from her family members. Che Som is able to balance work and family activities since the burden is shared together by all family members. She often completed her household chores in the morning before starting the bahulu production. Whenever she cannot do certain chores, she often asked her daughter to take over the activities.

Che Som daily routine started very early in the morning. She often gets up early,

prepare breakfast, clean up and get ready to go to work. Once she is in the workshop she tend to work until the whole production process completed or the bahulu are all baked. One batch of production often completed by 3.00 p.m. and then at about 4.00 p.m. she will take a break to have her lunch.

Che Som often stop work at about 4.00 p.m. leaving her to have time for other family activities. Whenever the demand for her bahulu is high, she will work at night. For production at night she usually starts at 9.00 p.m. and the processing usually lasted until 12.00 midnight.

Che Som and her family members depend their livelihood on the project. Her husband and three children are working together with her to make the project a success. Asked what is her family goals, she indicated that she would like to see the enterprise become a success and become the family business activity.

She started the project by producing bahulu using about 15 eggs and earned MR2.00-3.00 per day. They gradually expand the project and is planning to diversify the products. Today they are producing 8,000 pieces of bahulu per day and are producing on a full scale. She felt that is sufficient but would like to produce more products such as traditional cake, ikuih bakarî and other types of cake. Meanwhile she always make sure the quality of the bahulu is maintained. This can easily be done by using standard recipes and consistent method of production.

Che Som would like their children to take over the enterprise. She felt that she and her husband has established the business and the children will take over some day. By involving their children in the project will certainly help materialize her dream.

On the overall, Che Som is satisfied with all aspects of her life. She felt that it is very important to take care of her health. Such attitude enable her to find time to rest.

Her involvement in the project has contributed to better living for the family. At

the beginning of the project the family had no car but today they own a car. Continuous efforts, hard work and dedication has contributed to the success of the project. She advises those who wanted to venture into a micro enterprise to concentrate on products that had limited supply in the market.

CASE 8:
RAHIMAH AHMAD

Socioeconomic Background

Puan Rahimah is 51 years old and had only two years of schooling. She is a full time housewife and venturing in micro enterprise activities in 1992. Her husband is a retired army aged 50 years old with only six years of formal education. The couple had five children, three girls and two boys. The eldest child is 25 years old and the youngest is 13 years old. All four of their school leaving age children had education up to Malaysian Certificate of Education while the youngest is still schooling in lower secondary school. Three of their children are working in a private sector as clerk. Their third child is staying in Petaling Jaya since he is working in a factory there. There are a total of six people living in their household. Puan Rahimah's children are not married. Her second child, a daughter is living together and she is not employed.

Since Puan Rahimah is full time housewife and her husband is a retiree, they did not have full time employment. Her husband is involved in vegetable growing projects which bring income about MR60.00 per month. Their sources of income were mainly from her husband's pension and vegetable growing project they both work on. Their children did not give them money since their earnings are limited. Puan Rahimah earned about MR50.00 from vegetable gardening projects and she estimated her income from the micro enterprise was about MR300.00. In addition to these sources, Puan Rahimah and her husband received agriculture input from the Department of Agriculture for the vegetable gardening project.

Micro Enterprise

Puan Rahimah started her micro enterprise in 1992 producing 'Kuih Bepang Kacang' and onion chips with MR20.00 capital. Puan Rahimah's involvement in micro enterprise activities started after she had the opportunity to visit some projects in Johor and Malacca. With encouragement from husband, she started producing the cookies in her own kitchen. She started the project by producing Onion Chips and Bepang because the raw material are easily available and she had the skills to venture into such activities. The products was marketed at the local retail outlets. She also received orders from neighbors or relatives. Prior to her involvement in micro enterprise, she had no earlier experience in business. She receives no support from anyone when she first started since her production was small due to the uncertainty of demand for her product. The production process was all done manually and very time consuming. She was able to produce small quantity and unable to keep up with the increasing demand.

The production was done in her own home and she mainly produces the product based on orders. The demand for her products keeps on increasing and in 1993 she added another line of product that is coated peanut. The expansion was made possible using the existing capital. The demand for her product keep increasing with orders from outside such as from her sister and children living elsewhere. After two years of venturing into projects, Puan Rahimah started to receive support from the Department of Agriculture. With the help of the Department of Agriculture she was able to built a workshop for her micro enterprise activities that cost MR8,600.00 in 1994. That money for the workshop was accumulated from profit made from the enterprise. Meanwhile the Department of Agriculture provided her with machine to process the onion chips, such support enable her to produce larger quantity in a shorter period of time.

The workshop enable her to concentrate in her micro enterprise and increase volume of production using the machine provided by the Department of Agriculture. In 1995 she decided to specialized producing Sweet Banana Chips and Onion chips.

This is in line with the Farm Family Development program under the Department of Agriculture to help rural women entrepreneur process the agriculture products to process food.

She never imagine that she will expand her business. Puan Rahimah never attended any cources but her husband had attended one course in Agriculture Centre in Rembau for two days. She did not attend any courses because she cannot read or write. Despite her illiteracy she manage to expand her micro entreprise project.

