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MINISTRY OF AGRICULTURE
AND FOOD INDUSTRY
SABAH, MALAYSIA

JAPAN INTERNATIONAL
COOPERATION AGENCY

**THE STUDY ON DEVELOPMENT
FOR ENHANCING RURAL WOMEN
ENTREPRENEURS
IN SABAH, MALAYSIA**

FINAL REPORT

VOLUME I

PUANDESA MASTER PLAN 2004 – 2010



FEBRUARY 2004

KRI INTERNATIONAL CORP.

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**THE STUDY ON DEVELOPMENT
FOR ENHANCING RURAL WOMEN ENTREPRENEURS
IN SABAH, MALAYSIA**

FINAL REPORT AND SUPPORTING BOOKS

MAIN REPORT

FINAL REPORT VOLUME I
- MASTER PLAN -

FINAL REPORT VOLUME II
- SITUATION ANALYSIS AND VERIFICATION SURVEY -

PUANDESA DATABOOK

PUANDESA GUIDELINE FOR RURAL WOMEN ENTREPRENEURS
- HOW TO START A MICRO BUSINESS IN YOUR COMMUNITY -

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PREFACE

In response to the request of the Government of Malaysia, the Government of Japan decided to conduct the Study on Development for Enhancing Rural Women Entrepreneurs in Sabah, Malaysia, and entrusted the study to the Japan International Cooperation Agency (JICA).

JICA dispatched a study team headed by Ms. Yoko Ishida of KRI International Corp. to Sabah, Malaysia between January, 2002 and February, 2004.

The team held discussions with the officials concerned in the state of Sabah, Malaysia and conducted field surveys in the study area. Upon returning to Japan, the team conducted further studies and prepared this final report.

I hope that this report will contribute to the promotion of the project and to the enhancement of friendly relationship between our two countries.

Finally, I wish to express my sincere appreciation to the officials of the Government and those concerned in Malaysia for the close cooperation they have extended to the Study.

February, 2004

Shinki Suzuki
Vice-President
Japan International Cooperation Agency

February 2004

Mr. Shinki Suzuki
Vice President
Japan International Cooperation Agency (JICA)
Tokyo, Japan

Dear Mr. Shinki Suzuki,

Letter of Transmittal

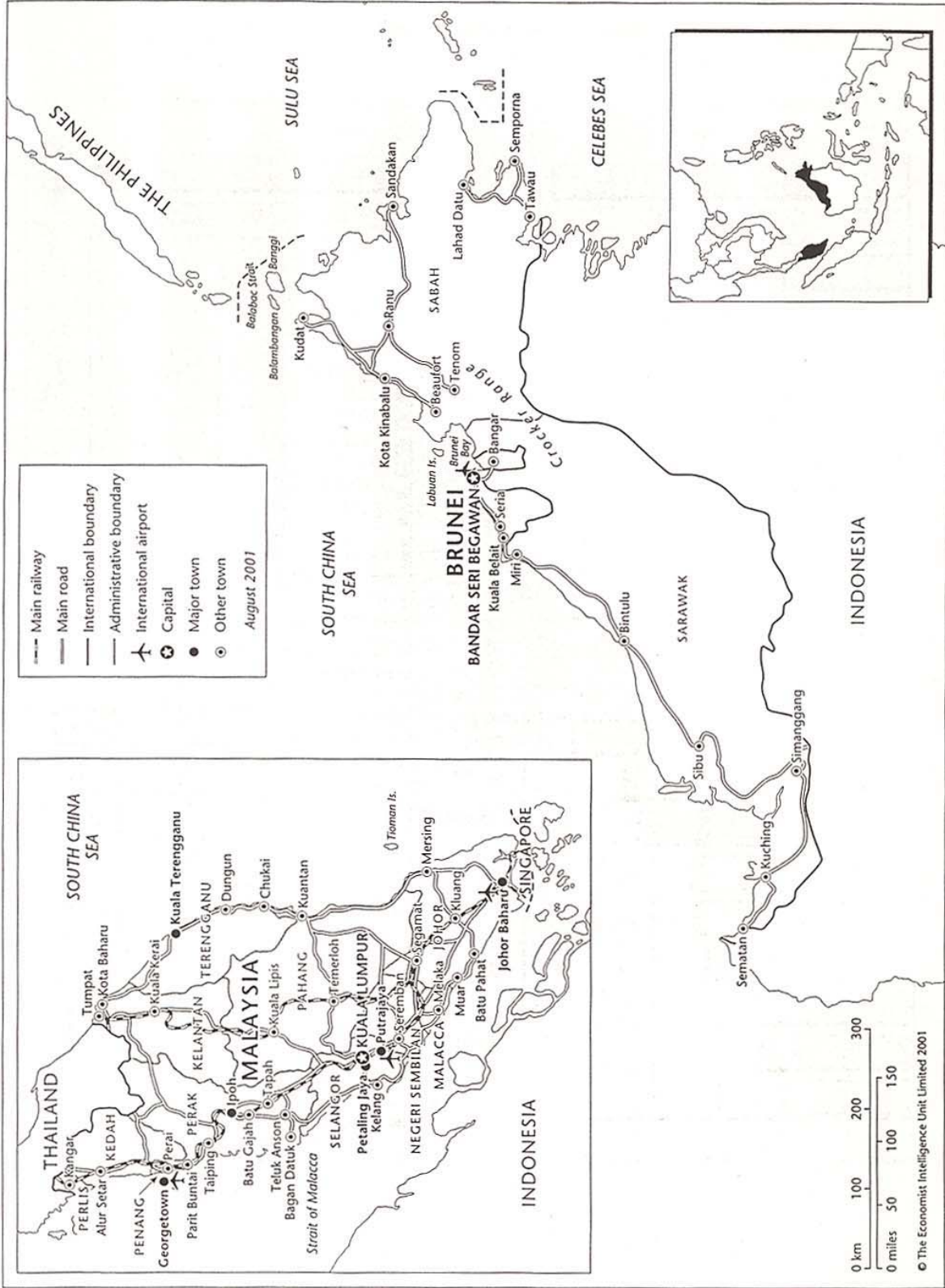
We are pleased to submit to you the Final Report on “The Study on Development for Enhancing Rural Women Entrepreneurs in Sabah, Malaysia.” Under the contract with your esteemed organization, the subject study was carried out for the 23-month period from February 2002 to February 2004.

The Study Team conducted situation analysis and pilot project planning; implemented the selected 11 pilot projects with the officers of the Sabah state government and the target groups of rural women entrepreneurs in Sabah for one year; and completed “The Master Plan for Enhancing Rural Women Entrepreneurs in Sabah” based on the lessons learned from the pilot projects. The Master Plan aims at advancement of the rural women’s status and realization of the sustainable and balanced rural development in Sabah through promoting business activities of the rural women entrepreneurs and strengthening the government system to support the rural women’s challenges.

We wish to take this opportunity to express our sincere gratitude to JICA, Ministry of Agriculture, Ministry of Foreign Affairs and the JICA Advisory Committee members. We also wish to express our deepest gratitude to the Ministry of Agriculture and Food Industry, Sabah, concerned officers of the related agencies, the rural women and the rural women entrepreneurs of the target groups, the NGOs and the local consultants for the courtesies and cooperation extended to the team during the course of the Study.

Very truly yours,

Yoko Ishida
Team Leader



LOCATION MAP

**THE STUDY ON DEVELOPMENT
FOR ENHANCING RURAL WOMEN ENTREPRENEURS
IN SABAH, MALAYSIA
FINAL REPORT
EXECUTIVE SUMMARY**

1. Background

The Government of Malaysia adopted an independent economic policy in overcoming the Asian Economic Crisis that occurred in 1997. Despite the recovery, the economic gap between urban and rural areas is widening. To sustain socio-economic development, the country therefore aims at reducing the disparity between urban and rural areas in order to attain equal and equitable development.

Among the 13 states of Malaysia, the state of Sabah has the highest poverty rate at 20.1%, the rate being four times higher in the rural area than in the urban area. Rural women have traditionally played an important role in family activities, both in livelihood improvement and income generation. By commencing businesses, rural women are able to obtain extra income and improve family livelihoods. Furthermore, it is expected that rural women entrepreneurs could have a positive impact on communities in villages, activating rural women and inhabitants and empowering the status of rural women.

Although the Department of Agriculture and Rural Development Corporation, Sabah, in conjunction with the Ministry of Agriculture and Food Industry, Sabah, has previously supported rural women entrepreneurs, it has failed to meet expectations due to shortcomings in areas such as structural institutions and strategic development systems. It is thus considered necessary to encourage rural women's entrepreneurs and enhance the capacity of related agencies supporting the rural women's activities. In August 2000, the Government of Malaysia (GOM) therefore requested technical assistance from the Government of Japan (GOJ) in preparing a master plan and an action plan for rural women's empowerment in Sabah. The Study on Development for Enhancing Rural Women Entrepreneurs in Sabah, Malaysia (the Study) was subsequently conducted over a 26 month period from January 2002 to February 2004.

2. Purpose of the Study

The Study aims to encourage rural women entrepreneurs for income generation and to raise the status of rural women based on:

- 1) formulating a master plan to enhance rural women entrepreneurs in Sabah; and
- 2) transferring relevant skills to Malaysian counterpart personnel through working collaboratively during the course of the Study.

3. Study Area

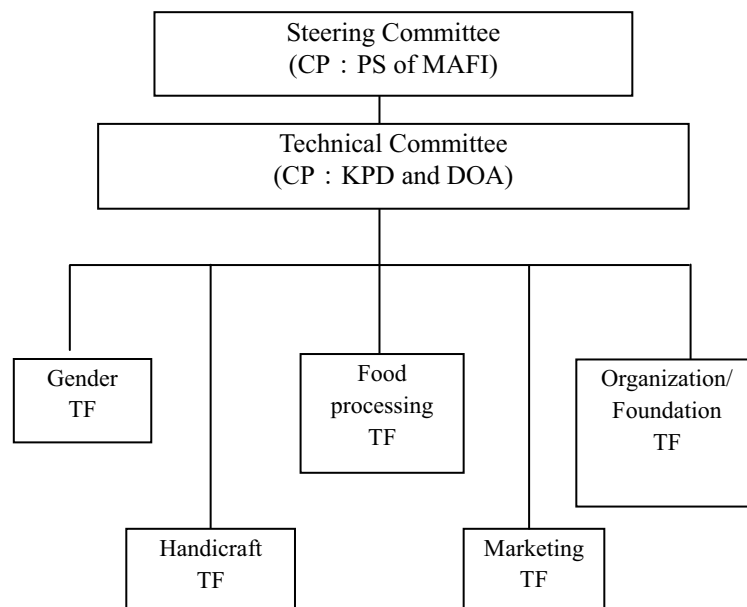
The study area of the Study is the entire area of Sabah State (population: approximately 2.6 million).

4. Target Beneficiaries

The target beneficiaries of the PUANDESA Study are potential rural women who have started/will start businesses (around 400,000 rural women).

5. Operation Organization

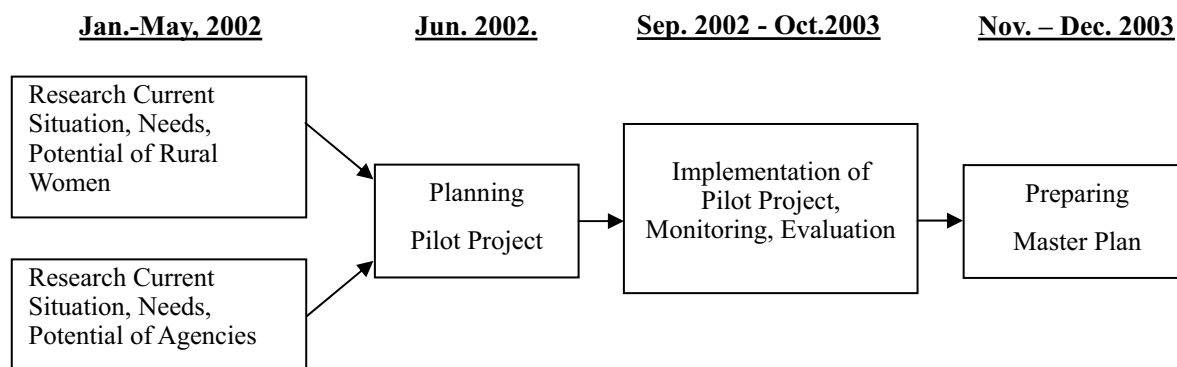
The Study was implemented by the JICA Study Team. Counterparts within Malaysia included MAFI, DOA, KPD, YUM, and related agencies comprising the Department of Fisheries (DOF), Department of Veterinary Services and Animal Industry (DOVSAI), Department of Women’s Affairs (JHEWA), Ministry of Rural Development (KPLB), Federal Agricultural Marketing Authority (FAMA), Malaysia Handicraft Development Corporation (PKKM), Community Development Division (KEMAS), Institute for Development Studies (IDS), Sabah Fund (YS), and so on. Together they formulated taskforce (TF) teams according to the different sectors as shown opposite.



Operation Organization Structure of the Study

6. Outline of the Study and the Schedule

The schedule and flow of the Study is as follows:



The Study Team conducted surveys to obtain a full understanding of the current situation. A tentative Master Plan was subsequently proposed. This was formulated on the basis of four development strategies expected to make a synergy effect across the deferent sectors, namely: (1) improved awareness of rural women in the isolated areas, (2) improved production skills of rural women entrepreneurs, (3) enhanced marketing activities of rural women entrepreneurs, and (4) strengthened supporting programs of related agencies. The Study Team proposed the potential project based on the development strategies in order to verify the feasibility of the action plans of the tentative Master Plan, and carried out the selected eleven pilot projects.

During the selection of the Pilot Projects, the Study Team took into consideration the “logic” and “ownership of participants”. In the workshop for the selection of the Pilot Projects, the bottom up system and transparency in the selection process were emphasized as important decision-making processes.

To ensure sustainability, the JICA Study Team encouraged the counterparts to implement the Pilot Projects independently. The staff members then gained valuable experience and knowledge of the practical methods of project implementation during on-the-job training. The JICA Study Team also supported the counterparts and provided advice directly as a consultant. The Master Plan, which was developed as a result of the activities of the pilot projects, will be carried out by the Government of Sabah. The Technical Committee therefore actively formulated the Plan.

7. Nickname and Logo

PUANDESA, stands for “Pembangunan Usahawan Wanita Desa Sabah”, meaning “Rural Women Entrepreneurs Development in Sabah” and also combines two words

“Desa” (rural) and “Puan” (woman), was named by counterpart as a symbol of the pilot project of the Master Plan Study. Along with the logo, shown below, this nickname has come to be regarded by the related agencies and rural women as synonymous with the movement for the “advancement of rural women’s status through enhancing entrepreneurs.” Since the PUANDESA is now well known in Sabah, people expect the nickname as well as the logo will be continuously used for the promotion of the Action Plans recommended by the Master Plan.



PUANDESA Logo

8. Key Points for Implementing the Pilot Projects

MAFI and other related agencies would be able to implement this project themselves, this study particularly focused on technology transfer and conducted the pilot projects by paying attention to the following points:

- 1) MAFI was considered to be the key agency in planning and implementing the pilot projects and preparing the master plan. We also undertook consciousness raising of concerned staff including related agencies.
- 2) In order to change the conventional top-down system in Sabah, we stressed on the introduction of the bottom-up approach, which would sustain and bring about to the positive impact on the women’s activities. The participatory methods, gender awareness seminars and facilitation technology were incorporated to train extension officers, administrators and policy makers.
- 3) We enhanced the rural women’s understanding of our project by demonstrating paper-making, seaweed culture, food sanitation seminar, and market sales techniques.

9. Summary of 11 Pilot Projects

The 11 PUANDESA Pilot Projects are outlined in the following table and the location of the Pilot Projects are shown in the map on the following page.

Outline of the 11 PUANDESA Pilot Projects

Strategy	No.	Project name	Beneficiaries	Purpose	Activities
Education	1	Thinking and working with rural women project	Rural women in remote areas	To educate and motivate rural women in remote places	Promotion of regular visits and group activities Implementation of small scale projects
	2	Project of establishment of a one-stop service center for rural women entrepreneurs	Rural women in remote areas	To enhance access to supporting programs	Training of leaders Establishment of one-stop-service-center
Product Processing Technology	3	Project of utilization of unused products and resources	Rural women	To promote handicraft production with unused resources	Project demonstration (e.g., paper-making, candle-making) Training of promoters and female leaders
	4	Seaweed culture and processing project	Rural women in farming & fishing villages	To improve seaweed culture, sales and management techniques	On-the-job-training of promoters and women Production, Processing, Wrapping and Sales
Information/Marketing	5	Project of improvement and innovation of TAMU function	Rural women Supporting agencies	To reinforce existing public markets To create an economic base for rural women	Food sanitation seminar and sales demonstration Improvement in public relation in TAMU
	6	Project of promotion of local products under Kudat tourism development	Rural women Local government	To expand markets by using government-promoted tourism resources	Introduction of "one-village, one-product" concept Seminar for improving traditional handicraft
Institutional Strengthening	7	Project of improvement in participatory approaches in project planning	Supporting agencies	To improve planning and implementing skills of supporting agencies	Improvement of promoter's training capacity Implementation of participatory method and gender awareness seminar
	8	Project of strengthening of a coordination body for empowerment of rural women	Supporting agencies	To establish a network that serves as a core for implementing a master plan	Regular meetings Monitoring of pilot projects
	9	Project of reinforcement of organization network for handicraft promotion	Handicraft supporting agencies	To reinforce supporting services for rural women	Regular meetings Promotion of "Sabah-brand"
	10	Project of improvement of the effectiveness of the micro-credit services for rural women entrepreneurs	Micro finance supporting agencies	To expand micro finance services	Management enhancement through increased use of computers Seminar for staff and members
	11	Project of improvement of policy makers' understanding and support	Supporting agencies	To improve policy maker's understanding and support	Seminar to introduce development projects in rural areas in Japan



Location of the 11 PUANDESA Pilot Projects

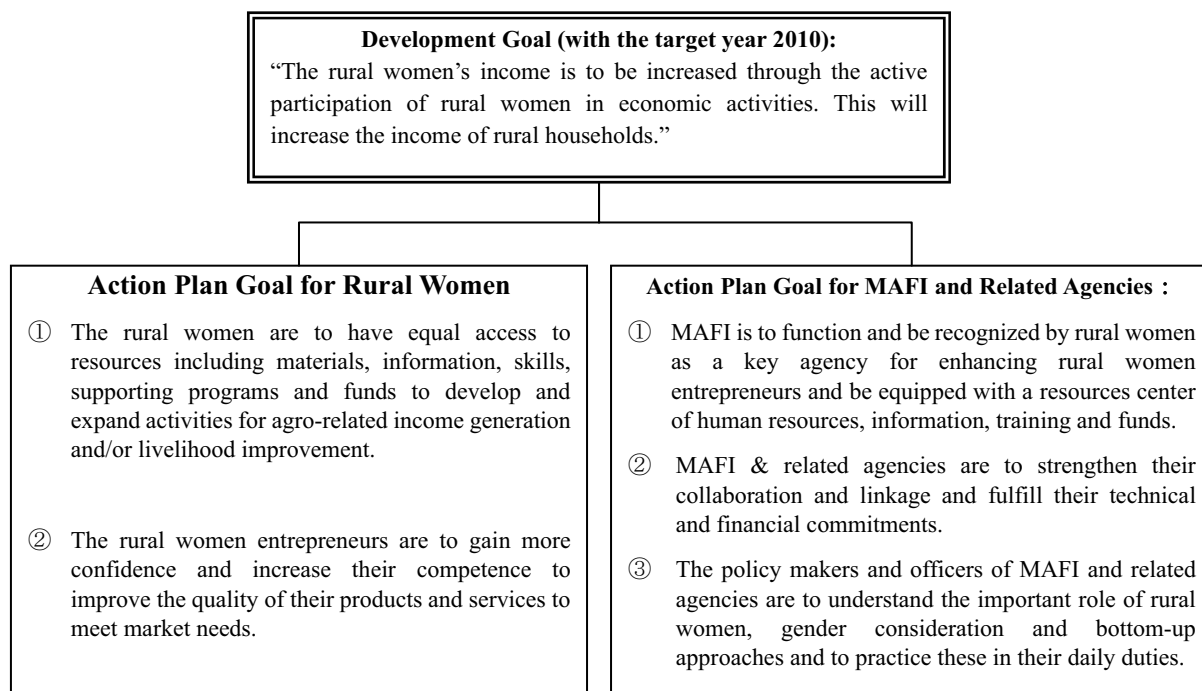
10. Results of the Pilot Project and Completion of the Master Plan

The results of the Pilot Projects were considered in formulating the Master Plan as outlined in the following table:

Strategy	Result of the Verification Survey Through the Pilot Projects	Adjustment for MP
Awareness	① By using the participatory approach, rural women were encouraged to think among the members, discuss aspects with each other, analyze the problems and independently carry out small scale projects. This confirmed that they have the potential to have self-reliability and forwardness.	<div style="display: flex; flex-direction: column; align-items: center;"> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Rural Women's Action Plan</div> <div style="border: 1px solid black; padding: 5px; margin-bottom: 5px;">Action Plan for Related Agencies</div> </div>
Production skill	② By utilizing unused resources such as grass and waste materials, rural women learned how to produce paper, candles, salt, and so on. They enjoyed the creativity of producing original products. The extension staff also appreciated the importance of the surrounding rural environment. ③ The potential of rural women in terms of seaweed production was verified.	
Marketing	④ Through training in marketing for demand-oriented production, hygiene, and practical sales promotion, rural women realized the importance of marketing and creativity; the role of the government in this regard was verified.	
Related agencies	⑤ Extension staff learned the necessary facilitation skills and participatory methods required to guide rural women and achieve the results. It was confirmed that training of extension staff was effective in expanding the empowerment of rural women. ⑥ Implementation, monitoring and evaluation of the Pilot Projects through close collaboration of the Related Agencies were very effective in providing efficient support to rural women. It was strongly recognized that a network among agencies was important. ⑦ The policy makers recognized the importance of supporting the empowerment of rural women and the bottom-up system through the results of Pilot Projects and a seminar discussing similar experiences in Japan.	

11. Goal of the Master Plan

The Master Plan consists of an “Action Plan Goal for Rural Women” and an “Action Plan Goal for MAFI and Related Agencies”. The goals, which target the year 2010, were formulated as follows:



The long term goals include the following:

- 1) Advancement of rural women’s status and their active participation in decision-making.
- 2) Sustainable and harmonized development in rural communities.
- 3) Reduction in the disparity between the rural and urban areas through enhancement of economic activities in the former.

12. Action Plan for Rural Women

In order to achieve the above targets, the Action Plan for Rural Women consists of the following four major actions and proposes various detailed project plans including training programs:

- Action 1: Training and workshops will be held to lead rural women to undertake more positive thinking and to raise awareness and motivation. These will motivate and support them to form groups and start businesses.
- Action 2: A “one stop service center” will be established in each village by deploying existing village leaders (JKKK chairpersons and women bureaus).

Action 3: The PUANDESA Entrepreneurs' Training Program will be established to motivate rural women entrepreneurs and assist them to develop strategies and approaches for their own businesses.

Action 4: The PUANDESA Network will be established to promote the networking of rural women entrepreneurs' activities.

13. Action Plan for MAFI and Related Agencies

The Action Plan for MAFI and its related agencies sets out four major actions and proposes detailed project plans for capacity building of extension officers and institutional strengthening.

Action 1: Improve the training system for extension officers and implement training courses.

Action 2: Improve the capacity of staffs, facilities and equipment of KPD TAMU to strengthen the PUANDESA Network.

Action 3: Improve the effectiveness of the YUM Micro-Credit Services for Rural Women by introducing computers and holding technical training seminars for both YUM staffs and YUM registered members.

Action 4: Establish a permanent coordination body under the MAFI and publicize the PUANDESA master plan so that the master plan is implemented effectively and coordination among the related agencies is enhanced.

14. Recommendations

We make the following recommendations to ensure the master plan and two action plans are effectively implemented:

- 1) Policy-level support and back-up to the PUANDESA Master Plan should be secured. To motivate the people concerned to be actively involved in enhancing rural women entrepreneurs, the importance of gender issues must be clearly stated in policies and plans and incorporated into laws and regulations.
- 2) The institutional environment of the implementing agencies needs to be developed. Coordination and collaboration among the related agencies need be improved. Incentives for the extension workers and for the rural women entrepreneurs need to be considered.
- 3) The basic project site infrastructure needs to be improved based on the activities associated with the Action Plans. In addition to the basic infrastructures such as transportation and telecommunications, specific support for women's activities such as women activity centers and daycare centers are also needed.

INTRODUCTION

The PUANDESA Master Plan 2004 – 2010 for Enhancing Rural Women Entrepreneurs upholds the aspiration to enhance and empower rural women entrepreneurs, who are potential human resources for sound and sustainable rural development in Sabah. “PUANDESA” is the nickname for the Study on Development for Enhancing Rural Women Entrepreneurs in Sabah conducted by the PUANDESA Study Team. This was headed by the JICA Study Team and the Ministry of Agriculture and Food Industry, Sabah (MAFI) in collaboration with the related agencies¹ including DOA, KPD, YUM, DOF, DOVSAI, and the State EPU, KPLB, JHEWA, PKKM, SPS, STB, IDS, KEMAS, FAMA, MARDI, YS. The study was undertaken from February 2002 to February 2004 through the technical assistance of the Japan International Cooperation Agency (JICA).

Literally, PUANDESA stands for “Pembangunan Usahawan Wanita Desa Sabah”, meaning “Rural Women Entrepreneurs Development in Sabah”. Following the two year implementation of the PUANDESA Study, the nickname has come to be regarded by related agencies and rural women as synonymous with the movement for the “advancement of rural women’s status through enhancing rural women entrepreneurs”. In this Master Plan, “PUANDESA” is being used to stress the concerned activities or systems associated with the PUANDESA movement.

