

SECTION 3

SURVEY SUMMARIES FROM PILOT PROJECTS – 1

QUESTIONNAIRE SURVEY ON DISTRIBUTION AND MARKETING

SECTION 3: QUESTIONNAIRE SURVEY ON DISTRIBUTION AND MARKETING

1. Introduction

The Study Team conducted 4 types of questionnaire surveys in order to grasp the outline of distribution and marketing system from producers to consumers. Form 1 was targeting to people living in rural area, Form 2 was for small scale food processing factories, Form 3 was for traders in the markets and Form 4 was for consumers in towns. The each contents are different, but some cases, for example, in terms of the living standard, awareness of market information and etc., we asked same questions to each market players for the purpose of comparison of their market activities and awareness. These questionnaires were also utilized for gender analysis. The number of sample on household survey was balanced by both gender.

The sample number of each questionnaires are shown in following Table 1-1.

Table 1-1: Number of Collected Samples

	Form 1	Form 2	Form 3	Form 4	
Target	People in Rural area	Food Processors	Traders	Consumers	Total
Total	400	121	220	110	851

2. Living Conditions and Activities of Rural Women (Form 1)

2.1 Purpose of Questionnaire Survey

The Household Questionnaire Survey aims at:

- (1) gathering qualitative and quantitative data of living standards;
- (2) understanding a way of thinking and attitude by gender; and
- (3) evaluating correlation between living standards and other factors.

2.2 Contents of Questionnaire

The questionnaire form is attached in the end of Annex “Form 1”.

2.3 Target Villages of Questionnaire Survey

(1) Criteria for Selection of Respondents

The target villages and the target respondents were selected in accordance with the following procedures:

- 1) 2 villages selected according to population size, socio-economic activities and counterparts’ recommendation from 2 districts (4 in total) in each division;
- 2) 4 villages selected in each division are categorized by the accessibility from the town: 10-minute car drive from town (1 village), 10 to 30 minute from town (two villages), and more than 30 minutes (1 village);
- 3) 20 questionnaires to be collected in each village; and
- 4) 10 respondents out of 20 should be women in principal.

(2) Location of the Villages

The location of villages where the household questionnaire survey were conducted is illustrated in Figure 2-1. The village names are shown in the reference number of Table 2-1.

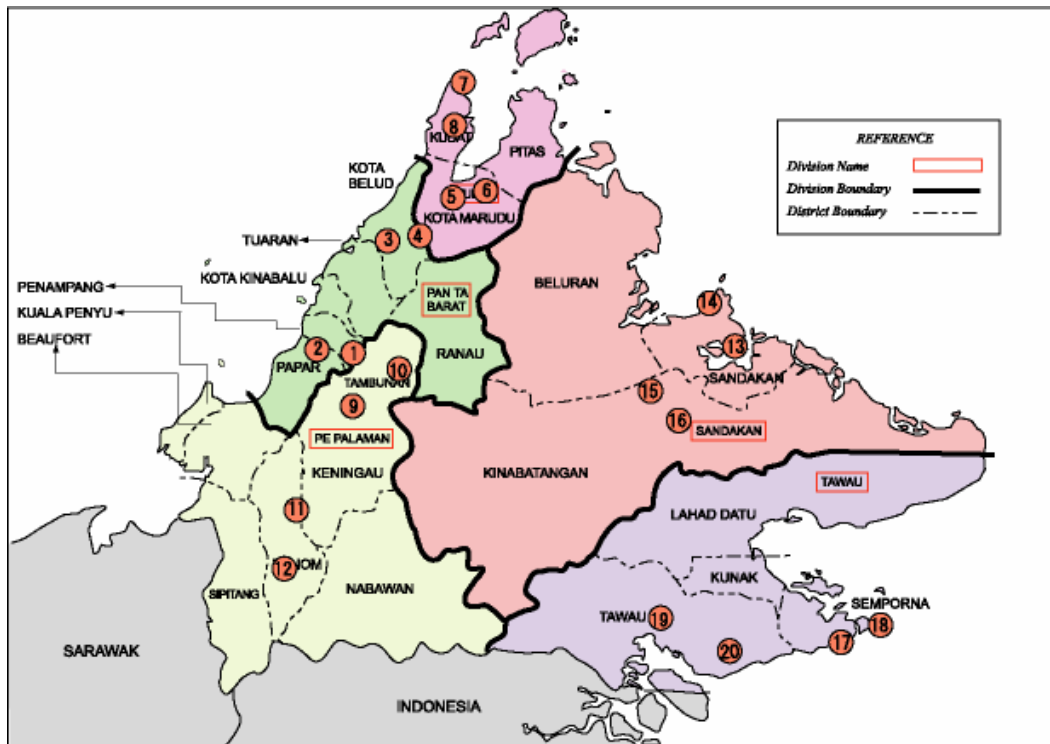


Figure 2-1 Location of Questionnaire Survey

(3) Profile of the Village and Respondents

Table 2-1 shows rough figure of target sites of villages and Table 2-2 shows profile of respondents.

Table 2-1 Village Profile of Questionnaire Survey

Division	District	Village	Population	Size of Area (ha)	Major Industry
West Coast	Penampang	① Babagon	1,100	800	Pineapple
		② Lok Kawi Baru	500	100	Commerce
	Kota Belud	③ Labuan	500	200	Paddy, Banana
		④ Piasau	2,000	90	Paddy, Rubber
Kudat	Kota Marudu	⑤ Timbang Batu	778	20	Paddy, Maize
		⑥ Samparita	504	1,600	Rubber, Paddy
	Kudat	⑦ Tajau Laut	240	2.5	Fishery
		⑧ Tinangol,	1,000	1,200	Paddy, Handicraft
Interia	Tambunan	⑨ Linpahun	118	6,677	Agriculture
		⑩ Moyog Baru	297	63	Govt. employee
	Tenom	⑪ Polong	570	200	Paddy, Handicraft
		⑫ Mamaitom, Kemabong	317	40	Rubber, Handicraft, Oil palm
Sandakan	Sandakan	⑬ Melayu Bumiputera	7000	20	Govt. & private employee
		⑭ Sungai Manila	2,680	4,800	Oil palm
	Kinabatangan	⑮ Batu Puteh	821	44	Oil palm
		⑯ Bukit Garam	470	40	Agriculture, Fishery
Tawau	Semporna	⑰ Tampi-Tampi	950	50	Fishery, Coconuts
		⑱ Gusung Malanta	1,000	408	Fishery
	Tawau	⑲ Merotai Besar	7,500	480	Oil palm
		⑳ Runggu	2,231	640	Cocoa

Table 2-2 Profile of Respondents

			Total	Ethnicity				
				Kadazan/ Dosun	Rungus	Murut	Bajau	Others
Total			400	133	21	37	83	126
Male			194	58	11	20	41	64
Female			206	75	10	17	42	62
Religious	Christian	Male	69	40	11	17	0	1
		Female	81	56	9	16	0	0
	Islam	Male	97	11	0	1	29	56
		Female	100	17	1	1	29	52
	Others	Male	28	7	0	2	12	7
		Female	25	2	0	0	13	10

2.4 Result of Household Questionnaire Survey

2.4.1 Family and Household

Number of household's members is 6.9 people in average.

86.3% of respondents answered that owner of household is male. Any specific differences are not observed under analysis of religious background.

Figure 2-2 Number of Household's Members

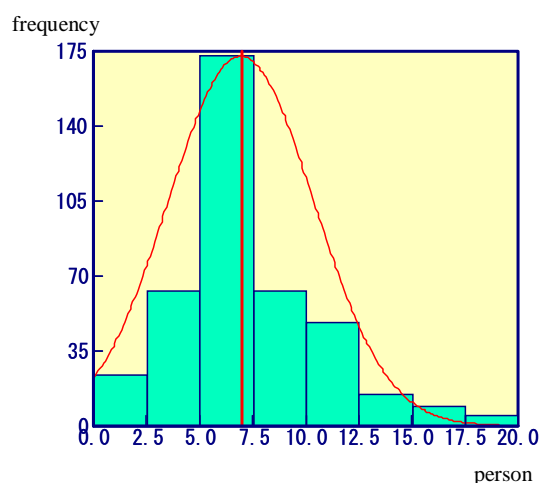


Table 2-3 Sex of Owner in Household (B4)

Owner \ Religion	Christian		Islam		Others		Total	
	case	rate	case	rate	case	rate	case	rate
Male	133	88.7%	164	83.2%	48	90.6%	345	86.3%
Female	17	11.3%	33	16.8%	5	9.4%	55	13.8%
Total	150	100.0%	197	100.0%	53	100.0%	400	100.0%

2.4.2 Living Condition and Lifestyle

As shown in Table 2-4, 82.8% of respondents use public electricity, however 15.8% of respondents still do not enjoy any electric survives. Battery is not so popular in Sabah. Table 2-5 shows the assets which the respondents are holding.

Table 2-4 Type of Electricity and Fuel (C1, C2)

	Type of Electricity				Type of Fuel		
	None	Public electricity	Personal power generation	Battery	Wood	Kerosene	Gas
Case	63	331	3	3	65	4	331
Ratio	15.8%	82.8%	0.8%	0.8%	16.3%	1.0%	82.8%

Table 2-5 Assets and Equipment Respondents hold (C3)

	Radio	TV	Video	Bicycle	Motor-bike	Truck	Car	Boat	Rice cooker	Refrigerator	Telephone
Case	292	301	177	91	77	10	114	62	206	248	171
Ratio	73.0%	75.3%	44.3%	22.8%	19.3%	2.5%	28.5%	15.5%	51.5%	62.0%	42.8%

Figure 2-3 Source of Drinking Water (C4)

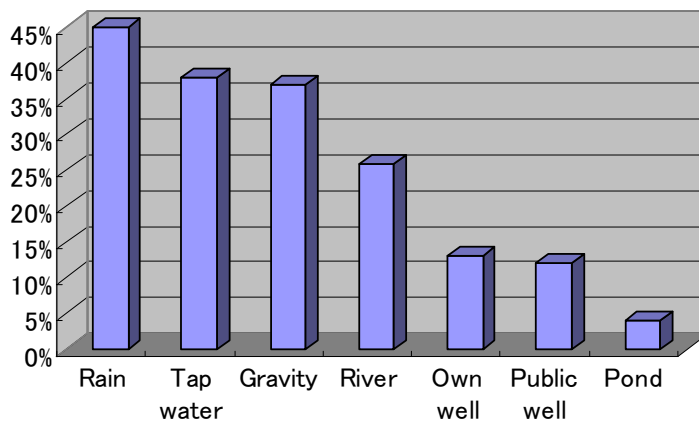
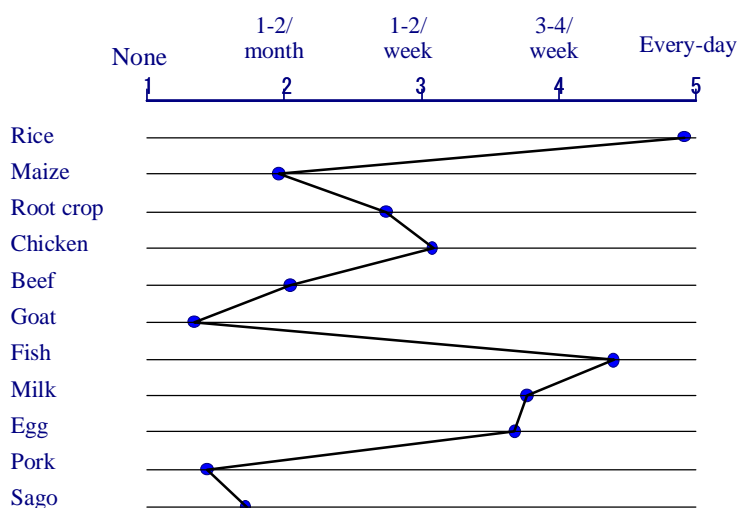


Figure 2-4 Frequency of Food Taking (C6)



2.4.3 Income and Expense

Table 2-6 Income/Household/Month (F4)

	Average	Tawau	Sandakan	Kudat	West Coast	Interior
Average	730	833	830	339	875	773
Farmer	591	880	869	308	599	528
Breeder	1,808	0	0	0	417	3,200
Fisherman	508	739	614	276	0	0
Hunter	1,250	0	0	0	0	1,250
Labor	581	413	565	0	663	580
Others	915	857	900	450	1,301	930

* Number of household is 6.9 in average

Table 2-7 Income/Person/Year

	Average	Tawau	Sandakan	Kudat	West Coast	Interior
Average	1,541.5	1,709.9	1,527.7	732.0	1,880.6	1,857.1
Farmer	1248	2,164.9	1,292.1	624.1	1,189.1	1,257.3
Breeder	2,445.8	-	-	-	625.0	4,266.7
Fisherman	907.4	1,288.4	775.8	761.5	-	-
Hunter	2,142.9	-	-	-	-	2,142.9
Labor	1,181.1	479.6	1,836.4	-	1,162.9	1,051.4
Others	1,994.8	1,562.1	1,811.7	924.2	2,997.9	2,374.9

Figure 2-5 Income/Household/Month by Division

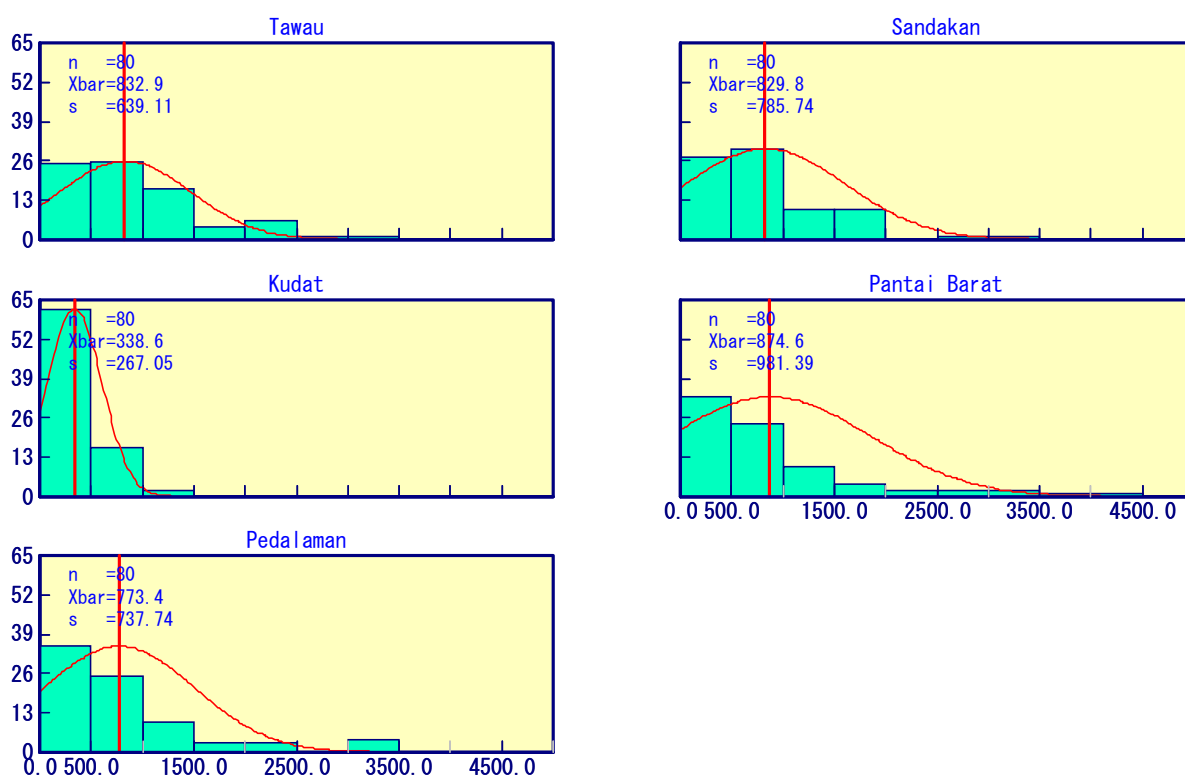


Table 2-8 Ratio of Poverty in the Respondents (F4)

	Average	West Coast	Interior	Kudat	Sandakan	Tawau
Poverty	27.0%	22.5%	31.3%	21.3%	43.8%	18.8%
Hard core	35.0%	35.0%	28.8%	68.8%	13.8%	28.8%
Total	62.0%	57.5%	60.0%	90.0%	57.5%	47.5%

Poverty < RM685

Hard core < RM343

Table 2-9 Income by Engaging Business (F1, F4)

Source of Income	Number of Case	Average Income /household /month	Average Income /person/year
Agricultural product	242	708.0	1,412.7
Livestock	56	729.9	1,317.1
Fish	68	609.8	1,159.9
Processed food	23	545.8	1,133.5
Processed livestock	72	669.3	1,550.8
Processed fish	39	712.5	1,320.3
Handicraft	50	583.4	1,025.4
Full-time	120	1,114.9	2,411.9
Migrant work	37	706.7	1,389.8
Business	73	997.1	1,928.2
Skilled labor	82	719.7	1,292.9
Unskilled labor	71	531.9	1,054.9
Support	131	646.0	1,455.3

Table 2-10 Expense for Foods (F3)

	Average	Tawau	Sandakan	Kudat	West coast	Interior
Expense for food per week (RM)	13.68	15.79	14.15	8.6	19.31	10.58
Percentage for food (%)	52.08	51.32	57.39	44.41	53.76	52.21

2.4.4 Credit

Table 2-11 Saving and Debt (F5, F6)

	Saving			Debt (last one year)		
	Yes	No	Total	Yes	No	Total
Case	282	118	400	145	254	399
%	70.5%	29.5%	100.0%	36.3%	63.7%	100.0%