Today Puan Rahimah is producing three type of products, Sweet Banana Chips, Onion Chips, and Bepang Peanut. The amount produced depending on orders. On the average she produced 75 kilogram of Sweet Banana chips. The summary of her production activities is shown in Table 10. To obtain that production she has to process 300 kilogram of raw banana. The retail price of this chip is MR5.50 per kilogram. Sweet banana chips she produce depending on order. Currently she is processing 300 kilogram of raw banana per week. Each batch of production she processed 100 kilogram of banana and the whole production process takes about eight hours with output of 25 kilogram of banana chips. One hour is needed to gather the banana and prepare the sugar for coating. Two hours is required to split the banana and peel off the banana skin. Another two hours is needed to slice the banana and one hour needed to fry the chips.

Table 10 : Summary of Income and Expenses by Product

| Expenses and income | Sweet banana chips | Onion chips | Peanut bepang |
|---------------------|--------------------|-------------|---------------|
| Raw material | 300 kg banana | 10 kg flour | 10 kg peanut |
| Total cost | MR252.50 | MR52.50 | MR69.35 |
| Volume of Output | 75 kg chips | 10 kg chips | 16 kg |
| Selling price | MR5.50/kg | MR6.00/kg | MR5.50 |
| Total sale | MR412.50 | MR60.00 | MR88.00 |
| Net profit | MR160.00 | MR7.50 | MR18.65 |

Puan Rahimah bought the banana for her project at MR2.50 per kilogram and for processing 300 kilogram of banana she uses 30 kilogram of sugar, 17 kilogram cooking oil, MR8.00 firewood, and six days manpower that cost MR10.00 per day. She get the supply of banana locally and whenever needed she bought it from Malacca.

For the Onion Chips production she uses 10 kilogram of flour. The amount produced depend on the demand and orders received. To produce 10 kilogram of Onion chips she uses 10 kilogram of flour, one kilogram of onion, spices and four kilogram of oil for frying. Puan Rahimah had to budget MR30.00 for manpower. Her Onion Chips is sold at MR6.00 per kilogram and each time she produces the chips, the total volume of sale is MR60.00.

Peanut bepang is sold at MR5.50. Puan Rahimah often produces 16 kilogram of this cookies which require 10 kilogram of peanuts, nine kilogram of sugar, sesame seed and gas for cooking. She allocated MR30.00 for manpower. For every batch of production the total sale is MR88.00.

All her production activities are conducted in 18 by 25 feet workshop beside her house. She bought refrigerator to be used for her micro enterprise project. She received several machine from the Department of Agriculture that has helped facilitate and shortened the production time. She received mixer, pressing machine, machine for dough cutting, sealer for packaging, banana cutter and gas cooker. With these machine she can save processing time. The products are packed using the plastic package supplied by the Department of Agriculture.

Though she cannot read and write, Puan Rahimah seeks her children's help to keep record for the enterprise. She did so to enable her to keep track of income and expenditure of the project. She is able to separate family and the project financial matters.

The product she produced is marketed locally as well as through distributors. Today there are distributors come to collect the products. Puan Rahimah sent her

products to retail stores once every two weeks while she also received orders for her products. Orders tend to peak prior to festival seasons such as Hari Raya. She operated the enterprise together with her husband and two children.

Puan Rahimah felt that training is necessary to keep entrepreneur update with the latest technology. Since she cannot read and write she is at the disadvantage. Nevertheless, she is fortunate to receive close supervision and guidance from Farm Family Development officer in her area. Asked what contributed to her success, she felt that hard work and dedication is the factor. She is very concern with quality control since there exist stiff competition for the product produced.

Puan Rahimah started her project on a small scale using small capital. Ability to save the profit made from the project enable Puan Rahimah to accumulate money to buy additional gadgets for her project. Support from the Department of Agriculture in the form of time saving equipments help Puan Rahimah to increase volume of production.

The volume produced by Puan Rahimah still depends on orders and she is unable to state the total amount she produced every month. Her marketing is still limited to orders and retail outlets in the village. This relate to problem of getting raw materials especially banana. She indicated that during peak season it was difficult to buy banana in large quantity locally. To overcome the problem they had to obtain the supply from elsewhere. Puan Rahimah also express the problem related to marketing. She felt that without transportation the market for her product is limited to local retail outlets and depend so much on orders.

Another concern expressed was the quality of her products. She would like to learn how to improve the quality so that the product can last longer. Currently her product did not last long and tend to have stinging smell after certain period. Since she cannot read it is not possible for her to attend cources and help can only be given to her on a personal basis, which sometimes can be very costly.

Family Support

Puan Rahimah is operating an individual project and she is doing it together with her husband and two children. Her husband has special roles of managing financial aspects of the enterprise, buying raw materials and marketing. Puan Rahimah and her children are responsible for processing the raw materials, cooking and packaging. Since they had no young children, she is free of child care responsibility. She started the project using money given by her husband.

Though all works are done by family members, they are all get paid for the energy contribute at the rate of MR10.00 per day. They work four days in a week and eight hours per day. She is able to concentrate full time in the projects since all household chore are taken over by her daughter.

Puan Rahimah's daily life started at 6.00 a.m. in the morning. After morning prayer, she usually prepares breakfast for the family and at 8.00 in the morning she will be in the workshop starting her processing activities. She works until 12.30 in the afternoon and she breaks for lunch until 2.30 p.m. She stops work in the workshop at 4.00 p.m. to take her evening tea. In the evening she oftens do some work in the garden. The family usually had dinner at 8.30 p.m. She spends some time watching television and goes to sleep at about 10.00 p.m. On weekend, she does not work but spent more time doing community work. In the evening she usually spends time cleaning the area outside her house and takes care of her flower pots. Puan Rahimah is very concern about her health and takes good care of herself.