The PUANDESA Master Plan has the direct development goal of “increasing rural women’s income” through their active participation in agro-related income generation activities. The Master Plan has the long-term goal “to empower rural women and to advance rural women’s status.” The PUANDESA Master Plan was created by the PUANDESA Study Team as the final product of the PUANDESA Study.

The PUANDESA Master Plan was prepared based on a situation analysis and implementation of Pilot Projects within the Study. This was outlined in Volume II of the Final Report of the study, as well as the National Policy on Women of Malaysia, the Eighth Malaysia Development Plan, and the Sabah State Development Plan, which is also a component of the Eighth Malaysia Development Plan.

¹ The “related agencies” mean the agencies which join the PUANDESA Coordination Committee to collaborate in implementation of the PUANDESA Master Plan: including MAFI, DOA, KPD, YUM, DOF, DOVSAI, and the State EPU, KPLB, JHEWA, PKKM, SPS, STB, IDS, KEMAS, FAMA, MARDI and YS.

The PUANDESA Master Plan comprises six components, namely:

1. Overview
2. Action Plan for Rural Women
3. Action Plan for MAFI and Related Agencies
4. Relationship between the Two Action Plans
5. Operation Structure
6. Recommendations for Effective and Efficient Master Plan Implementation

The active leadership and commitment as well as the continuous collaboration and efforts of MAFI and related agencies are greatly appreciated in ensuring this Master Plan will function efficiently and effectively to realize a sustainable and well-balanced rural development in the State of Sabah, Malaysia.

**THE STUDY ON DEVELOPMENT
FOR ENHANCING RURAL WOMEN ENTREPRENEURS
IN SABAH, MALAYSIA**

**FINAL REPORT
VOLUME I
PUANDESA MASTER PLAN 2004 – 2010**

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CHAPTER 1: OVERVIEW

1.1 BACKGROUND

Through the implementation of sound economic policies, Malaysia has been successful in achieving a rebound in its economy after the 1997 Asian economic crisis. The country registered a record 8.5% growth rate in 2000. To sustain this level of socio-economic development, the country aims at reducing the disparity between urban and rural areas in order to attain equal and equitable development. The Government of Malaysia (GOM) has introduced the New Economic Policy, which has the objectives of eradicating poverty and restructuring society.

Among the 13 states of Malaysia, the state of Sabah has the highest poverty rate, despite the state having abundant natural resources such as oil, land, and plants and only limited cases of natural disasters. In rural Sabah, there are small-scale farm households who live in isolated villages in the mountainous areas. These have low incomes and difficult access to basic amenities.

Despite the various development efforts of the federal and state governments, the economic disparity between the urban and rural areas has been increasing. It has contributed to slowing the pace of the state's development efforts aimed at reducing the poverty rate within the state. Poverty still remains as a priority problem for the state government to tackle.

The PUANDESA Study focused on the two critical issues influencing rural development in Sabah, namely i) unequal distribution of resources and benefits between the urban and rural sectors and between men and women; and ii) limited input from actual local needs into the development programs and projects.

Under this situation, women who live in the rural areas of Sabah are prone to become the "poorest of the poor." In the villages, there are rural women who are engaged in micro agro-related activities to earn money for their families, while also participating in reproductive works at home and sharing some of the agricultural production duties with their husbands. The micro businesses have contributed to increases in family income and the rural economy. However, their activities are often recognized as supplemental work to that of the husbands'.

There are other rural women who live in very isolated areas. They cannot even satisfy their basic human needs including primary education, primary health

care, safe water supply and basic socio-economic infrastructure. They have limited ideas or opportunities to obtain information on how to start a business and improve their income generation, even though rural women constitute a potential resource in the community. The rural women do not have equal access to and control over resources for economic activities and political participation, either when compared to men in general and/or men and women living in the urban area.

In order to realize effective and sustainable development in the rural communities, it is necessary to utilize human resources efficiently and to realize equal delivery of resources and benefits. Additionally, to ensure basic human rights, it is necessary to properly evaluate roles and responsibilities of the women and men.

It is desirable that the women and men respect each other and become equal and good partners for their family and community development. This will lead to revitalization of rural living conditions and enhancement of the rural economy.

1.2 OBJECTIVES OF THE MASTER PLAN FORMULATION

Given the circumstances mentioned above, which impact on the rural women entrepreneurs and would-be-entrepreneurs in Sabah, this Master Plan was formulated with the following objectives:

- 1) To provide practical guidelines to the state government to promote rural women's income generation activities and to enhance their businesses.
- 2) To contribute to realization of an equitable access to and control over resources, information, opportunities and benefits of development for women and men in the rural communities.

1.3 PLANNING PRINCIPLES

The Master Plan was formulated in accordance with the seven principles listed below. All seven (7) principles need to be considered during the implementation of the Master Plan and both the Action Plans.

(1) To give importance to awareness and motivation of target groups

Most existing projects do not spend enough time on awareness and motivation activities within the target groups, which has caused negative impacts on the

effectiveness and sustainability of the projects. To make the target groups of rural women and community members understand why the project is necessary and prepare them for its implementation, it is necessary to carry out the awareness and motivation steps carefully.

(2) To increase community members' understanding and support for rural women entrepreneurs through JKKK's participation

Successful business cases of the rural women entrepreneurs tell that understanding and support of their family and community members are critical. The Master Plan gives a key role of the OSSC (One Stop Service Center) to the chairperson and the women bureau heads of the JKKKs, who are the community leaders, and trains them in facilitating rural women's activities. It is expected to contribute to strengthening JKKKs' support to the Master Plan and to improvement of the family and community members' understanding and support.

(3) To promote practical market-oriented approaches

Devising how to sell more of what rural women entrepreneurs produce is one of the critical parts in enhancing rural women entrepreneurs. There are only limited programs that can provide practical marketing ideas and skills for rural women entrepreneurs. The Master Plan will emphasize practical exercises and skills to better know market needs; to improve existing products, to create a new product; and/or to determine how and where to sell the products.

(4) To utilize traditional skills and locally available materials

This principle is important to create easy-to-start and sustainable approaches for women entrepreneurs with the limited financial resources of rural communities. A variety of traditional skills are available among rural women. Abundant local natural resources, which are currently unused for their business purposes, have potential for utilization as raw materials.

(5) To apply bottom-up approach (participatory approach)

The top-down approach is common in rural development projects in Sabah. In order to change the rural women's passive roles into aggressive and positive ones and to improve their ownership of the projects, it is necessary to practice a participatory development approach by inviting target groups in each stage of

the development project cycle; namely project formulation, planning, implementation, monitoring and evaluation.

(6) To practice gender-considered and gender sensitive approach

Gender analysis needs to be conducted in planning, implementing and evaluating the development projects to make them gender sensitive. This approach will improve the projects' sustainability, ensure men and women's equal access to and control over resources and benefits, and avoid giving rural women more burdens through project implementation.

(7) To ensure the commitment of the related agencies and to strengthen their collaboration

There are many agencies involved in the efforts for enhancing rural women entrepreneurs. It is required to ensure the leadership and commitment of the related agencies as well as the coordinated activities which were established during the PUANDESA Study.

1.4 TARGET AREA

The target area of the Master Plan covers the entire state of Sabah, Malaysia.

1.5 TARGET GROUPS

The target group for the Master Plan covers all rural women who are engaged in agro-related activities in Sabah, including those who have already commenced income generation activities and those who have not yet commenced.

The target groups for the Action Plans are:

- 1) rural women as the direct target group of the "Action Plan for the Rural Women" and as the indirect target group of the "Action Plan for MAFI and the Related Agencies".
- 2) the Ministry of Agriculture Food Industry, Sabah and related agencies including DOA, KPD, DOF, DOVSAI, YUM, EPU, KPLB, JHEWA, PKKM, SPS, STB, IDS, FAMA, MARDI, KEMAS, YS etc. as the direct target group of the "Action Plan for MAFI and the Related Agencies".

1.6 GOALS AND EXPECTED OUTPUT

The Development Goal (refer to Table 1-1) is the direct target of the Master Plan and is expected to be achieved by 2010. The Development Goal's achievement is to lead to the attainment of Mid-term Goals by 2015, the target year of the next state development plan. The Long-term Goals are to be accomplished by achieving the Development Goal and the Mid-term Goals by 2020, the target year of the national development policy "Vision 2020". The Development Goals of the Master Plan and the Action Plans in addition to the Mid-term and Long-term Goals of the Master Plan are outlined below:

Table 1-1 Goals of the Master Plan and Action Plans

Master Plan Long-term Goals (with the target year 2020):	
<ol style="list-style-type: none"> 1) Advancement of rural women's status and their active participation in decision-making; 2) Sustainable and harmonized development in the rural communities; and 3) Reduction of the disparity between the rural area and the urban area through enhancement of economic activities in the rural area. 	
Master Plan Mid-term Goals (with the target year 2015):	
<ol style="list-style-type: none"> 1) Rural women's empowerment and their being recognized as equal partners of men; and 2) Improvement of the living conditions of rural households and the living environment of rural communities. 	
Development Goals (with the target year 2010):	
Master Plan Development Goal	"The rural women's income is to be increased through rural women's active participation in economic activities, which will increase the rural household's income."
Action Plan Goal for Rural Women	<ol style="list-style-type: none"> 1) The rural women are to have equal access to resources including materials, information, skills, government programs and funds to develop and expand agro-related income generation activities; and 2) The rural women entrepreneurs are to have more confidence and to increase their competence to improve the quality of their products and services to meet the market needs.
Action Plan Goal for MAFI and Related Agencies	<ol style="list-style-type: none"> 1) MAFI and DOA, KPD, YUM, DOF, JHEWA, KPLB, PKK M and DOVSAI are to function and be recognized by the rural women as a key agency for enhancing rural women entrepreneurs equipped with effective resources of personnel for planning, technical guidance and extension, information, training, consultation and funds; 2) MAFI and the related agencies including DOA, KPD, YUM, DOF, DOVSAI, KPLB, JHEWA, PKK M, SPS, STB, IDS, FAMA, MARDI, KEMAS and YS are to strengthen their collaboration and linkage and to fulfill their technical and financial commitment to provide practical and easy-to-access systems to support rural women; and 3) The policy makers and officers of MAFI and the related agencies are to understand the important role of rural women, gender consideration and bottom-up approaches and to apply it in their daily duties.

CHAPTER 2: ACTION PLAN FOR RURAL WOMEN

The Action Plan for Rural Women aims at rural women's active participation in income generation activities and enhancement of their activities through promoting awareness and motivation, guiding them in how to start a business and improving their skills and knowledge of production, marketing, business management etc.

The Action Plan for Rural Women describes the current conditions and the future of rural women in Sabah, the proposed image of rural women in Sabah, the goals of the Action Plan and the Action Plan to achieve the goals. Additionally, the project plan alternatives of the phase II of the PUANDESA Pilot Projects are given, which the Master Plan recommends in order to increase the effectiveness of the actions of the Master Plan.

2.1 ENVIRONMENTS SURROUNDING RURAL WOMEN ENTREPRENEURS IN SABAH

Of the total population of 2,603,486 in the state of Sabah in 2000, 1,257,948, or 48.3%, are women. The female population in the rural regions of the state is estimated as approximately 667,000, this possibly being the size of the target group of this Action Plan and the PUANDESA Master Plan.

The literacy rate is low among the elder generations of the target group, while the younger generations have better enrollment and completion rates in primary education. The birth rate in the rural area is very high. A substantial number of women have more than 10 children. In the isolated villages, infant mortality rates are high due to limited access to clinics and transportation.

The rural women were predominant in most of the activities in the rural economy, apart from agricultural tasks, wage-earning and community activities. Among the productive activities, animal care and handicrafts are mainly handled by women; these are usually regarded as "unpaid family activities." It is also significant that in the reproductive (or traditional household) responsibilities such as childcare, housework and food preparation, the men make only a peripheral contribution.

There are rural women entrepreneurs who started their own businesses in areas of food processing, retailing, handicraft production and selling etc. in order to add to the household income. Some women are successful; however, they usually have only traditional skills and knowledge and limited access to the

market. The monthly income of most rural women entrepreneurs is generally between RM100 and RM500.

There is a common understanding that “women’s economic activity is not the chief income for a family but only a subsidiary income”, this being even stronger in rural areas. This common understanding limits women’s participation in economic activities. Men are considered as the main income earner therefore job opportunities are also given predominantly to men. Rural women’s access to decision-making is usually very limited in the villages.

There are several families with female household heads. Some are protecting their families while their husbands are in the urban area to earn income. Others are abandoned by their husbands who have new wives and families in the urban area. In the villages, the job opportunities for women are limited. Therefore, more families of female household heads suffer with living conditions being below the poverty line.

In general, rural women in Sabah have a tendency of being passive and have lived under difficult conditions for a long period of time. Rural women have assisted their husbands, run small businesses, and supported their families and communities following traditions and customs of their own ethnic groups while living side-by-side with members of other ethnic groups.

2.2 NEEDS OF RURAL WOMEN

Based on the situation analysis of rural women and rural women entrepreneurs, the PUANDESA Study classified the target group of the PUANDESA Master Plan into the following six (6) clusters in the context of their agro-related activities:

- Cluster 1: rural women entrepreneurs who have better access to markets and information and are already operating self-sustainable agro-related businesses.
- Cluster 2: rural women entrepreneurs who have better access to markets and information, but still have problems and are unable to expand their businesses.
- Cluster 3: rural women entrepreneurs who have relatively difficult access to the markets and information and still have problems in expanding their businesses.
- Cluster 4: rural women who have better access to the markets and information and have some ideas or plans for starting a business

but have not yet commenced.

Cluster 5: rural women who have relatively difficult access to the markets and information and have some ideas or plans on starting a business but have not yet commenced.

Cluster 6: rural women who have very poor access to the markets and information and have limited knowledge and information on their lifestyle options and income generation activities.

The rural women entrepreneurs classified as the Cluster 1 are more successful than the ones of the Clusters 2 and 3. The rural women of the Clusters 4 and 5 have not started their business, while the ones of the Cluster 6 have not had ideas to start a business. The rural women entrepreneurs and the rural women are expected to grow gradually and expand their business through improving their accessibilities to various economic resources such as markets, information and skills training etc (Please refer to Figure 2-1).

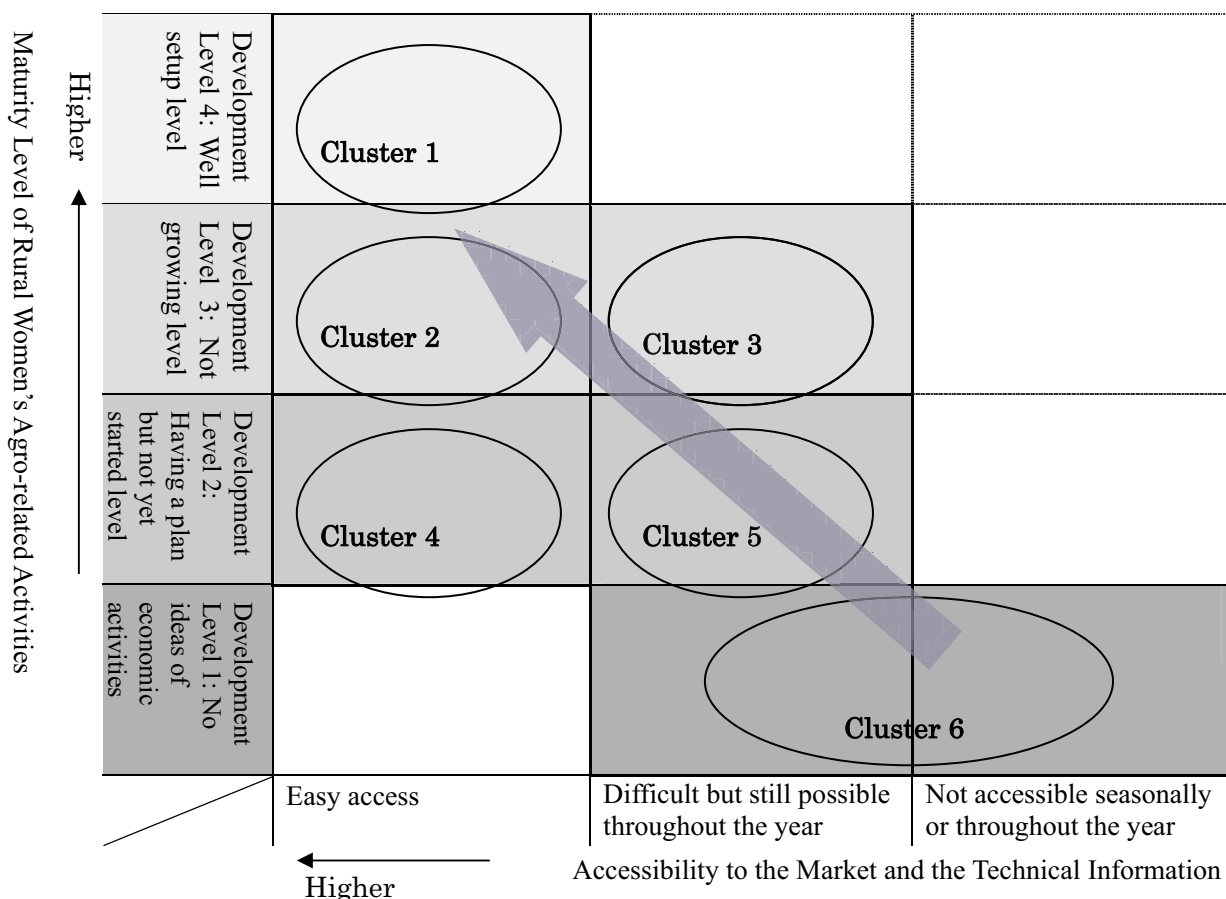


Figure 2-1 Classification of Rural Women in Sabah and their Growing Process

To make the Master Plan more realistic and practical, the PUANDESA Study conducted 11 Pilot Projects from September 2002 to October 2003 as listed below:

- Pilot Project 1 Thinking and working with rural women project
- Pilot Project 2 Project of establishment of a one-stop service center for rural women entrepreneurs
- Pilot Project 3 Project of utilization of unused products and resources
- Pilot Project 4 Seaweed culture and processing project
- Pilot Project 5 Project of improvement and innovation of TAMU function
- Pilot Project 6 Project of promotion of local products under Kudat tourism development
- Pilot Project 7 Project of improvement in participatory approaches in project planning
- Pilot Project 8 Project of strengthening of a coordination body for empowerment of rural women
- Pilot Project 9 Project of reinforcement of organization network for handicraft promotion
- Pilot Project 10 Project of improvement of the effectiveness of the micro-credit services for rural women entrepreneurs
- Pilot Project 11 Project for improvement of policy makers' understanding and support

The findings and lessons learned from the implementation of the Pilot Projects are summarized in Table 2-1:

Table 2-1 Findings and Lessons Learned from the PUANDESA Pilot Projects

Findings and Lessons Learned
Rural Women of Cluster 1:
<ul style="list-style-type: none"> - They need information and training in business planning, new product development, marketing, financial management etc. to expand their businesses; however the available programs do not meet their needs. - They need good consultation services to expand their businesses. - There are only limited opportunities for them to obtain funds and to realize the business even if they have a good knowledge of new businesses or products. - No official market information or data/statistics in Sabah are available for their business planning. - The need to have access to information on the external markets such as in Sarawak, in the peninsular or in the other neighboring countries. - No information exchanges are available among the rural women entrepreneurs.
Rural Women of Cluster 2:
<ul style="list-style-type: none"> - They need information and training in food handling, quality control, marketing and production skills to improve product and service quality. - They have access to the information and the government programs; however, the available programs either do not meet their needs or opportunities are still limited.
Rural Women of Cluster 3:
<ul style="list-style-type: none"> - They need information and training in food handling, quality control, marketing and production skills to improve product and service quality. - They have limited access to information, government programs and markets. - Their products often need to be improved to meet the market needs qualitatively and/or quantitatively.
Rural Women of Cluster 4:
<ul style="list-style-type: none"> - They need information and training in how to start a business and how to utilize the programs to support rural women. - Their access to information, training and funds is relatively good; however, they have limited access to funds to prepare their initial cost. - Lack of motivation, leadership and market information are other problems.
Rural Women of Clusters 5 and 6:
<ul style="list-style-type: none"> - Rural women of Cluster 5 and Cluster 6 have faced almost the same problems. - They have passive thought processes and attitude and need to be trained to know their own potentials such as awareness, motivation, group formation etc. - Their access to information, training and funds is very limited. They have difficulties in accessing the market. - They need to utilize their traditional skills and locally available materials.

Based on the experience and lessons from the Pilot Projects mentioned above, the rural women's needs for training and information are high. Their training

needs and the current conditions of the training courses provided by the related agencies are summarized in Table 2-2.

Table 2-2 Rural Women Entrepreneurs’ Needs and Current Training Courses

Rural Women Clusters Most in Need of Training Type	Training Type	Current Availability of Training Courses	
		Agencies and/or Persons in Charge	Rural Women’s Accessibility
Clusters 4, 5 and 6	Training Type 1: Awareness and Motivation Training	DOA PKT Extension Staff KPD	Rural women’s access to awareness and motivation training is very limited.
	Training Type 2: Basic Production Skills Training	DOA PKT Extension Staff Extension Staff of DOA, DOVSAI, DOF, KPD and KEMAS	Basic training for the production skill has been conducted in food processing, handicraft making, tailoring, animal husbandry etc. But the training contents are decided by the top-down approach.
Clusters 2 and 3	Training Type 3: Quality Control, Packaging and Marketing	FAMA, MARDI Ministry of Health	Accesses are limited and the contents not suitable for rural women.
Clusters 1, 2 and 3	Training Type 4: Managerial Courses	YUM, KPD FAMA, MARDI	Accesses are limited and the contents not practical.
	Training Type 5: Consultation	YUM, KPD	Currently not provided.
Cluster 1	Training Type 6: Information Technology	JHEWA, IDS	Limited access

2.3 FUTURE IMAGE OF THE RURAL WOMEN IN SABAH

The rural women in Sabah currently have fewer opportunities and experience to think of or create ideas to improve their current situation together with their colleagues in a group. They also have limited chances to enjoy carrying out and achieving something on their own account.

On the other hand, the villages are full of a youth and power associated with women and children. They have abundant natural resources in and around the villages, although the social and economic infrastructures are not well developed. It represents a waste of resources if they wait for external help. Therefore they need to believe in their own potentials and think of and put into practice ideas by themselves. They need to be aware of this and put it into practice.

The future image of rural women in Sabah proposed by the Action Plan is “the women, who believe their potentials, discuss and collaborate with their colleagues. And the women, who absorb new knowledge and information, conduct an activity in a group, and challenge to expand their activity aggressively.”

2.4 GOALS AND ACTIONS

The goals of the Action Plan for Rural Women outlined below:

By the year 2010:

- 1) The rural women are to have equal access to resources including materials, information, skills, government programs and funds to develop and expand agro-related income generation activities.
- 2) The rural women entrepreneurs are to have more confidence and to increase their competence to improve the quality of their products and services to meet the market needs.

In order to achieve the goals mentioned above, the Action Plan focuses on the improvement on rural women’s accessibility to the resources including information, training, consultation and funds.

Firstly, the Action Plan, through strengthening awareness, motivation and group formation activities, takes action to change women’s passive thinking and attitudes that are currently common in the rural area in Sabah. Secondly, their access to government programs and necessary information is to be increased through establishing the JKKK contact points in their communities. These should be user-friendly and easy to utilize. It is also expected to improve the community understanding and provide support to rural women’s challenges.

The quality of the training courses on basic business guidelines, manufacturing skills, managerial skills, marketing skills etc. will be enhanced in the Action

Plan for Rural Women. Proper consultation services are required for rural women entrepreneurs when they plan to expand their businesses. Finally, for business expansion, this Action Plan is to promote networking and information exchanges.

The major actions of the Action Plan for Rural Women are outlined below:

<u>Action Plan for Rural Women</u>
<p>Action 1 -- Promote awareness, motivation and group formation of rural women for their positive thinking: To lead rural women to undertake more positive thinking, awareness and motivation training and workshops will be implemented. These will encourage and support them to formulate a group and to start a business.</p>
<p>Action 2 -- Set up “the PUANDESA One Stop Service Center (OSSC)” at the village level: A point which functions as a “one stop service center” will be equipped in each village. JKKK chairpersons and women bureau heads will be trained and deliver the OCCS services to rural women. The OCCS needs to be accessed easily, user-friendly, provide information on how to start a business and how to use government programs. This Action will help to increase the community’s understanding and support for rural women.</p>
<p>Action 3 -- Provide the PUANDESA Entrepreneurs’ Training Program for the rural women entrepreneurs to motivate them to think out strategies and approaches for their own business: Rural women entrepreneurs’ access to appropriate training will be improved, especially in basic business guidelines, business planning and management, quality control, marketing, information and communication technology (ICT) etc. Practical and useful consultation services and financial assistance for their business will also be introduced.</p>
<p>Action 4 -- Establish and promote the PUANDESA Network to network rural women entrepreneurs’ activities: A platform for rural women entrepreneurs to develop their network, to exchange information, to learn from model cases and to collect consumer information will be established and the networking of the rural women entrepreneurs will be promoted.</p>

The target clusters and leading responsible agencies for each of the Actions above are shown in Table 2-3.

Table 2-3 Target Clusters and Leading Agencies of the Four Actions

	Target Clusters	Leading Agency
Action 1: Awareness, Motivation and Group Formation	Clusters 4, 5 and 6	DOA
Action 2: One Stop Service Center	Clusters 5 and 6	JHEWA
Action 3: Training and Consultation	Clusters 1 – 6	KPD
Action 4: Networking of Rural Women Entrepreneurs	Clusters 1, 2 and 3	KPD

The profiles related to rationale, objectives, operation structure and components, and actions associated with the four Actions are outlined below. The steps for the actions to be taken every year and the implications for the budget plan of each Action are provided in Appendix-2.