Table 2-12 Source of Debt (duplicate answers) (F7)

	Relative /Friend	YUM	Bank	TIAPA	AIM	TEBU NG	MARA	Others	SCC	Money lender/ Pawn broker	Middle Man
Case	42	32	29	27	10	8	8	8	7	5	1

Table 2-13 Purpose of Debt (duplicate answers) (F8)

	Investment	Education	Daily Goods	Foods	Agri. Input	Health	Agro. Machinery	Durable Goods	Raw Material	Invest	Others
Case	61	56	29	15	14	14	9	7	4	1	86

Table 2-14 Average of Present Debt, Former Highest Debt and Interest Rate (F9,10,11)

	Sabah	Tawau	Sandakan	Kudat	West Coast	Interior
Present Debt (RM)	7,102	3,551	9,808	6,605	10,312	4,493
Highest Debt (RM)	12,390	12,131	13,100	11,055	13,944	11,560
Interest Rate	10.2%	9.9%	17.0%	6.9%	6.6%	12.2%

2.4.5 Trade

Table 2-15 Way of Selling Their Commodities

Ways of Selling Their Commodities	Yes	No
Middlemen come to buy it.	44.8%	55.2%
Middlemen in the village buy it and go to town for selling.	15.1%	84.9%
I consign the products to middleman for selling.	33.5%	66.5%
I go to a public market to sell our products.	38.0%	62.0%
I peddle our products around neighboring villages.	7.8%	92.2%
I contract to designated trader.	6.0%	94.0%
Own shop	15.2%	84.8%

Table 2-16 Main Factor of Selecting Food Trading (G5)

Degree of Attention		Item	Variety	Quality	Appearances	Freshness	Smell	Color	Nutrition	Softness
No	1	8.0%	7.8%	5.3%	5.0%	3.5%	4.3%	4.0%	5.3%	5.3%
Seldom	2	6.5%	7.5%	3.3%	4.5%	3.0%	3.8%	6.0%	5.3%	5.5%
Neutral	3	19.3%	15.8%	13.5%	17.3%	9.5%	15.5%	20.6%	15.5%	24.1%
Much	4	62.1%	65.9%	63.4%	64.7%	58.1%	61.9%	58.6%	61.7%	59.6%
Very much	5	4.0%	3.0%	14.5%	8.5%	25.8%	14.5%	10.8%	12.3%	5.5%
Score		3.47	3.48	3.78	3.66	3.99	3.78	3.65	3.70	3.54
Degree of Attention		Easiness of eating	Hygiene	Taste	Pack-aging	Domestic price	International price	Quantity	Mutual trust	
No	1	4.5%	2.5%	3.3%	5.0%	4.0%	34.3%	6.5%	3.3%	
Seldom	2	6.0%	1.8%	3.8%	6.8%	2.3%	11.0%	6.5%	3.5%	
Neutral	3	19.3%	7.0%	14.0%	16.5%	18.8%	27.6%	23.3%	11.0%	
Much	4	65.2%	48.6%	62.9%	63.7%	64.2%	25.3%	53.6%	55.9%	
Very much	5	5.0%	40.1%	16.0%	8.0%	10.8%	1.8%	10.0%	26.3%	
Score		3.59	4.21	3.84	3.62	3.75	2.49	3.53	3.98	

Table 2-17 Degree of Satisfaction about Market

		Selection of goods	Quality of goods	Price of goods	Hygiene	Price Fluctuation	Behavior of seller	Quality of service
Very Satisfy	1	2.0%	0.8%	0.0%	0.3%	0.3%	0.0%	0.3%
Satisfy	2	76.0%	71.8%	57.0%	46.8%	28.3%	48.8%	63.3%
Neutral	3	11.5%	13.5%	21.0%	26.0%	35.0%	30.5%	26.0%
Complain	4	10.5%	14.0%	21.8%	26.0%	35.0%	19.8%	10.3%
Very Complain	5	0.0%	0.0%	0.3%	1.0%	1.5%	1.0%	0.3%
Score		2.3	2.4	2.7	2.8	3.1	2.7	2.5

2.4.6 Gender Analysis

Figure 2-6 Work Sharing and Demarcation between Male and Female (D3)
(Percentage whether respondents do the following activity)

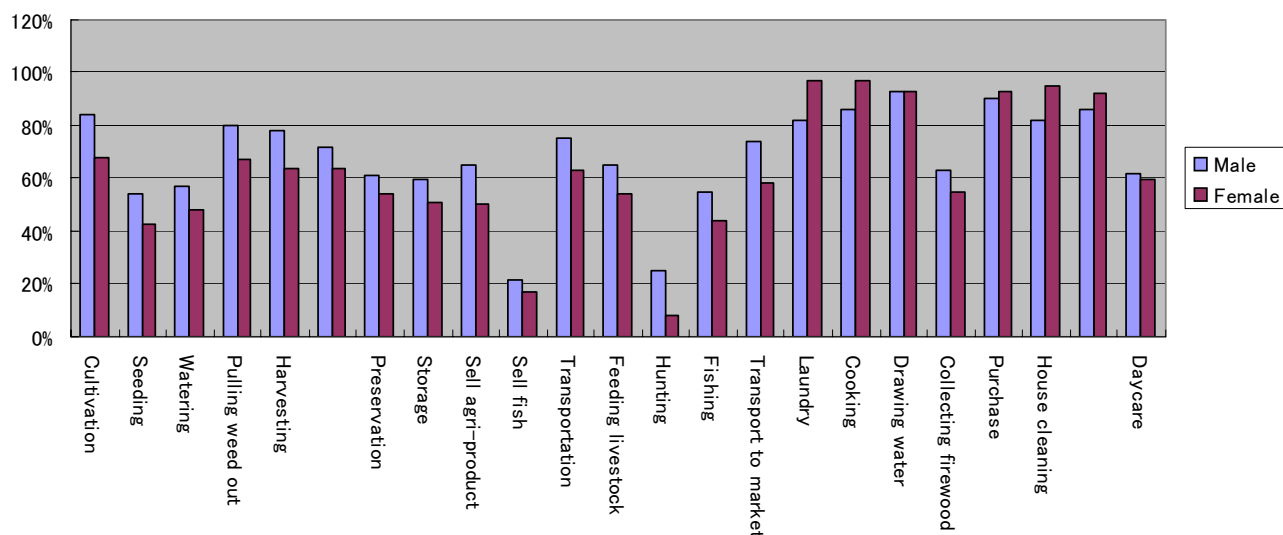
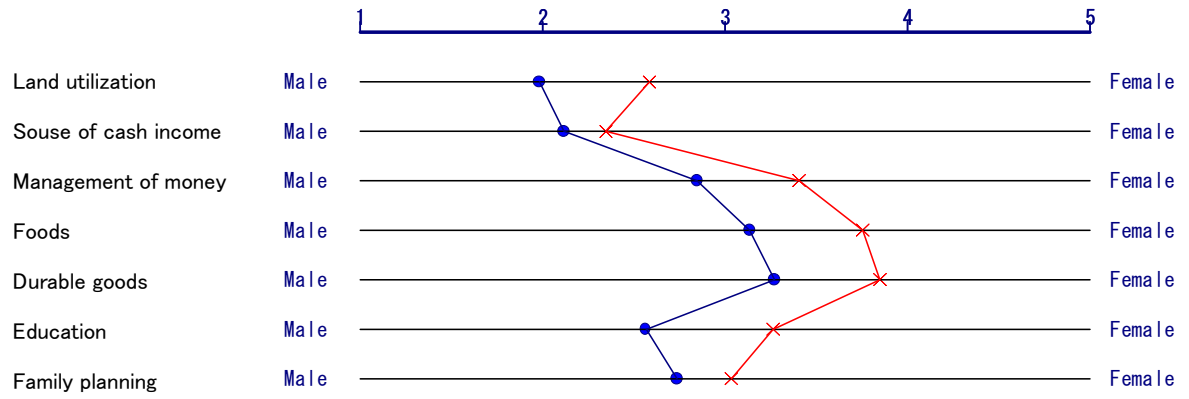


Table 2-18 Opportunities of Learning following Topics by Sex
(Percentage who have learned following subjects)

	Agricultural Production	Post-harvest Technology	Accounting	Marketing Research	Sales Promotion	Mathematics	Ecology	Food Process	Handicraft
Male	23%	10%	14%	9%	10%	11%	10%	8%	5%
Female	18%	7%	17%	7%	11%	9%	10%	27%	31%

Figure 2-7 Decision Making between Men and Women by Topics (D3)



3. Survey on Small Scale Processing Factory (Form 2)

3.1 Contents of the Questionnaire

The questionnaire form is attached in the end of Annex “Form 2”.

3.2 Respondents of the Questionnaire

The followings are the outline data of respondents who answered the questionnaire survey.

Table 3-1 Number of Case by Division and District

Division	Sample	District	Sample	Division	Sample	District	Sample		
Tawau	30	Tawau	15	Kudat	10	Kudat	3		
		Lahad Datu	5			Kota Marudu	3		
		Semporna	7			Pitas	4		
		Kunak	3			Beaufort	6		
Sandakan	20	Sandakan	6	Interior	30	Kuala Penyu	1		
		Kinabatangan	5			Sepitang	3		
		Beluran	4			Tenom	5		
		Tongot	5			Nabawan	5		
West coast	31	Kota Kinabalu	4			Sabah	121	Keningau	5
		Ranau	5					Tambunan	5
		Kota Bulud	5					Total	121
		Tuaran	4						
		Penampang	8						
		Papar	5						

Table 3-2 Number of Case by Type of Product (A3, A4)

	Total	Agri-products	Livestock	Fish	Others
Total	121	55	12	11	43
Raw	53	26	8	5	14
Wet	48	20	2	6	20
Dry	20	9	2	0	9

Table 3-3 Number of Case by Ethnicity and Religion (A10, A11)

	Total	Kadazan	Dusun	Murut	Bajau	Others
Total	121	13	28	5	20	55
Christian	38	10	17	4	0	7
Islam	74	2	11	1	20	40
Buddhist	6	0	0	0	0	6
Others	3	1	0	0	0	2

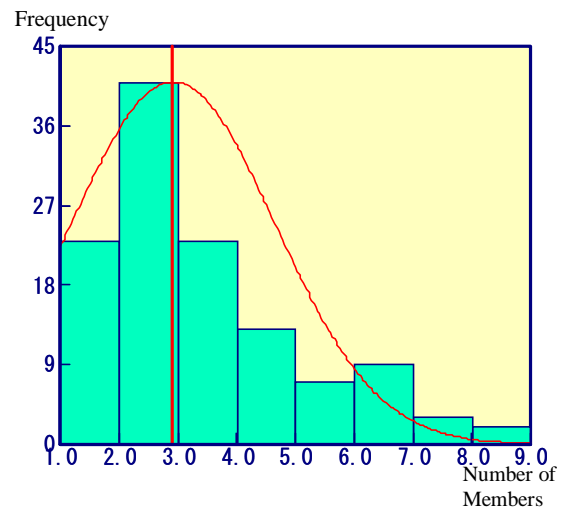
Table 3-4 Education Level of Respondent (A13)

	Elementary		Secondly		Vocational		Total	
	case	%	case	%	case	%	case	%
Male	5	38.5%	6	46.2%	2	15.4%	13	100.0%
Female	47	43.5%	59	54.6%	2	1.9%	108	100.0%
Total	52	43.0%	65	53.7%	4	3.3%	121	100.0%

Table 3-5 Number of Case by Sex (A7)

	Male	Female	Total
Case	13	108	121
%	10.7%	89.3%	100

Figure 3-1 Number of Members



The Study Team selected the target respondents in accordance with the following instructions.

- Number of Members including owner and employees are less than 10.
- Women’s owner will be more expectable for analysis.
- Type and variety of commodities should be taken account for selecting the interviewees

Table 3-6 Income of Household of Respondents (B5)

	Average	Agri-products	Livestock	Fish	Others
Average	2,432	2,148	4,083	1,551	2,565
Raw	2,497	1,665	4,773	1,492	3,102
Wet	2,600	2,950	2,650	1,600	2,538
Dry	1,873	1,765	2,761	-	1,783

3.3 Result of Analysis

Table 3-7 Dependence Ratio on Business of Processing Foods (B9)

	<10%	10-19%	20-29%	30-39%	40-49%	50-59%	60-69%	70-79%	80-89%	90-100%
Case	4	10	12	12	11	9	8	11	7	37
%	3.3%	8.3%	9.9%	9.9%	9.1%	7.4%	6.6%	9.1%	5.8%	30.6%

Table 3-8 Income from Processing Foods Business (C15)

	Average	Agri-products	Livestock	Fish	Others
Average	1,285	833	2,404	1,215	1,568
Raw	1,384	867	2,888	828	1,682
Wet	1,363	798	2,650	1,538	1,748
Dry	834	815	225	0	989

Most of small scale factories, which the task force team visited, answered that their profits are relatively stable.

In terms of satisfaction of economic resources, the score of “funding” is lowest, and the next lowest is “facilities and equipment”.

Table 3-9 Tendency of Profit on Business of Processing Foods (C16c)

	Decrease	A little decrease	Stable	A little increase	Increase	Total
Case	7	19	47	30	18	121
%	5.8%	15.7%	38.8%	24.8%	14.9%	100.0%

Table 3-10 Degree of Satisfy on Following Economic Resource (D4a~D4h)

		Market	Transp- ortation	Skill training	Funding	Nurseries	Informa- tion	Facilities/ Equipment	Raw material
Complain	1	6.6%	1.7%	9.9%	14.9%	6.6%	4.1%	13.2%	3.3%
A little complain	2	16.5%	11.6%	18.2%	22.3%	4.1%	9.9%	17.4%	9.9%
Neutral	3	14.9%	28.1%	28.9%	32.2%	47.9%	24.0%	19.8%	11.6%
Satisfy	4	60.3%	49.6%	32.2%	29.8%	34.7%	53.7%	46.3%	62.8%
Very satisfy	5	1.7%	9.1%	10.7%	0.8%	6.6%	8.3%	3.3%	12.4%
Score		3.34	3.53	3.16	2.79	3.31	3.52	3.09	3.71

Table 3-11 Capacity Building (D6a~D6i)

		Agri- Production	Post-harvest Technology	Food Processing	Accoun- ting	Marketing Research	Sales Promotion	Mathe- -matics	Ecology /Recycle
Never	1	61.2%	77.7%	33.9%	55.4%	58.7%	54.5%	49.6%	81.8%
Seldom	2	2.5%	5.0%	3.3%	7.4%	6.6%	9.9%	5.0%	4.1%
A little	3	9.9%	9.9%	9.1%	13.2%	16.5%	9.9%	23.1%	9.9%
Studied	4	26.4%	7.4%	42.1%	24.0%	18.2%	25.6%	22.3%	3.3%
Studied well	5	0.0%	0.0%	11.6%	0.0%	0.0%	0.0%	0.0%	0.8%
Score		2.02	1.47	2.94	2.06	1.94	2.07	2.18	1.37

Table 3-12 Technology Level of Food Control (G1)

	Store	Electricity	Pest Control	Package	Refrigerator	Ice Cube	Weigh Scale	Vehicle
Have/do	25	24	19	108	53	16	58	58
Ratio	21%	20%	16%	89%	44%	13%	48%	48%
Don't have/don't	96	97	102	13	67	105	63	63
Score	79%	80%	84%	11%	56%	87%	52%	52%

Taking about the food control, the total assets of equipment for handling the foods are estimated at RM3,363 in average. The processors who have intention to buy new equipment is 72% and the cost for reinvestment is RM14,232 in average.

The following table shows a correlation of each observed variables. The strong correlation between the “profit” and “town size”, “time to urban” is not observed from the data. One of the reason why correlation is not clear is that the Study Team targeted only to the small scale processing factories. On the other hand, we could say that the other factors other than physical external factors might influence their profit. These might be qualitative factor such as commodities, marketing activities, attitude of business and etc. Through the pilot projects, the Study Team is going to analyze the factors making success and fail more deeply.

Table 3-13 Correlation among Observed Variables

Variable	Town Size	Independence	Member	Time to Urban	Sales/ Turnover	Raw Material	Manpower Cost	Profit	% of Margin
Town size	1.000	0.350	0.066	-0.289	0.131	0.083	0.177	0.319	0.015
Independence	0.350	1.000	0.155	-0.002	0.398	0.310	0.363	0.509	-0.187
Member	0.066	0.155	1.000	-0.067	0.457	0.415	0.366	0.378	-0.145
Time to urban	-0.289	-0.002	-0.067	1.000	0.005	0.080	0.282	-0.191	-0.047
Sales/turnover	0.131	0.398	0.457	0.005	1.000	0.956	0.834	0.732	-0.161
Raw material	0.083	0.310	0.415	0.080	0.956	1.000	0.776	0.544	-0.204
Manpower cost	0.177	0.363	0.366	0.282	0.834	0.776	1.000	0.626	-0.225
Profit	0.319	0.509	0.378	-0.191	0.732	0.544	0.626	1.000	-0.080
% of Margin	0.015	-0.187	-0.145	-0.047	-0.161	-0.204	-0.225	-0.080	1.000

4. Survey on Trader dealing with foods (Form 3)

4.1 Contents of the Questionnaire

The questionnaire form is attached in the end of Annex “Form 3”.

4.2 Respondents of the Questionnaire

The Study Team selected the traders who had been selling at the markets such as Tamu and public markets. Numbers of traders who deal with agricultural products are biggest because that includes crop, leaf vegetable, root vegetable, fruits and etc. In addition, since the Study Team looked for traders around the markets, most of traders were categorized to retailers. Producers were interviewed at TAMUs, which are opened to producers for selling their product directly to consumers.