Puan Rahimah would like to see their children successful in their education though all her children have left school. She would like to expand her micro enterprise. Since she operate the project together with her husband, most of the decisions pertaining the project were made by her husband. This family manages to separate the project and the family affairs. They use the money from wage for family expenses and save the profit made to be used to expand enterprise.

Future Plan

Puan Rahimah is an ambitious person. She plans to expand her project and determine that with present status, they can operate on their own in the near future. She would like her children to continue with the project in the future. Her continuous efforts to improve quality of product will ensure her success. She felt that the market for her products has not been fully exploited yet. The potential of expansion is clear to Puan Rahimah. On the overall, she is happy with every aspects of her life as well as her family life. She had good relationship with her husband, children and members of the community. Her advise to those who wish to venture in micro enterprise is to start small and expand the enterprise gradually.

CASE 9:

PUAN RONIRAH KOSNI

Socioeconomic Background

Puan Ronirah Kosni is 40 years old living in Kampung Bek Hassan, Kluang Johor. Her husband is 46 years old is also her partner in the enterprise. The couple had five children age ranges from 19 to four years old. Their eldest child, a girl, is a second year student in University Science Malaysia, Penang. Her second child who is in form three is 15 years old, while the third child, 11 years old is in standard five and the fourth child is in standard three, eight years old. Their youngest child is four years old. All except their eldest child are living together while the eldest child is living in college in Penang.

Both Ronirah and her husband depend their livelihood on agriculture activities. They had oil palm farm, plant papaya, sweet potato, banana and rear fish for consumption and aquarium. Though their monthly income is not consistent, she estimated that their household income is roughly about MR5,000.00 per month. Some

of their produce such as oil palm, fresh fish and chicken are seasonal. Both husband and wife involved in selling the product at Farmers Market in Johore Bharu every Saturday and Sunday. She estimated that income from farmers market is about MR1,000.00 per month.

Micro Enterprise

Puan Ronirah together with her husband is managing various agriculture projects ranging from oil palm to rearing fish for consumption and aquarium. They started these activities since 1972, after she got married to her husband. In the 70s they were operating vegetables farm and planting papaya exotica variety which was the latest variety of papaya during that time. Both are dynamic farmers since they were able to seek support from various agencies offering services to farmers such as Department of Agriculture, Farmers Association, Federal Agriculture Marketing Authority (FAMA) and Malaysian Agriculture Development Institute. Puan Ronirah and her husband secured loan from Agriculture bank to finance their project. They also use some of their own money to finance their project.

In 1985, they ventured into rearing fresh water fish on a small scale. Since the demand for fresh fish keep on increasing, they invested a total of MR140,000.00 to built 18 fish ponds. At the initial stage, they received support of MR10,000.00 from State Government and MR6,000.00 from KEMAS (Department of Community Development) to set up their fish ponds, and fish fries from Department of Fisheries. They took three loans of MR40,000.00, MR33,000.00 and MR24,000.00 from Agriculture Bank to be used for the fish ponds. She also indicated that they have used their own money to buy water pump and other equipment needed for the fish rearing activities. Puan Ronirah sells her fish to other fish pond owners who use their ponds for recreational purposes. Presently they put in 10,000 to 20,000 fish fries into the ponds every month. They rear cat fish and grass cup and bought the fries from friends

outside the village. The price of fish fries varies from 15 cents, 20 cents and 50 cents each.

In 1991, they ventured into poultry rearing. They took MR33,000.00 loan from Agriculture Bank to set up the poultry rearing unit that has the capacity of 4,500 chicks. This projects is under the Umbrella Scheme, Area Farmers Association. All the loans have been settled and to date they had completed 29 cycle of poultry harvest. The poultry rearing project is handled by Puan Ronirah, husband and a child. They did not hire other people in this project. She obtained MR600.00 for each cycle of production of 45 days. She uses 300 packs of chicken feed monthly. Collection from this project also depend on the rate of casualty among the chicks. On the average, total earning for every cycle is MR2,000.00 but there are times when the collection fell to only MR1,000.00. This is due to cost of buying medication and high death rate among the chickens.

In addition to fish and poultry rearing, Puan Ronirah ventured into rearing aquarium fish in the last three years. They sell the fishes to agents from Singapore who came to the farm. Earning from this activity varies depending on the quality of the fish she produced. If the fish is of high quality, she can get higher price but if the fish is of low quality the price can be very low. On the average their gross earning is MR1,000.00. She indicated that they use one bag of fish feed every two days and each bag cost MR40.00. She used 15 bags of recreational fish feed every month which cost them MR600.00 per month. Since she is using a lot of feed monthly, Puan Ronirah and her husband has ventured into producing the feed for recreational fish on a commercial basis. Presently they are producing the feed for personal use. Since there are not many people producing the feed they foresee they can be successful in the project. They received machine which can be used to mix the feed from Department of Agriculture. They get the supply of raw material for the feed from wholesaler. They had no problem of getting the raw material since they deal directly with wholesaler.