2.4.1 ACTION 1 -- PROMOTE AWARENESS, MOTIVATION AND GROUP FORMATION OF RURAL WOMEN FOR THEIR POSITIVE THINKING

(1) RATIONALE

The extension staff members, especially the DOA PKT extension staff members who are the key persons in enhancing rural women entrepreneurs, have core skills to provide rural women with basic training courses on farming, food processing, handicraft, health, business management etc. They have trained the PKT rural women groups in these skills. The PKT program aims to educate rural women in farm family development, to motivate them to organize a group and to guide them to start a business. The achievement of the PKT program has not yet been sufficiently successful; the rural women have not been well motivated or organized to start a business on their own account.

The on-going PKT training courses include the following modules:

- Module 1: Family Health (health concept, health problems and prevention, food intake and healthy diet etc.).
- Module 2: Parenting (family life introduction, husband and wife relationship, challenges in parenting etc.).
- Module 3: Family Motivation (self-responsibility, self-potential, household motivation, personal action plan etc.).

- Module 4: Consumer Education (buying and selling system, problems as a consumer, advertising, consumer protection etc.).
- Module 5: Family and Entrepreneurship (women and business, business opportunities, business management etc.).
- Module 6: Vegetable Farming (type of vegetables, evaluation of vegetable food, steps of vegetable farming project etc.).
- Module 7: Agricultural Product Processing (food processing, quality control, packaging, storing, labeling, sanitation etc.).
- Module 8: Sewing (Baju Selangor, Baju Kurung, Baju Kabaya, skirt and blouse etc.).
- Module 9: Handicraft (weaving, local handicraft etc.).
- Module 10: Handwork Art (embroidery, quilting etc.).

The modules cover most of the necessary points to train rural women in farm family development and develop their interest in starting a business. The DOA PKT extension staff members have already been trained in these skills. However, the training contents are usually decided by the extension staff based on a top-down approach; the rural women's needs or interests are difficult to reflect. Training is delivered through a lecture style, which is not attractive. The extension staff did not understand the importance of the awareness and motivation training; therefore they spent only 20 minutes or so and read the manuals without any participation of the trainees. The trainees were unable to understand the contents even if they had some interest.

In order to address these situations, the PUANDESA Pilot Project 1 transferred the skills of facilitation, and gender and participatory development to the DOA PKT extension staff and measured the impact on rural women and extension staff. One year after project implementation, both the target groups (rural women's group and the DOA PKT extension staff group) have changed their attitude to be more positive. They have also become more confident in their potentials.

(2) OBJECTIVES

Action 1 aims to strengthen and expand the activities of Pilot Project 1 and to improve the training packages for rural women entrepreneurs in Sabah. The objectives of Action 1 are:

- a) To train rural women in awareness and motivation workshops and to give them opportunities to form a group, conduct micro projects, and to start a business.

- b) To develop the methodology and skills to conduct awareness and motivation training workshops with rural women in the isolated areas.

(3) EXPECTED OUTPUT

Expected output of Action 1 (by the year 2010) are:

- a) More than 160 rural women in 16 target groups/areas are to be trained and facilitated, as model cases, to think positively and to start a business.
- b) More than 2000 rural women are to be trained by 207 DOA PKT extension staff members who are to be trained through on-the-job training with the improved DOA PKT training modules. (Refer to the Action Plan for MAFI and the Related Agencies and Action 1: Improve the Training System of the Extension Staff and Implement the Training Courses).

(4) OPERATION STRUCTURE

DOA is responsible for implementing and monitoring Action 1.

The activities will be conducted by the DOA PKT extension staff of the target districts, which will be trained by Action 1 of the Action Plan for MAFI and the Related Agencies. At the same time, they will be guided by the PUANDESA Training Team and the DOA PKT's Trainer Teams, which will be strengthened through the Action Plan for MAFI and the Related Agencies.

The PUANDESA Training Team consists of the local consultant and officers of related agencies including DOA, KPD, YUM, JHEWA and IDS, who belong to the Gender Task Force Team of the PUANDESA Study. The DOA PKT's Trainer Teams consist of key PKT extension staff members.

Additionally, the agriculture and farming specialists of DOA and the extension staff members of KPD, YUM, DOVSAI and DOF will assist the DOA PKT extension staff members when specific production, harvesting, processing and selling skills and information are required.

(5) COMPONENTS AND ACTIONS

The components and actions of Action 1 are as follows:

1. Finalize the Implementation Plan and Preparation

- 1) Hold a **two-day planning workshop**
 - a. Participants: - Officers of the DOA HQ Extension Division
- DOA PKT extension staff members of Pitas District
- PUANDESA Training Team
 - b. Coordinator: - PUANDESA Training Team
 - c. Agenda: - Review of Pilot Projects 1, 3, 4 and 7
- Discuss achievements and lessons learned
- Complete the Implementation Plan based on Action 1 of the Action Plan for Rural Women
- Plan the operation structure
- Plan the strengthening of the personnel for Action 1 implementation
- 2) Prepare the **awareness and motivation training package** based on lessons learned from the Pilot Project and the Facilitators' Guidebook of the PUANDESA Data Book.
- 3) **Modify the Facilitators' Guidebook**, when necessary and distribute a copy to the related units of the headquarters and district offices of DOA, KPD, YUM, DOVSAI, and DOF.
- 4) **Monitor the facilitation skills' training** under Action 1 of the Action Plan for MAFI and the Related Agencies
- 5) Complete **preparation of the Implementation Plan of Action 1** of the Action Plan for Rural Women.

2. Implement the Awareness and Motivation Training Package with the First Four Target Groups (2004 – 2006)

- 1) **Work with the 3 target groups** of the PUANDESA Pilot Project 1, namely i) Kampung Pandan Mandamai, ii) Kampung Mandamai, and iii) Kampung Pandan and Kampung Lugu in Pitas. Additionally, iv) Kampung Geruntung of Kota Marudu will be included.
- 2) **Implement the awareness and motivation training package with the target groups** to improve their awareness and motivation and to promote group activities and skills training to start a business.
The training package is outlined as follows:
 - a. Participants: - Rural women of the target groups
 - b. Facilitators: - DOA PKT extension staff trained by Action 1 of the Action Plan for MAFI and the Related Agencies
 - c. Components of the Training Package:

Step 1: Introductory Workshop (3 day)	- Village social and resource map - Seasonal calendar
Step 2: Livelihood Activities (2 days)	- Activity profile - Access and control profile
Step 3: Gender Awareness and Motivation (3 days)	- River of life - Social origins of gender - Gender division of labor - Multiple roles
Step 4: Group Formation (2 days)	- Group constitution
Step 5: Group Dynamics and Processes (3 days)	- Building a strong group - Listening exercise
Step 6: Planning for Rural Life Improvement (5 days)	- SWOT analysis - Practical and strategic gender needs - Sample format of project plan - Micro project planning
Step 7: Skills Training (5 days)	- Production and processing skills - Basic business guide
Step 8: Carry out a Micro Project (12 – 24 months)	
Step 9: Monitoring and Follow-up	
Step 10: Evaluation (Participatory Evaluation) (2 days)	

- 3) **Monitor and evaluate** the activities of Action 1.
- 4) Hold a **workshop to report** and exchange the experience and lessons from the Action 1 implementation.
- 5) Hold a **workshop to report good practices** among the target groups with awards given for such good practices.

3. Expand the Awareness and Motivation Training Package

- 1) **Select the target groups** of the second and third batches (2007 – 2010) as the next model cases. The guideline to increase the target groups is shown in Figure 2-2. Total number of direct beneficiaries of this training package is 160 rural women.

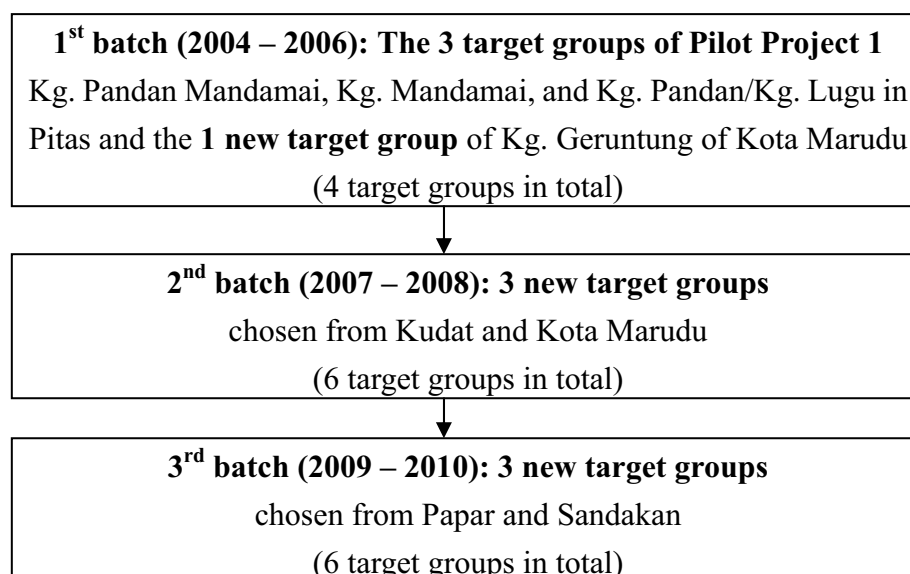


Figure 2-2 Guideline to Expand Target Groups of Action 1

- 2) **Implement the awareness and motivation training package** with the target groups and promote group activities to start a business.
- 3) **Monitor and evaluate** the activities.
- 4) Hold a **workshop to report** and exchange experiences and lessons from the Action 1 implementation.
- 5) Hold a **state-wide workshop to report good practices** among the target groups with awards being given for such good practices.

4. Preparation of the Future Plans

- 1) Conduct a **study to review the achievement** during the period from 2004 – 2009.
- 2) Prepare the **future plan and implementation plan** and obtain approvals from the State Government.

2.4.2 ACTION 2 -- SET UP "THE PUANDESA ONE STOP SERVICE CENTER (OSSC)" AT THE VILLAGE LEVEL

(1) RATIONAL

The government programs are very helpful for rural women when they start a business. However, accessibility to these programs is limited because the information and procedures of the programs are complicated and difficult for them to understand. There is also no existing contact point in their villages.

The PUANDESA Pilot Project 2 aimed at establishing a PUANDESA One Stop Service Center (OSSC) of JKKK members (chairperson and women bureau heads), which provides rural women with technical information and the information on the government programs.

(2) OBJECTIVES

The objectives of Action 2 of the Action Plan for Rural Women are:

- a) To increase rural women's access to the technical information and the government programs, especially in the isolated areas.
- b) To improve community members' understanding and support for rural women entrepreneurs' starting a business.

(3) EXPECTED OUTPUT

The expected output of Action 2 by the year 2010 are:

- a) 200 members of JKKKs (chairpersons and the women bureau heads) are to be trained and the PUANDESA OSSCs are to be established in about 100 Kampung in Pitas District.
- b) 400 members of JKKKs (chairpersons and women bureau heads) are to be trained and the PUANDESA OSSCs established in about 200 Kampung in Kudat and Kota Marudu Districts.

There are about 3,000 villages in Sabah with the number located in the isolated areas estimated to be around 2,500. The commitment of the JKKK leaders is generally strong largely because JHEWA and KPLB, who are responsible for JKKK training, are managerially and financially competent and the DOA district offices are already familiar with IT technology. Therefore, this Action is regarded as feasible. Starting with the three districts in the Northern Region, Action 2 will establish a JKKK training system. JHEWA will apply the same approach of the Action 2 to the other districts and train JKKK chairpersons and women bureau heads to establish OSSCs in the villages of all over the state of Sabah after the completion of the Action 2.

(4) OPERATION STRUCTURE

JHEWA is the responsible agency for Action 2 of the Action Plans for Rural Women. All other agencies involved in the Master Plan will collaborate by providing necessary information to the PUANDESA OSSCs. KPLB, in

particular, and DOA will play an important role to provide training for the JKJKs and give information and services through the DOA PKT extension staff members.

Instead of introducing new personnel or systems, JKJK chairpersons and women bureau heads, who will be trained under Action 2, are to provide a one stop service and assistance for rural women at the PUANDESA OSSCs. The structure of the PUANDESA OSSCs is shown in Figure 2-3.

When JKJKs of the OSSC receive a request from rural women, they consult with DOA PKT extension staff members. The latter will provide the JKJKs and/or rural women with necessary information collected from the technical resources in the DOA district office, from the network of related agencies, and from the Web-site by using a computer system installed in the DOA district office.

An Information Board will be equipped to deliver useful information on the related agencies and government programs to the rural women. The information delivered through the Information Board to the rural women needs to be well interpreted by the JKJK chairpersons and women bureau heads and the DOA PKT extension staff members to be clearly understood.

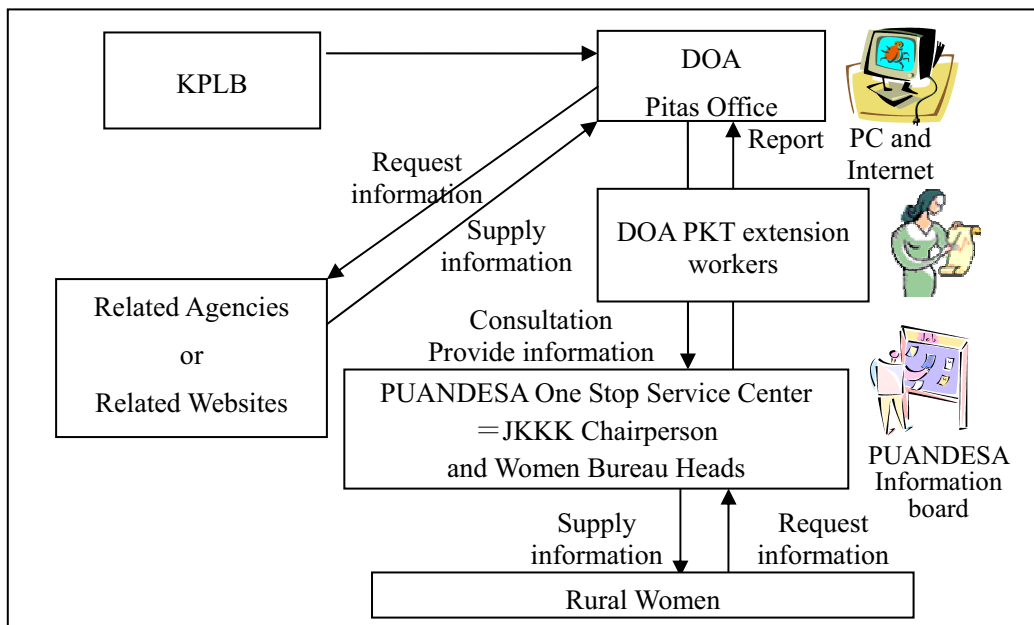


Figure 2-3 Structure of the PUANDESA One Stop Service Center

(5) COMPONENTS AND ACTIONS

1. Design a PUANDESA One Stop Service Center (OSSC) and Demonstrate the Pilot OSSC

- 1) **Continue the PUANDESA Pilot Project 2** with the target groups in the five villages (Kampungs Pandan, Mandamai, Pandan Mandamai, Lugu, and Kalipuon) and complete training of JK KKs and the DOA PKT extension staff members in the DOA Pitas District Office.
 - 2) **Hold a one-day planning workshop**
 - a. Participants:
 - Officers of the KPLB and JHEWA headquarters
 - DOA PKT extension staff members of Pitas District
 - PUANDESA Facilitator Team
 - b. Coordinator: - PUANDESA Facilitator Team
 - c. Agenda:
 - Review of Pilot Project 2
 - Discuss achievements and lessons learned
 - Complete the Implementation Plan based on Action 2
 - Basic design* of the PUANDESA OSSCs
 - Plan the operation structure
- * The basic design of the PUANDESA OSSCs needs to include i) operation structure; ii) roles and responsibilities; iii) services provided; iv) information provided; and v) necessary equipment and stationery. The information distributed will include production skills of agriculture, fishery and livestock, farming, marketing, market information, government programs, micro-credit, messages from related government offices, basic information about education and health etc. The concept and methodology (how to produce paper, candles etc.) for utilization of unused resources, fostered by the PUANDESA Pilot Project 3, can be disseminated through the one stop service center.
- 3) Prepare a **guideline on the PUANDESA OSSCs** that shows the objectives, roles, activities and services of the JK KK, DOA District Offices, DOA PKT extension staff, District Office and other related agencies.
 - 4) Hold a **workshop to simulate and demonstrate** the services of the PUANDESA OSSCs in the target areas of Pilot Project 2.
 - 5) Set up the monitoring system in the DOA Pitas District Office and the local government (the District Office of Pitas).

- 6) Complete the **Implementation Plan to train the JKKK chairpersons and women bureau heads** in Action 2 of the Action Plan for Rural Women.

2. Establishment of the PUANDESA OSSCs in Pitas District

- 1) Conduct **training* of JKKKs (chairpersons and women bureaus) in Pitas District.**

* 2 members (1 chairperson and 1 women bureau head) from each of the JKKKs. Assuming Pitas has 100 JKKKs, there are 200 trainees. Divide them into 6 to 7 groups of 30 members. Each group will join training courses at the DOA district branch office two times: an introductory workshop in 2005 and a follow-up workshop in 2006.

The **JKKK training workshop (introductory workshop) components** include:

- a. Participants: - Chairpersons and women bureau heads of all JKKKs in Pitas District
- DOA PKT extension staff members of Pitas District
- b. Coordinator: - PUANDESA Training Team
- c. Agenda: - Introductory session
- Concept of the PUANDESA OSSCs
- Participatory workshop with JKKKs (chairpersons and women bureau heads) and rural women entrepreneurs to analyze problems and needs
- Roles, responsibilities and services provided
- Planning of activities and input
- Role play and simulation
- Questions and answers

- 2) Set up **JKKK information boards** in all Kampongs in Pitas district.
- 3) Hold a **workshop to simulate and demonstrate** the services of the PUANDESA OSSC in Pitas.
- 4) Monitoring and evaluation in Pitas and **update the basic design** of the PUANDESA OSSCs and training programs.

3. Establishment of the PUANDESA OSSCs in Kudat and Kota Marudu Districts

- 1) Conduct **DOA staff training** and installation of necessary equipment such as PCs and Internet for one-stop service in the DOA district offices in Kudat and Kota Marudu.

- 2) Conduct **training* of JKKKs in Kudat and Kota Marudu** Districts.
* 2 members (1 chairperson and 1 women bureau head) from each of the JKKKs. Assuming each of Kudat and Kota Marudu has 100 JKKKs, each has 200 trainees. Divide them into 6 to 7 groups of 30 members in each district. Each group will join training courses at the DOA district branch office two times, an introductory workshop and a follow-up workshop, during the three year period from 2007 to 2009.
- 3) Set up **JKKK information boards** in all Kampongs in Kudat and Kota Marudu Districts.
- 4) Hold a **workshop to simulate and demonstrate** the services of the PUANDESA OSSCs in Kudat and Kota Marudu Districts.
- 5) Monitoring and evaluation in Pitas, Kudat and Kota Marudu.

4. Preparation of the Future Plans

- 1) Conduct a **study to review the achievement** during the period 2004 – 2009.
- 2) Prepare the **future plan and implementation plan** and obtain approvals from the State Government.

<p>2.4.3 ACTION 3 -- PROVIDE “PUANDESA ENTREPRENEURS TRAINING PROGRAM” FOR THE RURAL WOMEN ENTREPRENEURS TO MOTIVATE THEM TO THINK OUT STRATEGIES AND APPROACHES OF THEIR OWN BUSINESS</p>

(1) RATIONALE

The DOA KPWM training courses currently cover four modules including:

- Module 1: Business Management (entrepreneurship, business selection, starting your business, marketing).
- Module 2: Business Book Keeping (objective, business accounting, business records).
- Module 3: Business Planning (business plan preparation guideline, business plan worksheet, business worksheet).
- Module 4: Credit Facilities and Licensing (micro-financing, saving, food handling, quality control).

This training needs to be improved and become more practical and attractive to real business operation. When assisting rural women in starting a business utilizing locally available materials, skills and human resources, the following

five areas need to be improved in rural women entrepreneurs, i) improvement in the production skills and quality and quantity of materials; ii) strengthening in post-harvesting and quality control skills; iii) development of marketing plans; iv) enhancement of business management and financial management; and v) optimization of the equipment and facilities.

Rural women entrepreneurs need to be trained using a series of training courses. Once off training is not good enough. Through the training courses, where basic business management theory and practical lessons are combined appropriately, rural women entrepreneurs will be able to prepare a business plan and expand their businesses by themselves.

In order to fulfill the five areas mentioned above, Action 3 will introduce phased training programs according to the business level of the rural women entrepreneurs.

(2) OBJECTIVES

The objectives of Action 3 of the Action Plan for Rural Women are:

- a) To increase rural women's access to training, consultation and funding in business management, planning and financial management.
- b) To improve the training programs for rural women entrepreneurs and to develop the PUANDESA Entrepreneurs Training Program, which aims at motivating rural women entrepreneurs in areas of positive thinking and devising strategies and approaches for their own businesses.

(3) EXPECTED OUTPUT

The expected output of Action 3 by the year 2010 are:

- a) 300 rural women of clusters 4, 5 and 6 are to be trained in basic business planning and management.
- b) 300 rural women entrepreneurs (6 groups) of clusters 2 and 3 are to be trained in the intermediate course of business planning, business management and marketing.
- c) 300 rural women entrepreneurs (6 groups) of cluster 1 are to be trained and consulted in an advanced course of business management and marketing. They will conduct a project to expand their business. Their income is expected to increase from RM500/month to RM1,000/month.

(4) OPERATION STRUCTURE

KPD is the responsible agency for Action 3 of the Action Plans for Rural Women and will supervise all associated training. The PUANDESA Marketing Team, which consists of members from KPD, DOA and KPLB and was the Marketing Task Force Team during the PUANDESA Study, will become a coordinator to promote the activities of Action 3 and to coordinate with the related agencies.

DOA, KPLB and YUM will also play a key role. DOA will collaborate with KPD as the DOA extension staff members will train rural women entrepreneurs in the improved DOA KPWM training programs. Action 3 will utilize KPLB's budget for rural development and poverty reduction to fund the micro projects by the Advanced Course Trainees (Table 2-4) (rural women entrepreneurs). YUM will provide financial management and technical consultation services. (Please refer to Table 2-4.)

(5) COMPONENTS AND ACTIONS

1. Design a PUANDESA Entrepreneurs Training Program

- 1) Hold a **two-day review and planning workshop**
 - a. Participants: - Officers of KPD, DOA, YUM, and KPLB
- PUANDESA Marketing Team
 - b. Coordinator: - PUANDESA Marketing Team
 - c. Agenda: - Review of Pilot Projects 5 and 6
- Discuss achievements and lessons learned
- Complete the Implementation Plan
- Basic design** of the PUANDESA Entrepreneurs Training Program
- Plan the operational structure

** The PUANDESA Entrepreneurs Training Program provides four-phased training: 1) Basic Course; 2) Intermediate Course I; 3) Intermediate Course II; and 4) Advanced Course as shown in Table 2-4. **Basic Course:** Those rural women entrepreneurs who are trained in Action 1 of the Action Plan for Rural Women and have a plan to start a business, will be the target of the Basic Course. They are trained in basic business skills and business management in the Basic Course. The training courses for the Basic Course will be conducted by the DOA extension staff through the KPWM training modules, with some

improvement in facilitation and motivation. The training fee is free.

Intermediate Course: The groups of rural women entrepreneurs trained in the Basic Course or who have already started their business will be the target of the Intermediate Course. The training courses are more intensive and include technical subjects and skills by the senior staff of KPD and YUM and/or by outside consultants/specialists. In addition to lecture-type training, practical training courses such as study tours, case studies (market survey) and preparation of business project proposals are included.

Advanced Course: The groups who complete the Intermediate Courses I and II are the target. In the Advanced Course, the groups will implement their own business plan using funding from the PUANDESA loan funds² with technical consultation during the training. Among the business project plans prepared during the Intermediate Course II, 10 project plans (proposals) will be selected. The selected projects will be entitled to obtain loans (maximum RM3,000 per person although the total loan amount depends on the number of group members) from the PUANDESA loan funds (free interest loan). The PUANDESA loan funds is only available for the Advanced Course.

- 2) Create a **list of instructor candidates** from related agencies, academic institutes and private consultants.
- 3) Prepare a **guideline of the PUANDESA Entrepreneurs' Training Program**, which shows the objectives, target trainees, schedule, cost share, instructors, training components and micro project implementation.
- 4) Prepare **training materials** based on existing manuals and textbooks.
- 5) **Trainers' training**, especially targeting senior staff of KPD and YUM.
- 6) Set up the **monitoring system**.

2. Conduct of the PUANDESA Entrepreneurs' Training Program

- 1) **Conduct the Training** Program in line with the basic design (Table 2-4), the guideline and training schedule (2005 – 2010).
- 2) Discuss a **qualification and certificate** provision system for the graduates of the 4 levels of training courses.

² The PUANDESA loan funds will be established and operated by YUM under the PUANDESA Master Plan and the resource of the loan fund is the rural development budget of KPLB.

3) **Monitoring and evaluation.**

3. Prepare the Database of Graduates of Each Training Course and Human Resources for the Instructors

1) **Design and develop the database structure.**

2) **Gather information** for the training instructors on the human resources from related agencies and the academic institutes inside and outside Sabah.

3) **Update the database.**

4. Preparation of the Future Plans

1) Conduct a **study to review the achievements** during 2004 – 2009.