Table 4-1 Number of Case by Division and Type of Commodity

	Total	Tawau	Sandakan	Kudat	West coast	Interior
Total	220	60	20	20	80	40
Agri-product	138	36	12	13	52	25
Livestock	33	12	4	3	10	4
Fish	39	12	0	3	13	11
Others	10	0	4	1	5	0

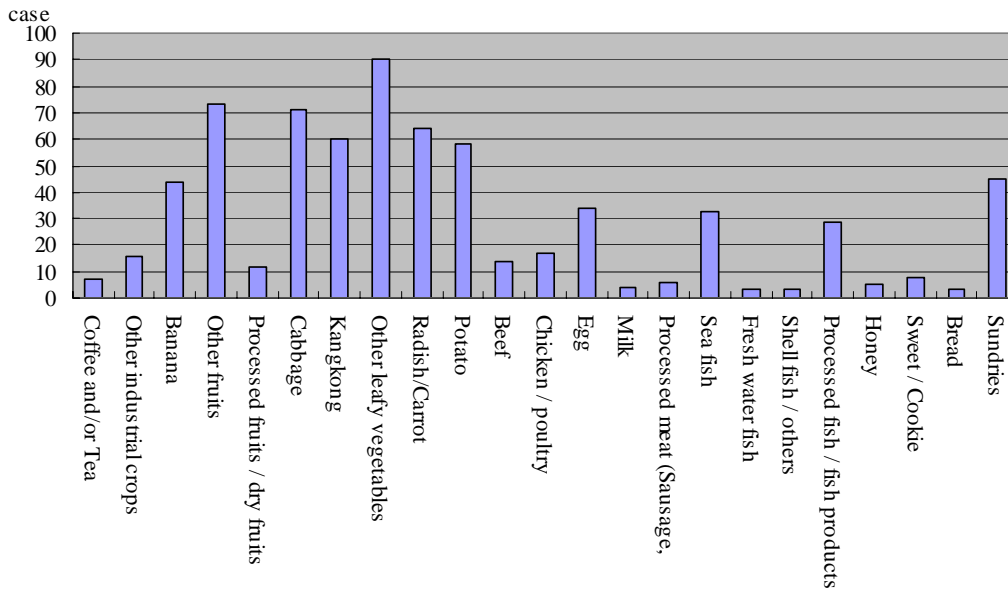
Table 4-2 Number of Case by Division and Religion

	Total	Tawau	Sandakan	Kudat	West coast	Interior
Total	220	60	20	20	80	40
Christian	51	3	1	9	23	15
Islam	152	55	15	10	49	23
Buddhist	15	2	4	1	6	2
Others	2	0	0	0	2	0

Table 4-3 Number of Case by Type of Trading and Commodity

	Total	Producer	Wholesaler	Retailer	Others
Total	220	10	38	161	11
Agri-product	138	5	21	103	9
Livestock	33	1	14	18	0
Fish	39	1	3	35	0
Others	10	3	0	5	2

Figure 4-1 Commodities the Respondents Dealing with (C1)



4.3 Result of Analysis

4.3.1 Outline of Trading Company

Table 4-4 Staff Number of Trading Company (B4)

Number of Data (case)	Smallest (people)	Biggest (people)	Average (people)	Standard Deviation
220	1	40	2.06	3.46

Table 4-5 Tendency of Profit on Business of Trading Foods (D7c)

	Decrease	A little decrease	Stable	A little increase	Increase	Total
Case	16	57	85	49	13	220
%	7.3%	25.9%	38.6%	22.3%	5.9%	100.0%

Table 4-6 Monthly Sales/Turnover of the Trading (E3)

	Number of data	Smallest (RM)	Biggest (RM)	Average (RM)	S.D.
Sabah	220	120	240,000	6,311	18,486
Tawau	60	600	100,000	6,024	13,073
Sandakan	20	840	50,000	9,430	15,216
Kudat	20	500	14,000	3,360	3,182
West coast	80	120	54,000	4,916	7,273
Interior	40	200	240,000	9,450	37,574

Table 4-7 Monthly Profit of the Trading by Division (E5)

		Number of data	Smallest (RM)	Biggest (RM)	Average (RM)	S.D.
Profit	Sabah	220	24	24,000	1457.6	2262.37
	Tawau	60	150	10,800	1719.3	2151.01
	Sandakan	20	150	5,000	1520.3	1525.77
	Kudat	20	200	1,500	627.5	458.06
	West coast	80	60	10,800	1389.6	1691.29
	Interior	40	24	24,000	1584.9	3771.51
Profit per person	Sabah	220	24	6,300	838.0	960.21
	Tawau	60	60	6,300	1137.2	1343.39
	Sandakan	20	150	2,500	942.6	761.67
	Kudat	20	100	1,500	432.4	367.39
	West coast	80	40	5,400	781.8	809.26
	Interior	40	24	4,000	652.3	709.03

Table 4-8 Monthly Profit of the Trading by Position (E5)

		Number of Data	Smallest (RM)	Biggest (RM)	Average (RM)	S.D.
Profit	Trader	220	24	24,000	1,457.6	2262.37
	Producer	10	150	4,000	1,097.4	1253.51
	Wholesaler	38	120	24,000	3,158.6	4474.22
	Retailer	161	24	7,500	1052.0	1139.38
	Others	11	400	4,500	1,845.5	1377.94
Profit per person	Trader	220	24	6,300	838	960.21
	Producer	10	63	2,700	545.4	775.85
	Wholesaler	38	120	6,300	1,329.9	1574.61
	Retailer	161	24	4,800	711.0	684.11
	Others	11	200	4,500	1,263.6	1234.72

4.3.2 Business Awareness

Table 4-9 Reason of Selection of Commodities Dealing with (C2)

Reason	Case	Ratio (%)
I am not sure./I have never think about it.	5	2.3%
Family produce it.	15	6.8%
Government recommends to deal with it.	4	1.8%
It is profitable in the market.	122	55.5%
I love this commodities.	69	31.4%
Buyers gratify with this commodities.	5	2.3%
Total	220	100.0%

Table 4-10 Frequency of Supplier's Price of Which Traders Aware (C8)

	Agri-Product		Livestock		Fish		Others	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
No	1	0.7%	0	0.0%	1	2.6%	0	0.0%
Seldom	5	3.6%	4	12.1%	2	5.1%	3	30.0%
Sometime	52	37.7%	20	60.6%	24	61.5%	5	50.0%
Very often	68	49.3%	9	27.3%	11	28.2%	2	20.0%
Every time	12	8.7%	0	0.0%	1	2.6%	0	0.0%
Total	138	100.0%	33	100.0%	39	100.0%	10	100.0%

Table 4-11 Cause of Price Fluctuation of Which Traders Aware (C9)

	score	Weather	Season	Compet- ition in the Same Trade	Result (Quality) of Harvest	Supply (Quantity) of Harvest	Cost of Input	Demand of Commo- dity	Domestic Market Price /Local Price	Internati- onal price	Exchange Rate	Governm- ental Policy
Not influence	1	10.9%	7.3%	6.8%	7.7%	8.2%	21.8%	11.4%	6.8%	65.9%	73.1%	50.2%
Not so much influence	2	5.9%	1.4%	12.3%	9.5%	6.4%	28.2%	10.5%	10.5%	18.6%	19.6%	17.8%
Influence	3	12.7%	15.0%	37.3%	26.8%	21.4%	28.6%	30.0%	31.8%	11.8%	6.4%	21.5%
Much influence	4	35.9%	36.8%	30.0%	39.5%	27.3%	16.4%	32.3%	40.0%	3.6%	0.5%	8.7%
Very much influence	5	34.5%	39.5%	13.6%	16.4%	36.8%	5.0%	15.9%	10.9%	0.0%	0.5%	1.8%
Average score		3.77	4.00	3.31	3.47	3.78	2.55	3.31	3.38	1.53	1.36	1.94

Table 4-12 Cause of Price Fluctuation of Which Traders Aware (D6)

React of Unsold Goods	Agro-Product		Meat		Sea food		Others	
	Case	Ratio	Case	Ratio	Case	Ratio	Case	Ratio
I thorough them away	26	19.0%	1	4.0%	4	10.5%	1	10.0%
I reduce the price and sell them	47	34.3%	13	52.0%	24	63.2%	3	30.0%
I eat at home	24	17.5%	4	16.0%	1	2.6%	1	10.0%
I give them to relative & friends	19	13.9%	0	0.0%	1	2.6%	1	10.0%
I reprocess and sell again	18	13.1%	7	28.0%	8	21.1%	2	20.0%
I do barter trade	3	2.2%	0	0.0%	0	0.0%	2	20.0%
Total	137	100.0%	25	100.0%	38	100.0%	10	100.0%

Table 4-13 Problems to Which Traders Aware and/or Face (II)

	Score	Low Quality of Commodity	Unstable Quantity	Unstable Quality	Unstable Price	No Standard/Grading System	Lack of Market to Sell	Lack of Market to Buy	Unfair Trade	No Association Providing Valuable Info.	Lack of Capital for Business	No Reliable Credit System
No problem	1	21.6%	17.4%	19.6%	16.1%	30.7%	10.0%	21.9%	33.2%	50.2%	29.2%	63.4%
Sometime	2	22.0%	25.1%	18.3%	20.6%	19.3%	16.8%	23.7%	19.8%	19.6%	20.5%	8.8%
Problem	3	24.3%	23.3%	23.3%	25.7%	33.0%	29.5%	27.4%	20.3%	21.5%	12.8%	12.5%
Big Problem	4	23.9%	24.7%	26.5%	24.3%	14.7%	22.7%	17.4%	17.5%	7.3%	16.0%	6.9%
Very Big Problem	5	8.3%	9.6%	12.3%	13.3%	2.3%	20.9%	9.6%	9.2%	1.4%	21.5%	8.3%
Average Score		2.75	2.84	2.94	2.98	2.40	3.28	2.69	2.51	1.90	2.80	1.88

Figure 4-2 Debt of Traders (H1)

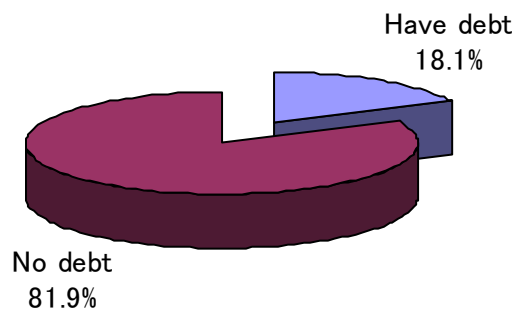


Table 4-14 Debt of Respondents

	Number of Data	Smallest	Biggest	Average	S.D.
Present Debt	19	RM100	RM34,000	RM3,817	8,542
Highest Debt	36	RM300	RM100,000	RM7,411	19,376
Interest Rate	30	5.0%	40.0%	15.4%	0.1

5. Survey on Consumers (Form 4)

5.1 Contents of the Questionnaire

The questionnaire form is attached in the end of Annex “Form 4”.

5.2 Respondents of the Questionnaire

The Study Team conducted the consumer’s questionnaire survey at the markets of major cities and towns.

Figure 5-1 Age of Respondents by Sex

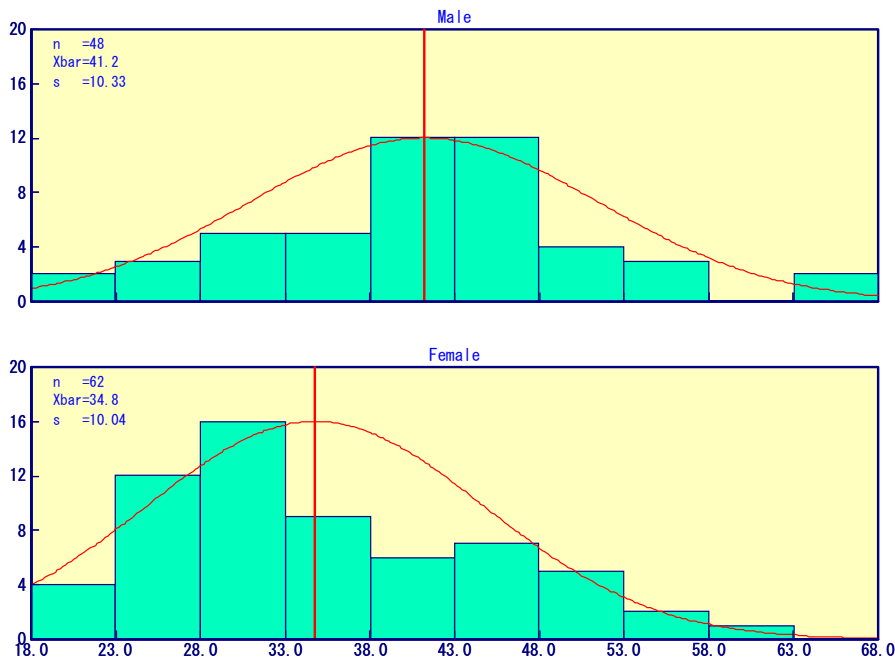


Table 5-1 Respondents by Division and Sex

	Total	Single	Married
Total	110	12	98
Male	48	4	44
Female	62	8	54

Table 5-2 Respondents by Division and Sex

	Total	Tawau	Sandakan	Kudat	West Coast	Interior
Total	110	30	10	10	40	20
Male	48	16	4	4	18	6
Female	62	14	6	6	22	14

Table 5-3 Respondents by Division and Religion

	Total	Tawau	Sandakan	Kudat	West coast	Interior
Total	110	30	10	10	40	20
Christian	28	3	0	9	11	5
Islam	76	26	10	1	27	12
Buddhist	5	1	0	0	2	2
Others	1	0	0	0	0	1

Table 5-4 Respondents by Ethnicity and Religion

	Total	Kadazan	Dusun	Rungus	Murut	Bajau	Others
Total	110	9	24	8	1	18	50
Christian	28	7	11	8	1	0	1
Islam	76	1	12	0	0	18	45
Buddhist	5	1	0	0	0	0	4
Others	1	0	1	0	0	0	0

5.3 Result of Analysis

Table 5-5 Income/Household/Month of Respondents by Division (B8, A3)

	Data	Smallest(RM)	Biggest(RM)	Average(RM)	S.D.
Sabah	110	200	12,500	1,600	1726.90
Tawau	30	210	10,000	1,545	1732.25
Sandakan	10	450	6,000	1,815	1572.34
Kudat	10	200	1,100	570	271.01
West Coast	40	250	12,500	1,815	2075.84
Interior	20	350	5,000	1,660	1337.48

Table 5-6 Income/Person/Year of Respondents by Division (B8, B3, A3)

	Data	Smallest	Biggest	Average	S.D.
Sabah	110	240	33,600	4,400	5908.86
Tawau	30	500	33,600	6,562	8937.45
Sandakan	10	1,500	24,000	5,920	6881.51
Kudat	10	240	1,320	859	331.86
West Coast	40	375	21,429	3,615	3841.74
Interior	20	415	10,000	3,737	2940.83

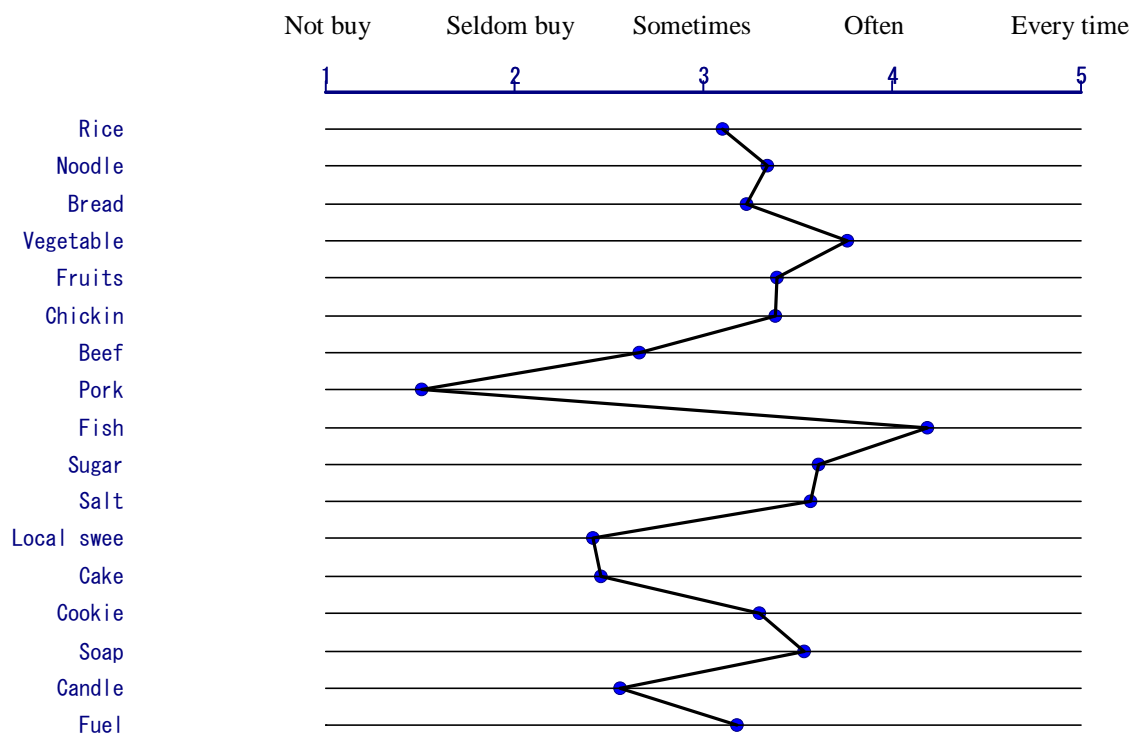
Table 5-7 Income/Person/Year of Respondents by Occupation (B8, B3, B1)