Though they have ventured into several other produce, they still maintain their

eight acres oil palm plantation. The fish and poultry rearing and other crops activities are located on the other eight acres land. They planted papaya which they sell direct at Farmers Market in Johore Bharu every Saturday and Sunday. For the papaya, they need to spend time once a week plucking the fruits. For every farmers market they sell on the average 20 bags that weight 60 kilogram for every bag. The selling price for papaya is 60 cents wholesale and MR1.00 retail. On the average her collection from selling papaya is about MR1,200.00 every week.

Puan Ronirah and her husband are example of successful modern farmers who are have futuristic thinking. Machinery are used whenever possible. They use machine to harvest oil palm, mixed chicken feed, pump water and use generator to generate electricity at her farm. They hire additional six persons to help in the fish rearing (2 people) and the farming activities (4 people). She spends MR3,500.00 per month to pay all these six workers.

Puan Ronirah has been in this business for the last twenty years. Being in the farming activities they are exposed to various risks such as crop failure, bad weather, fluctuation in market price, high cost of feed and many more. Their twenty years experience have helped them learn to overcome the problems. They are able to utilize all possible resources available to help them in the projects. As members of Farmers Organization, they were able to participate under the Umbrella Scheme. Since farming activities require big initial capital, the return at the beginning of the project was very low. In the case of papaya plantation, they were able to harvest the fruit after six month. For poultry rearing, one cycle takes 45 days. Both Puan Ronirah and her husband are risk taker and they manage the resources available effectively. They are able to utilize all resources they can get for the success of the project. They have strong networking with agencies offering services to farmers.

Puan Ronirah has attended so many courses ranging from leadership to fish feed processing. She is also active in community work especially the organization directly relevant to her products. She is a member of State Committee on Aquarium Fish, chairperson of Women Extension group and Rubber Smallholder Women Group,

treasurer for Youth Association, Committee member Parent Teacher association and women leader for women's wing of UMNO.

Family Support

Puan Ronirah has been working hand in hand with her husband in the projects. Her husband has a role as the chairman of the enterprise and she is playing a role as secretary and treasurer. Both have work hand in hand to make their projects successful to the level they are now.

Support from her mother and mother in law made it possible for her to leave home to attend courses. Her mother or mother in law will come to the house to care for the family whenever she has to go away to attend courses. Her children have been helping in the farm but she did not impose the children to help. She want her children to get good education and they can decide on their own what they want to do in their life.

Puan Ronirah started her day at 5.00 a.m. in the morning. She will do all household chores before leaving for work. She will be in the farm by 7.30 a.m. to give direction to all her workers and work in the farm until 12.30 p.m. Then she will go back to cook lunch for the family and continue after lunch until 5.00 p.m. She will prepare family meal in the evening and can only rest by about 8.00 p.m. They work nine hours per day and had no weekends. She usually go to the farm slightly late on Wednesday. The couple usually takes their children for holiday during school holidays.

Puan Ronirah is feeling comfortable with their family life since their hard work has made her family living comfortably. They have built their new house that cost MR140,000.00 using money earned from their work. The family is financially secured and she felt that they are living comfortably.

Puan Ronirah and her husband are vary ambitious. They plan to expand their fish feed operation for the market. She indicated that she is trying to obtain support

from agencies but in case she did not get the support, they will buy all the machine required using their own money.

Puan Ronirah also indicated that they will continue work while they can work. They take good care of themselves as to keep healthy.

CASE 10:
SHARIFAH SARINAH TUAN PANDAK

Socioeconomic Background

Puan Sharifah Sarinah is 34 years old married to her husband 17 years ago. Her husband is 35 years old had primary school education. They had six children age ranging from 16 years old to seven years old. Their eldest child is a girl, 16 years old studying in form four. Her second child is also a girl presently studying in form three. The third child is a boy, age 14 years and studying in form two. The fourth child, a girl is eleven years old and studying in standard five. The next child, a boy is ten years old in standard four. Their youngest child is also a boy and in standard one. All six of her children are still schooling and they had three boys and three girls.

Puan Sharifah's husband is working as a driver and he is earning MR400.00 per month while Puan Sharifah Sarinah is involved full time in the micro enterprise project. She is earning MR2,700.00 per month from the enterprise. The family had no other sources of income.

Micro Enterprise

Puan Sharifah started her micro enterprise project producing banana chips in 1986 with MR50.00 capital. She used her own saving as capital to start the project. She

attended demonstration on processing agriculture produce and with guidance from Department of Agriculture personnel, she decided to venture into micro enterprise on a part time basis. At the initial stage she was doing the processing alone and sometimes her husband helped in some of the activities. She was operating the projects in her own home and processing only 20 kilogram of banana per day. As the demand for her product increased she began to expand production and reinvest profit made into the enterprise by buying some utensils that facilitate her production. She was doing it in addition to her busy schedule caring for their children who are still young.

Knowing the importance of knowledge and skills in production she attended several courses. She also attended entrepreneurship courses offered by the Department of Agriculture four times and she also attended leadership training six times.

Her project evolved and demand for her products keep on increasing. She expanded the volume of her production and increase variety of products to a total of 16 types of products, mainly snack foods and traditional cakes. She built a 40 feet by 40 feet workshop specially for her project with support from the Department of Agriculture. The workshop is seven kilometers away from her home. Today she has three full time employees, two part time and six additional persons will be employed during peak season. Full time workers are paid MR200.00 to MR300.00 per month while part time workers are paid MR6.00 per day.