2) Prepare the **future plan and implementation plan** and obtain approvals from the State Government.

Table 2-4 Basic Design of the PUANDESA Entrepreneurs' Training Program

	Basic Course	Intermediate Courses I & II	Advanced Course
Training Outline			
Objectives	To strengthen the existing KPWM training program	To improve capacity of business planning	To provide practice in expanding the business
Target Trainees	- 30 trainees/course - Graduates of Action 1 training workshop; and/or - Clusters 4, 5 and 6	- 50 trainees (5 groups of 10 members/course) - Graduates of Basic Course; and/or - Clusters 2 and 3	- 50 trainees (5 groups of 10 members/course) - Graduates of Intermediate Courses I and II; and - Cluster 1
Training Fees	Free	Cost share	Cost share
Training Period	5 days 2 times per year	10 days 2 times/year	Depends on the micro business plan
Annual Training Expenses	RM10,000	RM20,000	RM10,000 excluding cost for micro projects
Training Place	Community Hall	KPD Tenom Training Center KPD Tamu Training Facilities	KPD Tenom Training Center KPD Tamu Facilities
Instructors	DOA PKT extension staff	Senior staff of KPD Consultants/specialists	Senior staff of KPD & YUM Consultants/specialists
Training Components			
Practical training	- Visiting local businesses	Intermediate Course I: - Study tour to model cases Intermediate Course II: - Market survey - Preparation of business project proposal	- Implementation of micro project based on business project plan prepared in Intermediate Course. - Budget will be covered by the loan provided by Action 3
i) Improvement of production skills and materials quality	- Review and devise how to utilize locally available resources	Intermediate Course I - Prepare a plan to mobilize materials Intermediate Course II - Update the plan	Training and consultation during the project implementation
ii) Strengthening of post-harvesting and quality control	- Evaluation of current business conditions	Intermediate Courses I and II - Food handling - Quality control - Storage	Training and consultation during project implementation
iii) Development of the marketing plan	- Basic marketing: product, price, place and promotion - Marketing story	Intermediate Course I - Effective marketing - Handling of clients Intermediate Course II - Creating marketing message - Solving problems	- Case study - Evaluation of marketing management
iv) Enhancement of business management and financial management	- Leadership - Basic business management - Basic financial management	Intermediate Course I - Logistics - Team management Intermediate Course II - Cost and sales plan - Financial plan	- Business policy - Company management - Financial management - Business evaluation - Utilization of ICT
v) Planning of materials & equipment	- Basic plan to utilize local materials and equipment	Intermediate Course I - Packaging - Maintenance	Training and consultation during the project implementation

2.4.4 ACTION 4 -- ESTABLISH AND PROMOTE "PUANDESA NETWORK" TO NETWORK RURAL WOMEN ENTREPRENEURS' ACTIVITIES

(1) RATIONALE

There is no official registration system of rural women entrepreneurs. Therefore government agencies have no clear image or information about rural women entrepreneurs, their activities, products and income. There is also no network developed among rural women entrepreneurs to share information and experience.

In addition to the training, it is very beneficial for rural women entrepreneurs to study model cases, and discuss and share problems with other women entrepreneurs. The PUANDESA Study conducted an Evaluation Conference at the end of the Pilot Project implementation period. In the Evaluation Conference, the target groups of rural women entrepreneurs enjoyed talking to each other and sharing their information.

(2) OBJECTIVES

The objectives of Action 4 of the Action Plan for Rural Women are:

- a) To improve the KPD Tamu functions and facilities to make it a base for the PUANDESA network for rural women entrepreneurs.
- b) To provide rural women entrepreneurs with an easy-to-access platform to exchange information and to market their products and services.

(3) EXPECTED OUTPUT

The expected output of Action 4 by the year 2010 are:

- a) The PUANDESA Network for the rural women entrepreneurs is to be established.
- b) The rural women entrepreneurs are to gain information and expand their business areas.

(4) OPERATION STRUCTURE

KPD is the responsible agency for Action 4 of the Action Plans for Rural Women. The PUANDESA Marketing Team will become a coordinator to promote the activities of Action 4 and to coordinate with the related agencies.

KPLB will also participate to assess the feasibility of other Tamus under the District Offices playing the same role as KPD Tamu in Action 4.

The other related agencies will collaborate with KPD to implement the activities of Action 4 smoothly.

(5) COMPONENTS AND ACTIONS

1. Design the Basic Structure of the PUANDESA Network

1) Hold a two-day planning workshop

(This workshop also needs to be implemented for Action 2 of the Action Plans for MAFI and the Related Agencies).

- a. Participants: - Officers of KPD, DOA, YUM, KPLB and JHEWA
- PUANDESA Marketing Training Team
- b. Coordinator: - PUANDESA Marketing Training Team
- c. Agenda: - Review and SWOT analysis of KPD Tamu functions
- Discuss visions of the rural women entrepreneurs' networking
- Complete the Implementation Plan based on Action 4
- Basic design*** of the PUANDESA Network
- Basic design **** of the PUANDESA Information and Training Center
- Plan the operational structure

*** The services provided by the PUANDESA Network are:

- a) Information corners regarding the PUANDESA Master Plan.
- b) Information corners regarding the products and businesses of rural women entrepreneurs in Sabah.
- c) Information provision and exchange for rural women entrepreneurs, traders, and consumers.
- d) Holding workshops with rural women entrepreneurs, urban women entrepreneurs and successful entrepreneurs.
- e) Planning and conducting events.
- f) Preparing and coordinating of the PUANDESA Entrepreneurs Training Program.

**** The functions of the PUANDESA Information and Training Center will be developed by Action 2 of the Action Plan for MAFI and the Related Agencies.

- 2) **List the members** of the target rural women's groups of the PUANDESA Pilot Projects.
- 3) Complete a **list of the PUANDESA Network** of members from the existing government programs; namely DOA PKT, DOA KPWM, KPD contract farming, KPD Tamu, YUM members etc.
- 4) Hold a **kick-off workshop** to establish the PUANDESA Network with rural women entrepreneurs.
- 5) Prepare the **operational structure** to coordinate and implement the PUANDESA Entrepreneurs' Training Programs at KPD Tamu.
- 6) Set up the **monitoring system**.

2. Develop the PUANDESA Network and Establish a Network Platform

- 1) Create the **database of members** of the PUANDESA Network (name of group/individuals, year of establishment, address, contact person, products/services of groups, etc.).
- 2) Provide the **database of the PUANDESA Network to the public** at KPD Tamu, encouraging access from rural women entrepreneurs, traders, consumers and using this opportunity to find new customers.
- 3) Set up a **platform of the PUANDESA Network** at the office of KPD Tamu.
- 4) Hold **regular workshops** to encourage rural women's information exchange (once a year at district level, once a year at state level).
- 5) Hold **exhibitions and events** to communicate with consumers and to establish a linkage with them.
- 6) Coordinate and monitor the **PUANDESA Entrepreneurs' Training Program**.
- 7) Discuss the possibilities of the **Tamus under KPLB** playing the same role as KPD Tamu in Action 4.

3. Preparation of Future Plans

- 1) Conduct a **study to review the achievements** during the years 2004 – 2009.
- 2) Prepare the **future plan and implementation plan** and obtain approvals from the State Government.

2.5 PROJECT PLAN ALTERNATIVES OF THE SECOND PHASE OF THE PUANDESA PILOT PROJECTS

As a result of evaluation of PUANDESA Pilot Project, it was proved that those projects could contribute to income generation in target areas, and PUANDESA taskforce members still see, in the implemented Pilot Projects, further possibilities of income generation in the rural area.

In addition, it was also recognized that the projects were effective to motivate rural women and have them acquire knowledge and techniques necessary for implementing the activities. Although the Action Plan for Rural Women will strengthen the programs and services for rural women entrepreneurs, besides the support, rural women also need actual opportunities to make use of the information and skills acquired through those programs and services. The same thing can be said with officers and extension workers of the related agencies, even though the Action Plan for MAFI and the Related Agencies will contribute to capacity building of related agencies themselves.

Therefore, it is strongly recommended to continue and to make advancement of some successful Pilot Projects, and implement them as the second phase of the PUANDESA Pilot Projects in order to increase income in the rural area, to motivate rural women as well as officers and extension workers of the related agencies, and to enhance the ability of them. (Five project plan alternatives are proposed as the second phase of the PUANDESA Pilot Projects in Table 2-5.)

A more detailed outline of the alternative project plans is presented in Appendix-1.

Table 2-5 Project Plan Alternatives of the 2nd Phase of the PUANDESA Pilot Projects

Project	Objective	Main Activities	Agencies
(1) Quality Improvement of PUANDESA paper & candle making	To support PUANDESA Pilot Project 3 for quality improvement and sales promotion	(1) Review (2) Training (3) R & D (4) Produce & sell	Lead Agency: PKKM and KPD Sub: KPLB, KEMAS, STB etc.
(2) Expanding of the PUANDESA seaweed culture project	To show the model case of PUANDESA Pilot Project 4 and contribute to women's income generation in fishermen's villages	(1) Select areas (2) Awareness (3) Seaweed culture (4) Training	Lead Agency: DOF Sub: KPD, KPLB etc.
(3) Promotion of small scale fishery resources development	To enhance the motivation activities for existing target women in fishing villages in order to sustain the project and their ownership	(1) Select project (2) Set up system (3) Awareness (4) Support	Lead Agency: DOF Sub: PUANDESA Training Team, KPD, KPLB etc.
(4) Establishment of a honey processing, packaging, marketing and sales center	To encourage group processing and shipment of honey and to improve quality and packaging in order to expand the market	(1) Facility improvement (2) Training (3) Honey production & packaging (4) Sales promotion and attraction of tourism	Lead Agency: Sub-district office of Kudat Sub: KPD, KPLB, STB etc.
(5) Establishment of a village handicraft collection and marketing center	To improve the quality of handicrafts and purchase a certain amount of handicrafts for sales promotion	(1) Select area (2) Facility improvement (3) Awareness and training (4) Collection & sales (5) Sales promotion and attraction of tourism	Lead Agency: KPLB and JKKK Sub: PKKM, SPS, KPD, KEMAS etc.

CHAPTER 3: ACTION PLAN FOR THE MINISTRY OF AGRICULTURE AND FOOD INDUSTRY, SABAH (MAFI) AND THE RELATED AGENCIES

This Action Plan for MAFI and the Related Agencies includes the actions and procedures necessary for capacity building of MAFI and the related agencies to ensure smooth and effective implementation of the Action Plan for Rural Women. MAFI is a supervising agency of the PUANDESA Master Plan, while DOA, KPD, YUM, DOF, JHEWA, PKKM and DOVSAI are the leading agencies for its implementation. SPS, STB, IDS, FAMA, MARDI, KEMAS and YS play key roles to ensure the successful implementation of the Master Plan.

This Action Plan gives the current status of the government programs for rural women, goals, major actions to achieve the goals, the budget plan and the implementation structure of the Action Plan.

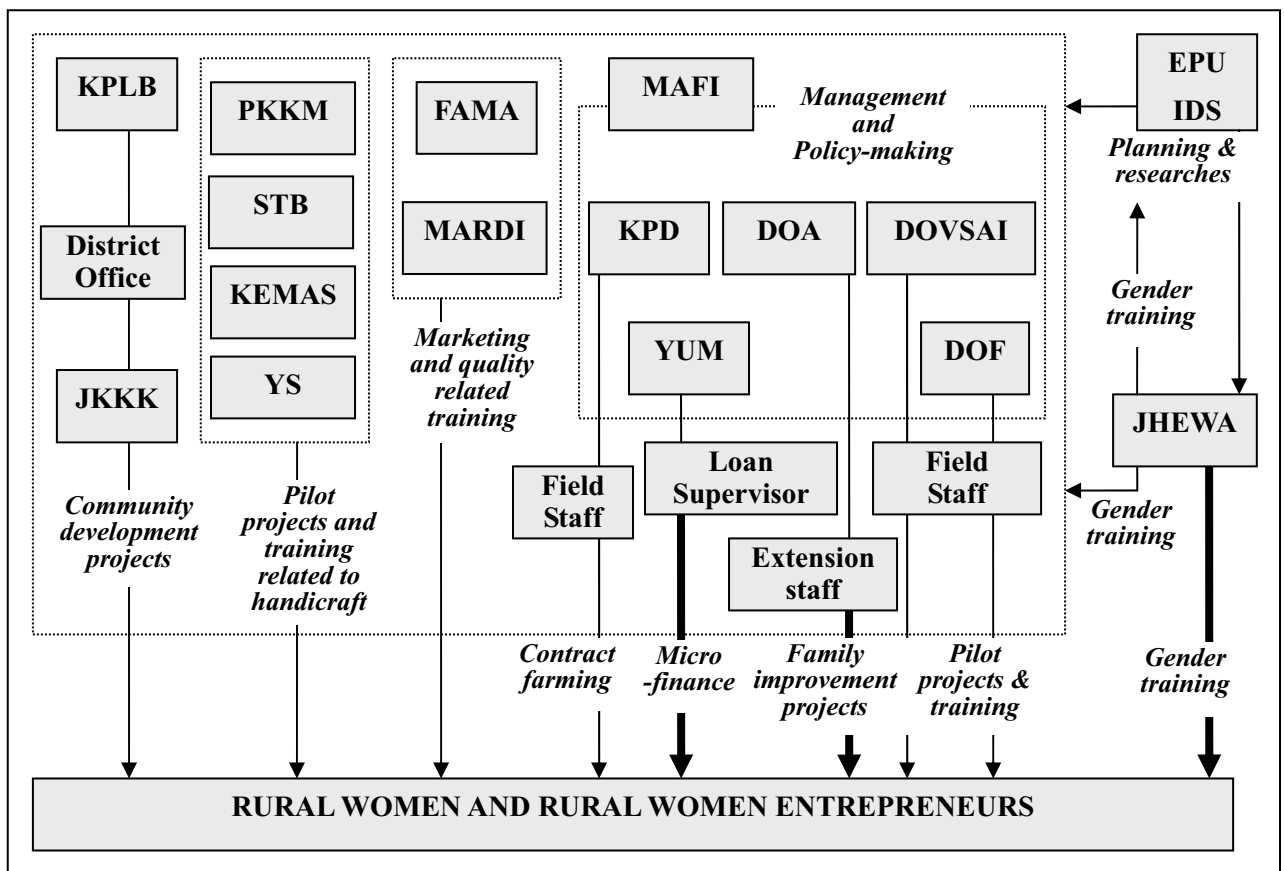
3.1 CURRENT SITUATIONS OF THE PROGRAMS FOR RURAL WOMEN

Among the few projects targeted to support women, DOA implements the Farm Family Development Unit (PKT) for family life improvement and Rural Women Entrepreneurs Group (KPWM) Program for determined women entrepreneurs. YUM, the micro-financing foundation under MAFI, also provides micro-credit but only for poor women entrepreneurs. The Contract Farming Project of KPD, aquaculture and fishery product processing projects of DOF, and livestock farming projects of DOVSAI target not only women but also include them as beneficiaries.

Each of the implementing departments of MAFI, namely DOA, DOF and DOVSAI and the implementing agencies of MAFI, namely, KPD, YUM etc., has a district branch office. They have also conducted various programs to support rural women through the district branch where the extension staff is placed. There are cases observed where the programs to support rural women are generally being conducted based on the top-down approach. The existing training of the extension staff members mainly focuses on an explanation of the skills. It does not effectively teach methods to instruct or facilitate rural women and does not include gender training or participatory development training.

Besides the programs of MAFI, the other agencies such as KPLB, JHEWA, PKKM, STB etc., both from the state government and federal government, also provide programs to support rural women in Sabah. These programs and activities are being implemented by each of the agencies, however, there is no proper coordination among the related agencies and their programs. The rural women have limited access to these programs and the resources of the programs are not delivered equitably.

Figure 3-1 shows the current programs provided by the related agencies.



(Data Source: Prepared by the JICA Study team)

Note: The thicker lines indicate the programs directly targeting women.

Figure 3-1 Existing State Government System to Support Rural Women

The policy makers of MAFI and the other related agencies need to recognize the important role of rural women entrepreneurs and the extension staff to promote rural life improvement in Sabah and the effectiveness of gender and participatory development approaches. They are expected to produce policies to ensure the effective utilization of the resources and the equal and equitable delivery of the resources and benefits.

It is critical that the extension activities for the rural women be improved. The Master Plan is to provide the officers and the extension workers of the related agencies with more training on the concept, methodology and practical skills of the extension activities for working with rural women and for making them think and act positively.

Additionally, it is essential that MAFI properly evaluate the extension staff's performance and provide some incentives. The working environment of the extension workers needs to be improved through providing a budget to conduct workshops and training, and provide basic facilities and equipment for their extension activities and transportation.

3.2 GOALS AND ACTIONS

The goals of the Action Plan for MAFI and the Related Agencies are outlined below:

By the year 2010,

- 1) MAFI and DOA, KPD, YUM, DOF, JHEWA, KPLB, PKK M and DOVSAI are to function and be recognized by the rural women as a key agency for enhancing rural women entrepreneurs equipped with effective resources of personnel for planning, technical guidance and extension, information, training, consultation and funds.
- 2) MAFI and the related agencies including DOA, KPD, YUM, DOF, DOVSAI, KPLB, JHEWA, PKK M, SPS, STB, IDS, FAMA, MARDI, KEMAS and YS are to strengthen their collaboration and linkage and to fulfill their technical and financial commitment to provide practical and easy-to-access systems to support rural women.
- 3) The policy makers and officers of MAFI and the related agencies are to understand the important role of rural women, gender consideration and bottom-up approaches and to apply it in their daily duties.

To achieve the goals, the Action Plan for MAFI and the Related Agencies focuses on the importance of the roles of the extension workers, especially DOA PKT extension workers, who work directly with the rural women entrepreneurs. The Action Plan will promote the improvement of the training system of the extension workers and their working environment. Capacity building of the implementation agencies and establishment of a permanent body to coordinate the related

agencies are also key issues of the Action Plan. Finally, the Action Plan proposes further advancement of policy makers' understanding and support to the PUANDESA Master Plan.

The Action Plan for MAFI and the Related Agencies sets four major actions for the two administration levels, namely extension staff members and the related departments and agencies.

<u>Action Plan for MAFI and the Related Agencies</u>
<p><u>Capacity Building of the Extension Staff Members</u></p> <p>Action 1 – Improve the training system of the extension staff and implement the training courses: Action 1 will provide extension staff of the related agencies, who have had skills of production, food processing, basic business guidelines, marketing etc. with training courses to improve their facilitation and extension skills, enhancing their extension services for rural women and rural women entrepreneurs. On-the-job training will be conducted for them through Action 1 of the Action Plan for Rural Women.</p>
<p><u>Capacity Building of the Related Departments and Agencies</u></p> <p>Action 2 – Improve the capacity of staffs, facilities and equipment of KPD Tamu to strengthen the PUANDESA network: KPD Tamu facilities will be improved and utilized as the base of the PUANDESA Master Plan implementation, the center of the PUSNDESA Entrepreneurs Training Program, and the PUANDESA Network of rural women entrepreneurs.</p> <p>Action 3 – Improve the effectiveness of the YUM micro-credit services for both YUM staffs and YUM registered members: Action 3 will strengthen the YUM management system of micro-finance services through reviewing its operational structure; developing a member information database; and providing awareness, motivation and technical training for the members.</p> <p>Action 4 – Establish a permanent coordination body and promote public relations of the PUANDESA Master Plan: In order to implement the Master Plan effectively and to enhance coordination among the related agencies, Action 4 will establish and build capacity of the permanent coordination body. The coordination body will promote public relations activities through newspapers, workshops, events, and seminars with the policy makers etc.</p>

The target clusters and the leading responsible agencies for each of the Actions above are listed in Table 3-1.

Table 3-1 Responsible Agencies of the Four Actions

	Leading Agency
Action 1: Training of Extension Staff	DOA
Action 2: KPD Tamu Capacity Building	KPD
Action 3: Effectiveness of YUM Micro-Credit	YUM
Action 4: PUANDESA Coordination Committee	MAFI

The profiles related to rationale, objectives, operation structure and components, and actions associated with the four Actions of the Action Plan for MAFI and the Related Agencies are outlined below. The steps of annual actions and the implication of the budget plan of each Action are provided in Appendix-2.

3.2.1 ACTION 1 -- IMPROVE THE TRAINING SYSTEM OF THE EXTENSION STAFF AND IMPLEMENT THE TRAINING COURSES

(1) RATIONALE

As mentioned in the sub-section on “Rationale” of Action 1 of the Action Plans for Rural Women, the DOA PKT extension staff members are the key personnel in enhancing rural women entrepreneurs. They have skills to provide rural women with PKT and KPWN training courses on core skills such as farming, food processing, handicrafts, health, business management etc. They have also trained PKT rural women groups in these skills.

The on-going **DOA PKT training courses** include the following modules:

- Module 1: Family Health
- Module 2: Parenting
- Module 3: Family Motivation
- Module 4: Consumer Education
- Module 5: Family and Entrepreneurship
- Module 6: Vegetable Farming
- Module 7: Agricultural Product Processing
- Module 8: Sewing
- Module 9: Handicraft
- Module 10: Handwork Art

At the same time, the **DOA KPWM training courses** cover the following:

- Module 1: Business Management (entrepreneurship, business selection, starting your business, marketing).
- Module 2: Business Book Keeping (objective, business accounting, business record).
- Module 3: Business Planning (business plan preparation guideline, business plan worksheet preparation, business worksheet preparation).
- Module 4: Credit Facilities and Licensing (micro-financing, saving, food handling, quality control).

The DOA PKT and KPWM programs aim to educate the rural women in farm family development, to guide them to start a business and to provide them with business management skills. In spite of their efforts, the programs have not been sufficiently successful; the rural women have not been well motivated or their businesses have not been efficiently organized to start and expand a business on their own account.

The existing training programs include many lecture-type and trainer-oriented training courses. More practical exercises in the fields or in the markets are required. Additionally, the current programs only provide participants with the skills and the techniques. The training needs to provide more motivation to rural women to do think positively and to create something by themselves. The training needs to teach rural women how to solve problems and how to modify and utilize resources for their own business.

The PUANDESA Pilot Project 7 provided training of the trainers for the members of the Gender Task Force, which consisted of personnel from the human resources department and the extension department of the related agencies. During Pilot Project 7 implementation, the Gender Task Force worked as facilitators and trained the leaders of the DOA PKT extension staff members and the extension staff members of the related agencies with technical assistance from the JICA Study Team and local consultants.

(2) OBJECTIVES

Action 1 of the Action Plan for MAFI and the Related Agencies has the following objectives:

- a) To train the DOA PKT extension staff and the extension staff members of the related agencies to improve their facilitation and extension skills and

practices, in addition to the core extension skills which they already have such as farming, food processing, business management etc.

- b) To establish the effective training system of the extension staff members through strengthening of the DOA PKT's Training Team and the PUANDESA Training Team.
- c) To create a better environment for the extension staff members to provide training and extension services.

(3) EXPECTED OUTPUT

Expected output of Action 1 (by the year 2010) are:

- a) DOA PKT Trainer Team will be formulated and strengthened.
- b) 207 DOA PKT extension staff and the extension staff of the related agencies are to be trained in facilitation and extension skills.
- c) 1,000 DOA extension workers are to be trained in facilitation and extension skills.

(4) OPERATION STRUCTURE

DOA is responsible for implementing and monitoring Action 1.

The activities will be conducted by the PUANDESA Training Team, the DOA PKT's Main Trainer Team and the DOA PKT's Co-Trainer Team. Capacity building of this joint team will be carried out during the first three years of Action 1 implementation.

The PUANDESA Training Team consists of the local consultant and the officers of the related agencies including DOA, KPD, YUM, JHEWA and IDS, who were members of the Gender Task Force Team of the PUANDESA Study.

The DOA PKT's Main Trainer Team will consist of 20 key extension staff members selected from the 207 DOA PKT extension workers. The DOA PKT's Co-Trainer Team will include 30 PKT district leaders.

Additionally, the agriculture and farming specialists of DOA, KPD, YUM, DOVSAI and DOF will assist the DOA PKT extension staff members, when specific production, harvesting, processing and selling skills and information are required.

(5) COMPONENTS AND ACTIONS

The components and actions of Action 1 are as follows:

1. Finalize the Implementation Plan and Action Preparation

1) Hold a **two-day planning workshop**

- a. Participants: - Officers of the DOA HQ Extension Division
- Officers of the DOA PKT Section
- Key DOA PKT extension staff (candidates of the DOA PKT Training Team members)
- Trainees of the Pilot Project 7
- PUANDESA Training Team
- b. Coordinator: - PUANDESA Training Team
- c. Agenda: - Review of Pilot Projects 1 and 7
- Discuss achievements and lessons learned
- Complete the Implementation Plan based on Action 1 of the Action Plan for MAFI and the Related Agencies
- Plan the operational structure
- Plan how to formulate and how to build capacity of the two Training Teams

2) Prepare the **implementation plan to conduct training of extension workers** (training components, target trainees, instructors, training schedule and place, training materials and equipment) based on the lessons learned from the Pilot Project and the Facilitators' Guidebook of the PUANDESA Data Book. In addition to the steps included in the Facilitators' Guidebook, the package will include more theoretical and practical training in the following areas:

- a. Participatory Approach in Development
- b. Techniques for Facilitating Participatory Training and Discussions
- c. Small Group Formation and Development

3) Form the **Main Trainer Team and the Co-Trainer Team**

In order to enhance the training system tried and strengthened through the Pilot Project 7 activities, firstly, Action 1 will strengthen the trainers' team of the Gender Task Force and form a new PUANDESA Facilitators Training Team through the provision of lecture-type and practical training. Secondly, the PUANDESA Training Team (former Gender Task Force) will train the DOA PKT's Main Training Team, which consists of the key 20 DOA PKT extension staff members. Thirdly, the DOA PKT's

Main Training Team will provide the training for the DOA PKT Co-Trainer Team comprising the 30 PKT district leaders. The Co-Trainer Team will train the remaining 157 extension staff members. Finally, the Main and Co-Trainer Teams will train the 1,000 DOA extension workers and the extension workers of other related agencies.