	Data	Smallest(RM)	Biggest(RM)	Average(RM)	S.D.
Labor of factory	3	400	700	566.7	152.8
Company staff	15	250	3,000	1,296.7	817.8
Farmer	10	200	2,000	970.0	705.2
Individual trader	27	300	10,000	1,613.0	1,908.0
Government official	29	400	12,500	2,367.2	2,330.4
House wife	17	210	2,500	1,127.1	777.5
Others	9	250	6,000	1,533.8	1,778.8

Table 5-8 Foods' Expense/person/week of Respondents by Division(B6, B3, A7)

	Average	Tawau	Sandakan	Kudat	West Coast	Interior
Average	26.82	31.64	43.81	12.04	21.06	30.02
Male	26.36	29.05	76.25	8.46	18.24	22.25
Female	27.18	34.60	22.18	14.43	23.36	33.36

Figure 5-2 Frequency of Purchasing by Commodities



QUESTIONNAIRE

**DEVELOPMENT STUDY FOR
ENHANCING RURAL WOMAN ENTREPRENEURS IN SABAH**

HOUSEHOLD SURVEY

Ref No. _____
Name of surveyor _____

Section A Basic data

Survey Date: _____ / _____ / 2002
Survey Time: start _____ end _____

- 1 Village Name: A1
- 2. Number of household A2
- 3. Total land area of village A3 ha
- 4. Total inhabitant of village A4 ha
- 5 Division 1. Tawau 2. Sandakan 3. Kudat 4. Pantai Barat 5. Pedalaman A5
- 6 District 1. Tawau 2. Lahad Datu 3. Semporna 4. Sandakan 5. Kinabatangan
6 Beluran 7. Kota Kinabalu 8. Ranau 9. Kota Belud 10. Tuaran A6
11. Penampang 12. Papar 13 Kudat 14 Kota Marudu 15 Pitas
16. Beaufort 17 Kuala Penyu 18. Sipitang 19 Tenom 20. Nabawan
21. Kenigau 22. Tambunan 23. Kunak
- 7. Ethnicity 1 Kadazan 2. Dusun 3. Rungus 4. Muru 5. Bajau A7
6. Others (Specify _____)
- 8. Name of respondent: A8
- 9. Age of respondent: A9
- 10 Sex of respondent: 1. Male 2 Female A10
- 11. Relationship with head of household A11

Section B Family and Household

- 1 How many members are there in your household? B1
- 2. Structure of household.
 - a Grand parents husband wife B2B
 - b Parents husband wife B2b
 - c Son B2c
 - d Daughter B2d
 - e Others B2e
- 3. Age of owner B3
- 4 Sex of the head of household . 1. Male 2. Female B4
- 5. How old is the oldest parson in your household? B5
- 6 How old is the yangest parson in your household? B6
- 7. How old is the average of your household? B7

Section C Living condition and life style

- 1 What type of electricity do you use in the house? C1
- 1. None
- 2. Public electricity
- 3. Personal power generation

4 Battery

2. What type of fuel do you use for cooking in the house?

- 1. Wood
- 2. Kerosine Stove
- 3. Charcoal
- 4. Gas

C2

3 Do you have the following household goods ?

- | | | | |
|---|-------------------------|--------|-------|
| a | Radio | 1. Yes | 2. No |
| b | Television | 1. Yes | 2. No |
| c | Video | 1. Yes | 2. No |
| d | Bicycle | 1. Yes | 2. No |
| e | Motorbike | 1. Yes | 2. No |
| f | Animal cart | 1. Yes | 2. No |
| g | Auto trailer | 1. Yes | 2. No |
| h | Truck | 1. Yes | 2. No |
| i | Car | 1. Yes | 2. No |
| j | Boat | 1. Yes | 2. No |
| k | Electric rice cooker | 1. Yes | 2. No |
| l | Refrigerator | 1. Yes | 2. No |
| m | Telephone(Mobile Phone) | 1. Yes | 2. No |

C3a

C3b

C3c

C3d

C3e

C3f

C3g

C3h

C3i

C3j

C3k

C3l

C3m

4. What type of drinking water do you have.

- | | | | |
|---|--------------------------------|--------|-------|
| a | I draw water from my own well. | 1. Yes | 2. No |
| b | I draw water from public well. | 1. Yes | 2. No |
| c | I draw water from river | 1. Yes | 2. No |
| d | I draw water from pond. | 1. Yes | 2. No |
| e | Tab Water | 1. Yes | 2. No |
| f | Rain | 1. Yes | 2. No |
| g | Gravity Water | 1. Yes | 2. No |

C4a

C4b

C4c

C4d

C4e

C4f

C4g

5. How do you think about the following activities, physically easy or tough?

		don't/oth			very		
	ers do	easy	neutral	tough	tough		
a	Cultivation of field	1	2	3	4	5	C5a <input type="text"/>
b	Seeding	1	2	3	4	5	C5b <input type="text"/>
c	Watering	1	2	3	4	5	C5c <input type="text"/>
d	Pulling weed out	1	2	3	4	5	C5d <input type="text"/>
e	Harvesting	1	2	3	4	5	C5e <input type="text"/>
f	Post-harvest processing	1	2	3	4	5	C5f <input type="text"/>
g	Preservation of freshness	1	2	3	4	5	C5g <input type="text"/>
h	Keeping space for storage	1	2	3	4	5	C5h <input type="text"/>
i	Selling agricultural products	1	2	3	4	5	C5i <input type="text"/>
j	Selling fish	1	2	3	4	5	C5j <input type="text"/>
k	Transportation of products/fish	1	2	3	4	5	C5k <input type="text"/>
l	Feeding livestock	1	2	3	4	5	C5l <input type="text"/>
m	Hunting	1	2	3	4	5	C5m <input type="text"/>
n	Fishing	1	2	3	4	5	C5n <input type="text"/>
o	Transport to markets	1	2	3	4	5	C5o <input type="text"/>
p	Laundry	1	2	3	4	5	C5p <input type="text"/>
q	Cooking	1	2	3	4	5	C5q <input type="text"/>

r	Drawing water	1	2	3	4	5	C5r	<input type="text"/>
s	Collecting Firewood	1	2	3	4	5	C5s	<input type="text"/>
t	Purchase of daily commodities	1	2	3	4	5	C5t	<input type="text"/>
u	House cleaning	1	2	3	4	5	C5u	<input type="text"/>
v	Taking care of children	1	2	3	4	5	C5v	<input type="text"/>
w	Day care of aged	1	2	3	4	5	C5w	<input type="text"/>

6 How often do you eat the following foods?

		1-2	1-2	3-4	Every-			
	None	/month	/week	/week	day			
a	Rice	1	2	3	4	5	C6a	<input type="text"/>
b	Maize	1	2	3	4	5	C6b	<input type="text"/>
c	Cassava/sweet potato/Tapioka	1	2	3	4	5	C6c	<input type="text"/>
d	Chicken	1	2	3	4	5	C6d	<input type="text"/>
e	Beef	1	2	3	4	5	C6e	<input type="text"/>
f	Goat	1	2	3	4	5	C6f	<input type="text"/>
g	Fish	1	2	3	4	5	C6g	<input type="text"/>
h	Milk	1	2	3	4	5	C6h	<input type="text"/>
i	Egg	1	2	3	4	5	C6i	<input type="text"/>
j	Pork	1	2	3	4	5	C6j	<input type="text"/>
k	Sago	1	2	3	4	5	C6k	<input type="text"/>

Section D Decision make and work share in household

1. Whose opinion is most powerful in your household?

1.	Eldest person in the family	4	Person having biggest income	D1	<input type="text"/>
2.	Eldest man	5.	Person keeping assets		
3.	Eldest woman	6.	Person pointed as head of family		
		7.	I am not sure.		

2. Who inherit family assets?

1.	First son	3.	Divide into all family	D2	<input type="text"/>
2.	First daughter	4.	Others		

3 In terms of following activities, who is a decision maker? Please answer the following questions.

	male	more to	more to	female				
	decide	male	equal	female	decide			
a	Who decide how to use the land?	1	2	3	4	5	D3a	<input type="text"/>
b	Who decide how to earn money?	1	2	3	4	5	D3f	<input type="text"/>
c	Who manage family income?	1	2	3	4	5	D3b	<input type="text"/>
d	Who decide items of daily commodities (foods) for buying?	1	2	3	4	5	D3c	<input type="text"/>
e	Who decide to buy durable goods?	1	2	3	4	5	D3d	<input type="text"/>
f	Who decide education of children?	1	2	3	4	5	D3e	<input type="text"/>
g	Do you manage "family planning"?	1	2	3	4	5	D3g	<input type="text"/>

4. To whom do you consult when you have following problems.

	partner	friend	parents	village	others			
				chief				
a	Economic problems	1	2	3	4	5	D4a	<input type="text"/>
b	Problems of education	1	2	3	4	5	D4b	<input type="text"/>
c	Problems of health	1	2	3	4	5	D4c	<input type="text"/>
d	Problems of family	1	2	3	4	5	D4d	<input type="text"/>

h	Full-time employment (government, private)	1. Yes	2. No	F1h	<input type="text"/>
i	Migrant work (staying away from home)	1. Yes	2. No	F1i	<input type="text"/>
j	Business (shop, manufacturing, etc.)	1. Yes	2. No	F1j	<input type="text"/>
k	Skilled labor (craft, driver, etc.)	1. Yes	2. No	F1k	<input type="text"/>
l	Unskilled labor	1. Yes	2. No	F1l	<input type="text"/>
m	Support from married children/other relatives	1. Yes	2. No	F1m	<input type="text"/>
n	Others (Specify _____)			F1n	<input type="text"/>

2.	How much do you spend for buying foods every week?			F2	<input type="text"/> RM
3.	How many percent of expense do you spend for buying foods?			F3	<input type="text"/> %
4.	How much cash income does your family have in a month?			F4	<input type="text"/> RM
5.	Do you have any savings?	1. Yes	2. No	F5	<input type="text"/>
6.	Have you borrowed the money past one year?	1. Yes	2. No	F6	<input type="text"/>
7.	If above answer is yes, from whom do you borrow money?			F7	<input type="text"/>
	1. Moneylender/Pawn broker				<input type="text"/>
	2. Relative/Friend				<input type="text"/>
	3. Middleman				<input type="text"/>
	4. Micro credit association (YUM)				<input type="text"/>
	5. Bank				<input type="text"/>
	6. GO/NGO/project (specify _____)				<input type="text"/>
	7. Others(Specify _____)				<input type="text"/>

8.	Why did you borrow the money? Please select up to 3 reasons from the followings.			F8	<input type="text"/>
	1. Education for child/children				<input type="text"/>
	2. Foods				<input type="text"/>
	3. Daily goods (Soap, fuel, etc.)				<input type="text"/>
	4. Durable Household goods (TV, Motorbikes, etc)				<input type="text"/>
	5. To buy agricultural input(Seeds, Fertilizer, Pesticide)				<input type="text"/>
	6. Other investment in Agriculture (Machinery)				<input type="text"/>
	7. Health/ illness, injury				<input type="text"/>
	8. Wedding/Funeral/Festival				<input type="text"/>
	9. Investment of business				<input type="text"/>
	10. Raw material				<input type="text"/>
	11. Others (Specify _____)				<input type="text"/>
9.	How much standard loan do you have now?			F9	<input type="text"/> RM
10.	How much loan was highest?			F10	<input type="text"/> RM
11.	What is/was the interest rate?			F11	<input type="text"/> %/year

Section G Trade (selling the commodities)

1.	How do you sell your goods (agricultural products, livestock, fishery, handicraft)?				
a.	Middleman come to buy it.	1. Yes	2. No	G1a	<input type="text"/>
b.	Middleman in the village buy it and go to town for selling.	1. Yes	2. No	G1b	<input type="text"/>
c.	I consign the products to middleman for selling.	1. Yes	2. No	G1c	<input type="text"/>
d.	I go to a public market to sell our products	1. Yes	2. No	G1d	<input type="text"/>
e.	I peddle our products around neighboring villages.	1. Yes	2. No	G1e	<input type="text"/>
f.	I contract to designated trader.	1. Yes	2. No	G1f	<input type="text"/>
g.	Own shop	1. Yes	2. No	G1g	<input type="text"/>

2.	What is the gender of the traders whom you sell the goods to, man or woman?							
		mostly male	more male	equal	more female	mostly female		
		1	2	3	4	5		
		<hr/>					G2	<input type="text"/>

3. What are the main factors in your food trading?

	no attention	seldom attention	neutral	much attention	very much attention	
	1	2	3	4	5	
a Item of commodities (products, fish, livestock, handicraft)	1	2	3	4	5	G5a <input type="text"/>
b Variety of commodities	1	2	3	4	5	G5b <input type="text"/>
c Quality of commodities	1	2	3	4	5	G5c <input type="text"/>
d Appearances	1	2	3	4	5	G5d <input type="text"/>
e Freshness	1	2	3	4	5	G5e <input type="text"/>
f Smell	1	2	3	4	5	G5f <input type="text"/>
g Color	1	2	3	4	5	G5g <input type="text"/>
h Nutrition	1	2	3	4	5	G5h <input type="text"/>
i Softness and hardness	1	2	3	4	5	G5i <input type="text"/>
j Easiness of eating	1	2	3	4	5	G5j <input type="text"/>
k Hygiene	1	2	3	4	5	G5k <input type="text"/>
l Taste	1	2	3	4	5	G5l <input type="text"/>
m Packaging	1	2	3	4	5	G5m <input type="text"/>
n Domestic price	1	2	3	4	5	G5n <input type="text"/>
o International market price	1	2	3	4	5	G5o <input type="text"/>
p Quantity of trade at once	1	2	3	4	5	G5p <input type="text"/>
q Mutual trust relationship	1	2	3	4	5	G5q <input type="text"/>

Section H Purchasing

1. How to get to the nearest public markets from your house?

- | | | |
|---------------|-----------------------------|-------------------|
| 1. on foot | 2. by bicycle | 3. by animal cart |
| 4. by own car | 5. by public transportation | 6. by boat |
| 7. others | | |

H1

2. How long does it take to the market from your house?

H2

3. What do you buy in the market?

	not buy	seldom buy	sometim e	often	every time	
	1	2	3	4	5	
a Rice	1	2	3	4	5	H3a <input type="text"/>
b Noodle	1	2	3	4	5	H3b <input type="text"/>
c Bread	1	2	3	4	5	H3c <input type="text"/>
d Vegetable	1	2	3	4	5	H3d <input type="text"/>
e Fruits	1	2	3	4	5	H3e <input type="text"/>
f Meat (chicken)	1	2	3	4	5	H3f <input type="text"/>
g Meat (beef)	1	2	3	4	5	H3g <input type="text"/>
h Meat (pork)	1	2	3	4	5	H3h <input type="text"/>
i Fish	1	2	3	4	5	H3i <input type="text"/>
j Sugar	1	2	3	4	5	H3j <input type="text"/>
k Salt	1	2	3	4	5	H3k <input type="text"/>
l Local sweets	1	2	3	4	5	H3l <input type="text"/>
m Cake	1	2	3	4	5	H3m <input type="text"/>
n Cookie	1	2	3	4	5	H3n <input type="text"/>
o Soap	1	2	3	4	5	H3o <input type="text"/>
p Candle	1	2	3	4	5	H3p <input type="text"/>
q Fuel	1	2	3	4	5	H3q <input type="text"/>

4. What do you think about the market?

	very satisfy	satisfy	neutral	dissatisfy	dissatisfy	
a Selection of goods	1	2	3	4	5	H4a <input type="text"/>
b Quality of goods	1	2	3	4	5	H4b <input type="text"/>
c Price of goods	1	2	3	4	5	H4c <input type="text"/>
d Creditability of hygiene factor	1	2	3	4	5	H4d <input type="text"/>
e Price fluctuation	1	2	3	4	5	H4e <input type="text"/>
f Behavior of seller	1	2	3	4	5	H4f <input type="text"/>
g Quality of service						

5. How much money do you spend in the market at once.

H5

Section I Capacity Building of Business and Enterprise

1. Are you interested in modern business activities? 1. Yes 2 No I1

2. Have you ever studied following skills?

	never	seldom know	know a little	studied well	studied well	
a Agricultural production	1	2	3	4	5	I2a <input type="text"/>
b Post-harvest technology	1	2	3	4	5	I2b <input type="text"/>
c Food processing	1	2	3	4	5	I2c <input type="text"/>
d Handyclaft	1	2	3	4	5	I2d <input type="text"/>
e Accounting	1	2	3	4	5	I2e <input type="text"/>
f Marketing resarch	1	2	3	4	5	I2f <input type="text"/>
g Sales promotion	1	2	3	4	5	I2g <input type="text"/>
h Language education (Malay)	1	2	3	4	5	I2h <input type="text"/>
i Mathematic	1	2	3	4	5	I2i <input type="text"/>
j Ecology	1	2	3	4	5	I2j <input type="text"/>

3. How do you improve the knowlage and skills?

	never	seldom	some-times	often	every time	
a to ask parents	1	2	3	4	5	I3a <input type="text"/>
b to ask elder brother/sister	1	2	3	4	5	I3b <input type="text"/>
c to ask village chief	1	2	3	4	5	I3c <input type="text"/>
d to talk over neighborhood	1	2	3	4	5	I3d <input type="text"/>
e to read books and texts	1	2	3	4	5	I3e <input type="text"/>
f to ask school teachers	1	2	3	4	5	I3f <input type="text"/>
g to ask extension worker of Gov't	1	2	3	4	5	I3g <input type="text"/>
h to attend training coarse of Gov't	1	2	3	4	5	I3h <input type="text"/>
i others (Specify _____)	1	2	3	4	5	I3i <input type="text"/>

Section J Group, Association and Organization

1. Are you interested in any kind of producer's group/association/organization to improve your positions/status in production and marketing?