She took MR5,000.00 loan from Agriculture Bank to enable her to expand the operation. Presently she has received several machine from the Department of Agriculture namely dough machine, presser machine and cutter. She bought other utensils needed for her operation using her own money. Today Puan Sharifah is processing 260 kilogram of banana everyday. At the beginning of the project she was having problem of getting raw material for her projects but with the help from the Department of Agriculture she manage to get supply of banana from Johore. The banana was supplied to her once a week between 500 to 700 kilogram for every shipment. In the case of tapioca chips she planted the tapioca using the seed provided

by the Department of Agriculture. In addition to supply from her own farm, she buys the tapioca from local farmers.

She works full time, eight hours a day, six days per week. Two of the working days are allocated to produce banana chips, two days producing tapioca chips and the other two days were used to produce other products such as 'muruku' and 'rempeyek'. Puan Sharifah Sarinah produces 900 packets of banana or tapioca chips everyday. For banana chips she packed it 100 gram per pack while for tapioca chips she uses 130 grams per packet. The chips are sold at MR1.00 per packet retail while wholesale price is MR0.70 per packet. In total she is producing 3,600 packets of banana and tapioca chips every week. Total monthly expenses incurred from the project was MR5,150 per month. She kept records of all transaction related to the project.

The processing normally require eight hours of manpower which can be divided into three main stages. The first stage is to get all the materials ready, cleaning, peeling off the skin and slicing usually require two hours work. Once the raw materials are ready, another four hours are needed to process or fry the chips. Another two hours were used to pack the products.

She market her produce through various channels such as farmers market, mini market, supermarket, fruit stalls, Sunday market (twice a week) and distributors that come to the workshop to pick up the products.

Puan Sharifah Sarinah received very close supervision from the Farm Family Development officer of the Department of Agriculture. She has attended several courses and felt that it is important for entrepreneurs to attend courses to enable them increase their knowledge and skills. In fact she expressed the need to attend courses on how to improve the quality of her products.

Puan Sharifah did not have any problem with regard to capital. In fact she has invested more than MR4,000.00 for the project. She has some of the basic equipment needed for the project and still in need of fryer with meter. She has applied to the

Department of Agriculture for support to get the fryer. She had no problem regarding to marketing since she was able to explored all possible marketing channels.

Though she is operating on reasonably large scale, she did not have the confidence of operating on her own. She felt she still need the support, material as well as advisory from agencies involved. The support received from the Department of Agriculture has contributed significantly to her success to a certain extent she is dependent on the Department.

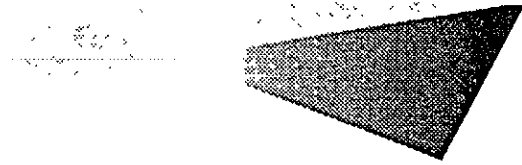
Family Support

Puan Sharifah Sarinah received support from her husband and children. Her husband often helps her preparing the raw materials, packaging and marketing. Her children helped in packaging and preparing the raw materials. She started her day early in the morning, had morning prayer and prepares breakfast for the family. She started working at 8.00 am and take her lunch break at 12.00 noon until 2.00 p.m. She resumes at 2.00 p.m. until 6.00 p.m. The family usually had dinner at 9.00 p.m. She often sleep at 12.00 midnight. She had a very tight schedule and often follow her schedule closely.

Puan Sharifah has a goal of having happy family. She works hard to earn money for the family and would like to expand her enterprise. She usually uses MR20.00 per day for family expenses and save approximately MR200.00 every month. She plan for her activities, manage her family well, delegate work, has the ability to mix with other community members, and receptive to comments that will help improve her products.

Her ambition is to expand the market of her product to an international level. She also would like to improve quality of her product and add more variety of products produced. She would like her children to inherit the project. She is not very satisfied with her present income and would like to improve family income.

SUMMARY AND CONCLUSION



CONSIDERING the general background of the rural women, micro enterprise is the best alternative available to enhance rural women's contribution to family level of living. There are several women who have been successful in improving their family level of living through micro enterprise. The main purpose of this project is to conduct an in-depth interview and observation on the successful women in micro enterprise under the Department of Agriculture.

This project is a continuation of the previous project on Rural Women Involvement in Micro enterprise: Problems and Potential for Scaling-up (1995). Based on the findings, the researchers suggested that detail profile of the women should be further studied and analyzed. The trainers could use the findings and information gathered concerning profile of the successful women, in the training for the development of micro enterprise.

A list of successful women involved in micro enterprise was provided by the Department of Agriculture. The list includes entrepreneurs from Terengganu (1), Perak (2), Negeri Sembilan (1), Kedah (1), Kelantan (1), Selangor (2), Pulau Pinang (1) and Johor (4). Out of 13 women entrepreneurs listed three of them are participants of Development Program for Hardcore Poor (PPRT). Ten women were selected as respondents. Two of the women represent the case of hard core poor.

Data were gathered through observation and in-depth interview with the women, family members, and respective officers in-charged of the programs. A case study framework for successful micro enterprise was developed to facilitate data

collection.

The questionnaire for the data collection consists of socioeconomic background, history and status of micro enterprise project, problems and constraints, assistance from the agencies, family support, profile, aspiration, and level of satisfaction of successful women entrepreneurs.