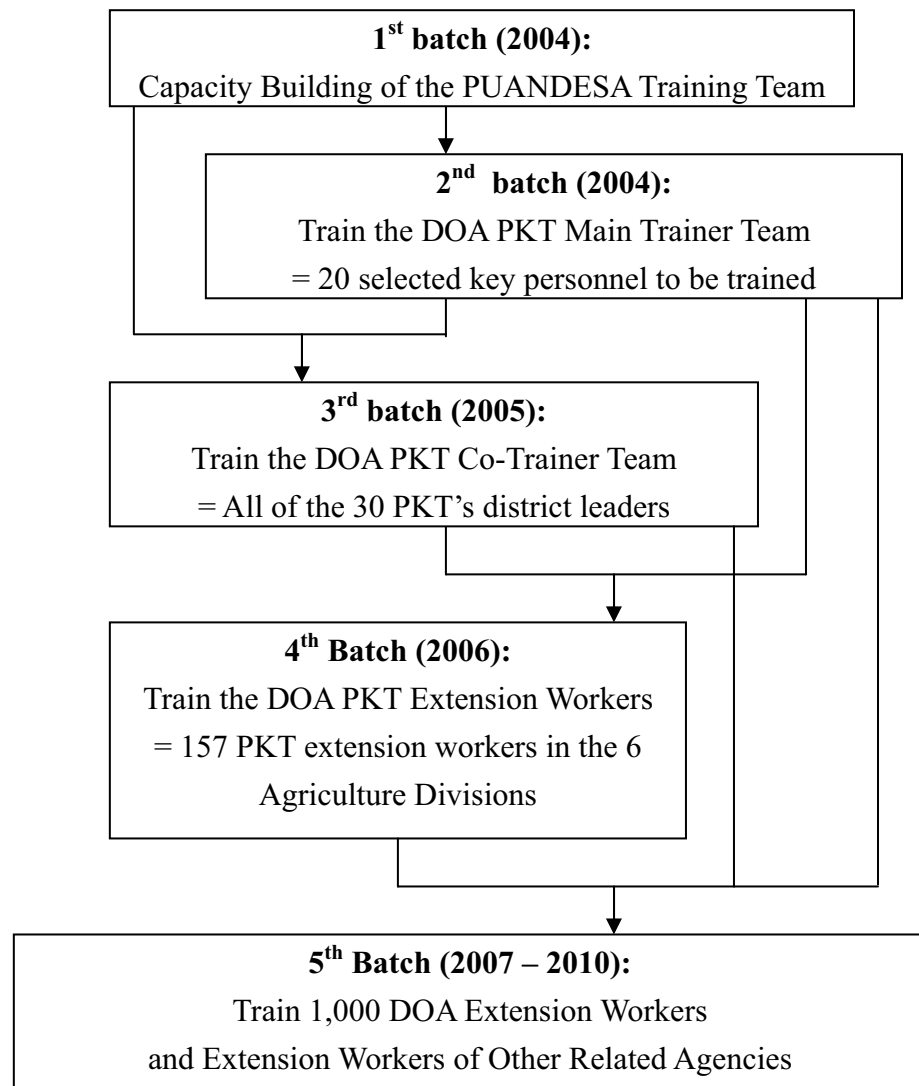


Figure 3-2 Training System of the Extension Workers

2. Capacity Building of the PUANDESA Training Team

- 1) Conduct **the trainer's training package** for the PUANDESA Training Team. The trainer's training package is designed as follows with one batch possibly implemented every three months:
 - a. Participants: - PUANDESA Training Team
 - b. Facilitators: - Local consultants/specialists

c. Components of the Training Workshop:

Course 1	Day 1	Introduction to the Training Program Self-introduction Self-evaluation on their facilitation/extension skills Set up self-goals and targets for the trainers' training
	Day 2	Lecture Class: Participatory approach in development - Participatory planning method
	Day 3	Lecture Class: Techniques for facilitating participatory training and discussions
	Day 4	Practical Class: How to handle introductory workshop - Village social and resource map - Seasonal calendar
	Day 5	Practical Class: How to handle livelihood activities - Activity profile - Access and control profile
Course 2	Day 1	Lecture Class: Gender training and gender consideration in rural life improvement
	Day 2	
	Day 3	Practical Class: Gender awareness - River of life - Social origins of gender - Gender division of labor - Multiple roles
	Day 4	
	Day 5	
Course 3	Day 1	Lecture Class: Small group formation and development
	Day 2	Practical Class: Group formation - Group constitution Group dynamics and processes - Building a strong group - Listening exercise
	Day 3	Lecture Class: Participatory approach in development - Participatory monitoring and evaluation method
	Day 4	Practical Class: Planning for rural life improvement - SWOT analysis - Practical and strategic gender needs

	Day 5	Practical Class: Planning with Rural Women - Sample format of project plan
Course 4	Day 1	Role Play
	Day 2	Practical Training with the Target Group
	Day 3	
	Day 4	Review of All the Training Package Self-evaluation According to Self Goals and Targets
	Day 5	Discussion on Lessons Learned Planning of Training of Extension Staff Members Wrap-up

- 2) **Monitor and evaluate** the training package and modify the components, the Guideline, and the training tools and materials when necessary.

3. Form and Train the DOA PKT's Main Trainer Team and the DOA PKT's Co-Trainer Team

- 1) **Select and form the DOA PKT's Main Trainer Team and the Co-Trainer Team** from the DOA PKT extension staff members. These two teams will include DOA PKT extension staff members from all the districts.
- 2) PUANDESA Training Team will conduct **the Trainers' Training Package** for the DOA PKT's Main Trainer Team in 2004. The capacity building of the PUANDESA Training Team will soon be followed by the training courses of the DOA PKT's Main Trainer Team. The Main Trainer Team will train the Co-Trainer Team in 2005.

The training package is designed as follows:

- a. Participants: - Candidates of the DOA PKT's Trainer Teams
- b. Facilitators: - Local consultants/specialists
- PUANDESA Training Team
- c. Components of the Training Workshop: same as the one for the PUANDESA Training Team
- 3) **Monitor and evaluate** the training package and modify the components, the Guideline, and the training tools and materials when necessary.

4. Conduct the Training Package for the DOA PKT Extension Staff

- 1) **Design the training plan** and schedule.
- 2) Conduct **the Training Package** for the DOA PKT facilitators. The training package is designed as follows. Each training course will be provided at the district level by the two members from the DOA PKT's

Training Team, who are responsible for the Region which includes the target district.

- a. Participants: - 157 DOA PKT extension staff members; the extension staff members will be trained in the 6 Agriculture Divisions.
- b. Facilitators: - DOA PKT's Main Trainer Team and DOA PKT's Co-Trainer Team
- c. Advisors: - Local consultants/specialists
 - PUANDESA Training Team
- d. Supervised by the DOA PKT Section
- e. Components of the Training Workshop:

Course 1	Day 1	Introduction to the Training Program Self-introduction Self-evaluation on their facilitation/extension skills Set up self-goals and targets for the trainers' training
	Day 2	Lecture Class: Participatory approach in development - Participatory planning method
	Day 3	Lecture Class: Techniques for facilitating participatory training and discussions
	Day 4	Practical Class: How to handle introductory workshop - Village social and resource map - Seasonal calendar
	Day 5	Practical Class: How to handle livelihood activities - Activity profile - Access and control profile
Course 2	Day 1	Lecture Class: Gender training and gender consideration in rural life improvement
	Day 2	
	Day 3	Practical Class: Gender awareness - River of life - Social origins of gender - Gender division of labor - Multiple roles
	Day 4	
	Day 5	

Course 3	Day 1	Lecture Class: Small group formation and development
	Day 2	Practical Class: Group formation - Group constitution Group dynamics and processes - Building a strong group - Listening exercise
	Day 3	Lecture Class: Participatory approach in development - Participatory monitoring and evaluation method
	Day 4	Practical Class: Planning for rural life improvement - SWOT analysis - Practical and strategic gender needs
	Day 5	Practical Class: Planning with Rural Women - Sample format of project plan
Course 4*	Day 1	Role Play
	Day 2	Practical Training with the Target Group
	Day 3	
	Day 4	Review of All the Training Package Self-evaluation According to Self Goals and Targets
	Day 5	Planning of Self Extension Improvement Plan Wrap-up

* The training components are the same as for the PUANDESA Training Team except the Course 4

- 3) **Monitor and evaluate** the training package and modify the components, the Guideline, and the training tools and materials when necessary.

5. Conduct the Training Package for the DOA Extension Staff and for the Extension Members of Other Related Agencies

- 1) **Design the Training Plan** and schedule.
- 2) Conduct **the Training Package** for the DOA extension staff and for the extension workers of other related agencies
 - a. Participants: - DOA extension staff and other agencies' extension staff members
 - b. Facilitators: - DOA PKT's Main Trainer Team and DOA PKT's Co-Trainer Team

- c. Advisors: - Local consultants/specialists
 - PUANDESA Training Team
- d. Supervised by the DOA PKT Section
- e. Components of the Training Workshop: same as for the DOA PKT extension staff members

6. Preparation of the Future Plans

- 1) Conduct a **study to review the achievement** during the years of 2004 – 2009 through a consultant team.
- 2) Prepare the following plans:
 - a. Plan to **follow up training** for the DOA PKT extension staff;
 - b. Plan to carry out group work or workshops to **exchange knowledge/experience** among the DOA PKT extension staff; and
 - c. Plan to conduct training for the extension staff of the **other related agencies**.
- 3) **Obtain approvals** from the State Government.

3.2.2 ACTION 2 – IMPROVE THE CAPACITY OF STAFFS, FACILITIES AND EQUIPMENT OF KPD TAMU TO STRENGTHEN THE PUANDESA NETWORK

(1) RATIONALE

KPD Tamu, an open-air market located in Kota Kinabalu, gives the rural women entrepreneurs the opportunities to sell their products and services to urban consumers and tourists every second Sunday.

KPD Tamu needs to be improved to make it more attractive for the urban consumers because it is open only every other Sunday and provides only limited unique products or marketing messages to the public. KPD Tamu has the potential to play a key role in enhancing rural women entrepreneurs, however, it has not been fully utilized for that purpose.

The PUANDESA Pilot Project 5 provided food handling training courses for rural women entrepreneurs and conducted demonstration sales activities of their products such as local cakes and juice, which they produced with their improved skills.

The demonstration conveyed the useful message of the importance of food quality and quality control to the other women entrepreneurs working in KPD

Tamu. Additionally, the consumers could learn how to check the quality of the products from the labels and the packages. The target groups could develop a new sales network during the demonstration and eventually increase their income.

(2) OBJECTIVES

The objectives of Action 2 of the Action Plan for MAFI and the Related Agencies are:

- a) To improve the KPD Tamu functions, equipment and facilities to make it deliver services similar to the PUANDESA Information and Training Center, which opens every day except Saturday and Sunday for rural women entrepreneurs, consumers and traders (it is also open during the KPD Tamu).

(3) EXPECTED OUTPUT

The expected output of Action 2 by the year 2010 are:

- a) Human resources and physical resources of the KPD Tamu are to be improved to function as the PUANDESA Information and Training Center.
- b) Rural women entrepreneurs, consumers, traders and tourists recognize KPD Tamu as the base of the Sabah quality products produced by the rural women entrepreneurs.

(4) OPERATION STRUCTURE

KPD is the responsible agency for Action 2 of the Action Plans for MAFI and the Related Agencies. The PUANDESA Marketing Team, which consists of officers from KPD, DOA, KPLB etc, and was the Marketing Task Force during the PUANDESA Study, will become a coordinator to promote the activities of Action 2 and to coordinate among the related agencies.

The other related agencies will collaborate with KPD to implement the activities of Action 2 smoothly.

(5) COMPONENTS AND ACTIONS

1. Design the Basic Structure of the PUANDESA Information and Training Center

- 1) Hold a **two-day planning workshop**

(This workshop also needs to be implemented for Action 4 of the Action Plans for Rural Women).

- a. Participants: - Officers of KPD, DOA, YUM, KPLB and JHEWA
- PUANDESA Marketing Team
- b. Coordinator: - PUANDESA Marketing Team
- c. Agenda: - Review and SWOT analysis of the KPD Tamu functions
- Discuss visions of the rural women entrepreneurs' networking
- Complete the Implementation Plan based on Action 4
- Basic design*** of the PUANDESA Network
- Basic design **** of the PUANDESA Information and Training Center
- Plan the operational structure

*** The PUANDESA Network will be developed under Action 4 of the Action Plan for Rural Women

**** The functions of the PUANDESA Information and Training Center are proposed as follows. The KPD Tamu is expected to provide new services introduced by a few Actions of the PUANDESA Master Plan:

- i) To provide market information and product information for rural women entrepreneurs.
 - ii) To provide consumers and traders with the information of the products and services produced by the rural women entrepreneurs.
 - iii) To introduce the outline and the activity progress of the PUANDESA Master Plan.
 - iv) To provide the PUANDESA Network services for the rural women entrepreneurs.
 - v) To conduct the Intermediate I and II and the Advanced Courses of the PUANDESA Entrepreneurs Training Program.
- 2) **Set up a working group to establish the PUANDESA Information and Training Center**, which consists of the members of the PUANDESA Marketing Team and representative officers from KPD Tamu, KPD, YUM, DOA and the other related agencies.
- 3) **Undertake detailed design of the human resources development and physical improvement** to establish the PUANDESA Information and Training Center, which will be prepared by the working group.

2. Physical Improvement of the KPD Tamu

- 1) **Rehabilitate the facilities** for the new services such as:
 - i) Market information service for the rural women entrepreneurs.
 - ii) Database service of Sabah products and rural women entrepreneurs.
 - iii) Information provision on the PUANDESA Master Plan to the public.
 - iv) PUANDESA Network services for rural women entrepreneurs; and
 - v) Training courses of the Intermediate I and II and the Advanced Courses (refer to Table 2-4).
- 2) **Procure the equipment and materials** for the new services mentioned above.
- 3) Formulate the **operation and maintenance** plan.
- 4) **Monitor** the activities mentioned above, under the coordination and supervision of the PUANDESA Marketing Team.

3. Training of the Personnel for the KPD Tamu New Services

- 1) Prepare the **plan of the human resources** necessary to introduce the new functions and services such as information center and PUANDESA Entrepreneurs' Training Program (Please refer to the Action 3 of Action Plan for Rural Women).
- 2) **Appoint the candidates** for the new positions to supervise and/or handle the new services by establishing an information desk and/or assigning a secretariat desk in charge.
- 3) **Assess training needs** for the candidates in planning, management, public relations, operation and maintenance, gender consideration, participatory etc.
- 4) **Conduct the training** for the candidates by INTAN (Institusi Tadbiran Awam Negara, Malaysia = Institute of National Public Administration).
- 5) Conduct the training for the **technicians in operation and maintenance** of the newly introduced equipment and facilities by INTAN.
- 6) **Monitor** the activities mentioned above under the coordination and supervision of the working group.

4. Operate the PUANDESA Information and Training Center

- 1) Hold an **opening event** and commence the services of the PUANDESA Information and Training Center.
- 2) Hold an opening workshop with the rural women entrepreneurs and consumers.

- 3) Conduct a regular (monthly) meeting to monitor the activities of the Center by the working group and staff members of the Center.

5. Preparation of the Future Plans

- 1) Conduct a **study to review the achievement** during 2004 – 2009.
- 2) Prepare the **future plan and implementation plan** and obtain approvals from the State Government.

3.2.3 ACTION 3 -- IMPROVE THE EFFECTIVENESS OF THE YUM MICRO-CREDIT SERVICES FOR RURAL WOMEN

(1) RATIONALE

YUM has assisted rural women entrepreneurs in starting and running their businesses through provision of micro credit services to its members. YUM service is one of the limited government support programs that target only women. The number of YUM members, that is, the women's group registered by YUM, has been increasing and their needs have become more diversified. Accordingly, the members expect YUM to provide the business consultancy services. In order to respond to the requirements of the members, particularly on the micro-finance services, YUM has to improve their management system.

To improve current situation, the PUANDESA Pilot Project 10 installed a computerized system to manage the YUM client information in the headquarters and in the six district offices. It aimed at improving their services through reducing the necessary documentary procedures to obtain funds and through better understanding the clients' needs through the database information. The training of the YUM members in awareness and motivation was also conducted.

YUM has not received funds from the federal government for several years and it is unable to accept new members. In order to improve the YUM services, it is necessary for YUM itself to analyze its administrative and financial management as well as the needs of the members of the rural women entrepreneurs. YUM has good capacity to undertake that type of study. Based on the analysis, it needs to clarify its optimum role to rural women. It also needs to look for ways to more efficiently structure the operation to reduce managerial expenses and access additional funding sources to obtain new input to its capital.

(2) OBJECTIVES

The objectives of Action 3 of the Action Plan for MAFI and the Related Agencies are:

- a) To network the headquarters and all of the YUM branches and improve the micro-credit service management.
- b) To prepare the Master Plan to improve specifically the YUM administrative and financial management through studying and analyzing its constraints and potentials.
- c) To provide quality and diversified services, including training for the YUM members in awareness, motivation and business skills.

(3) EXPECTED OUTPUT

The expected output of Action 3 by the year 2010 are:

- a) Reductions in the number of documents and processing time necessary for micro-credit approval and disbursement procedures.
- b) Branch office staff and loan supervisors are to understand the member needs and to spend more time in the field.
- c) Members of the rural women entrepreneurs are able to enjoy better and diversified services of YUM.

(4) OPERATION STRUCTURE

YUM is the responsible agency for Action 3 of the Action Plans for MAFI and the Related Agencies. The PUANDESA Marketing Team will become a coordinator to promote the activities of Action 3 and to coordinate with the related agencies.

The other related agencies will collaborate with YUM to implement the activities of Action 3 smoothly.

(5) COMPONENTS AND ACTIONS

1. Finalize the Implementation Plan and Activities Preparation

- 1) Hold a **one-day planning workshop**
 - a. Participants: - Officers of YUM HQ
 - Managers of the 6 pilot branch offices of the PUANDESA Pilot Project 10
 - PUANDESA Marketing Team

b. Coordinator: - PUANDESA Marketing Team

c. Agenda: - Review of Pilot Project 10
- Discuss achievements and lessons learned
- Complete the Implementation Plan based on Action 3 of the Action Plan for MAFI and the Related Agencies
- Plan the operational structure

- 2) Set up a **working group** to plan and implement Action 3
- 3) **Carry out detailed design of the human resources development and the physical improvement** for introducing of ICT (Information Communication Technology) equipment and networking of the YUM branch offices.
- 4) **Carry out detailed design to prepare the Master Plan** to improve the YUM administrative and financial management.

2. Installation of ICT Equipment and Development of the Client Database

- 1) Purchase and install the ICT equipment; providing a set comprising a computer, printer, UPS and Microsoft applications for each of the branch offices not included in the target branches of Pilot Project 10.
- 2) Develop the **YUM Client Database** according to the updated design based on the lessons learned from Pilot Project 10.
- 3) Train the branch office staff in the **utilization of the ICT equipment**, the client database, and how to improve the services through the ICT system.
- 4) Train the branch office staff in **operation and maintenance** of the ICT equipment.
- 5) **Monitoring** of the activities mentioned above will be coordinated and supervised by the YUM HQ staff responsible for the ICT system.

3. Prepare the Master Plan to Improve YUM Administrative and Financial Management

- 1) Organize a working group consisting of the YUM HQ members and the PUANDESA Marketing Training Team to prepare the Master Plan.
- 2) Hold a **series of workshops to analyze** the current constraints, potentials, needs of the YUM management and institutions by the YUM HQ staff members including policy-makers.
- 3) Conduct a **study to analyze the YUM management and institutional status**, and prepare recommendations through a contract with outside

consultants.

- 4) **Prepare the Master Plan** based on the results of the analysis.
- 5) Hold a **wrap-up workshop** on the Master Plan with YUM HQ staff members, the PUANDESA Marketing Training Team, the PUANDESA Facilitators Training Team and key persons from the related agencies.
- 6) **Prepare the proposal** and submit to the state government to obtain the budget.

4. Plan and Implement Diversified Services for Rural Women Including Training and Consultation for the YUM Members

- 1) Hold a **planning workshop with the YUM HQ and branch staff members**, the PUANDESA Marketing Training Team and PUANDESA Facilitators Training Team in order to conduct brain storming and discuss optional services that YUM can provide for members.
- 2) Hold a **workshop with the leaders of the YUM members** to understand their needs for YUM services. This would be held in conjunction with the PUANDESA Marketing Training Team and the PUANDESA Facilitators Training Team.
- 3) Formulate **an action plan to carry out diversified services** for the YUM members such as training courses in basic business guidance, training and consultation on micro-fund utilization, consultation on business management and financial management, conducting market surveys and provision and market information etc.
- 4) **Implement the new services** for the YUM members included in the action plan.
- 5) **Monitoring** of the activities mentioned above will be coordinated and supervised by the YUM HQ staff.

5. Preparation of the Future Plans

- 1) Conduct a **study to review the achievement** during the years of 2004 – 2009.
- 2) Prepare the **future plan and the implementation plan** and obtain approvals from the State Government.

3.2.4 ACTION 4 -- ESTABLISH A PERMANENT COORDINATION BODY AND PROMOTE PUBLIC RELATIONS OF THE PUANDESA MASTER PLAN

(1) RATIONALE

Before the PUANDESA Pilot Project commenced, there was no official coordination body for the Sabah government agencies to support rural women in their agro-related activities. There was also some duplication of activities and difficulties of sharing limited human and physical resources. The coordination between the state government agencies and the branches of the federal government agencies is sometimes intervened by the decision-making of the federal government.

The PUANDESA Pilot Project 8 monitored and evaluated all Pilot Projects and made efforts to enhance the collaboration among the related agencies through the holding of a monthly meeting, joining events and festivals such as Harvest Festival, and conducting a study tour to share information and experiences. The related agencies of the PUANDESA members, who had recognized the importance of coordination and collaboration between themselves, were supportive and the collaborative activities were conducted smoothly.

(2) OBJECTIVES

The objectives of Action 4 of the Action Plan for MAFI and the Related Agencies are:

- a) To establish and build capacity of the permanent coordination body to implement the PUANDESA Master Plan.
- b) To strengthen the collaboration and coordination mechanism among related agencies created by the PUANDESA Pilot Project.
- c) To promote public relations of the PUANDESA Master Plan to people and the central government.

(3) EXPECTED OUTPUT

The expected output of Action 4 by the year 2010 are:

- a) The PUANDESA Master Plan is to be smoothly implemented and the rural women entrepreneurs are to be able to enjoy the benefits;
- b) The public understands the objectives and progress of the PUANDESA Master Plan and recognizes the good quality products of the rural women

entrepreneurs under its activities; and

- c) A sustainable and coordinated managerial and financial system to support rural women entrepreneurs is to be strengthened by the related agencies.

(4) OPERATION STRUCTURE

MAFI is the responsible agency for Action 4 of the Action Plans for MAFI and the Related Agencies. The PUANDESA Coordination Committee will be established as a permanent body to coordinate and monitor the PUANDESA Master Plan implementation. The Committee will be chaired by the Permanent Secretary (PS) of MAFI and will consist of representatives (directors, general managers etc.) from sixteen related agencies including the following:

The PUANDESA Coordination Committee consists of:

- Ministry of Agriculture and Food Industry (MAFI)
- Department of Agriculture (DOA)
- Rural Development Corporation, Sabah (KPD)
- Foundation for Micro-Financing (YUM)
- Department of Fisheries (DOF)
- Department of Veterinary Services and Animal Industry (DOVSAI)
- Ministry of Rural Development, Sabah (KPLB)
- Department of Women Affairs, Ministry of Community Development and Consumers, Sabah (JHEWA)
- Malaysia Handicraft Development Corporation (PKKM)
- Sabah Tourism Office (SPS)
- Sabah Tourism Board (STB)
- Community Development Division, Ministry of National and Rural Development (KEMAS)
- Institute for Development Studies, Sabah (IDS)
- Sabah foundation (YS)

And the following agencies will also be invited:

- Ministry of Finance
- INTAN (Institute of National Public Administration)

To efficiently undertake coordination and logistical works, “the Secretariat Unit of the PUANDESA Master Plan” will be established under MAFI to handle managerial matters of the committee. The key persons within the Secretariat will be recruited from the related agencies that played a key role in the PUANDESA Pilot Project, KPD and/or DOA, and who can be engaged in the Secretariat work.