No interested	Not much	Difficult to say	Yes more or	Yes very much	
1	2	3	4	5	I1 <input type="text"/>

2. For what kind of services / business activities, do you think, producer's group, association /organization will be most effective (helpful)?

	A little		A little			
	Negative	negative	Neutral	positive	Positive	
	1	2	3	4	5	
a Sales of products	1	2	3	4	5	J2a
b Purchase of agr. Input	1	2	3	4	5	J2b
c Purchase of row material	1	2	3	4	5	J2c
d Credit	1	2	3	4	5	J2d
e Machinery utilization	1	2	3	4	5	J2e
f Information sharing	1	2	3	4	5	J2f
g Work sharing	1	2	3	4	5	J2g
h Exchange knowrage	1	2	3	4	5	J2h

3. What is the difficulties in organizing farmers group?

1. From the past experience of failure
2. Will not suit in this area/country
3. Difficult to trust leaders or members
4. Better to compete individually
5. It's troublesome to work with others
6. Others(specify) _____

Section K Opinion concerning with Income Generation

1. In your opinion, who should play the role of income generation?

	more		more			
	male	male	equal	female	female	
	1	2	3	4	5	
						K1

2. What do you think about the role of women in business?

	a little		a little			
	negative	negativ	neutral	positive	positive	
	1	2	3	4	5	
a to work for supporting income	1	2	3	4	5	K2a
b to work in a office	1	2	3	4	5	K2b
c to work at a factory	1	2	3	4	5	K2c
d to work as a labor	1	2	3	4	5	K2d
e to work as migrant worker	1	2	3	4	5	K2e
f to work in the urban area	1	2	3	4	5	K2f
g to work near the house	1	2	3	4	5	K2g
h to operate a company	1	2	3	4	5	K2h
i to trade comodities	1	2	3	4	5	K2i
j to work for sosial welfare	1	2	3	4	5	K2j
k to become a orner of a company	1	2	3	4	5	K2k

3. Please tell us your idea of income generation.

4. Please tell us your request to the Government.

Thank you for your kind cooperation.

QUESTIONNAIRE

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

Small Scale Processing Factory in Rural Area

Ref No. _____

Section A Basic data

Survey Date. _____ / _____ / 2002

1. Division	1 Tawau	2 Sandakan	3 Kudat	4 Pantai Barat	5 Pedalaman	A1	<input type="text"/>
2. District	1. Tawau	2. Lahad Datu	3. Semporna	4. Sandakan	5. Kinabatangan	A2	<input type="text"/>
	6 Beluran	7. Kota Kinabalu	8. Ranau	9. Kota Belud	10. Tuaran		
	11. Penampang	12. Papar	13 Kudat	14. Kota Marudu	15 Pitas		
	16. Beaufort	17 Kuala Penyu	18. Sipitang	19. Tenom	20. Nabawan		
	21. Keningau	22. Tambunan	23. Kunak				
3. Type of commodity	1. Agri-product	2. Livestock	3. Fish	4. Others		A3	<input type="text"/>
4. Degree of process	1. Raw/unprocessed	2. Wet processed	3. Dry processed			A4	<input type="text"/>
5. Name of respondent.	A5 _____						
6. Age of respondent:						A6	<input type="text"/>
7. Sex of respondent:	1 Male	2 Female				A7	<input type="text"/>
8. Marital Status	1. Currently married	2. Married but living separately				A8	<input type="text"/>
	3. Divorced	4. Lost	5. Single				
9. Age of first marriage						A9	<input type="text"/>
10. Ethnicity / race	1. Kadazan	2. Dusun	3. Rungus			A10	<input type="text"/>
	4. Murut	5. Bajau					
	6. Others (Specify _____)						
11. Religious	1. Christian	2. Islam	3. Buddhist	4. Others		A11	<input type="text"/>
12. Language	1 Malay	2 English	4 Others (Specify _____)			A12	<input type="text"/>
							<input type="text"/>
13. What is your last education?						A13	<input type="text"/>
	1. Elementary school or less	3 Vocational college/Junior college					
	2. Secondly school	4. Bachelor degree and/or more					

Section B General Information

1. How many numbers of people are there in your household?		B1	<input type="text"/>
2. How many children do you have?		B2	<input type="text"/>
3. How much do <u>your family</u> spend for buying foods every week?		B3	<input type="text" value="RM"/>
4. How many percent of expense does <u>your family</u> spend for buying foods?		B4	<input type="text" value=""/>
5. How much is total cash income of <u>your family</u> in a month?		B5	<input type="text" value="RM"/>
6. Do you have any savings?	1. Yes 2. No	B6	<input type="text"/>
7. Have you borrowed the money past one year?	1. Yes 2. No	B7	<input type="text"/>
8. What is the main source of your family's household income?			
a Selling agricultural products	1. Yes 2. No	B8a	<input type="text"/>
b Selling livestock	1. Yes 2. No	B8b	<input type="text"/>
c Selling fish	1. Yes 2. No	B8c	<input type="text"/>
d Selling own processed agricultural products (foods)	1. Yes 2. No	B8d	<input type="text"/>
e Selling own processed livestock	1. Yes 2. No	B8e	<input type="text"/>
f Selling own processed fish	1. Yes 2. No	B8f	<input type="text"/>
g Selling own handicraft	1. Yes 2. No	B8g	<input type="text"/>

- h Full-time employment (government, private) 1. Yes 2. No B8h
- i Migrant work (staying away from home) 1. Yes 2. No B8i
- j Business (shop, manufacturing, etc.) 1. Yes 2. No B8j
- k Skilled labor (craft, driver, etc.) 1. Yes 2. No B8k
- l Unskilled labor 1. Yes 2. No B8l
- m Support from married children/other relatives 1. Yes 2. No B8m
- n Others (Specify _____) B8n

9. How many percent of income is covered by your food processing business? B9 %

Section C Out line of Your Enterprise/Group

- 1. What is your name of enterprise/group C1 _____
- 2. Address C2 _____
- 3. Telephone C3 _____

- 4. What year did you start this business. C4
- 5. When did you join this business? C5
- 6. What was a size of initial capital? C6
- 7. What is a size of present capital? C7
- 8. How many members are working together? C8a
- a. male b. female C8b

- 9. Who are the members of your group? Parallel answer is approved. C9a
- a. Families b. Friends c. Neighbors C9b
- C9c

10. What is your main product C10

- 11. How many minutes does it take from your place to the nearest capital of district? C11a min
- a. From your factory to the paved road C11b min
- b. From closest paved road to the capital

12. How much is the sales/turnover of your business per month? C12 RM

13. How much of the cost/expenditure do you spend per month for buying raw material? C13 RM

14. How much of the cost/expenditure do you pay per month for manpower? C14 RM

15. How much is the profit margin of your business per month? (sales - cost) C15 RM

- 16. Is the business of trading decreasing or increasing?

	A little Decrease	A little decreas	Stable	A little increase	Increas e
a. Volume	1	2	3	4	5
b. Turnover/sales	1	2	3	4	5
c. Profit	1	2	3	4	5

 C16a
 C16b
 C16c

17. Do you register your business of processing foods to the government? C17

1. Yes (Specify _____) 2. No

Section D Management and human resource

1. Does your group keep account book? D1

Never Used to Sometime Often Always

1 2 3 4 5

2. Does your group have organization rule stipulated?

1. Yes 2. No

D2

3. How does your group solve the problems? Who is decision maker?

- 1 Leader decides everything
2. Leader decides mostly
- 3 Leader consult with the other members, and decide her/himself
4. We talk each other and decide together.
- 5 All the member has the equal power of decision making

D3

4. Do you have access to economic resources?

	not satisfy	a little complain	neutral (so so)	much satisfy	very much satisfy
a Market	1	2	3	4	5
b Transportation	1	2	3	4	5
c Skill training	1	2	3	4	5
d Funding	1	2	3	4	5
e Nurseries (child care taker)	1	2	3	4	5
f Information	1	2	3	4	5
g Facilities /equipment	1	2	3	4	5
h Raw material	1	2	3	4	5

D4a

D4b

D4c

D4d

D4e

D4f

D4g

D4h

5. Have you ever been supported by following organizations? What kind of support is it?

- a KPD
- b DOA
- c YUM
- d MARDI
- e KEMAS
- f Others (Specify _____)

	No	Training	Credit	Group sales	Others
a					
b					
c					
d					
e					
f					

6. Have you ever studied following skills?

	never	seldom know	know a little	studied well	studied well
a Agricultural production	1	2	3	4	5
b Post-harvest technology	1	2	3	4	5
c Food processing	1	2	3	4	5
d Handicraft	1	2	3	4	5
e Accounting	1	2	3	4	5
f Marketing research	1	2	3	4	5
g Sales promotion	1	2	3	4	5
h Mathematics	1	2	3	4	5
i Ecology/Recycle	1	2	3	4	5

D6a

D6b

D6c

D6d

D6e

D6f

D6g

D6h

D6i

7. How do you improve the knowledge and skills?

	never	seldom	some- times	often	every time
a to ask parents	1	2	3	4	5
b to ask elder brother/sister	1	2	3	4	5
c to ask village chief / JKKK	1	2	3	4	5
d to talk over neighborhood	1	2	3	4	5

D7a

D7b

D7c

D7d

e	to read books and texts	1	2	3	4	5
f	to ask school teachers	1	2	3	4	5
g	to ask extension worker of Gov't	1	2	3	4	5
h	to attend training coarse of Gov't	1	2	3	4	5
i	others (Specify _____)	1	2	3	4	5

D7e

D7f

D7g

D7h

D7i

Section E Dealing with Commodities (Purchasing)

1. What is most suitable reason of selecting this commodities?

1. I am not sure./I have never think about it.
2. Family produce raw material
3. Easy to get raw material.
4. Government recommends to deal with it
5. It is profitable in the market
6. I love this commodities.
7. Buyers gratify with this commodities.
8. Others _____

E1

2. From whom do you buy the raw materials?

- 1 Farmer /Fisherman/ Breeder
2. Own products/own family
- 3 Middleman
4. Others(specify _____)

E2

3 From where do you buy the commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%
a Same village/town/city	1	2	3	4	5
b. Neighboring village/town/city	1	2	3	4	5
c. Far, but with in 2 hours	1	2	3	4	5
d. Far, but in Sabah	1	2	3	4	5
e. Out of Sabah but Malaysia (specify _____)	1	2	3	4	5
f Different country (specify _____)	1	2	3	4	5

E3a

E3b

E3c

E3d

E3e

E3f

4 What do you take into consideration when you purchase the raw materials?

If you produce it by yourself, what kind of factor do you look into ?

	no attention	seldom attention	neutral	much attention	very much attention
a Variety/Sort of commodities	1	2	3	4	5
b Quality of commodities	1	2	3	4	5
c Appearances	1	2	3	4	5
d Freshness	1	2	3	4	5
e Size	1	2	3	4	5
f Weight	1	2	3	4	5
g Smell	1	2	3	4	5
h Color	1	2	3	4	5
i Nutrition	1	2	3	4	5
j Softness and hardness	1	2	3	4	5
k Easiness of eating	1	2	3	4	5
l Hygiene	1	2	3	4	5
m Taste	1	2	3	4	5
n Packaging	1	2	3	4	5
o Standardization of commodities	1	2	3	4	5
p Selling price	1	2	3	4	5

E4a

E4b

E4c

E4d

E4e

E4f

E4g

E4h

E4i

E4j

E4k

E4l

E4m

E4n

E4o

E4p

q Mutual trust relationship

1	2	3	4	5
---	---	---	---	---

 E4q

5. Do you often change the supplier of raw material?

	Fixed	Almost fixed	Change sometime	Change often	Change every time	
	1	2	3	4	5	
E5						<input style="width: 100px; height: 20px;" type="text"/>

6 How is the buying price decided? (When raw material is your own product, please skip this question)

- 1. Seller fix the price
 - 2. Seller has more power to fix the price
 - 3. Price is fixed by government
 - 4. Buyer (you) has more power to fix the price
 - 5. Buyer (you) fix the price
- E6

7 Do you think the buying price of raw material is fluctuating?

1. No 2. Seldom 3. Yes, sometime 4. Yes, very often 5. Every time E7

8 What is the reason of price fluctuation of raw material, do you think?

	no influence	not so much influence	much influence	very much influence		
	1	2	3	4	5	
a Weather (draught, flood, etc)						E8a <input style="width: 100px; height: 20px;" type="text"/>
b Season						E8b <input style="width: 100px; height: 20px;" type="text"/>
c Competition in the same trade						E8c <input style="width: 100px; height: 20px;" type="text"/>
d Result (quality) of harvest						E8d <input style="width: 100px; height: 20px;" type="text"/>
e Supply (quantity) of harvest (when supply is big, the price come down)						E8e <input style="width: 100px; height: 20px;" type="text"/>
f Cost of input						E8f <input style="width: 100px; height: 20px;" type="text"/>
g Demand of commodity						E8g <input style="width: 100px; height: 20px;" type="text"/>
h Domestic market price /local price						E8h <input style="width: 100px; height: 20px;" type="text"/>
i International price						E8i <input style="width: 100px; height: 20px;" type="text"/>
j Exchange rate						E8j <input style="width: 100px; height: 20px;" type="text"/>
k Governmental policy						E8k <input style="width: 100px; height: 20px;" type="text"/>

9. At the settlement, how do you pay for raw materials?

- 1. Cash at that place
 - 2. By draft
 - 3. Credit
 - 4. Remittance
 - 5. Others(specify) _____
- E9

Section F Dealing with Commodities (Selling)

1. Do you know about the client who buy your commodities?

	I am not sure	I know a little	I know	I know well	I know very well	
	1	2	3	4	5	
F1						<input style="width: 100px; height: 20px;" type="text"/>

2. Do buyer often change?

	Fixed	Almost fixed	Change sometime	Change often	Change every time	
	1	2	3	4	5	
F2						<input style="width: 100px; height: 20px;" type="text"/>

3. Who buy your commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%	
a Individual consumers in town	1	2	3	4	5	F3a <input style="width: 100px; height: 20px;" type="text"/>
b Individual consumers in rural area	1	2	3	4	5	F3b <input style="width: 100px; height: 20px;" type="text"/>

c Middleman	1	2	3	4	5	F3c	<input type="text"/>
d Processor	1	2	3	4	5	F3d	<input type="text"/>
e Restaurant	1	2	3	4	5	F3e	<input type="text"/>
f Retailer	1	2	3	4	5	F3f	<input type="text"/>
g Others	1	2	3	4	5	F3g	<input type="text"/>

4. How is the selling price decided?
1. Seller (you) fixes the price
 2. Seller (you) has more power to fix the price
 3. Equal / Price is fixed by government
 4. Buyer has more power to fix the price
 5. Buyer fixes the price
- F4

5. To where do you transport the commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%		
a. Same village/town (middleman come)	1	2	3	4	5	F5a	<input type="text"/>
b. Neighboring village/town/city	1	2	3	4	5	F5b	<input type="text"/>
c. Far, but with in 2 hours	1	2	3	4	5	F5c	<input type="text"/>
d. Far, but in Sabah	1	2	3	4	5	F5d	<input type="text"/>
e. Out of Sabah but Malaysia (specify _____)	1	2	3	4	5	F5e	<input type="text"/>
f. Different country (specify _____)	1	2	3	4	5	F5f	<input type="text"/>

6. What do you do when your commodities can not be sold out.
1. I through them away.
 2. I reduce the price and sell them.
 3. I bring buck to my house and eat them
 4. I give them to relatives and friends.
 5. I reprocess them and sell them again.
 6. I do barter trade
- F6

Section G Processing, Loss and Quality Control

1. What facility/equipment/treatment do you have to produce your commodities?

a Store in warehouse	1. Yes	2. No	G1a	<input type="text"/>
b. Sheet Cover	1. Yes	2. No	G1b	<input type="text"/>
c Aeration / ventilation	1. Yes	2. No	G1c	<input type="text"/>
d. Fumigation / pest control	1. Yes	2. No	G1d	<input type="text"/>
e Packaging machine	1. Yes	2. No	G1e	<input type="text"/>
f Cold storage / refrigerator	1. Yes	2. No	G1f	<input type="text"/>
g Icing	1. Yes	2. No	G1g	<input type="text"/>
h Scale/weigh	1. Yes	2. No	G1h	<input type="text"/>
i Others (_____)	1. Yes	2. No	G1i	<input type="text"/>

2. What is the price of your equipment for processing, packaging and storing. G2

3. What type of electricity do you use in the factory?
1. None
 2. Public electricity
 3. Personal power generation
 4. Battery
 5. Not necessary
- G3

4. Do you have plan to buy the new facility and equipment?

- 1 Yes
- 2 No

G4

5. If yes, how to buy the equipment?

- 1. I deposit the profit in my saving account.
- 2. I will borrow the money from banks
- 3. I will pay for the equipment on the installments plan
- 4. I will use the governmental subsidize
- 5. Others _____

G5

6. How much do you need to buy new equipment?

G6

Section H Credit

1. Do you use credit for the business?

- 1. Yes
- 2. No (Go to Section I)

H1

2. If above answer is yes, from whom do you borrow money?

- 1 Moneylender/Pawn broker
- 2. Relative/Friend
- 3 Middleman
- 4. Micro credit association (YUM)
- 5. Bank
- 6 GO/NGO/project (specify _____)
- 7. Others(Specify _____)

H2

Section I Others

1 What is a first reason of starting up/joining in the business? Please select up to 3.

- 1 Because of financial needs
- 2. Because just I had an idea
- 3. Because of strong recommendation by my friend
- 4. Because of strong recommendation by public agencies
- 5 Because of strong recommendation by private agencies
- 6 Because I wanted to find something worthy to do
- 7. Because my children have grown up
- 8. I was influenced by the successful women
- 9. Income of husband was not enough to manage the family.
- 10. I lost employment
- 11. Husband lost his job.
- 12. I divorced from husband.
- 13. Others _____

I1

2. When you started the business, did your family agree your idea and support it?

- 1 Yes, very much. They had been very cooperative
- 2. Yes, they have been cooperative.
- 3. Nothing special.
- 4. No, they had been worried about starting business.
- 5 No, they had tried to argue to stop starting my business.