Profile of Successful Women in Micro Enterprise

Table 11 shows some background information of successful women in micro enterprise. The common assumption that successful women in micro enterprise usually do not have school growing age children is no longer true in these cases. The study indicated that some successful women are young and in child bearing age. They have small children under 6 years old to be taken care and simultaneously the women are very involved in the micro enterprise. The women play dual roles in the house as well as in the micro enterprise. Their involvement in the household activities does not restrict them from actively involved in micro enterprise. With small children around, the women have to work harder and spend longer time in ensuring household chores and enterprise activities were completed.

Table 11 : Background of the women

| Case | State | Youngest child (years old) | Husband's role | Income |
|----------------|------------|-------------------------------|---------------------|----------|
| Zaminah (PPRT) | Selangor | 5 | supply raw material | 700-1000 |
| Aishah | Perak | 16 | Support | 600 |
| Jumaidah | Selangor | 6 | Support | 1000 |
| Nasihah | Johor | 8 | Support | 3000 |
| Ngah Tipah | Johor | 13 | Support | 2800 |
| Saadiah | Johor | 9 | Support | 4000 |
| Rahimah | N.Sembilan | 13 | Support | 300 |
| Che Som | Terengganu | 7 | Partner | 2000 |
| Ronirah | Johor | 4 | Partner | 5000 |
| Sharifah | Terengganu | 2 | Support | 2700 |
| Sarinah | | | | |

In terms of support from the husband and family members, the study indicated that successful women obtain full support from the family members especially the husband. The husbands give at least moral support to the women. Some husbands provide financial support to the wives to start or expand micro enterprise. There are also husbands who become business partners to the women. These husbands usually do not have other job and regarded micro enterprise as their main job. Partnership can be in the form of husband carrying out the same weight of responsibilities as of the wives, can be in the form of supplying raw material to the wives or can be in other forms. For example in the case of Zaminah (PPRT), the husband is specialized in growing sweet potatoes, in which the sweet potatoes will be sold to the wife who uses the sweet potatoes to produce cakar ayam. Husbands' support is very important to the women because the women play dual roles in the house and in the micro enterprise. The husbands who provide courage and support will strengthened the women

willingness to work harder in improving their enterprises. The enterprise will expand faster and easier with the help of the husband and family members.

Though the amount of income received by some women from micro enterprise (Table 11) are not very encouraging, but their levels of living have improved significantly. There are women who have succeeded in freeing the family from the vicious cycle of poverty through micro enterprise. All the women agreed that their incomes have increased since their involvement in micro enterprise. The amount of income indicated in the table are the amount they received as workers. They also get paid as workers in their own enterprise . Actually the enterprises earn much higher income because they reinvest the profit from the micro enterprise to expand the enterprise. With very low level of education and even some of them never attend formal schooling, the income received are considered encouraging. Table 12 shows the detail micro enterprise activities carried out by the women.

Most of the successful women in micro enterprise involved in food products. This is because these enterprises do not require large capital, can be performed at home and the enterprise only acquire skills they already possessed. All the women started with very small scale within their capability in terms of manpower as well as capital. The initial capital is very small and they used their own savings. The capital ranges as low as MR20.00 to as high as MR2,000.00. As the enterprise expanded, the accumulated capitals also keep increasing as they reinvest the profit obtained from the enterprise. In expanding the enterprise the women received assistance from the development agencies such as Department of Agriculture, District Office, and ADUN. Husband also is an important source of capital for the women to start the enterprise.

Most of them received equipment from the Department of Agriculture and District Office. The equipment includes mixer, oven, sealer and so forth. Sometimes the workshop also was built by the agency. Some enterprises have expanded to the extent that they were eligible for the bank loan. The women involved have shown that they are brave enough to get the loan from the bank. With the bank loan the enterprise can further be expanded.

Start with very tiny enterprises that handled by the women alone, the enterprises have expanded where the women have to hire workers to help them in the enterprise. The products were widely accepted in the market, and they have regular customers. To meet the demand, they increase the production volume especially during the festival season. The workers are among family members as well as neighbors. When they started the enterprise, marketing is a major problems faced by the women, but now, marketing is not a problem anymore.

Table 12: Micro enterprise project

| Case | Project | Paid employee | Training | Loan | Initial capital (MR) | Volume of production |
|------------------|--------------------------------|---------------|----------|------|----------------------|---|
| Zaminah (PPRT) | Cakar ayam | 4 | No | No | 600 | 1500-6800 packet |
| Aishah | Bahulu | 5 | Yes | Yes | 100 | 48,000 packet |
| Junaidah | Traditional Cake | 6 | Yes | No | 500 | 48,000 packet bahulu 960 packet rempeyek 960 packet tumpi |
| Nasiah | Bee, snack food | 5 | Yes | No | | 200 bottle madu 200 kg bepang 200-400 bottle kaya |
| Ngah Tipah | honey ginger, tamarind cordial | 2 | No | No | 2000 | 648 bottle cordial 300 packet halia madu |
| Saadiah | kerepek tempe, etc | 20 | Yes | Yes | 200 | 32000 packet kerepek tempe 4800 packet denderam 31,200 packet banana chip 4800 packet 'maruku' |
| Rahimah | Banana chip | 4 | No | No | 20 | 300 kg banana chip 160 kg onion chip |
| Che Som | Bahulu | 4 | No | No | 100 | 192000 bahulu |
| Ronirah | Agriculture, fish | 6 | Yes | Yes | | 4800 kg papaya 2000 chicken 400 kg fresh fish |
| Sharifah Sarinah | Banana chip | 5 | Yes | Yes | 50 | 21600 packet banana chip |