Under the Coordination Committee, a Technical Committee and/or Task Force Teams will be formulated when necessary and agreed by the members of the Coordination Committee. The operational structure of the PUANDESA Coordination Committee is designed as follows:

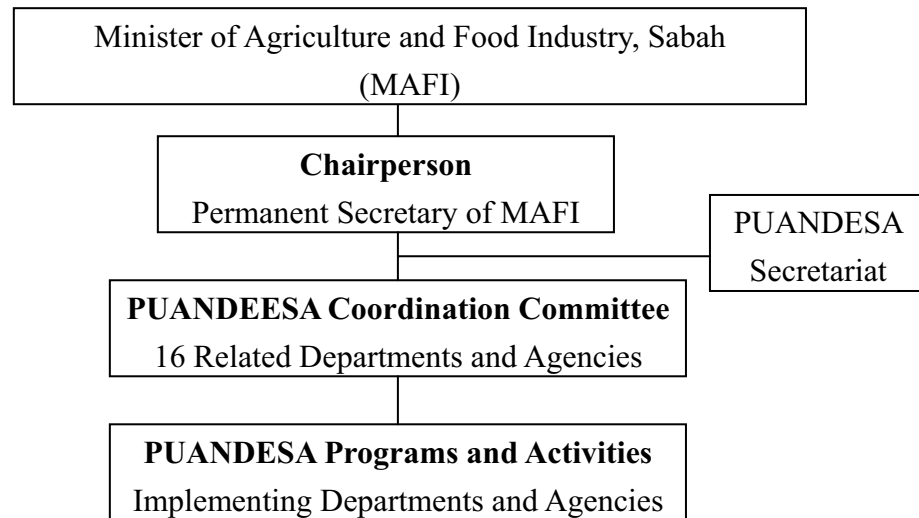


Figure 3-3 Proposed Operation Structure of the PUANDESA Coordination Committee (Action 4 of the Action Plan for MAFI and the Related Agencies)

(5) COMPONENTS AND ACTIONS

1. Finalize the Implementation Plan and Activities Preparation

- 1) Hold a **planning workshop to confirm the operational structure, its responsibilities and functions of the PUANDESA Coordination Committee** with the members of the Technical Committee of the PUANDESA Study.
- 2) Prepare the action plan to establish, organize and strengthen the Committee.
- 3) Submit the proposal to MAFI and the state government.
- 4) The PUANDESA Coordination Committee will be approved as the permanent body to coordinate the PUANDESA Master Plan.

2. Conduct the Coordination Activities

- 1) Hold regular quarterly meetings.
- 2) Conduct the coordination activities.

The functions and responsibilities of the Committee are (priority order):

- a. To promote implementation of the PUANDESA Master Plan.
- b. To monitor the progress of the implementation of the PUANDESA Master Plan and to evaluate the output and outcome.

- c. To assist in sourcing funds for the PUANDESA activities.
- d. To promote public relations of the PUANDESA activities through publishing newsletter, etc. and participating in event and festivals.
- e. To approve the establishment of Technical Committee/Task Forces when and where necessary.
- f. To promote the establishment of a PUANDESA unit in each of the related agencies.
- g. To recommend policies for rural women development (for example One Village, One Product Movement etc.).
- h. To promote a communication network between the rural and urban women entrepreneurs in Sabah, and the rural women entrepreneurs in Peninsula Malaysia, Japan and nearby countries.
- i. To set up the PUANDESA web site under the Ministry of Agriculture and Food Industry homepage.
- j. To carry out other functions related to the PUANDESA activities.

3. Preparation of the Future Plans

- 1) Conduct a **study to review the achievements** during the years 2004 – 2009.
- 2) Prepare the future plan and the implementation plan and obtain approvals from the State Government.

CHAPTER 4: RELATIONSHIP BETWEEN THE TWO ACTION PLANS

4.1 GOALS AND TWO ACTION PLANS

The Action Plan for Rural Women is the activity plan the MAFI and the Related Agencies will work with. The direct target and beneficiaries of this Action Plan are the rural women in Sabah. The Action Plan for MAFI and the Related Agencies aims to build and improve the capacity of the related agencies to implement the Action Plan for Rural Women efficiently and effectively. The direct target of this Action Plan is MAFI and the Related Agencies.

The relationship between the Action Plans and the Actions is shown in Figure 4-1.

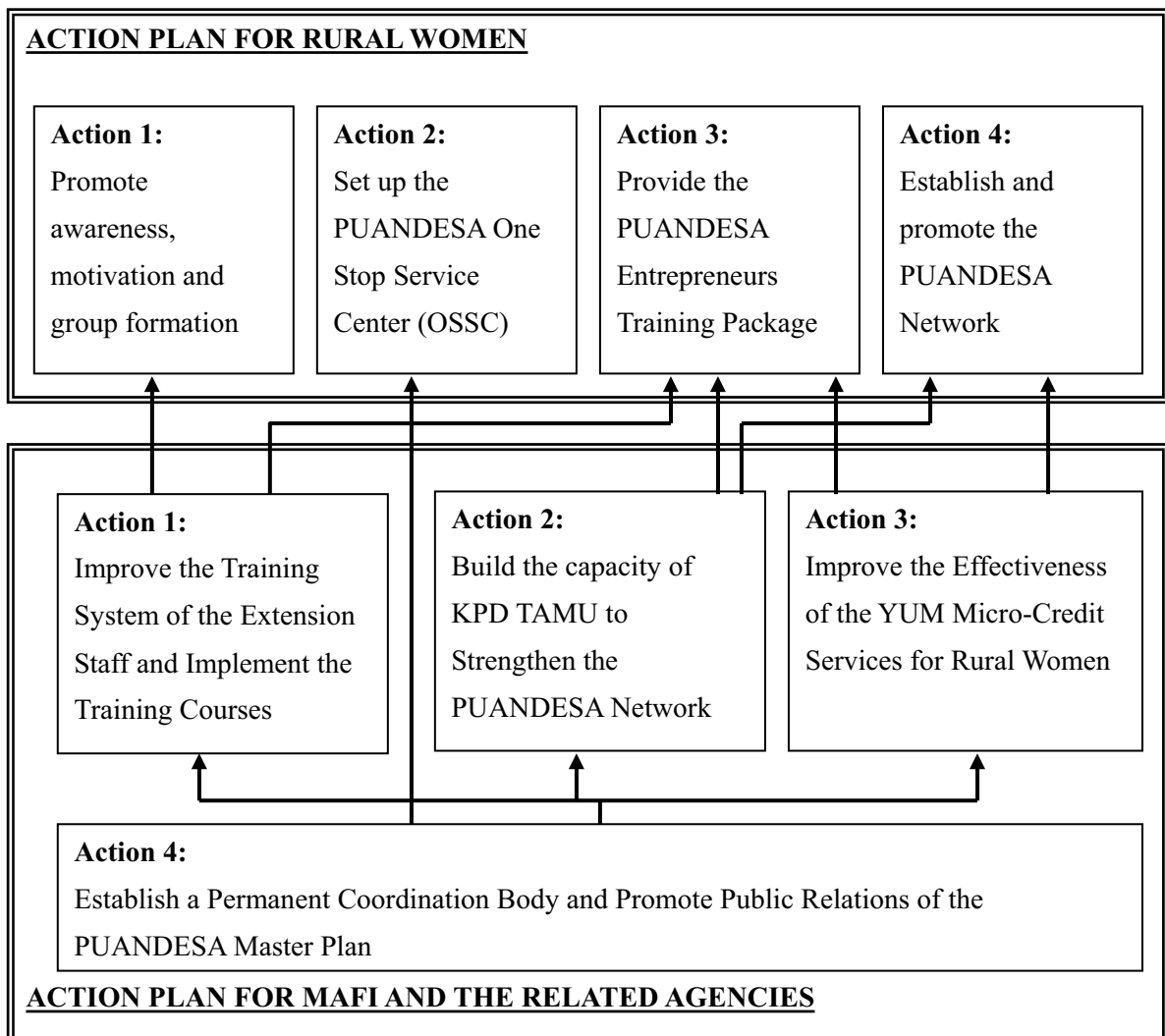


Figure 4-1 Relationship Between the Two Action Plans

4.2 KEY PLAYERS

The Action Plan for Rural Women aims to increase rural women’s and rural women entrepreneurs’ access to information and programs for rural women. At the same time, the Action Plan is to expand their network including consumers, traders, etc. for exchange of information. The DOA PKT extension workers and the extension staff members of DOF, DOVSAI, KPD, etc. will play a key role in implementation of the Action Plan for Rural Women. The JKKK chairpersons, women bureaus and the KPD Tamu also function as interfaces between the rural women and the programs to support them.

The key players to implement the Master Plan in the rural communities can be shown as in Figure 4-2.

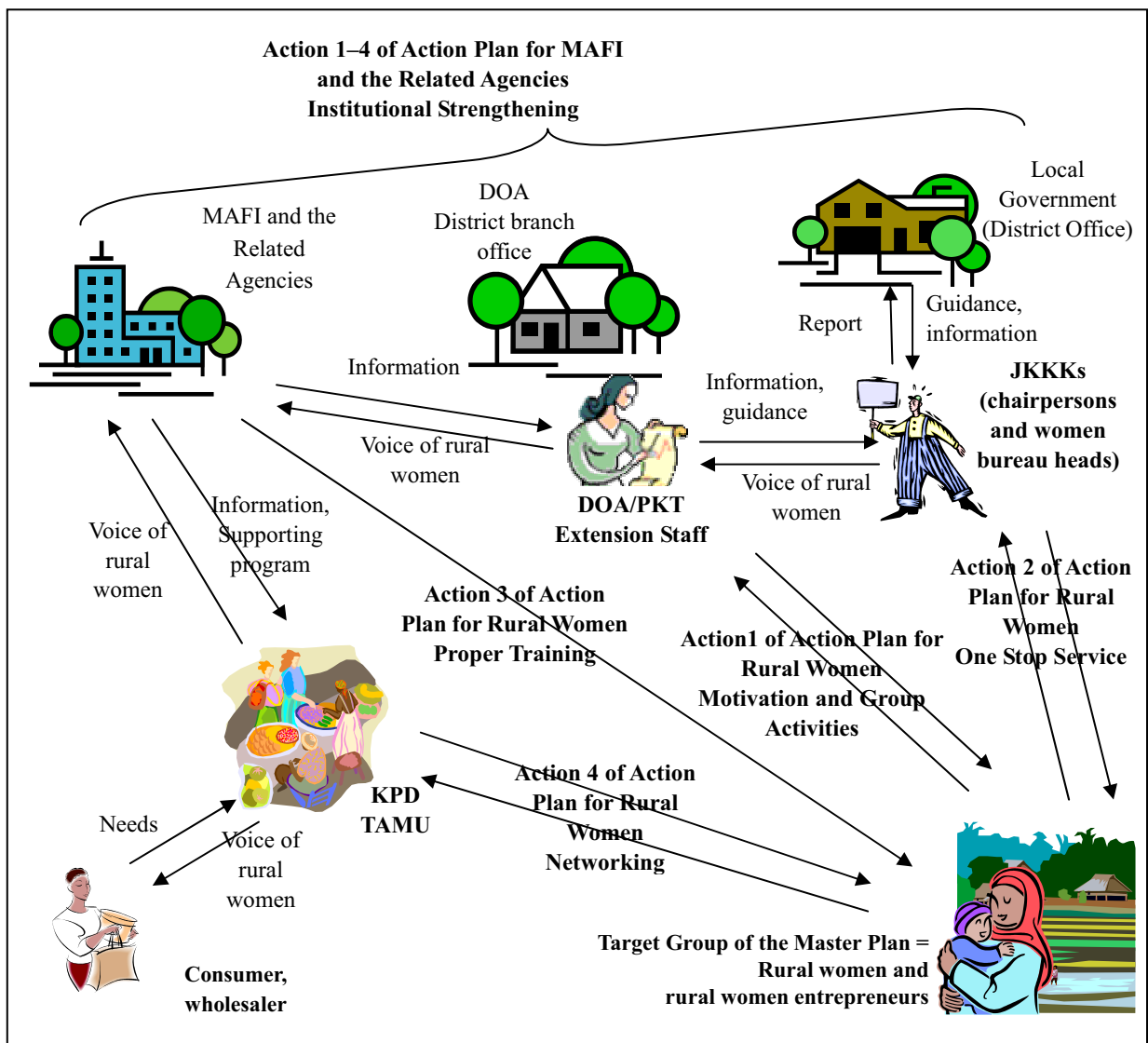


Figure 4-2 Image of Master Plan Implementation

CHAPTER 5: OPERATION STRUCTURE

5.1 OPERATION STRUCTURE OF THE MASTER PLAN

The Coordination Committee, which is a permanent body approved by MAFI and will be formulated by Action 4 of the Action Plan for MAFI and the Related Agencies at the very beginning of the PUANDESA Master Plan, will coordinate and monitor the implementation of the PUANDESA Master Plan.

MAFI will supervise the activities of the PUANDESA Coordination Body and the Committee will be chaired by the Permanent Secretary (PS) of MAFI. It will consist of representatives (directors, general managers etc.) from the 16 related agencies including MAFI, DOA, KPD, YUM, DOF, DOVSAI, KPLB, JHEAWA, PKKM, SPS, STB, KEMAS, IDS, YS, Ministry of Finance and INTAN.

The responsibilities of the Coordination Committee are presented in Action 4 of the Action Plan for MAFI and the Related Agencies. Figure 5-1 shows the operation structure of the PUANDESA Coordination Body:

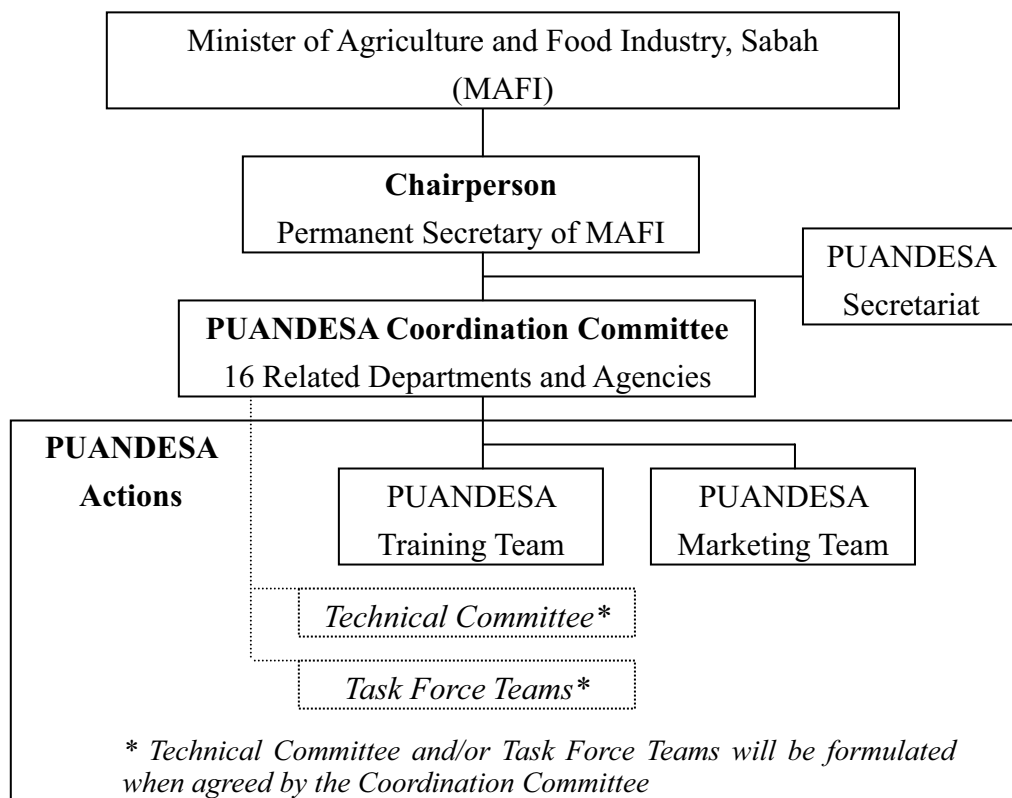


Figure 5-1 Proposed Operation Structure of the PUANDESA Coordination Body

The Coordination Committee has two teams, namely the PUANDESA Training Team and the PUANDESA Marketing Team.

The PUANDESA Training Team will be formulated based on the Gender Task Force of the PUANDESA Study and will consist of members from DOA, KPD, YUM, JHEWA and IDS. It will lead and supervise the training and workshops of Action 1 and Action 2 of the Action Plan for Rural Women and Action 1 of the Action Plan for MAFI and the Related Agencies.

The PUANDESA Marketing Team will be created based on the Marketing Task Force of the PUANDESA Study and will consist of members from KPD, DOA and KPLB. It will cover Actions 3 and 4 of the Action Plan for Rural Women and Actions 2 and 3 of the Action Plan for MAFI and the Related Agencies.

The Secretariat Unit of the PUANDESA Master Plan will handle the managerial things of the committee and will be established under MAFI. It will promote the activities included in Action 4 of the Action Plan for MAFI and the Related Agencies.

Under the Coordination Committee, a Technical Committee and/or Task Force Teams will be formulated when it is necessary and agreed by the members of the Coordination Committee. Task Forces might be necessary, for example, for the One Stop Service Center establishment in Action 2 and the PUANDESA Network formulation in Action 3 in the Action Plan for Rural Women.

5.2 OPERATION STRUCTURE OF THE ACTION PLANS

The leading agencies of the Action Plan for Rural Women are DOA for Action 1, JHEWA for Action 2, and KPD for Actions 3 and 4. KPLB plays a key role in Action 2 because the JKJKs (chairpersons and women bureaus) under KPLB are the target group to be trained to function as the PUANDESA One Stop Service Center (OSSCs). At the same time, DOA's district office will support JKJKs in collecting information from the related agencies. In Actions 3 and 4, DOA and YUM will assist KPD in coordinating and providing training and better networking for women entrepreneurs.

In the Action Plan for MAFI and the Related Agencies, DOA for Action 1, KPD for Action 2, YUM for Action 3 and MAFI for Action 4 will be the leading agencies. In Action 1, DOA leads the training for the extension staff members, while KPD, YUM and other related agencies such as DOF, DOVSAI, KPLB,

JHEWA etc. will collaborate with DOA. MAFI will supervise the activities of Action 4 as the leading agency of the PUANDESA Coordination Committee.

For both Action Plans, other related agencies such as DOF, DOVSAI, PKKM, SPS, STB, KEMAS, IDS, YS, Ministry of Finance and INTAN will collaborate in implementing the related activities.

The leading agencies for each Action of the Action Plans are outlined in Table 5-1.

Table 5-1 Responsible Agencies of the Action Plans

	MAFI	DOA	KPD	YUM	JHEWA	KPLB
Action Plan for Rural Women						
Action 1: Awareness, Motivation and Group Formation		X				
Action 2: One Stop Service Center		x			X	x
Action 3: Training and Consultation		x	X	X		
Action 4: Networking of Rural Women Entrepreneurs		x	X	X		
Action Plan for MAFI and the Related Agencies						
Action 1: Training of Extension Staff		X	x	X		
Action 2: KPD Tamu Capacity Building			X			
Action 3: Effectiveness of YUM Micro-Credit				X		
Action 4: PUANDESA Coordination Committee	X	x	x			

Note: X = Responsible agencies, x = Agencies to support the responsible agencies

5.3 RESPONSIBILITIES OF THE RELATED AGENCIES

All related agencies, including MAFI, DOA, KPD, YUM, DOF, DOVSAI, JHEWA, KPLB, PKKM, SPS, STB, KEMAS, IDS, YS, INTAN and Ministry of Finance, will form the PUANDESA Coordination Committee. This will be supervised by MAFI to coordinate and monitor the progress of the implementation of the PUANDESA Master Plan.

Table 5-2 Major Responsibilities of the Related Agencies

	RESPONSIBILITIES
MAFI	(1) Responsible agency for Action 4 of the Action Plan for MAFI and the Related Agencies <ul style="list-style-type: none"> - Supervise the PUANDESA Coordination Committee - Supervise and monitor progress of the implementation of the PUANDESA Master Plan
DOA	(1) Responsible agency for Action 1 of the Action Plan for Rural Women <ul style="list-style-type: none"> - The DOA PKT unit will conduct the awareness and motivation training package for the rural women of the target groups. (2) Key agency to support the responsible agency, JHEWA, for Action 2 of the Action Plan for Rural Women <ul style="list-style-type: none"> - The DOA District Office will assist the One Stop Service Center to obtain and provide information for rural women entrepreneurs (3) Responsible agency for Action 1 of the Action Plan for MAFI and the Related Agencies <ul style="list-style-type: none"> - The DOA PKT's Main Trainer Team will be trained by the PUANDESA Training Team - The DOA PKT's Co-Trainer Team will be trained by the DOA PKT's Main Trainer Team - The two Trainer Teams will train the remaining extension staff members and extension staff of other related agencies.
KPD	(1) Responsible agency for Action 3 of the Action Plan for Rural Women <ul style="list-style-type: none"> - Organize and conduct of the PUANDESA Entrepreneurs' Training Program (2) Responsible agency for Action 4 of the Action Plan for Rural Women <ul style="list-style-type: none"> - Establish and strengthen the PUANDESA Network of the rural women entrepreneurs (3) Responsible agency for Action 2 of the Action Plan for MAFI and the Related Agencies <ul style="list-style-type: none"> - Strengthen the services and the facilities of the KPD Tamu as the base of the rural women entrepreneurs

YUM	<p>(1) Responsible agency for Action 3 of the Action Plan for MAFI and the Related Agencies</p> <ul style="list-style-type: none"> - Prepare and carry out the plan to improve the operational structure of the YUM micro-credit services
JHEWA	<p>(1) Responsible agency for Action 2 of the Action Plan for Rural Women</p> <ul style="list-style-type: none"> - Conduct training of JKJKs (chairpersons and women bureaus) to establish and strengthen the One Stop Service Center
KPLB	<p>(1) Key agency to support the responsible agency, JHEWA, for Action 2 of the Action Plan for Rural Women</p> <ul style="list-style-type: none"> - KPLB collaborates with JHEWA to promote the JKJKs' training in the One Stop Service Center
DOF and DOVSAI	<p>(1) Support the responsible agencies for Actions 1, 2 and 4 of the Action Plan for Rural Women by providing technical training and information</p> <p>(2) Support the responsible agencies for Actions 1 and 4 of the Action Plan for MAFI and the Related Agencies by collaborating in training of extension workers' training and organizing the PUANDESA Coordination Committee.</p>
PKKM	<p>(1) Support the responsible agencies for Actions 2 and 4 of the Action Plan for Rural Women by providing technical training and information</p> <p>(2) Support the responsible agencies for Action 4 of the Action Plan for MAFI and the Related Agencies by collaborating in organizing the PUANDESA Coordination Committee.</p>
SPS and STB	<p>(1) Support the responsible agencies for Actions 2 and 4 of the Action Plan for Rural Women by providing technical training and information</p> <p>(2) Support the responsible agencies for Action 4 of the Action Plan for MAFI and the Related Agencies by collaborating in organizing the PUANDESA Coordination Committee.</p>
IDS	<p>(1) Support the responsible agencies for Action 2 of the Action Plan for Rural Women by providing technical training and information</p> <p>(2) Support the responsible agencies for Action 4 of the Action Plan for MAFI and the Related Agencies by collaborating in organizing the PUANDESA Coordination Committee.</p> <p>(3) Technical assistance in conducting of achievement review of all Actions.</p>
FAMA and MARDI	<p>(1) Support the responsible agencies for Action 3 of the Action Plan for Rural Women by providing technical training and information of marketing, food handling and quality control.</p> <p>(2) Support the responsible agencies for Action 4 of the Action Plan for MAFI and the Related Agencies by collaborating in organizing the PUANDESA Coordination Committee.</p>

KEMAS	<ul style="list-style-type: none"> (1) Support the responsible agencies for Actions 1 and 2 of the Action Plan for Rural Women by providing technical training and information (2) Support the responsible agencies for Actions 1 and 4 of the Action Plan for MAFI and the Related Agencies by collaborating in training of extension workers' training and organizing the PUANDESA Coordination Committee.
Ministry of Finance	<ul style="list-style-type: none"> (1) Support MAFI and the related agencies by assisting in sourcing the funds to implement the PUANDESA Master Plan
INTAN	<ul style="list-style-type: none"> (1) Support the responsible agencies for Action 2 of the Action Plan for MAFI and the Related Agencies by training the KPD Tamu personnel and technicians to operate the PUANDESA Information and Training Center. (2) Support the responsible agencies for Action 4 of the Action Plan for MAFI and the Related Agencies by collaborating in providing gender training for the policy-makers and the officers of the related agencies and organizing the PUANDESA Coordination Committee.

5.4 MONITORING AND EVALUATION

The overall monitoring and evaluation of the PUANDESA Master Plan and the Actions will be undertaken by the PUANDESA Coordination Committee, while monitoring of each Action will be carried out by its leading departments and agencies.

To establish an effective system to monitor and monitor the Actions of the Action Plans, the Coordination Committee and the task forces will prepare the Project Design Matrix (PDM) for each Action before its implementation; the task force members of the PUANDESA Pilot Projects were trained in the preparation of the PDM. The PDM includes goals, purposes, output, actions, input, indicators and indicator resources, and important assumptions. The indicators for evaluation of each Action are chosen based on the objectives and the expected output which are given in the Action Plans.

The PUANDESA Coordination Committee will hold a monthly regular meeting, where the leading departments and agencies (or task forces) will present a brief report on the progress of the Action implementation and financial status based on their monitoring of the activities.

The Coordination Committee will also have an annual workshop for presentation to the government agencies and to the rural women to report on the annual

progress of the Action Plans of the PUANDESA Master Plan. The Coordination Committee will be responsible for monitoring and sourcing the personnel and financial resources allocated by the related agencies.

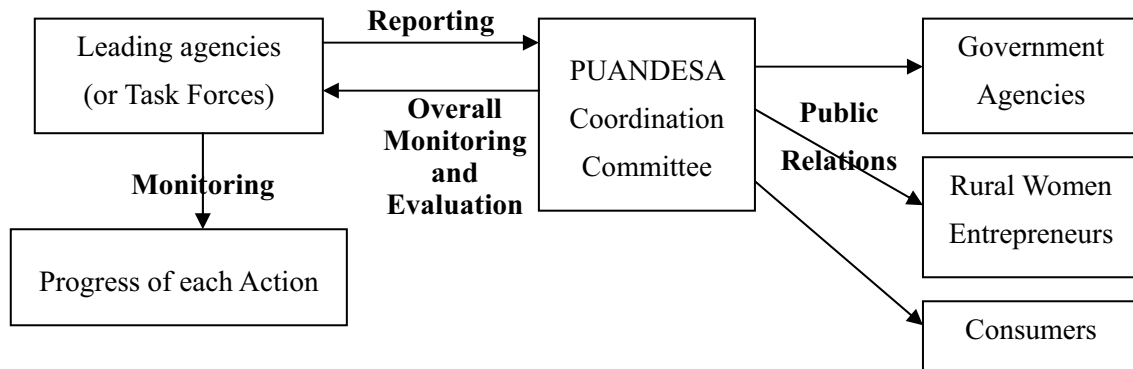


Figure 5-2 Monitoring and Evaluation System

The PUANDESA Coordination Committee will hold a monthly regular meeting, where the leading departments and agencies (or task forces) will present a brief report on the progress of the Action implementation and financial status based on their monitoring of the activities.