I2

3 Do you want to expand your business?

- 1 No, I don't I satisfy this size of business
- 2. Yes, I do, but I have no idea to expand business.
- 3. Yes, I do, and I try to expand business.

I3

- 4. Yes, I do, and the business is expanding gradually
- 5. Yes, I do, and the business is expanding rapidly.

4 Do you enjoy your economic activities after all?

yes, very much	Yes	more or less	No, seldom	No
1	2	3	4	5

I4

5. In terms of following activities, who is a decision maker? Please answer the following questions

	male decide	more to male	equal	more to female	female decide
a Who decide how to use the land?	1	2	3	4	5
b Who decide how to earn money?	1	2	3	4	5
c Who manage family income?	1	2	3	4	5
d Who decide items of daily commodities (foods) for buying?	1	2	3	4	5
e Who decide to buy durable goods?	1	2	3	4	5
f Who decide education of children?	1	2	3	4	5
g Do you manage "family planning"?	1	2	3	4	5

I3a

I3f

I3b

I3c

I3d

I3e

I3f

6. If you have any comment, please write down.

Thank you very much for your cooperation.

QUESTIONNAIRE

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

MIDDLEMAN/WHOLESALE/RETAILER SURVEY (Food)

Ref. No. _____

Section A Basic data

Survey Date: _____ / _____ / 2002

Survey Time: start _____ end _____

1. Market Name:	1. _____	A1	<input type="text"/>
2. Category	1. Producer 2. Wholesaler 3. Retailer 4. Officer	A2	<input type="text"/>
3. Type of commodity	1. Agri-product 2. Livestock 3. Fish 4. Others	A3	<input type="text"/>
4. Degree of process	1. Raw/unprocessed 2. Wet processed 3. Dry processed	A4	<input type="text"/>
5. Division	1. Tawau 2. Sandakan 3. Kudat 4. Pantai Barat 5. Pedalaman	A5	<input type="text"/>
6. District	1. Tawau 2. Lahad Datu 3. Semporna 4. Sandakan 5. Kinabatangan 6. Beluran 7. Kota Kinabalu 8. Ranau 9. Kota Belud 10. Tuaran 11. Penampang 12. Papar 13. Kudat 14. Kota Marudu 15. Pitas 16. Beaufort 17. Kuala Penyu 18. Sipitang 19. Tenom 20. Nabawan 21. Keningau 22. Tambunan 23. Kunak	A6	<input type="text"/>
7. Name of respondent:	7. _____		
8. Age of respondent:	8. _____		
9. Sex of respondent	1. Male 2. Female	A9	<input type="text"/>
10. Religious	1. Christian 2. Islam 3. Buddhist 4. Others	A10	<input type="text"/>
11. Ethnicity	1. Kadazan 2. Dusun 3. Rungus 4. Murut 5. Bajau 6. Chinese 7. Others (Specify _____)	A11	<input type="text"/>
12. Relationship with owner	12. _____		

Section B General Information

1. Name of owner	B1	_____
2. Age of owner	B2.	_____
3. Sex of owner	B3.	<input type="text"/>
1. Male 2. Female		
4. Number of Employee.	B4.	<input type="text" value="person"/>
5. Registered to.	B5	<input type="text"/>
1. Department of Agriculture 4. Ministry of Industries		
2. Department of fish 5. Others (specify) _____		
3. Chamber of Commerce 6. Not registered		
6. Do you have business other than trading?		
a. Farming / Fishing / Breeding	1. Yes 2. No	B6a <input type="text"/>
b. Manufacturing / processing	1. Yes 2. No	B6b <input type="text"/>
c. Others (Specify _____)	1. Yes 2. No	B6c <input type="text"/>
7. Do you have the following equipments for communication/transportation?		
a. Telephone	1. Yes 2. No	B7a <input type="text"/>
b. Fax machine	1. Yes 2. No	B7b <input type="text"/>
c. Motorbike	1. Yes 2. No	B7c <input type="text"/>
d. light truck (<2ton)	1. Yes 2. No	B7d <input type="text"/>
e. Heavy truck(3ton<)	1. Yes 2. No	B7e <input type="text"/>
f. Others (Specify _____)		B7f <input type="text"/>

Section C Dealing with Commodities (Purchasing)

1 Do you deal with following commodities?

- | | | | |
|---|--|--------|-------|
| a | Coffee and/or Tea | 1. Yes | 2 No |
| b | Other industrial crops | 1. Yes | 2. No |
| c | Banana | 1 Yes | 2. No |
| d | Other fruits | 1 Yes | 2. No |
| e | Processed fruits / dry fruits | 1. Yes | 2. No |
| f | Cabbage | 1. Yes | 2 No |
| g | Kangkong | 1. Yes | 2. No |
| h | Other leafy vegetables | 1. Yes | 2. No |
| i | Radish/Carrot | 1. Yes | 2. No |
| j | Potato | 1. Yes | 2. No |
| k | Beef | 1. Yes | 2 No |
| l | Chicken / poultry | 1. Yes | 2. No |
| m | Egg | 1. Yes | 2 No |
| n | Milk | 1. Yes | 2. No |
| o | Processed meat (Sausage, etc.) | 1. Yes | 2. No |
| p | Sea fish | 1 Yes | 2 No |
| q | Fresh water fish | 1 Yes | 2. No |
| r | Shell fish / others | 1. Yes | 2. No |
| s | Processed fish / fish products /dry fish | 1 Yes | 2. No |
| t | Sea weed | 1. Yes | 2. No |
| u | Honey | 1. Yes | 2 No |
| v | Sweet / Cookie | 1. Yes | 2. No |
| w | Bread | 1 Yes | 2 No |
| x | Sundries | 1. Yes | 2. No |

C1a	
C1b	
C1c	
C1d	
C1e	
C1f	
C1g	
C1h	
C1i	
C1j	
C1k	
C1l	
C1m	
C1n	
C1o	
C1p	
C1q	
C1r	
C1s	
C1t	
C1u	
C1v	
C1w	
C1x	

2. What is a most suitable reason you deal with above commodities?

1. I am not sure /I have never think about it.
2. Family produce it.
3. Government recommends to deal with it.
4. It is profitable in the market.
5. I love this commodities.
6. Buyers gratify with this commodities.

C2

3. From whom do you buy the commodities?

1. Farmer /Fisherman/ Bread 3. Middleman
2. Own products 4. Others(specify _____)

C3

4 From where do you buy the commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%
a. Same village/town/city	1	2	3	4	5
b. Neighboring village/town/city	1	2	3	4	5
c. Far, but with in 2 hours	1	2	3	4	5
d. Far, but in Sabah	1	2	3	4	5
e. Out of Sabah but Malaysia (specify _____)	1	2	3	4	5
f. Different country (specify _____)	1	2	3	4	5

C4a	
C4b	
C4c	
C4d	
C4e	

5. What do you take into consideration when you purchase the commodities?

If you produce it by yourself, what kind of factor do you look into ?

	no attention	seldom attention	neutral	much attention	very much attention	
a Variety/Sort of commodities	1	2	3	4	5	C5a <input type="text"/>
b Quality of commodities	1	2	3	4	5	C5b <input type="text"/>
c Appearances	1	2	3	4	5	C5c <input type="text"/>
d Freshness	1	2	3	4	5	C5d <input type="text"/>
e Size	1	2	3	4	5	C5e <input type="text"/>
f Weight	1	2	3	4	5	C5f <input type="text"/>
g Smell	1	2	3	4	5	C5G <input type="text"/>
h Color	1	2	3	4	5	C5h <input type="text"/>
i Nutrition	1	2	3	4	5	C5i <input type="text"/>
j Softness and hardness	1	2	3	4	5	C5j <input type="text"/>
k Easiness of eating	1	2	3	4	5	C5k <input type="text"/>
l Hygiene	1	2	3	4	5	C5l <input type="text"/>
m Taste	1	2	3	4	5	C5m <input type="text"/>
n Packaging	1	2	3	4	5	C5n <input type="text"/>
o Standardization of commodities	1	2	3	4	5	C5o <input type="text"/>
p Selling price	1	2	3	4	5	C5p <input type="text"/>
q Mutual trust relationship	1	2	3	4	5	C5q <input type="text"/>

6. Do you often change the supplier of trading?

	Fixed	Almost fixed	Change sometime	Change often	Change every time	
	1	2	3	4	5	C6 <input type="text"/>

7. How is the buying price decided? (When raw material is your own product, please skip this question)

- 1. Seller fix the price
 - 2. Seller has more power to fix the price
 - 3. Price is fixed by government
 - 4. Buyer has more power to fix the price
 - 5. Buyer fix the price
- C7

8. Do you think the buying price is fluctuating?

- 1 No 2 Seldom 3 Yes, sometime 4. Yes, very often 5. Every time C8

9. What is the reason of price fluctuation, do you think?

	no influence	not so much influence	influence	much influence	very much influence	
a Weather	1	2	3	4	5	C9a <input type="text"/>
b Season	1	2	3	4	5	C9b <input type="text"/>
c Competition in the same trade	1	2	3	4	5	C9c <input type="text"/>
d Result (quality) of harvest	1	2	3	4	5	C9d <input type="text"/>
e Supply (quantity) of harvest (when supply is big, the price come down)	1	2	3	4	5	C9e <input type="text"/>
f Cost of input	1	2	3	4	5	C9f <input type="text"/>
g Demand of commodity	1	2	3	4	5	C9g <input type="text"/>
h Domestic market price /local price	1	2	3	4	5	C9h <input type="text"/>
i International price	1	2	3	4	5	C9i <input type="text"/>
j Exchange rate	1	2	3	4	5	C9j <input type="text"/>
k Governmental policy	1	2	3	4	5	C9k <input type="text"/>

10. At the settlement, how do you pay for raw materials?

- 1. Cash at that place
- 2. By draft
- 3. Credit
- 4. Remittance
- 5. Others(specify)_____

C10

Section D Dealing with Commodities (Selling)

1 Do you know about the client who buy your commodities?

I am not sure	I know a little	I know	I know well	I know very well
1	2	3	4	5

D1

2 Do buyer often change?

Fixed	Almost fixed	Change sometime	Change often	Change every time
1	2	3	4	5

D2

3 Who buy your commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%
a Individual consumers in town	1	2	3	4	5
b Individual consumers in rural area	1	2	3	4	5
c Middleman	1	2	3	4	5
d Processor	1	2	3	4	5
e Restaurant	1	2	3	4	5
f Retailer	1	2	3	4	5
g Others	1	2	3	4	5

D3a

D3b

D3c

D3d

D3e

D3f

D3g

4. How is the selling price decided?

- 1 Seller fixes the price
- 2. Seller has more power to fix the price
- 3. Price is fixed by government
- 4 Buyer has more power to fix the price
- 5. Buyer fixes the price

D4

5. To where do you transport the commodities?

	0-19%	20-39%	40-59%	60-79%	80-100%
a. Same village/town/city	1	2	3	4	5
b. Neighboring village/town/city	1	2	3	4	5
c Far, but with in 2 hours	1	2	3	4	5
d Far, but in Sabah	1	2	3	4	5
e. Out of Sabah but Malaysia (specify_____)	1	2	3	4	5
f Different country (specify_____)	1	2	3	4	5

D5a

D5b

D5c

D5d

D5e

D5f

6 What do you do when your commodities can not be sold out.

- 1. I through them away.
- 2. I reduce the price and sell them.
- 3. I bring buck to my house and eat them.
- 4. I give them to relatives and friends.
- 5. I reprocess them and sell them again.
- 6. I do barter trade

D6

7. Is the business of trading decreasing or increasing?

	A little		A little		Increase	
	Decrease	decreas	Stable	increase		
a Volume	1	2	3	4	5	D7a <input type="text"/>
b Turnover	1	2	3	4	5	D7b <input type="text"/>
c Profit	1	2	3	4	5	D7c <input type="text"/>

Section E Management and marketing

1. When do you start your business/trading?

E1

2. Do you keep account book?

Never	Used to	Sometime	Often	Always
1	2	3	4	5

E2

3. How much is the turnover of dealings per month?

E3

4. How many percentage of profit margin do you take? (Selling price-Buying price in average)

E4

5. How much is the profit of your business per month?

E5

6. Do you want to expand your business?

E6

1. No, I don't I satisfy this size of business.
2. Yes, I do, but I have no idea to expand business.
3. Yes, I do, and I try to expand business
4. Yes, I do, and the business is expanding gradually
5. Yes, I do, and the business is expanding rapidly.

7. How many times do you open the shop per month?

E7

8. If you rent the space, how much is the cost per month?

E8

9. How many square meter is your shop at the market?

E9

10. What kind of market information do you regard as important? Please select up to 3

E10

1. Crop prospects of Malaysia
2. Crop prospects of neighboring countries
3. International price fluctuations
4. Local producers' price
5. Road condition
6. International exchange rate
7. Interest rate of banks
8. Consumer's matter of taste

11. Have you ever been supported by following organizations? What kind of support is it?

	No	Traning	Credit	Group sales	Others
a KPD					
b DOA					
c YUM					
d MARDI					
e KEMAS					
f Others (Specify _____)					

12. Do you have any coment and/or request to above organizations?

Section F Loss & Quality Control

1. What facility/equipment/treatment do you have to store your commodities?

a. Store in warehouse	1. Yes	2. No	F1a <input type="text"/>
b. Sheet Cover	1. Yes	2. No	F1b <input type="text"/>

- c. Aeration / venchreration 1 Yes 2. No
- d. Fumigation / pest control 1 Yes 2. No
- e. Packaging machine 1. Yes 2. No
- f. Cold storage / refrigerator 1. Yes 2. No
- g. Icing 1. Yes 2. No
- h. Scale/weigh 2. Yes 3. No
- i. Others (_____) 1. Yes 2 No

F1c	
F1d	
F1e	
F1f	
F1g	
F1h	
F1i	

2 How do you think about the loss in storing?

	No attention	Seldom attention	Neutral	Much attention	Very much attention
a. Rodent	1	2	3	4	5
b. Fungi (Humid)	1	2	3	4	5
c. Insect	1	2	3	4	5

F2a	
F2b	
F2c	

Section G Capacity Building of Business and Enterprise

1. Are you interested in modern business activities? 1. Yes 2 No

G1	
----	--

2. Have you ever studied following skills?

	never	seldom know	know a little	studied	studied well
a. Agricultural production	1	2	3	4	5
b. Post-harvest technology	1	2	3	4	5
c. Food processing	1	2	3	4	5
d. Handicraft	1	2	3	4	5
e. Accounting	1	2	3	4	5
f. Marketing research	1	2	3	4	5
g. Sales promotion	1	2	3	4	5
h. Mathematics	1	2	3	4	5
i. Ecology/Recycle	1	2	3	4	5

G2a	
G2b	
G2c	
G2d	
G2e	
G2f	
G2g	
G2h	
G2i	

3. How do you improve the knowledge and skills?

	never	seldom	some-times	often	every time
a. to ask parents	1	2	3	4	5
b. to ask elder brother/sister	1	2	3	4	5
c. to ask village chief / JKKK	1	2	3	4	5
d. to talk over neighborhood	1	2	3	4	5
e. to read books and texts	1	2	3	4	5
f. to ask school teachers	1	2	3	4	5
g. to ask extension worker of Gov't	1	2	3	4	5
h. to attend training coarse of Gov't	1	2	3	4	5
i. others (Specify _____)	1	2	3	4	5

G3a	
G3b	
G3c	
G3d	
G3e	
G3f	
G3g	
G3h	
G3i	

Section H Credit

1 Do you use credit for the business?
1. Yes

2 No (Go to Section I)

H1	
----	--

2. If above answer is yes , from whom do you borrow money?

1. Moneylender/Pawn broker
2. Relative/Friend
3. Middleman
4. Micro credit association (YUM)
5. Bank
6. GO/NGO/project (specify _____)
7. Others(Specify _____)

H2

3. Why did you borrow the money? Please select up to 3 reasons from the followings.

1. Education for child/children
2. Foods
3. Daily goods (Soap, fuel, etc)
4. Durable Household goods (TV, Motorbikes, etc)
5. To buy agricultural input(Seeds, Fertilizer, Pesticide)
6. Other investment in Agriculture (Machinery)
7. Health/ illness, injury
8. Wedding/Funeral/Festival
9. Investment of business
10. Raw material
11. Others (Specify _____)

H3

4. How much loan do you have now?

H4

	RM
--	----

5. How much loan was highest?

H5

	RM
--	----

6. What is/was the interest rate?

H6

	%/year
--	--------

7. Are you satisfied with present credit system?

H7

--

1. Yes
2. No

8. Do you have any problems to borrow the loan?

- a. High loan interest
- b. Intricate application form
- c. High mortgage
- d. Others _____

H8

--

Section I Problem, Constraints & Intentions

1. What is the main problem of your business?

	No problem	Sometim e	Problem	big problem	very big problem
a Low quality of commodity	1	2	3	4	5
b Unstable quantity	1	2	3	4	5
c Unstable quality	1	2	3	4	5
d Unstable price	1	2	3	4	5
e No standard / grading system	1	2	3	4	5
f Lack of market to sell	1	2	3	4	5
g Lack of market to buy	1	2	3	4	5
h Unfair trade	1	2	3	4	5
i No association providing valuable info	1	2	3	4	5
j Lack of capital for business	1	2	3	4	5
k No reliable credit system	1	2	3	4	5
l Others					

I1a

--

I1b

--

I1c

--

I1d

--

I1e

--

I1f

--

I1g

--

I1h

--

I1i

--

I1j

--

I1k

--

Section J Group, Association and Organization

1 Are you interested in any kind of producer's group/association/organization to improve your positions/status in production and marketing?