Training is an investment to a business, however not all successful women have attended training or courses related to their micro enterprises, especially women with very low level of education or illiterate. Nevertheless they have succeeded in the enterprise because of hard work and other valuable human capital possessed by these women. Furthermore the skills needed in producing the products are the skills they already acquired. Generally, all women have the basic cooking skill, and their involvement in the micro enterprise has improved their skills. Though they probably do not require training for skills, still they need training in other aspects of enterprise such as book keeping, quality control, factory management and so on. The findings of the case study also indicated that some women always grab the opportunity to attend training and courses to improve their micro enterprise knowledge and skills. These women attended many courses, from skill to managerial aspects of enterprise.

Generally the level of micro enterprise run by these women is approaching small scale business entity as their enterprises possess some criteria of small scale business. All production processes are carried out in special workshops. Some enterprises require workers to wear apron and shoes in the workshop. Most products produced by these women are labeled nicely. This make the product looks professionally done. In terms of equipment used in the process, it ranges from a very small scale (manually) such as small flour siever to a more professional and commercialized equipment such as big fryer that only require two minutes to fry banana or tapioca.

With the help of larger scale equipment and workers, the production volume has increased significantly. Most products were produced everyday (6 days a week) except the product that require fermentation period and simultaneously the women produce variety of products. When they produce more than one product, the women have to schedule the production process.

Managerial skills are very important in ensuring that the enterprise will run smoothly. The findings of the study indicated that the women do possess certain managerial criteria that help them to be successful. Some criteria are risk taker, information seeker, have good personal relationship, active in social activities,

optimistic, opportunist and hard working.

The successful women studied are risk takers. They are willing to try and in fact always try new things, such as try to produce and market new products though they are not sure that the products will be accepted in the market. After attending a course or training, these women always try to produce the product and introduce it into the market. To some extent, the women also take the risk of venturing into new project that they are unsure about the viability of the project, and let other people carry out the existing project. For example Puan Aishah has shifted from producing banana chips to bahulu as many villagers are also producing the chips. She ventured into bahulu that she was unsure that the bahulu will be accepted in the market or not. She takes the risk and apply a loan to start this business and she has succeeded.

The successful women usually are information seeker. As they have very close relationship with the extension agents, they always get latest information that can be used in improving their micro enterprises.

The women do not only maintain good personal relationship with the extension agents but they also have very good relationship with other people in the community. Due to that personal criteria plus the leadership characteristics these women possessed, they have been actively involved in many social activities. They participate in religious activities as well as other social activities. Often they were elected as committee members and leaders for various association and organization such as parent-teacher association, Wanita UMNO, women extension group, entrepreneurs association and so on. In other word they are leaders in the community where they lead other women, such as group project.

These women are also opportunist in the sense that they were able to make contact with politician leaders and agencies so that they can benefit from the contact, Above all these women are hard working, open-minded and can promote themselves to different types of people or organizations.

The women are working very hard and sometimes they even jeopardize their

leisure time just to make sure that the enterprise is in good shape. Most of them play dual roles — managing the family as well as managing the enterprise. Since they are in the child bearing age they also have to take care of the young children in the home. They start their day very early and work continuously in the house and in the micro enterprise interchangeably. Since the workshop is close to their house they can do this effectively. This working schedule has become routine to them and they never complaint about these roles. After all they get support and help from their husbands morally, financially and physically. That is the more reason that the enterprise should be family enterprise rather than women enterprise as the women can only be succeeded with the help of the husbands. Furthermore the women will always oblige to regard the enterprise as they and their husbands enterprise.

Regarding the problems faced by the women, book keeping and quality control are the major problems concerned by these women. Their book keeping practices are very low and need to be improved. Even for those who has attended courses in book keeping, requested simpler book keeping technique to make book keeping interesting and manageable. They do realize the important of book keeping, but they just do not have the urge and courage to do it. The book keeping and management aspects are always be the responsible of the husbands or children. It is understood that some of them do not know how to write and read, thus they were not able to do the book keeping. The children or husbands should be trained to help keeping the record of the enterprise. To ask the women to learn how to read and write will never be too late, but it will take the fortune because even without knowing how to read and write they have been successful to a certain level.

In terms of quality control, it is related to the technology used. Since many steps of the production process were done manually and by different people, for sure the consistency in the product varies. For example, the *cakar ayam* produced by Puan Zaminah is cooked using stove and fried in the big pan. The cooking time and temperature of the cooking oil is not measured and controlled. The person who fry the sweet potatoes will consider the sweet potatoes already cooked based on his/her eye and estimate. Thus at this level there will be inconsistency in the color and texture of

the cakar ayam. At another level, the cakar ayam is pressed manually to shape it. If it is pressed too hard it will become compact and hard and if it is pressed lightly it will become softer and lighter. To solve that problem, new technology should be invented and used in the process. At this juncture, marketing is not a problem to these women. Most of the product are well accepted and they received continuous and voluminous orders from the distributors and customers.