The Coordination Committee will also have an annual workshop for presentation to the government agencies and to the rural women to report on the annual progress of the Action Plans of the PUANDESA Master Plan. The Coordination Committee will be responsible for monitoring and sourcing the personnel and financial resources allocated by the related agencies.

CHAPTER 6: RECOMMENDATIONS FOR EFFICIENT AND EFFECTIVE IMPLEMENTATION OF THE MASTER PLAN

6.1 KEY ISSUES OF THE PUANDESA MASTER PLAN

The key issues of the PUANDESA Master Plan, which need to be realized through MAFI and the Related Agencies' strong commitment and good coordination, are listed below:

- (1) It is necessary for MAFI and the Related Agencies to understand well that the overall goal of the PUANDESA Master Plan is “advancement of the rural women’s status through enhancing rural women entrepreneurs”.
- (2) The PUANDESA Coordination Committee, which will supervise and monitor the Master Plan implementation, needs to be approved as the permanent body by MAFI immediately and be strengthened.
- (3) Awareness and motivational steps of the development actions need be strengthened to increase the sense of ownership by the rural women entrepreneurs.
- (4) Facilitation and extension skills of the extension workers of the related agencies should be improved by introducing a participatory approach and gender training.
- (5) Marketing should be strengthened through practical exercises as well as lecture-type training to guide rural women entrepreneurs in thinking more positively and to become more creative.
- (6) Funding for the activities of the PUANDESA Master Plan need to be provided with certainty and in a timely manner to increase the synergy effects of the output and outcome.

The following departments and agencies will lead Actions in the two Action Plans of the PUANDESA Master Plan:

Action Plan for Rural Women:

Action 1 “Awareness, motivation and group formation”:	DOA
Action 2 “One Stop Service Center”:	JHEWA
Action 3 “Training and consultation”:	KPD
Action 4 “Networking of rural women entrepreneurs”:	KPD

Action Plan for MAFI and the Related Agencies:

Action 1 “Training of extension staff”:	DOA
Action 2 “KPD Tamu capacity building”:	KPD

Action 3 “Effectiveness of YUM micro-credit:	YUM
Action 4 “PUANDESA Coordination Committee”:	MAFI

6.2 IMPROVEMENT OF THE OUTER CONDITIONS OF THE PUANDESA MASTER PLAN

A suitable environment surrounding the operational structure of the PUANDESA Master Plan should be established, through the collaborative work of the related agencies led by MAFI, to ensure the PUANDESA Master Plan is implemented smoothly. The state government needs to improve three levels of outer conditions to implement the PUANDESA Master Plan.

Firstly, policy-level support and back-up to the PUANDESA Master Plan should be secured. In order to motivate and encourage the concerned people to be actively involved in the actions to enhance rural women entrepreneurs, the PUANDESA Coordination Committee members are strongly requested to convince the policy makers of the importance of the PUANDESA Master Plan and to ensure their responsibilities and commitment.

Secondly, at the level of the implementing agencies, the institutional environment is necessary to be developed. Coordination and collaboration among the related agencies need be improved. Incentives for the extension workers and for the rural women entrepreneurs are required to be considered. Regulations need to be improved and the enforcement system should be strengthened.

Thirdly, the basic infrastructure needs to be improved at the project site level based on the activities associated with the Action Plans. Without the basic infrastructures such as safe water supply, telecommunications, electricity, access roads, transportation and basic facilities for women’s activities (women activity centers etc.), it is difficult for the implementing agencies and the rural women entrepreneurs to carry out activities as planned.

6.2.1 POLICY-LEVEL SUPPORT

(1) More Focus on the Rural Women’s Contribution

In general, rural women are predominant in most of the activities in the rural economy, except for agricultural tasks, wage-earning and community activities. Among the productive activities, animal care and handicraft are mainly undertaken by women, however, these are usually regarded as “unpaid family

activities.” They are also significant in the reproductive (or traditional household) responsibilities, such as childcare, housework and food preparation, with men making only a peripheral contribution.

The Labor Force Survey Report in Sabah, prepared by the Department of Statistics, Malaysia, considered a limited number of rural women are involved in the economic activities of which some are regarded as “unpaid family activities.”

Without a change in this common understanding, it is difficult to direct the output of the PUANDESA Master Plan towards the empowerment of rural women. It is desirable for the government agencies, such as the Department of Statistics, to evaluate the rural women’s contribution to the rural economy properly and to mention it clearly in their publication. Unless society recognizes the value of women’s activities, rural women could not take action with self-reliability. The policy makers should put more stress on the evaluation of women’s activities.

(2) More Gender Mainstreaming in the Development Plans

The Eighth Malaysia Development Plan, the Sabah State Development Plan component of the Eighth Malaysia Development Plan, and the Second Sabah Agriculture Policy stress the urgency of poverty alleviation and the importance of human resources development. However, the state Agriculture Policy shows limited gender considerations.

Each gender has its own problems and the countermeasures might be different. In order to realize income generation and rural life improvement through efficient utilization of human resources in the rural area, it is desirable for the state government to emphasize to a greater extent the equality of the genders and the importance of collaboration in their development plans and policies.

(3) Improved Coordination among the Agencies and the Local Government Offices

During the PUANDESA pilot project implementation, the taskforces, which consisted of officers from the related agencies, faced communication inefficiency caused by a vertical division system and bureaucracy.

Local offices of each agency are located in the same town but in different buildings. Information is not usually shared by them, nor is the cost of similar activities. This inefficiency of communication among the local offices is one of

the reasons causing duplication of activities, even though human and financial resources are limited.

The projects implemented in rural villages and focusing on income generation by the DOA, DOF, DOVSAI, KPD, District Offices etc, sometimes have quite similar components. It is better to exchange their expertise and experience and discuss effective approaches. The local offices are expected to play more efficient roles in the comprehensive strategy for the development.

The policy makers who organize the whole structure of agencies and local offices need to consider effective networking among the agencies to improve vertical communication between the departments and offices. Additionally, the relationship between the state government and the federal government should be strengthened to make full use of the technical and financial resources that can be provided by the federal government.

Furthermore, MAFI and the related agencies should not forget that the overall goals of the PUANDESA Master Plan includes i) advancement of rural women's status and ii) improvement of the living conditions of the rural households and the living environment of the rural communities as well as iii) increase of households' income.

6.2.2 INSTITUTIONAL STRENGTHENING AT THE IMPLEMENTING AGENCIES LEVEL

(1) Incentives of Creating Something Unique

The Ministry of Agriculture and Food Industry, Sabah awards prizes for excellent agricultural products at the Farmer's Day. It is a good incentive for farmers to improve the quality and productivity of agricultural products. Similar awards for rural women's products might also be effective in encouraging rural women to promote their own products.

Rural women should be encouraged to create new products. It is often said that women and children have unique ideas for new products since they also have a viewpoint as consumers and users of products. With appropriate incentives from respective implementing departments and agencies, the rural women entrepreneurs would be motivated to create new original products that could become unique to their own villages.

During “One Village, One Products Movement” in Japan, the prefecture government had recognized the excellent original products produced by people and chosen them as “village products”. The producers selected by the local government were proud of their products and it became the motivation for them to improve further. They are allowed to use the government-approved trademark on the packages.

Consumers recognize the good quality of the products chosen as the “village products” and prefer to purchase them. This is one examples of how to disseminate information on newly-developed products and services. It might be useful to introduce this approach to the PUANDESA activities.

(2) Proper Evaluation on the Support by the Extension Staff

The extension workers, who support the rural women entrepreneurs creating new and original products, need to also be rewarded at the same time. A proper evaluation and awarding system can be expected to increase the motivation of the extension workers and improve their performance.

(3) Enforcement of Quality Control

The rural women entrepreneurs should improve the quality of their products and services in order to expand their market and to increase their income. Food handling and hygiene control are crucial in the context of health and hygiene improvement.

Basically, it is not permitted to start a food processing business without a food handling certificate being issued by the state government. However, most small and micro-scale rural women entrepreneurs are selling their products to the existing markets or middlemen without any certificates or proper training.

Without proper food handling and hygiene improvement, the products of the rural women’s groups in Sabah cannot be competitive with the products from the outside. The improvement of the quality control system by the state government is a must; the rural women need to be trained and learn the necessity of quality control.

(4) Funding for the Programs to Support the Rural Women

Seed funding needs to be allocated properly by the state government as well as by the federal government to the agencies such as DOA, KPD, YUM etc., which are

providing loans to the rural women. For example, YUM is one of the important sources of micro-credit for rural women. However, the fund is not currently able to accept new applications.

The staff has given advice on business plans but is not able to do so regarding capital. Since there is a close relationship between YUM and rural women, the rural women entrepreneurs have relied on YUM because of their contribution to their business.

The repayment rate has exceeded 90%. However, if the clients could not borrow capital funds from YUM, the basic function of YUM is no longer helpful for rural women entrepreneurs. The capital fund is therefore one of the most important factors in running such businesses and the government is strongly requested to allocate the budget for micro-credit to YUM.

6.2.3 INFRASTRUCTURE IMPROVEMENT AT THE PROJECT LEVEL

(1) Improvement of Working Environment of Extension Staff

The extension staff members of the related agencies are appointed to their district offices where they carry out their extension activities in their designated service area. The DOA PKT extension staff members are the persons who work most closely with the rural women and are expected to play a key role in changing the rural women's thinking and attitudes.

They have been facing various constraints in their duties. For example, the DOA PKT extension workers are not able to use vehicles freely. They have to share a car with many agriculture extension workers when they visit their target groups. They are not able to decide their activity schedule independently. The training opportunities to learn new methodology and skills are limited. They also have difficulties in exchanging information with their extension colleagues because of the shortage of means of transportation and communication equipment. It is strongly recommended to provide extension workers with the transportation means and communication equipment including operation and management cost.

In a district, the district branches of the related agencies are not always located nearby. Without a car, it is difficult to communicate between themselves. It is therefore required to improve the working conditions. At the same time, proper evaluation of the extension staff members' ability and performance and provision of incentives might be desirable to improve their capabilities.

(2) Establishment of Women’s Activity Base in the Community

It is important for the related agencies to set up an activity base for women’s group activities in the community. In the facilities of the activity base, a women’s group will carry out their discussion, planning, training and their own income generation activities and they can keep their equipment and products in the base. The facilities are not necessarily newly constructed. Having an activity base in their community will be a good incentive as well as improving their motivation and group dynamics.

(3) Establishment of Day Care Center for the Elderly Persons and for the Young Children

Among other findings of the research study (2000 – 2003) by the University of Malaysia, Sabah, “Women in Development”, the lack of participation of rural women in the state development programs is due to the fact that women perform multiple roles and functions for their families and for other family members. In particular, this includes looking after the elder members of the extended family and young children below the schooling age while at the same time undertaking full time responsibilities of bringing up their own children, and managing the home and daily chores.

In order to encourage rural women to do the business through the activities proposed in the Master Plan, the constraints of the house works mentioned above should be removed. With the establishment of care centers, the women would be more mobile and become flexible to participate in social and income generation activities.

PUANDESA GLOSSARY AND REFERENCES

PUANDESA GLOSSARY

Access:

women and men's opportunities to obtain or use resources (food, credit, technology etc.) or services (education, health etc.).

AIM:

Ikhtiar Trustee of Malaysia, micro-financing agency funded by the Malaysian federal government.

Ais-Ais:

local term for a type of seaweed diseases caused by low salt content in the seawater.

BBEC:

Borneo Biodiversity and Ecosystem Conservation Program, conducted with technical assistance from JICA.

Beneficiary:

person and/or group of persons who benefit from a specific project, program or other form of development and/or emergency intervention.

Bottom-up Approach:

It means that interventions must always be planned and implemented with the participation of both women and men, and measured in terms of how such interventions will affect people's lives in ways that are meaningful to their priorities.

Buntui:

Sabah local term for a kind of Yam common in the rural area.

Capacity Building:

a set of actions aimed at strengthening country officers, national counterparts and NGOs involved in the implementation of projects in developing countries.

Constraint:

an obstacle which restricts action or prevents progress.

Control:

in a development lexicon, control refers to the capacity to make decisions over a resource or situation.

Decision-making:

control over a resource, including labor or development processes.

Development:

a process through which women and men, with varying degrees of external support, increase their options for improving their quality of life.

DO:

abbreviation for District Officer.

DOA:

abbreviation for the Department of Agriculture.

DOF:

abbreviation for Department of Fisheries.

DOVSAI:

abbreviation for the Department of Veterinary Services and Animal Industry.

Empowerment:

A process through which women and men in disadvantaged positions increase their access to knowledge, resources, decision-making power, and raise their awareness of participation in their communities, in order to reach a level of control their own environment.

EPU:

abbreviation for State Economic Planning Unit, Sabah.

Equality:

the right of women and men to live as free and equal human beings.

FAMA:

abbreviation for Federal Agricultural Marketing Authority.

GAD:

abbreviation for Gender and Development and an approach to development based on the premise that all policies, programs and projects should reflect the needs, priorities, roles and the differential impacts of development processes on men and women.

GDP:

abbreviation for Gross Domestic Product.

Gender:

the difference between women and men within the same household and within and between cultures that are socially and culturally constructed and change over time.

Gender Analysis:

an analysis which explores and highlights the relationships of women and men in the society, and the inequalities in those relationships.

Gender Awareness:

the recognition that the life experiences, expectations, and needs of women and men are different, that many times, they involve inequity, and that they are subject to change.

Gender Bias:

action against women (or men) based on the perception that the other sex is not equal and does not have the same rights.

Gender Equality:

a term which reflects an equal sharing of power between women and men, in their equal access to education, health, administrative and managerial positions, equal pay for work of equal value and

equal seats in parliament, among others.

Gender Equity:

the fair distribution of resources and benefits between women and men, according to cultural norms and values.

Gender Gap:

the disparity (measured quantitatively) between women and men, and girls and boys, in their access to resources, education, health, services or power.

Gender Mainstreaming:

gender is a dimension that has to be incorporated in all policies, and development planning and process. It should be mainstreamed and should not be considered as a separate issue.

Gender Sensitivity:

understanding and consideration of socio-cultural factors underlying sex-based discrimination.

Gender Training:

teaching activity aimed at developing a common understanding of gender policies and concepts, as well as skills in targeting, beneficiary participation and monitoring of gender equality

Household Headed by Women:

a household in which the adult female(s) is the sole or main income earner and decision-maker.

IDS:

abbreviation for Institute for Development Studies (Sabah).

Income:

a gain usually measured in money that comes from capital or labor, the amount of such gain received by an individual in a given period of time.

INTAN

Abbreviation for Institusi Tadbiran Awam Negara, Malaysia which means Institute of National Public

Administration.

JHEWA:

abbreviation for the Department of Women Affairs of the Ministry of Community Development and Consumers, Sabah.

JICA:

abbreviation for Japan International Cooperation Agency.

JKKK:

abbreviation for the Village Development and Security Committee.

Kampung:

Malay term for village.

KPD:

abbreviation for the Rural Development Corporation, Sabah.

KPLB:

abbreviation for the Ministry of Rural Development.

KEMAS:

abbreviation for the Community Development Division, one of the major projects under the Ministry of National and Rural Development.

KPWM:

abbreviation for the Rural Women Entrepreneurs Group supported by DOA.

Livelihood:

means of support or subsistence; adequate stocks and flows of food and cash to meet basic needs.

MAFI:

abbreviation for the Ministry of Agriculture and Food Industry, Sabah.

MARA:

abbreviation for the People Trustee Council.

MARDI:

abbreviation for the Malaysian Agricultural Research and Development

Institutes.

MPWS:

abbreviation for the Sabah Women's Advisory Council.

NPA3:

abbreviation for the Third National Agricultural Policy.

RM:

abbreviation for Malaysian Ringgit.

NGO:

abbreviation for Non-governmental Organization.

OISCA:

an NGO based in Japan that has abundant experience in agricultural development.

OPP3:

abbreviation for the Third Outline Perspective Plan.

OPPS:

abbreviation for the Outline Perspective Plan Sabah.

Ownership:

the right to possess, to have control over a resource.

Padi:

Malay term for Paddy.

PACOS:

abbreviation for Partners of Community Organizations, Sabah, one of the active local NGOs in Sabah.

Participation:

in a development lexicon, participation refers to individuals, groups, communities and institutions taking part in the decision-making process related to the development effort.

PCM:

abbreviation for Project Cycle Management, one of the methods of project management.

PGN:

abbreviation for Practical Gender Needs, the needs women and men have which arise from their gender roles, which are easy to identify such as health care, employment, water, food. Addressing PGNs makes it possible for men and women to carry out existing gender roles more easily or effectively.

PKKM:

abbreviation for the Malaysia Handicraft Development Corporation.

PKT:

abbreviation for the Farm Family Development Unit of DOA.

PLA:

abbreviation for Participatory Learning and Action, one of the participatory tools.

PLI:

abbreviation for Poverty Line Income.

PRA:

abbreviation for Participatory Rural Appraisal, one of the participatory tools.

Production:

the production of goods and services for income or subsistence. It is this work which is mainly recognized and valued as 'work' by individuals and societies.

PUANDESA:

nickname of this Study and abbreviation for "enhancing rural women entrepreneurs in Sabah" in Malay language.

Ramadan:

Muslim fasting month.

Reproductive Activity:

the care and maintenance of the household and its members, such as cooking, washing, cleaning, nursing, bearing children and looking after them, building and maintaining shelter. This

work is necessary but rarely considered of the same value as productive work.

Resource:

in the development lexicon, the term resource refers to what people use or potentially may use in order to perform their activities, such as land, seeds, trees, credit, technology, labor and services.

Rural area:

according to the Dept. of Statistics Malaysia, "rural areas" includes all the areas which are not listed as "urban areas", which are defined as "gazetted areas with their adjoining built-up areas which had a combined population of 10,000 or more at the time of the 2000 population census".

Rural Women Entrepreneurs:

defined, in the Study, as "the women who were conducting economic activities in the rural area individually or in a group, in which the women 1) play a key role, 2) have responsibility for decision making and 3) receive incomes from the activities.

SAP:

abbreviation for the Sabah Agricultural Policy.

SAWO:

abbreviation for the Sabah Women Action Resource Group, one of the active local NGOs in Sabah.

SCC:

abbreviation for Sabah Credit Corporation.

Sex:

the biological characteristics of being male or female that are genetically determined.

SGN:

abbreviation for Strategic Gender Needs, the needs women and men identify

because of unequal relations and therefore, imply change in relationships of power and control between women and men.

Socialization:

the transmission of ideas, beliefs, norms and attitudes from generation to generation. These are reinforced by institutions such as education, religion, art and mass media.

SPS:

abbreviation for the Sabah Tourism Office.

Stakeholder:

participants and/or people who will be affected by a project's outcome or activities.

STB:

abbreviation for the Sabah Tourism Board.

SWEPA:

abbreviation for the Sabah Women Entrepreneurs and Professional Association.

SWOT:

abbreviation for Strength, Weakness, Opportunities and Threat, one of the participatory analysis methods.

Tamu:

Sabah local term for open-air market.

Tontine:

also known as "kuku," a kind of thrift and loan group.

Target Group:

in the development lexicon, this is a group that will participate in and benefit from projects and programs.

TSEP-RLI:

abbreviation for Training Services Enhancement Project for Rural Life Improvement, the project for improving extension skills, started with JICA's

technical cooperation in the Philippines.

TEKUN:

TEKUN National Foundation, micro-financing agency funded by the Malaysian federal government.

UN:

abbreviation for the United Nations.

Urban area:

according to the Dept. of Statistics Malaysia, "urban areas" is defined as gazetted areas with their adjoining built-up areas which had a combined population of 10,000 or more at the time of the 2000 population census.

WID:

abbreviation for Women in Development, an approach developed in the early seventies to target more development resources to women.

YUM:

abbreviation for Yayasan Usaha Maju, foundation for micro-financing under MAFI.

YS:

abbreviation for Yayasan Sabah for Sabah foundation.

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APPENDIXES

**APPENDIX-1: OUTLINE OF PROJECT PLAN ALTERNATIVES
OF THE SECOND PHASE OF THE PUANDESA
PILOT PROJECTS**

**APPENDIX-2: STEPS AND ACTIVITIES OF THE ACTION
PLANS 2004 – 2010**

APPENDIX-3: BUDGET PLAN 2004 – 2010 (EXAMPLES)

APPENDIX-1:**OUTLINE OF PROJECT PLAN ALTERNATIVES OF THE SECOND PHASE OF THE PUANDESA PILOT PROJECTS****(1) Quality Improvement of the PUANDESA Paper and Candle Making****a) Objective:**

Quality improvement and product development activities are to be conducted with the target group of Pilot Project 3 to improve the quality of the paper making.

b) Target Area

Suitable Areas in the State of Sabah

Pilot Area: Districts of Kudat, Kota Marudu and Pitas

c) Target Group

Model group of rural women who are engaged in paper making and candle making activities in Pilot Project 3.

d) Activities:

- 1) Social preparation
- 2) Group formation
- 3) Business planning
- 4) Product review and market research
- 5) Proto-type production
- 6) Marketing and demonstration
- 7) Training and workshops
- 8) Monitoring and evaluation

e) Responsible Agency at the State Level: PKKMM and KPD**f) Agencies to Support the Responsible Agencies: KPLB, KPD, SPS, STB, YUM, DOA, YS, KEMAS****g) Responsible Agency in the Field: KPD Region Office**

h) Implementer: Handicraft Task Force of Pilot Project 4**i) Input:**

- 1) Fee for meetings
- 2) Fee for research and development
- 3) Equipment (blenders etc.)
- 4) Fee for proto-type production
- 5) Expenses for marketing and demonstration
- 6) Training and workshop for the participants
- 7) Demonstration and exhibitions

(2) Expanding of the PUANDESA Seaweed Culture Project
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a) Objective:

A new project using the experience and skills of Pilot Project 4 is to be implemented to improve the rural women's access to the seaweed culture activities.

b) Target Area

Suitable Coastal Areas in the State of Sabah
Pilot Area: Districts of the East Coast of Sabah

c) Target Group

Model group of rural women (about 20 members) in the fishery group

d) Activities:

- 1) Selection of target groups
- 2) Social preparation and group formation
- 3) Awareness and motivation training
- 4) Business plan and training plan
- 5) Purchasing of the equipment and materials
- 6) Training in production, business management and accounting
- 7) Training in rural life improvement
- 8) Monitoring and evaluation

e) Responsible Agency at the State Level: DOF

f) Agencies to Support the Responsible Agencies: KPLB, KPD, LKIM, KO-NALAYAN

g) Responsible Agency in the Field: DOF Region Office

h) Implementer: DOF Extension Staff

i) Input:

- 1) Awareness training
- 2) Planning workshops
- 3) Purchasing of the equipment and materials
- 4) Production, business management and accounting training
- 5) Rural life improvement training
- 6) Stationery

(3) Promotion of Small Scale Fishery Resources Development

a) Objective:

Packages of social preparation are to be incorporated in the on-going and future small scale aquatic resource development projects to improve the effectiveness and sustainability of the projects conducted by DOF and to enhance income generation of the rural women.

b) Target Area

Suitable Areas in the State of Sabah
Pilot Area: Districts of the East Coast of Sabah

c) Target Group

Model group of rural women (about 30 members) who are to be involved in the aquatic resource development projects.

d) Activities:

- 1) Discussion with DO, JKKK and KK
- 2) Data collection and database development
- 3) Selection of participants
- 4) Business plan and training plan
- 5) Human development through awareness and motivation
- 6) Group formation

- 7) Project development training during the aquatic resource development
- 8) Monitoring and evaluation

e) Responsible Agency at the State Level: DOF

f) Agencies to Support the Responsible Agencies: FAMA, MARDI, KPLB, KPD, LKIM, KO-NALAYAN

g) Responsible Agency in the Field: DOF Region Office

h) Implementer: PUANDESA Gender Training Team (the former PUANDESA Gender Task Force) and PUANDESA Extension Instructors (the former trainees group of Pilot Project 7)

i) Input:

- 1) Training of PUANDESA Gender Training Team and the PUANDESA Extension Instructors
- 2) Fee for allowance and accommodation of the trainers
- 3) Fee for transport of the trainers
- 4) Fee for refreshment of the training
- 5) Stationery

(4) Establishment of a Honey Processing, Packaging, Marketing and Sales Center

a) Objective:

A honey processing center with a small production unit and a demonstration area will be established and operated by the local government in the target sub-district, Matunggong in Kudat, to ensure standardization of honey products, to improve presentation of the honey products to the consumers and the tourists and to maximize the use of resources.

b) Target Area

Pilot Area: Matunggong Sub-District, Kudat

c) Target Group

Model group of rural women (about 30 members) engaged in bee-keeping

d) Activities:

- 1) Discussion with DO, JKKK and KK
- 2) Social preparation
- 3) Formation of a center operation committee and the regulations
- 4) Business operation plan and facility/equipment plan
- 5) Construction of a honey processing factory
- 6) Staff training:
 - in packaging and bottling
 - in quality control
 - in business management, finance and marketing
- 7) Operation of the center
- 8) Purchasing and production of the honey
- 9) Demonstration of honey production and honey products
- 10) Marketing activities of honey products
- 11) Monitoring and evaluation

e) Responsible Agency at the State Level: District Office of Kudat and KPD

f) Agencies to Support the Responsible Agencies: KPLB, DOA, SPS, FAMA, MARDI

g) Responsible Agency in the Field: ADO of Kudat

h) Implementer: ADO of Kudat and the KPD extension staff

i) Input:

- 1) Social preparation and planning workshops
- 2) Construction of the center (factory, demonstration area and office)
- 3) Equipment of honey processing
- 4) Honey
- 5) Packages
- 6) Bottles and labels
- 7) Wages for the local workers of the center

(5) Establishment of a Village Handicraft Collection and Marketing Center**a) Objective:**

A handicraft marketing and distribution center is to be established in a village to standardize the pricing of handicrafts according to handicraft type, size and technique; to act as a quality control body before the handicraft is released to the market; and to act as marketing and distribution center for various types of handicrafts and outlet for distribution of handicrafts to main buyers.

b) Target Area

Suitable Areas in the State of Sabah

Pilot Area: Districts of the Kudat, Kota Marudu and Pitas

c) Target Group

Model villages where the women are engaged in handicraft production with traditional skills

d) Activities:

- 1) Social preparation
- 2) Business plan
- 3) Group formation
- 4) Workshops and training
- 5) Select a place for the center within the existing structures in the area
- 6) Renovation of the place
- 7) Select target groups
- 8) Training and workshops with target groups
- 9) Receive and store handicrafts
- 10) Make payment to handicraft producers
- 11) Receive payment from buyers of handicrafts
- 12) Display various handicrafts at the center
- 13) Packaging and delivering handicrafts to buyers
- 14) Act as an information center for handicraft producers related to price, design, and quality to be produced

e) Responsible Agency: KPLB and JKKK**f) Agencies to Support the Responsible Agencies: KPLB, DOA, KEMAS, KPD, SPS****g) Responsible Agency in the Field: JKKKs of the model villages**

h) Implementer: JKKKs of the model villages

i) Input:

- 1) Renovation of the center
- 2) Fee for meetings with traders
- 3) Fee for training the local producers
- 4) Promotion and operation
- 5) Stationery and equipment

APPENDIX-2:
STEPS AND ACTIVITIES OF THE ACTION
PLANS 2004 – 2010

I. ACTION PLAN FOR RURAL WOMEN

Action 1: Promote awareness, motivation and group formation of rural women for their positive thinking	
Step of Actions	Activities
<p><u>2004</u></p> <p>Finalize the implementation plan and preparation</p>	<ol style="list-style-type: none"> (1) Hold a two day planning workshop to review PUANDESA Pilot Projects 1, 3, 4 and 7 (2) Prepare the awareness and motivation training package based on the Facilitators' Guidebook of the PUANDESA Data Book (3) Monitor the facilitation skills' training under Action 1 of the Action Plan for MAFI and the Related Agencies (4) Complete preparation of implementation plan
<p><u>2004 – 2006</u></p> <p>Implement the awareness and motivation training package with the first four target groups</p>	<ol style="list-style-type: none"> (1) Work with the 3 target groups of the PUANDESA Pilot Project 1 (2) Implement the awareness and motivation training package with the target groups to improve their awareness and motivation and to promote their group activities (3) Monitor and evaluate the activities of Action 1 (4) Holding a workshop to report the result of activities (5) Hold a workshop to report good practices among the target groups
<p><u>2007 – 2010</u></p> <p>Expand the awareness and motivation training package</p>	<ol style="list-style-type: none"> (1) Select the next target groups of the second and the third batches (2) Implement the awareness and motivation training package (3) Monitor and evaluate the activities (4) Holding a workshop to report and exchange experiences and lessons (5) Hole a state-wide workshop to report good practices among the target groups

<p><u>2010</u></p> <p>Preparation of the future plans</p>	<ol style="list-style-type: none"> (1) Conduct a study to review the achievement during the period from 2004 to 2009 (2) Prepare the future plan and implementation plan
<p>Action 2: Set up “the PUANDESA One Stop Service Center (OSSC)” at the village level</p>	
<p>Step of Actions</p>	<p>Activities</p>
<p><u>2004</u></p> <p>Design a PUANDESA One Stop Service Center (OSSC) and Demonstrate the Pilot OSSC</p>	<ol style="list-style-type: none"> (1) Continue the PUANDESA Pilot Project 2 with the target groups in the five villages and complete training of JKJKs (2) Hold a one-day planning workshop (3) Prepare a guideline on the PUANDESA OSSCs (4) Hold a workshop to simulate and demonstrate the services of the PUANDESA OSSCs (5) Set up the monitoring system in the DOA Pitas District Office and the local government (6) Complete the implementation plan to train JKJKs
<p><u>2005-2006</u></p> <p>Establishment of the PUANDESA OSSCs in Pitas District</p>	<ol style="list-style-type: none"> (1) Conduct training of JKJKs in Pitas District (2) Set up JKJK information boards in all Kampongs in Pitas District (3) Hold a workshop to simulate and demonstrate the services of the PUANDESA OSSC in Pitas (4) Monitoring and evaluation in Pitas and update the basic design of the PUANDESA OSSCs
<p><u>2007-2009</u></p> <p>Establishment of the PUANDESA OSSCs in Kudat and Kota Marudu District</p>	<ol style="list-style-type: none"> (1) Conduct DOA staff training and installation of necessary equipment in the DOA district offices in Kudat and Kota Marudu (2) Conduct training of JKJKs in Kudat and Kota Marudu (3) Set up JKJK information boards in all Kampongs in Kudat and Kota Marudu (4) Hold a workshop to simulate and demonstrate the services of the PUANDESA OSSCs in Kudat and Kota Marudu (5) Monitoring and evaluation in Pitas, Kudat and Kota Marudu

<p><u>2010</u></p> <p>Preparation of the future plans</p>	<p>(1) Conduct a study to review the achievement during 2004-2009</p> <p>(2) Prepare the future plan and implementation plan</p>
<p>Action 3: Provide the PUANDESA Entrepreneurs' Training Program for the rural women entrepreneurs to motivate them to think out strategies and approaches for their own business</p>	
<p>Step of Actions</p>	<p>Activities</p>
<p><u>2004 – 2005</u></p> <p>Design a PUANDESA entrepreneurs training program</p>	<p>(1) Hold a two-day review and planning workshop</p> <p>(2) Create a list of instructor candidates from related agencies, academic institutes and private consultants</p> <p>(3) Prepare a guideline of the PUANDESA Entrepreneurs' Training Program</p> <p>(4) Prepare a training materials</p> <p>(5) Trainers' training, especially targeting senior staff of KPD and YUM</p>
<p><u>2005 – 2010</u></p> <p>Conduct of the PUANDESA Entrepreneurs' Training Program</p>	<p>(1) Conduct the training program in line with the basic design</p> <p>(2) Discuss a qualification and certificate provision system for the graduates</p> <p>(3) Monitoring and evaluation</p>
<p><u>2008-2010</u></p> <p>Prepare the database of graduates of each training course and human resources for the instructors</p>	<p>(1) Design and develop the database structure</p> <p>(2) Gather information for training instructors on the human resources from related agencies and the academic institutes inside and outside Sabah</p> <p>(3) Update the database</p>
<p><u>2010</u></p> <p>Preparation of the future plans</p>	<p>(1) Conduct a study to review the achievements during 2004-2009</p> <p>(2) Prepare the future plan and implementation plan</p>

Action 4: Establish and promote the PUANDESA Network to network rural women entrepreneurs' activities	
Step of Actions	Activities
<p><u>2004</u></p> <p>Design the basic structure of the PUANDESA network</p>	<ol style="list-style-type: none"> (1) Hold a two-day planning workshop (2) List the members of the target rural women's groups of the PUANDESA Pilot Projects (3) Complete a list of the PUANDESA Network of members from the existing government programs (4) Hold a kick-off workshop to establish the PUANDESA Network (5) Prepare the operational structure to coordinate and implement the PUANDESA Entrepreneurs' training Programs at KPD Tamu (6) Set up the monitoring system
<p><u>2005 – 2010</u></p> <p>Develop the PUANDESA Network and establish a network platform</p>	<ol style="list-style-type: none"> (1) Create the database of members of the PUANDESA Network (2) Provide the database of the PUANDESA Network to the public at KPD Tamu (3) Set up a platform of the PUANDESA Network at the office of KPD Tamu (4) Hold regular workshops to encourage rural women's information exchange (5) Hold exhibitions and events to communicate with consumers and to establish a linkage with them (6) Coordinate and monitor the PUANDESA Entrepreneurs' Training Program (7) Discuss the possibilities of the Tamus under KPLB playing the same role as KPD Tamu in Action 4
<p><u>2010</u></p> <p>Preparation of future plans</p>	<ol style="list-style-type: none"> (1) Conduct a study to review the achievements during 2004-2009 (2) Prepare the future plan and implementation plan

II. ACTION PLAN FOR MAFI AND THE RELATED AGENCIES

Action 1: Improve the training system of the extension staff and implement the training courses	
Steps	Activities
<p><u>2004</u></p> <p>Finalize the implementation plan and action preparation</p>	<ol style="list-style-type: none"> (1) Hold a two-day planning workshop (2) Prepare the implementation plan to conduct training of extension workers (3) Form the Main Trainer Team and the Co-Trainer Team
<p>Capacity building of the PUANDESA Training Team</p>	<ol style="list-style-type: none"> (1) Conduct the trainer's training package for the PUANDESA Training Team (2) Monitor and evaluate the training package and modify the components, the guideline and the training tools and materials
<p><u>2004 – 2005</u></p> <p>Form and Train the DOA PKT's Main Trainer Team and the DOA PKT's Co-Trainer Team</p>	<ol style="list-style-type: none"> (1) Select and form the DOA PKT's Main Trainer Team and the Co-Trainer Team from the DOA PKT extension staff members (2) PUANDESA Training Team will conduct the Trainers' training package for the DOA PKT's Main Trainer Team in 2004. The Main Trainer Team will train the Co-Trainer Team in 2005 (3) Monitor and evaluate the training package and modify the components, guideline and training tools and materials
<p><u>2006</u></p> <p>Conduct the training package for the DOA PKT extension staff</p>	<ol style="list-style-type: none"> (1) Design the training plan and schedule (2) Conduct the training package for the DOA PKT facilitators (3) Monitor and evaluate the training package and modify the components, guideline, training tools and materials
<p><u>2007 – 2010</u></p> <p>Conduct the training package for the DOA extension staff and for the extension members of other related agencies</p>	<ol style="list-style-type: none"> (1) Design the training plan and schedule (2) Conduct the training package for the DOA extension staff and for the extension workers of other related agencies (3) Monitor and evaluate the training package
<p><u>2010</u></p> <p>Prepare the future plans</p>	<ol style="list-style-type: none"> (1) Conduct a study to review the achievement during 2004 – 2009 (2) Prepare the future plans

Action 2: Improve the capacity of staffs, facilities and equipment of KPD Tamu to strengthen the PUANDESA Network	
Steps	Activities
<p><u>2004-2005</u></p> <p>Design the basic structure of the PUANDESA Information and Training Center</p>	<ol style="list-style-type: none"> (1) Hold a two-day workshop to evaluate KPD Tamu functions (2) Set up a working group to establish the PUANDESA Information and Training Center (3) Undertake detailed design of the human resources development and physical improvement
<p>Physical improvement of the KPD Tamu</p>	<ol style="list-style-type: none"> (1) Rehabilitate the facilities for the new services such as information center and PUANDESA Entrepreneurs' training program to ensure enough common space for the activities and to attract the participants (2) Procure the equipment and materials such as personal computer, audio-visual aids, vehicle, furniture, kitchenware for the new services (3) Appoint the candidates for the new positions to supervise and/or handle the new services (4) Conduct the training for the candidates by INTAN (5) Conduct the training for the technicians in operation and maintenance of the newly introduced equipment and facilities by INTAN (6) Monitor the activities
<p><u>2005 – 2010</u></p> <p>Operate the PUANDESA Information and Training Center</p>	<ol style="list-style-type: none"> (1) Hold an opening event and commence the services of the PUANDESA Information and Training Center (2) Hold an opening workshop with the rural women entrepreneurs and consumers (3) Conduct a regular meeting to monitor the activities of the Center
<p><u>2010</u></p> <p>Prepare the future plan</p>	<ol style="list-style-type: none"> (1) Conduct a study to review the achievement during the years 2004 – 2009 (2) Prepare the future plan and implementation plan

Action 3: Improve the effectiveness of the YUM Micro-credit services for both YUM staffs and YUM registered members	
Steps	Activities
<p><u>2004</u></p> <p>Finalize the implementation plan and activities preparation</p>	<ol style="list-style-type: none"> (1) Hold a one-day planning workshop to evaluate the PUANDESA Pilot Project 10 (2) Set up a working group to plan and implement Action 3 (3) Carry out detailed design of the human resources development and the physical improvement (4) Carry out detailed design to prepare the Master Plan to improve the YUM managerial and financial management
<p><u>2004-2010</u></p> <p>Installation of ICT equipment and development of the client database</p>	<ol style="list-style-type: none"> (1) Purchase and install the ICT equipment (2) Develop the YUM Client Database according to the updated design (3) Train the branch office staff in the utilization of the ICT equipment (4) Train the branch office staff in operation and maintenance of the ICT equipment (5) Monitoring of the activities
<p><u>2004-2005</u></p> <p>Prepare the Master Plan to improve YUM administration and financial management</p>	<ol style="list-style-type: none"> (1) Organize a working group (2) Hold a series of workshops to analyze the current conditions (3) Conduct a study to analyze the YUM management and institutional status (4) Prepare the Master Plan based on the results of the analysis (5) Hold a wrap-up workshop on the Master Plan (6) Prepare the proposal and submit to the state government
<p><u>2005-2010</u></p> <p>Plan and implement diversified services for rural women including training and consultation for the YUM members</p>	<ol style="list-style-type: none"> (1) Hold a planning workshop in order to conduct brain storming and discuss optional services for the YUM members (2) Hold a workshop with the leaders of the YUM members to understand their needs (3) Formulate an action plan to carry out diversified services (4) Implement the new services (5) Monitor the activities
<p><u>2010</u></p> <p>Prepare the future plan</p>	<ol style="list-style-type: none"> (1) Conduct a study to review the achievement during 2004 – 2009 (2) Prepare the future plan and the implementation plan

Action 4: Establish a permanent coordination body and promote public relations of the PUANDESA Master Plan	
Steps	Activities
<p><u>2004</u></p> <p>Finalize the implementation plan and activities preparation</p>	<p>(1) Hold a planning workshop</p> <p>(2) Prepare the action plan to establish, organize and strengthen the Committee</p> <p>(3) Submit the proposal to MAFI and the state government</p> <p>(4) The PUANDESA Coordination Committee will be approved as the permanent body to coordinate the PUANDESA Master Plan</p>
<p><u>2005-2010</u></p> <p>Conduct the Coordination Activities</p>	<p>(1) Hold regular quarterly meetings</p> <p>(2) Conduct the coordination activities</p> <p>a. promote implementation of the PUANDESA Master Plan</p> <p>b. monitor the progress of the implementation of the PUANDESA Master Plan</p> <p>c. assist in sourcing funds for the PUANDESA activities</p> <p>d. promote public relations of the PUANDESA activities</p> <p>e. approve the establishment of the Technical Committee/Task Forces</p> <p>f. promote the establishment of a PUANDESA unit in each of the related agencies</p> <p>g. recommend policies for rural women development</p> <p>h. promote a communication network among the rural women entrepreneurs</p> <p>i. set up the PUANDESA web site under MAFI homepage</p> <p>j. carry out other functions related to the PUANDESA activities</p>
<p><u>2010</u></p> <p>Prepare the future plan</p>	<p>(1) Conduct a study to review the achievement during 2004 – 2009</p> <p>(2) Prepare the future plan and the implementation plan</p>

APPENDIX-3:

BUDGET PLAN 2004 – 2010

I. ACTION PLAN FOR RURAL WOMEN

	Contents	Sub-total
Action 1: Promote awareness, motivation and group formation of rural women for their positive thinking	<u>Initial investment:</u> – Equipment for rural women’s extension sections of DOA (PC, Printer, Copier, Fax, OHP, white board, flipchart board and so on)	RM30,000
	<u>Operation cost in 2004:</u> – Awareness and motivation training package with the first four target groups: RM3,000/time (30pax)×4times×4group = RM48,000 – Meeting and communication cost = RM5,000 – Guidebook printing = RM5,000	RM58,000
	<u>Operation cost in 2005 and 2006:</u> – Awareness and motivation training package with the first four target groups: RM3,000/time (30pax)×4times×4groups×2years = RM96,000 – Meeting and communication cost = RM5,000 – Monitoring = RM10,000	RM111,000
	<u>Operation cost in 2007-2008:</u> – Awareness and motivation training package with the 2 nd batch target groups: RM3,000/time (30pax)×6times×3groups×2years = RM108,000 – Meeting and communication cost = RM10,000 – Monitoring = RM20,000	RM138,000
	<u>Operation cost in 2009-2010:</u> – Awareness and motivation training package with the 2 nd batch target groups: RM3,000/time (30pax)×6times×3groups×2years = RM108,000 – Meeting and communication cost = RM15,000 – Monitoring = RM30,000 – Evaluation on Action 1 achievement = RM10,000	RM163,000
Total of initial investment cost and operation cost	RM500,000	

	Contents	Sub-total
Action 2: Set up “the PUANDESA One Stop Service Center (OSSC)” at the village level	<u>Initial investment:</u> --	--
	<u>Operation cost in 2004:</u> - Training and workshop for the continuous project in Pitas district for JKKK and extension workers: RM5,000/time (10pax)×3times×2groups=R30,000 - Meeting and communication cost=RM5,000 - Monitoring=RM5,000	RM40,000
	<u>Operation cost in 2005-2006:</u> - Training JKKK in Pitas: RM5,000/time (30pax) ×2times×7groups=RM70,000 - JKKK information boards: RM500×100villages=RM50,000 - PCs for DOA’s branch offices in Kudat and Kota Marudu : RM6,000×2districts=RM12,000 - Staff training of Kudat and Kota Marudu: RM2,000/time (10pax)×2times=RM4,000 - Meeting and communication cost =RM5,000 - Monitoring=RM10,000	RM151,000
	<u>Operation cost in 2007-2009:</u> - JKKK training of Kudat and Kota Marudu : RM5,000/time (30pax) ×2times×7groups×2districts=RM140,000 - JKKK information boards for 2 districts: RM500×100villages×2districts=RM100,000 - Meeting and communication cost =RM10,000 - Monitoring=RM15,000	RM265,000
	<u>Operation cost in 2010:</u> - Meeting and communication cost =RM5,000 - Monitoring=RM10,000 - Evaluation on Action 2 achievement =RM10,000	RM25,000
	Total of initial investment cost and operation cost	RM481,000

	Contents	Sub-total
Action 3: Provide “PUANDESA Entrepreneurs’ Training Program” for the rural women entrepreneurs to motivate them to think out strategies and approaches of their own business	<u>Initial investment:</u> --	--
	<u>Operation cost in 2004-2005:</u> - R & D cost for training programs (meeting, completing references, etc.): RM1,000×4types ×5times =RM20,000 - Basic course: RM10,000 × 2 times × 1 year = 20,000 - Intermediate course: RM20,000 × 2 times × 1 year = 40,000 - Meeting and communication cost =RM10,000 - Monitoring=RM10,000	RM100,000
	<u>Operation cost in 2006-2010:</u> - Basic course: RM10,000 × 2 times × 5 year = 100,000 - Intermediate course: RM20,000 x 2 times × 5 year = 200,000 - Advanced course: RM10,000 × 1 times × 5 years = 50,000 - Initial capital cost for the PUANDESA loan for the micro-project of advanced course: RM3,000 × 10 members × 5 groups × 5 years = 750,000 - Meeting and communication cost =RM50,000 - Monitoring=RM30,000 - Evaluation study on Action 3 achievement =RM10,000	Operation cost RM440,000 Initial Cost for the PUANDESA loan RM750,000
	Total of initial investment cost and operation cost	RM540,000
	Total of capital cost for the PUANDESA loan	RM750,000
Action 4: Establish and promote “PUANDESA Network” to	<u>Initial investment:</u> - Equipment and facility for KPD TAMU (PC, printer, office, equipment for public relations)	RM20,000
	<u>Operation cost in 2004:</u> - Kick of workshop: RM5,000×1time=RM5,000 - Survey: RM500/pax/day×45pax/day= RM22,500 - Meeting and communication cost =RM5,000 - Monitoring=RM5,000	RM37,500
	<u>Operation cost in 2005-2010:</u> - Central workshop for networking and exchanging information: : RM5,000×1time×6years=RM30,000 - Regional workshop for networking and exchanging information : RM2,000×1time×5regions×6years=RM60,000 - Set-up cost for branch of “PUANDESA network” (IT equipment) =RM7,000×6district=RM42,000 - Meeting and communication cost =RM30,000 - Monitoring=RM30,000 - Evaluation study on Action 4 achievement =RM10,000	RM202,000
	- Total of initial investment cost and operation cost	RM239,500

II. ACTION PLAN FOR MAFI AND THE RELATED AGENCIES

	Breakdown of Budget	Total
Action 1: Improve the training system of the extension staff and implement the training courses	<u>Initial investment:</u> --	--
	<u>Operation cost in 2004:</u> – Trainers’ training for PUANDESA Training Team: RM2,500/time (10pax)×4times=RM10,000 – Trainers’ training for Main Trainer Team: RM10,000/time×4times=RM40,000 – Guidebook =RM10,000 – Meeting and communication cost =RM5,000 – Monitoring=RM5,000	RM70,000
	<u>Operation cost in 2005:</u> – Training for Co-trainer Team : RM15,000/time×4times =RM60,000 – Meeting and communication cost =RM5,000 – Monitoring=RM10,000	RM75,000
	<u>Operation cost in 2006:</u> – Training for DOA PKT extension workers: RM5,000/time×4times×6divisions=RM120,000 – Meeting and communication cost =RM10,000 – Monitoring=RM10,000	RM140,000
	<u>Operation cost in 2007-2010:</u> – Training for targeting extension staff: RM5,000×4times×6districts×4years=RM480,000 – Meeting and communication cost=RM20,000 – Monitoring=RM20,000	RM520,000
	<u>Operation cost in 2010:</u> – Evaluation study on Action 1 achievement =RM10,000	RM10,000
	Total of initial investment cost and operation cost	RM815,000

	Breakdown of Budget	Total
Action 2: Build the capacity of KPD Tamu to strengthen the PUANDESA Network	<u>Initial investment:</u> Facility and equipment of KPD TAMU (PC, printer, copier, Internet)	RM50,000
	<u>Operation cost in 2004-2005:</u> - Research by working group1: RM500×20person day + transportation RM5,000 = RM15,000 - Planning by working group 2: = RM500×10person day = RM5,000 $(WG1+WG2) \times 2 \text{ years} = RM40,000$ - Meeting and communication cost = RM20,000 - Monitoring = RM10,000	RM70,000
	<u>Operation cost in 2005-2010:</u> - Planning by working group 1: RM500×20person day = RM10,000 - Planning by working group 2: RM500×10person day = RM5,000 $(WG1+WG2) \times 2 \text{ years} = RM40,000$ - Meeting and communication cost = RM60,000 - Monitoring = RM30,000	RM130,000
	<u>Operation cost in 2005-2010:</u> - Operation cost of the center: RM20,000/year×6years = RM120,000 - Evaluation study on Action 2 achievement = RM10,000	RM130,000
	Total of initial investment cost and operation cost	RM380,000
Action 3: Improvement of the Effectiveness of the YUM Micro-Credit Services for Rural Women	<u>Initial investment:</u> - Equipment for information system of YUM (PC, Printer, Internet)	RM220,000
	<u>Operation cost in 2004 :</u> - Maintenance of system = RM75,000 - Staff training = RM15,000 - Meeting and communication cost = RM17,000 - Monitoring = RM3,000	RM110,000
	<u>Operation cost in 2005:</u> - Maintenance of system = RM75,000 - Staff training = RM15,000 - Meeting and communication cost = RM17,000 - Monitoring = RM3,000	RM110,000

	Breakdown of Budget	Total
	<p><u>Operation cost in 2006-2010 :</u></p> <ul style="list-style-type: none"> - Maintenance of system:=RM40,000 - Staff training=RM10,000 - Training for clients=RM10,000 - Meeting and communication cost =RM7,000 - Monitoring=RM4,000 <p style="text-align: center;">Total RM71,000/yearx5years</p> <ul style="list-style-type: none"> - Evaluation study on Action 3 achievement =RM10,000 	RM365,000
	Total of initial investment cost and operation cost	RM805,000
Action 4: Establish a permanent coordination body and promote public relations of the PUANDESA Master Plan	<p><u>Initial investment:</u></p> <ul style="list-style-type: none"> - Equipment for public relations (digital camera, printer, etc.) 	RM5,500
	<p><u>Operation cost in 2004:</u></p> <ul style="list-style-type: none"> - Meeting=RM1,000 - Stationary=RM1,000 - Transportation=RM5,000 - Workshops / trainings=RM10,000 - Conferences / seminars=RM10,000 - Event=RM10,000 - Documentation=RM1,400 	RM38,400
	<p><u>Operation cost in 2005-2010:</u></p> <ul style="list-style-type: none"> - Meeting=RM2,000 - Stationary=RM1,000 - Transportation=RM5,000 - Workshops / trainings=RM10,000 - Conferences / seminars=RM10,000 - Event=RM10,000 - Documentation=RM2,000 <p style="text-align: center;">Total RM40,000/yearx6years</p>	RM240,000
	Total of initial investment cost and operation cost	RM283,900