- No
 - Not
 - Difficult
 - Yes
 - Yes very
- intereste much to say more or much

1 2 3 4 5

J1

2. For what kind of services / business activities, do you think, producer's group, association /organization will be most effective (helpful)?

	A little		Neutral	A little		
	Negative	negative		positive	Positive	
	1	2	3	4	5	
a Sales of products	1	2	3	4	5	J2a <input style="width: 100px; height: 20px;" type="text"/>
b Purchase of agr. Input	1	2	3	4	5	J2b <input style="width: 100px; height: 20px;" type="text"/>
c Purchase of row material	1	2	3	4	5	J2c <input style="width: 100px; height: 20px;" type="text"/>
d Credit	1	2	3	4	5	J2d <input style="width: 100px; height: 20px;" type="text"/>
e Machinery utilization	1	2	3	4	5	J2e <input style="width: 100px; height: 20px;" type="text"/>
f Information sharing	1	2	3	4	5	J2f <input style="width: 100px; height: 20px;" type="text"/>
g Work sharing	1	2	3	4	5	J2g <input style="width: 100px; height: 20px;" type="text"/>
h Exchange knowledge	1	2	3	4	5	J2h <input style="width: 100px; height: 20px;" type="text"/>

3 What is the difficulties in organizing traders/business group?

1. From the past experience of failure
2. Will not suit in this area/country
3. Difficult to trust leaders or members
4. Better to compete individually
5. It's troublesome to work with others
6. Others(specify) _____

J3

4. If you have any ideas which solve your problem of business, please indicate.

Thank you for your cooperation.

QUESTIONNAIRE

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

CONSUMER SURVEY (foods)

Ref. No. _____

Section A Basic data

Survey Date: _____ / _____ / 2002

Survey Time: start _____ end _____

- 1. Market Name: A1
- 2. Sort of market 1. Tamu 2. Ordinaly Market with roof A2
- 3. Division 1 Tawau 2. Sandakan 3. Kudat 4. Pantai Barat 5. Pedalaman A3
- 4. District 1. Tawau 2. Lahad Datu 3 Semporna 4. Sandakan 5. Kinabatangan A4
- 6 Beluran 7 Kota Kinabalu 8 Ranau 9. Kota Belud 10. Tuaran
- 11. Penampang 12. Papar 13. Kudat 14 Kota Marudu 15. Pitas
- 16. Beaufort 17. Kuala Penyu 18. Sipitang 19 Tenom 20. Nabawan
- 21. Keningau 22 Tambunan 23 Kunak
- 5. Name of respondent A5
- 6. Age of respondent A6
- 7. Sex of respondent: 1 Male 2.Female A7
- 8 Ethnicity / race 1. Kadazan 2. Dusun 3 Rungus A8
- 4. Murut 5. Bajau
- 6 Others (Specify _____)
- 9. Religious 1. Christian 2. Islam 3. Buddhist 4. Others A9
- 10. Marriage 1. Single 2. Married A10

Section B General Information

- 1. What is your occupation? B1
- 1. Labor of factory 7. Owner of processing factory
- 2. Company staff 8 Service industry (restaurant, hotel, tourism)
- 3. Farmer 9 Government official
- 4 Breeder 10. House wife
- 5. Fisherman 11. Others (specify _____)
- 6. Individual trader/shop owner
- 2. What is the main source of your family's household income?
- a Selling agricultural products 1 Yes 2. No B2a
- b Selling livestock 1. Yes 2. No B2b
- c Selling fish 1. Yes 2 No B2c
- d Selling own processed agricultural products (foods) 1. Yes 2. No B2d
- e Selling own processed livestock 1. Yes 2 No B2e
- f Selling own processed fish 1. Yes 2. No B2f
- g Selling own handicraft 1. Yes 2 No B2g
- h Full-time employment (government, private) 1 Yes 2. No B2h
- i Migrant work (staying away from home) 1. Yes 2. No B2i
- j Business (shop, manufacturing, etc.) 1. Yes 2. No B2j
- k Skilled labor (craft, driver, etc.) 1. Yes 2. No B2k
- l Unskilled labor 1. Yes 2. No B2l
- m Support from married children/other relatives 1 Yes 2. No B2m
- n Others (Specify _____) B2n

3. How many numbers of people are there in your household?
4. How many children do you have?
5. What is your last education?
 1. Elementary school or less
 2. Secondly school
 3. Vocational college/Junior college
 4. Bachelor degree and/or more
6. How much do you spend for buying foods every week?
7. How many percent of expense do you spend for buying foods?
8. How much cash income does your family have in a month?
9. Do you have any savings? 1. Yes 2. No
10. Have you borrowed the money past one year? 1. Yes 2. No

B3	
B4	
B5	
B6	RM
B7	%
B8	RM
B9	
B10	

Section C Purchasing

1. What do you buy in this market?

	not buy	seldom buy	sometim e	often	every time
a Rice	1	2	3	4	5
b Noodle	1	2	3	4	5
c Bread	1	2	3	4	5
d Vegetable	1	2	3	4	5
e Fruits	1	2	3	4	5
f Meat (chicken)	1	2	3	4	5
g Meat (beef)	1	2	3	4	5
h Meat (pork)	1	2	3	4	5
i Fish	1	2	3	4	5
j Sugar	1	2	3	4	5
k Salt	1	2	3	4	5
l Local sweets	1	2	3	4	5
m Cake	1	2	3	4	5
n Cookie	1	2	3	4	5
o Soap	1	2	3	4	5
p Candle	1	2	3	4	5
q Fuel	1	2	3	4	5
r Others	1	2	3	4	5

C1a	
C1b	
C1c	
C1d	
C1e	
C1f	
C1g	
C1h	
C1i	
C1j	
C1k	
C1l	
C1m	
C1n	
C1o	
C1p	
C1q	
C1r	

2. How to get to this market from your house?

1. on foot
2. by bicycle
3. by animal cart
4. by own car
5. by public transportation
6. by boat
7. others

C2	
----	--

3. What is a reason to come to this market? Please select one

1. Price is cheap
2. Near from the house
3. Many variety of commodity
4. Clean and sanitary

C3	
----	--

4. What are the main factors in your buying foods (Agri-product, fish, meat, etc)?

	no attention	seldom attention	much attention	very much attention
a Variety/sort of commodities	1	2	3	4
b Quality of commodities	1	2	3	4
c Price	1	2	3	4
d Freshness	1	2	3	4
e Smell	1	2	3	4
f Color	1	2	3	4

C4a	
C4b	
C4c	
C4d	
C4e	
C4f	

g	Nutrition	1	2	3	4	5	C4G	<input type="text"/>
h	Softness and hardness	1	2	3	4	5	C4h	<input type="text"/>
I	Hygiene	1	2	3	4	5	C4j	<input type="text"/>
j	Taste	1	2	3	4	5	C4k	<input type="text"/>
k	Packaging	1	2	3	4	5	C4l	<input type="text"/>
l	Quantity or weight of trade at once	1	2	3	4	5	C4m	<input type="text"/>
m	Mutual trust relationship	1	2	3	4	5	C4n	<input type="text"/>
n	Recommendation of seller	1	2	3	4	5	C4o	<input type="text"/>

5. Do you satisfy the quality of following commodities?

	not satisfy	a little complain	neutral (so so)	much satisfy	very much satisfy	
a	1	2	3	4	5	C5a
b	1	2	3	4	5	C5b
c	1	2	3	4	5	C5c
d	1	2	3	4	5	C5d
e	1	2	3	4	5	C5e

6 Do you satisfy the price of following commodities?

	not satisfy	a little complain	neutral (so so)	satisfy	very satisfy	
a	1	2	3	4	5	C6a
b	1	2	3	4	5	C6b
c	1	2	3	4	5	C6c
d	1	2	3	4	5	C6d
e	1	2	3	4	5	C6e

7. What do you think about price fluctuation of followings?

	stable	seldom fluctuate	sometim e	often fluctuate	everytim e	
a	1	2	3	4	5	C7a
b	1	2	3	4	5	C7b
c	1	2	3	4	5	C7c
d	1	2	3	4	5	C7d
e	1	2	3	4	5	C7e
f	1	2	3	4	5	C7f
g	1	2	3	4	5	C7g
h	1	2	3	4	5	C7h
i	1	2	3	4	5	C7i

8. Do you sensitive about package of foods?

	no	not so much	sometim e	yes	yes, very much	
	1	2	3	4	5	C8

9. What is main reason that you attention the packages?

A9 _____

10. Any coment

Thank you very much for your cooperation.

SECTION 4

SURVEY SUMMARIES FROM PILOT PROJECTS – 2

QUESTIONNAIRE SURVEY

ON

RURAL WOMEN ENTREPRENEURS

SECTION 4: QUESTIONNAIRE SURVEY ON RURAL WOMEN ENTREPRENEURS

Introduction

In order to grasp the current situation of rural women entrepreneurs, the Task Force Team asked the rural women who have started business and had some connection with governmental support to fill the questionnaire as a base line survey.

The result below was utilized for planning of pilot projects.

QUESTIONNAIRE

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

Women Entrepreneurs and Rural Women's Group

Ref No _____

Section A Basic data

Survey Date: _____ / _____ / 2002

1	Division 1 Tawau	2. Sandakan	3 Kudat	4 Pantai Barat	5 Pedalaman	A1	<input type="text"/>
2	District 1. Tawau	2. Lahad Datu	3 Semporna	4 Sandakan	5 Kinabatangan	A2	<input type="text"/>
	6 Beluran	7 Kota Kinabalu	8 Ranau	9 Kota Belud	10 Tuaran		
	11 Penampang	12 Papar	13 Kudat	14 Kota Marudu	15. Pitas		
	16 Beaufort	17 Kuala Penyu	18 Sipitang	19 Tenom	20 Nabawan		
	21 Keningau	22 Tambunan	23. Kunak				
3	Name of respondent	A3 _____					
4.	Age of respondent					A4	<input type="text"/>
5	Sex of respondent:	1. Male	2 Female			A5	<input type="text"/>
6	Marital Status	1 Currently married	2 Married but living separately			A6	<input type="text"/>
		3 Divorced	4 Lost	5 Missing			
7	Age of first marriage					A7	<input type="text"/>
8	Ethnicity / race	1 Kadazan	2 Dusun	3 Rungus		A8	<input type="text"/>
		4 Murut	5 Bajau				
		6 Others (Specify _____)					
9	Religious	1 Christian	2 Islam	3 Buddhist	4 Others	A9	<input type="text"/>
10	Language	1. Malay	2. English	4 Others (Specify _____)		A10	<input type="text"/>
							<input type="text"/>
							<input type="text"/>
11	See section B No 5 for Educational background					A11	<input type="text"/>

Section B General Information

1	What is your occupation?		B1	<input type="text"/>
	1 Labor of factory	7 Owner of processing factory		
	2 Company staff	8 Service industry (restaurant, hotel, tourism)		
	3 Farmer	9 Government official		
	4 Breeder	10 House wife		
	5 Fisherman	11 Others (specify _____)		
	6 Individual trader/shop owner			
2	What is the main source of your family's household income?			
a	Selling agricultural products	1. Yes	2 No	B2a <input type="text"/>
b	Selling livestock	1 Yes	2 No	B2b <input type="text"/>
c	Selling fish	1 Yes	2 No	B2c <input type="text"/>
d	Selling own processed agricultural products (foods)	1 Yes	2 No	B2d <input type="text"/>
e	Selling own processed livestock	1. Yes	2 No	B2e <input type="text"/>
f	Selling own processed fish	1 Yes	2 No	B2f <input type="text"/>
g	Selling own handicraft	1 Yes	2 No	B2g <input type="text"/>
h	Full-time employment (government, private)	1 Yes	2 No	B2h <input type="text"/>
i	Migrant work (staying away from home)	1. Yes	2 No	B2i <input type="text"/>
j	Business (shop, manufacturing, etc)	1 Yes	2 No	B2j <input type="text"/>
k	Skilled labor (craft, driver, etc)	1 Yes	2 No	B2k <input type="text"/>
l	Unskilled labor	1 Yes	2 No	B2l <input type="text"/>
m	Support from married children/other relatives	1 Yes	2 No	B2m <input type="text"/>

- n Others (Specify _____) B2n
- 3 How many numbers of people are there in your household? B3
4. How many children do you have? B4
- 5 What is your last education? B5
1. Elementary school or less 3. Vocational college/Junior college
2 Secondly school 4 Bachelor degree and/or more
- 6 How much do you spend for buying foods every week? B6
7. How many percent of expense do you spend for buying foods? B7
- 8 How much cash income does your family have in a month? B8
- 9 Do you have any savings? 1 Yes 2 No B9
- 10 Have you borrowed the money past one year? 1 Yes 2 No B10

Section C Out line of Your Enterprise/Group

- 1 What is your name of enterprise/group C1 _____
2. Address C2 _____
- 3 Telephone C3 _____

- 4 What year did you start this business. C4
- 5 When did you join this business? C5
- 6 What is a size of initial capital? C6
- 7 How many members are working together? C7a
- a male b female C7b
- 8 Who are the members of your group? Parallel answer is approved C8
- 1 Families 2 Friends 3 Neighbors
- 9 What is your business? C9
1. Processor of row material 4. Tailor
2. Restaurant 5 Others (Specify _____)
3 Trader/middleman
- 10 Please tell us more detail about your business

- 11 What is your business area coverage C11
- 1 Same village/town/city
- 2 Neighboring village/town/city
- 3 Far, but with in 2 hours
- 4 Far, but in Sabah
- 5 Out of Sabah but Malaysia (specify _____)
- 6 Different country (specify _____)

- 12 How much is the sales/turnover of your business? C12
- RM /day RM /month

- 13 How much is the profit margin of your business? (sales - cost) C13
- RM /day RM /month

g	Sales promotion	1	2	3	4	5
h	Mathematics	1	2	3	4	5
i	Ecology/Recycle	1	2	3	4	5

D6g	<input type="text"/>
D6h	<input type="text"/>
D6i	<input type="text"/>

7 How do you improve the knowledge and skills?

	never	seldom	some- times	often	every time
a to ask parents	1	2	3	4	5
b to ask elder brother/sister	1	2	3	4	5
c to ask village chief / JKKK	1	2	3	4	5
d to talk over neighborhood	1	2	3	4	5
e to read books and texts	1	2	3	4	5
f to ask school teachers	1	2	3	4	5
g to ask extension worker of Gov't	1	2	3	4	5
h to attend training coarse of Gov't	1	2	3	4	5
i others (Specify _____)	1	2	3	4	5

D7a	<input type="text"/>
D7b	<input type="text"/>
D7c	<input type="text"/>
D7d	<input type="text"/>
D7e	<input type="text"/>
D7f	<input type="text"/>
D7g	<input type="text"/>
D7h	<input type="text"/>
D7i	<input type="text"/>

Section E Others

1 What is a first reason of starting up/joining in the business? Please select up to 3

- 1 Because of financial needs
- 2 Because just I had an idea
- 3 Because of strong recommendation by my friend
4. Because of strong recommendation by public agencies
- 5 Because of storing recommendation by private agencies
- 6 Because I wanted to find something worthy to do
- 7 Because my children have grown up
- 8 I was influenced by the successful women

E1	<input type="text"/>
	<input type="text"/>
	<input type="text"/>

2 When you started the business, did your family agree your idea and support it?

- 1 Yes, very much They had been very cooperative
- 2 Yes, they have been cooperative
- 3 Nothing special
- 4 No, they had been worried about starting business
- 5 No, they had tried to argue to stop starting my business

E2	<input type="text"/>
----	----------------------

3 Do you want to expand your business?

- 1 No, I don't I satisfy this size of business
- 2 Yes, I do, but I have no idea to expand business
- 3 Yes, I do, and I try to expand business
- 4 Yes, I do, and the business is expanding gradually
- 5 Yes, I do, and the business is expanding rapidly

E3	<input type="text"/>
----	----------------------

4 Do you enjoy your economic activities after all?

yes, very much	Yes	more or less	No, seldom	No
1	2	3	4	5

E4	<input type="text"/>
----	----------------------

5 If you have any coment, please write down

Thank you very much for your cooperation

Overall Data Analysis of Workshop and additional questionnaire from DOA, KPD and YUM

Total of Women Participants:

1st Workshop	40
2nd Workshop	8
KPD	24
DOA	8
YUM	5
Total	85

(Note: Actually 26 but 2 of the KPD respondent participated in the 2nd workshop)

	Cluster						Total
	1	2	3	4	5	6	
2nd Workshop	16	11	4	7	1		40
1st Workshop	4	4					8
KPD	8	5	3			8	24
DOA		8					8
YUM				4	1		5
Total of each cluster	28	28	7	11	2	0	85
	33%	33%	8%	13%	2%	0%	100%

Note: "1st Workshop" was held in May 15th, 2002. "2nd Workshop" means the Kick-off (the first) workshop with the rural women groups/entrepreneurs (candidates for Target Group) held in June 20th, 2002. "Participants" means respondents in this annex.