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ADVANCEMENT OF RURAL WOMEN THROUGH MICRO ENTERPRISE

Women make up of nearly 50% of Malaysia's entire population. Out of this, 49% live in rural areas. Traditionally, rural women are engaged in agricultural activities, however, their involvement in this area has dropped from 42% in 1980 to 28% in 1990.

Rapid economic growth not only has increased the education level for women but also has created vast opportunities for them to contribute in the economic sector. This can be seen from the increased women labor force participation in the country. More than 93 thousands women in Malaysia can be categorized as unpaid workers and nearly 58 thousand are self-employed.

Though the level of education for women has increased, there is still a large number of them who receive low education and skills. This has made it difficult for them to secure a job in the formal sectors. Hence, a majority of the rural women are involved in non-formal sectors such as home industries and small-scale business.

Although women play an important role in the economy, they also have to assume an equally important role in taking care of the welfare of the family and society at large. They are involved in various household production activities such as cooking, washing and educating their children.

Women's contribution in improving the level of living of their families is slowly gaining recognition. More and more of them are involved in the poverty eradication

programme and are encouraged to get involve in micro enterprises. One project that has been successful is the Amanah Ikhtiar Malaysia.

With the introduction of machineries to aid rural development programmes, the need for man power is reduced. Thus, efforts are being made to ensure that women's contribution in improving the level of living of their families through agricultural and non-agricultural programmes continues. These programmes are specially designed to encourage micro-entrepreneurship. The programmes are becoming more important since the opportunities to upgrade the level of living of farm families are confined to those who possess lands.

There are several government agencies, for instance, Department of Agriculture, RISDA, FELDA, KEMAS and MADA which emphasize on uplifting family economy through home based and cottage industries. Their efforts have been fruitful as more women have shown their capabilities and potential for upgrading the enterprise.

An entrepreneur can be defined as someone who has a control over production not only for one's own consumption but also to generate income. Based on this definition, many rural women can be categorized as small-scale entrepreneurs.

Generally, the rural female entrepreneurs are associated with low level of education and lack of skills. Many of them are involved in micro-enterprise due to economic pressure.

At the same time these women have to shoulder the responsibilities to care for the well-being of their families, especially in the case of female headed household. A survey carried out in 1990 showed that 18% of the farm households in West Malaysia were headed by women.

Women entrepreneurial activities can be generally categorized into 3 levels: The first level involves activities among those who are meeting basic needs or poverty group. These activities cater for women who are very poor. This group normally needs help in terms of capital, equipment and motivation to start the income

generating activities. As entrepreneurs, these women also face several constraints such as lack of capital, availability of raw materials, low level of technology, limited marketing channel and lack of managerial skills.

The second level is micro-enterprise activities formerly known as income-generating activities. They comprise of those who have fulfilled their basic needs and have additional monetary or physical resources that can be invested to generate more income. The involvement of women in this category are more in the form of food processing and craft project. There is an overlap between household and the income generating activities since they often conduct the activities in the home.

Lack of capital has been identified as one of the problems faced by women in micro enterprises. They are not qualified to receive financial aid meant for the poor. Similarly they also cannot obtain facilities which are offered to small businesses, as their present status is not really a formal business entity.

As such, these women have to depend on their own financial sources. They also lack confidence and knowledge on how and where to obtain resources. These factors will certainly hinder the development of their enterprise to a more viable entity.

Women who are engaged in micro-enterprises also lack management skills and training. Past research has shown that these women started off their business with the traditional skills they possessed; for example cooking and sewing skills. However, their management and book keeping skills are very limited.

Besides lack of capital, limited knowledge and low level of management skills, the women also encounter problems in getting raw materials, limited market and suitable equipment which can be cost and energy saving.

The third level includes activities that are geared towards the small enterprise. This can be achieved by increasing efforts in micro-enterprises. Enterprises in this category are more stable and promise high returns. There is also a clear distinction between domestic activities and enterprise activities.

The success of women in small industries depends a lot on their own effort and family support. Consolidated effort in various aspects such as marketing, supply of raw materials innovative technology and financial help must be planned for the development of micro enterprises among rural women.

To overcome capital problem, an entrepreneur development fund needs to be set up to assist women who are in need of financial aid since they are not qualified to obtain credit from financial institutions.

Past research also showed that micro enterprise which is carried out by women alone is difficult to expand. Therefore, the involvement of other family members especially husbands is vital. The enterprise should be considered as a family enterprises and not restricted to the women alone. Women often pull out from the enterprise once it is well-established due to their commitment towards the family. The business is normally handed over to their husband or son. Whatever enterprise that has been carried out by the women should be considered as a family enterprise as it generates income to improve the level of living for the whole family.

Family commitment has to be taken into consideration when planning training for women in micro-enterprises. Men might not face difficulty in leaving the home for a few days to attend a course. However, it might be difficult for women to do so as they have to take care of the family.

Extension officers play an important role in ensuring the success of the projects. Full commitment is needed to ensure that micro enterprises will survive and succeed in the competitive market.

Technological innovation and facilities should be provided to achieve economical production. In addition, the quality of products must be upgraded and consistent.

To help facilitate the marketing of products, a micro-enterprise directory needs to be established and a networking on marketing channels need to be set up.

In summary, consolidated and collective efforts to develop rural women

entrepreneurs are greatly needed to enable those with the potential to be developed into an successful enterprise. This will in turn contribute to the enhancement of the family economy and contribute to the development of the nation as a whole.

Map of Peninsular Malaysia