Overall Data Analysis
Personal Data Analysis

Participant's Area Division

	Tawau	Kudat	West Coast	Interior	Total
1st Workshop	1		7		8
2nd Workshop	5	15	14	6	40
KPD	1	23	8		24
DOA			5		5
YUM	7	38	34	6	85
Total	8%	45%	40%	7%	100%

Participant's Area Division (by cluster)

Cl.	Tawau	Kudat	West Coast	Interior	Total
1	9	2	14	5	30
2	6	7	14	1	28
3	4	1	1		6
4	9	5	4		18
5	1		1		2
NA		1			1
Total	29	16	34	6	85
	34%	19%	40%	7%	100%

Participant's Area Division (by district)

Area	District	1st workshop	2nd Workshop	KPD	DOA	YUM	Total
Tawau	Tawau	1	3	7			11
	Lahad Datu		1	6			7
	Semporna		1	4			5
	Kudat			6			6
Kudat	Kudat		4	1			5
	Kota Belud		4				4
	Kota Marudu		1				1
	Pitas		6				6
	Ranau		4		8		12
	Tuaran	2	3			5	10
West Coast	Penampang	1	1				2
	Papar	1	6				7
	Beaufort	1					1
	Kota Kinabal	2					2
Interior	Keningau		2				2
	Tambunan		4				4
	Total	8	40	24	8	5	85
		9%	47%	28%	9%	6%	100%

BIODATA

Participant's Age

	20s	30s	40s	50s	60s	NA	Total
1st Worksh op		1	3	1	1	2	8
2nd Worksh op	4	10	18	2	1	5	40
KPD	2	6	6	4	1	5	24
DOA		3	5				8
YUM		1	4				5
Total	7%	24%	39%	7%	2%	12%	100%

Participant's Age at First Marriage

	Teens	20s	NA	Total
1st Worksh op	3	3	2	8
2nd Worksh op	19	20	1	40
KPD	18	2	4	24
DOA	7	1		8
YUM	3	2		5
Total	59%	33%	8%	100%

Note: Teens means from age 12-19 years old

Marital Status

	Single	Married	Separated	Divorcee	Widow	NA	Total
1st Worksh op		6	1		1		8
2nd Worksh op	4	33		1	1	1	40
KPD	3	19	1		1		24
DOA		7	1				8
YUM		5					5
Total	8%	70%	4%	1%	4%	1%	100%

Participant's status with number of children

	Single	Married	Separated	Divorcee	Widow	NA
1st Worksh op		2-14		10	5	
2nd Worksh op	0	2-14	10		5	
KPD	0	2-8	4		2	
DOA		2-11		6		
YUM		3-8				

Note: The numbers in this table indicates the number of children

Ethnic Groups:

	Kadazan	Dusun	Bajau	Rungus	Titling	Cocos	Malay	Brunei	Others	Banjar	NA	Total
1st Worksh op	1	2			1		1	3				8
2nd Worksh op	3	20	3	4					8		2	40
KPD	1	6	4			1	6		2	10	1	24
DOA			1									8
YUM	5	5										5
Total	6%	39%	9%	5%	1%	1%	8%	4%	12%	12%	4%	100%

Religion

	Christian	Islam	Buddhist	NA	Total
1st Worksh op	8				8
2nd Worksh op	23	17			40
KPD	24				24
DOA	2	5	1		8
YUM	4		1		5
Total	61	22	1	1	85
	72%	26%	1%	1%	100%

Language:

	English	Malay	Dusun	Malay Dusun	Malay & Rungus	Malay & English Dusun	Malay & English & Bajau	NA	Malay, English & dusun	Others	Total
1st Worksh op		6				1	1				8
2nd Worksh op		27	6	3	1					3	40
KPD	2	21		2			1	1			24
DOA			5								8
YUM				3				1	1		5
Total	2%	54%	11%	8%	1%	1%	1%	2%	1%	3%	85%
		64%	13%	9%	1%	1%	1%	2%	1%	4%	100%

Participant's Job

	Farmer	Factory Labor	Breeder	Gov. Servant	Trader/ shop	House wife	Service Industry	Farmer & others	Breeder & others	Factory Processing	Fishery	Others	NA	Total
1st Worksh op	2				3			2					1	8
2nd Worksh op	18			1	7	2		2	1	4	1		4	40
KPD	1	2		1	2	13		2		1			1	24
DOA	6					2								8
YUM	4	1												5
Total	31	3	0	2	12	17	0	6	1	5	1	6	1	85
	36%	4%	0%	2%	14%	20%	0%	7%	1%	6%	1%	7%	1%	100%

Participant's Educational Background

	Primary level or less	Secondary level	College Level	Tertiary level	NA	Total
1st Worksh op	8					8
2nd Worksh op	17	20	1	1	1	40
KPD	15	9				24
DOA	8					8
YUM	5					5
Total	53	29	1	1	1	85
	62%	34%	1%	1%	1%	100%

Notes:

College level: Ms.D with monthly gross sale of RM 50,000

Tertiary level: Ms.A with monthly gross sale of RM800

Overall Data Analysis
Family Analysis

Household Main Income

	Agri culture	Live stock	Fish	Process agri culture (food)	Process Live stock	Process fish	Handi craft	full time job	Migrant work	Gov. servant	business	skilled labor	Un skilled labor	Kin support	INA
1st Workshop	5	4	3	8	8	1	1	1		1	3	1		1	
2nd Workshop	23		1		7								1		
KPD	14	5		2	1	1	1					1		1	
DOA	8	1	2	6				2	4			2	3	7	7
YUM	5	3	1								1	5			
Total	55	13	7	16	16	2	2	3	4	1	4	9	4	9	

Number of Children

	0 (still single)	1	2	3	4	5	6	7	8	9	10	11	14	Na	Total
1st Workshop			1		2	2			1				1		8
2nd Workshop	4	2	4	2	9	1	6	1	1	1	1			8	40
KPD	3		4	1	5	3	4	2	1					1	24
DOA			1		1	1	1	1	1				1	1	8
YUM				1	1		1	1	1						5
Total	7	2	10	4	18	7	12	6	4	1	2	1	1	10	85
	8%	2%	12%	5%	21%	8%	14%	7%	5%	1%	2%	1%	1%	12%	100%

Number of Household Members

	3	4	5	6	7	8	9	10	11	12	13	15	Na	Total
1st Workshop				2	2		1			1		1	1	8
2nd Workshop	1	4	5	7	5	5	4	2		2		1	4	40
KPD		2	2	5	2	5	3	2	1	1			1	24
DOA		1		1	1	1	2	1			1		1	8
YUM				1	1	1	1	1	1					5
Total	1	7	7	16	11	11	11	5	2	4	1	2	7	85
	1%	8%	8%	19%	13%	13%	13%	6%	2%	5%	1%	2%	8%	100%

Family food expenses per week

	0-50	51-100	101-200	201-300	401-500	501-600	1,500	Na	Total
1st Workshop	3	1	1	1	1		1		8
2nd Workshop	15	13	9	1				2	40
KPD	11		10	1				1	24
DOA	8								8
YUM								5	5
Total	37	14	20	3	1	1	1	8	85
	44%	16%	24%	4%	1%	1%	1%	9%	100%

Percentage from participants own expenses to buy food for family

	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%	Na	Total
1st Workshop	1		2	2	1	1					1	8
2nd Workshop	1	3	6	2	3		2	7	4		12	40
KPD	1	2	1	1	5	4	3	4		1	2	24
DOA		1	2	5							5	8
YUM												5
Total	3	6	11	10	9	5	5	11	4	1	20	85
	4%	7%	13%	12%	11%	6%	6%	13%	5%	1%	24%	100%

Family monthly income

	0-100	101-500	501-1,000	1,001-2,000	2,000-3,000	4,000-3,000	30,000	NA	Total
1st Workshop		1	3		2	1		1	8
2nd Workshop		15	14	7		1		3	40
KPD		7	6	7		1		3	24
DOA	2	6						5	8
YUM									5
Total	2	29	23	14	2	2	1	12	85
	2%	34%	27%	16%	2%	2%	1%	14%	100%

Do participants own savings?

	No savings	Savings	NA	Total
1st Workshop		8		8
2nd Workshop	30	10		40
KPD	19	4	1	24
DOA		8		8
YUM			5	5
Total	49	30	6	85
	58%	35%	7%	100%

Have participants applied loan?

	Never apply loan	Applied loan	NA	Total
1st Workshop		7	1	8
2nd Workshop	24	14	2	40
KPD	12	11	1	24
DOA	2	6		8
YUM			5	5
Total	38	38	9	85
	45%	45%	11%	100%

Overall Data Analysis
BUSINESS

Starting year of business/ group	Year participants joined in business/ group					Total
	1970s	1980s	1990s	2000s	NA	
1st Worksh op	2	4	1	1	8	
2nd Worksh op	2	4	19	6	9	40
KPD	1	2	12	6	3	24
DOA			8			8
YUM					5	5
Total	3	8	43	13	18	85
	4%	9%	51%	15%	21%	100%

Year participants joined in business/ group	Year participants joined in business/ group					Total
	1970s	1980s	1990s	2000s	NA	
1st Workshop		2	2		4	8
2nd Workshop	1	5	16	5	13	40
KPD	1		12	7	4	24
DOA			8			8
YUM	2	7	38	12	5	85
Total	2%	8%	45%	14%	31%	100%

Size of initial capital (RM)

Size of initial capital (RM)	Year participants joined in business/ group						Total			
	0-100	101-500	501-1,000	1,001-2,000	2,000-3,000	85,000		250,000	Funded by FAMA	NA
1st Worksh op		1			1		1	1	4	8
2nd Worksh op	3	8	4	2	1				21	40
KPD		11		4		1			8	24
DOA		3	5							8
YUM		6	25	4	7	1	1	1	5	5
Total	7%	29%	5%	8%	1%	1%	1%	1%	45%	100%

Size of sales/ turnover

	101-500	501-1,000	1,001-2,000	2,001-3,000	4,000-5,000	5,000-6,000	8000- 9000	15,000	30,000-40,000	500,000	NA	Total
1st Worksh op	1	1					1		1	1	3	8
2nd Worksh op	11	7	2		1	1	1		1		16	40
KPD	7	3	5	1					1		7	24
DOA	8											8
YUM											5	5
Total	27	11	7	1	1	1	2	0	3	1	31	85
	32%	13%	8%	1%	1%	1%	2%	0%	4%	1%	36%	100%

Size of profit

	0-100	101-500	501-1,000	1,001-2,000	2,000-3,000	10,000-20,000	18,000	NA	Total
1st Worksh op				1	1	1		5	8
2nd Worksh op	1	9	5	1	2			22	40
KPD	5	3	4				1	11	24
DOA		8							8
YUM								5	5
Total	6	20	9	2	3	1	1	43	85
	7%	24%	11%	2%	4%	1%	1%	51%	100%

Business/Group Activity

Process or raw material	Restauran	Trader/middle man	Handicraft	Tailor	Farmer	Agri/Handicraft	Raw material/trader	Traditional food	Raw material sewing	Raw material & others	Restaurant & Farmer	Restaurant & Trader	Others	NA	Total
1st Workshop		3			2						1	1			8
2nd Workshop	1	17	3	1	2	1	1	1					4	4	40
KPD	10	1		6					4	1				2	24
DOA	5												1	2	8
YUM													5	5	5
Total	25	2	20	3	7	4	1	1	4	1	1	1	1	13	85
	29%	2%	24%	4%	8%	5%	1%	1%	5%	1%	1%	1%	1%	15%	100%

Market area

Within living area	Neighbouring area	Far, but in Sabah	Out of Sabah but in Malaysia	Same & neighbouring area (in hours) in Sabah	Same & neighbouring area, far (in hours) in Sabah	Same & neighbouring area, far (in hours) in Sabah	Same area, & far (in Sabah & Malaysia)	neighbouring area, far (in Sabah & Malaysia)	Neighbouring area, far (in Sabah & Malaysia)	Neighbouring area, far (in Sabah & Malaysia)	Far (in Sabah & outside Sabah (Malaysia)	Total
1st Workshop	5	1			1					1		8
2nd Workshop	14	2	2	3	3	2	2		4	3	1	40
KPD	8	4		4	1			1	1	1		24
DOA	3			1				2	2	2		8
YUM											5	5
Total	30	7	2	8	1	2	2	0	7	7	1	85
	35%	8%	2%	9%	1%	2%	2%	0%	8%	8%	1%	100%

Overall Data Analysis
MANAGEMENT AND HUMAN RESOURCES

Does Group Keep account book?							
	Never	Used to	Some times	Often	Always	NA	Total
1st Workshop			1	2		3	2
2nd Workshop	9	2	12	3		4	10
KPD							0
DOA				2		6	8
YUM							5
Total	9	2	13	7		13	17
							61

Does group have organization rule stipulated?			
	Yes	No	NA
1st Workshop	6		2
2nd Workshop	17	16	7
KPD			0
DOA	8		8
YUM		5	5
Total	31	16	14
			61

Problem solving & decision making in group?						
	Leader decides everything	Leader decides mostly	Leaders consult with other members & decide	Discuss & decide together	All members equal power of decision making	NA
1st Workshop	2		2	1		3
2nd Workshop	3	3	7	14	13	
KPD						0
DOA			5	3		8
YUM						5
Total	5	3	14	18	13	8
						61

Questionnaire for Group Work III Skill Level

Please circle the alphabet showing the extent you think applying to your case

- 1 Do you pay attention to the quality of your product?
a=Yes Very much so b=Yes c= More or less d=No e=No Not at all
- 2 Do you know about the market for your product?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 3 Does your production is on increasing trend?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 4 Does your production activities on regular basis?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 5 Are the raw materials for your production supplied on regular basis?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 6 Do you try to reduce the cost of your production?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 7 Do you decide the price of your product?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 8 Are your sales increasing?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 9 Do you think your book-keeping is good?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 10 Do you understand the financial management for your enterprise?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 11 Do you have individual income?
a=Yes b=No
- 12 Do you always try to develop new commodity/products?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 13 Do you use machines?
a=Yes (Specify _____) b=No
- 14 Do you care about Hygienic condition on your production process?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all
- 15 Is your management of your group members/employees effective?
a=Yes Very much so b=Yes c= More or less d=No e =No Not at all

- 16 Do have side business other than agriculture?
a=Yes (Specify) b=No
- 17 Do you have women association in your village?
a=Yes (Specify) b=No
- 18 Do you listen to the radio?
a=Yes b=No
- 19 Do you practice HUI?
a=Yes (Specify) b=No
- 20 Are you in cooperative?
a=Yes (Specify=Type of cooperative) b=No

Skill analysis for workshops and additional questionnaires from DOA, KPD and YUM
Total: 85 participants

1 Pay attention to their product quality?

Cl.	a	b	c	d	e	NA	Total
1	12	13	1	2			28
2-4	1						1
2	10	17		1			28
3	2	5					7
4	2	4	3	2			11
5		1	1				2
NA	1	7					8
No. of participants	28	47	5	5	0	0	85
	33%	55%	6%	6%	0%	0%	100%

2. Know about product market?

Cl.	a	b	c	d	e	NA	Total
1	12	13	1	2			28
2-4	1						1
2	10	17		1			28
3	2	5					7
4	2	4	3	2			11
5		1	1				2
NA	1	7					8
No. of participants	28	47	5	5	0	0	85
	33%	55%	6%	6%	0%	0%	100%

3. Production on increasing trend?

Cl.	a	b	c	d	e	NA	Total
1	4	15	7	2			28
2-4				1			1
2		17	10			1	28
3		1	4	2			7
4		1	4	2		4	11
5			2				2
NA		6	2				8
No. of participants	4	40	29	7	0	5	85
	5%	47%	34%	8%	0%	6%	100%

4 Production activities on regular basis?

Cl.	a	b	c	d	e	NA	Total
1		16	5	4		3	28
2-4				1			1
2		16	8	3		1	28
3		3	2	2			7
4		2	4	1		4	11
5		1	1				2
NA	1	3	4				8
No. of participants	1	41	24	11	0	8	85
	1%	48%	28%	13%	0%	9%	100%

5. Raw materials supplied on regular basis?

Cl.	a	b	c	d	e	NA	Total
1	2	16	8	2			28
2-4				1			1
2	1	16	7	4			28
3		3		4			7
4		1	9	1			11
5			2				2
NA		6	1	1			8
No. of participants	3	42	27	13	0	0	85
	4%	49%	32%	15%	0%	0%	100%

6. Try to reduce production cost?

Cl.	a	b	c	d	e	NA	Total
1		8	1	15	1	3	28
2-4		1					1
2	1	11	4	9	1	2	28
3		3	1	3			7
4			3	4		4	11
5		1		1			2
NA		4		4			8
No. of participants	1	28	9	36	2	9	85
	1%	33%	11%	42%	2%	11%	100%

7. Decide product price by yourself?

Cl.	a	b	c	d	e	NA	Total
1	2	20	2	4			28
2-4		1					1
2		24	1	3			28
3	1	3		3			7
4	1	5	3	2			11
5	1		1				2
NA		4	1	3			8
No. of participants	5	57	8	15	0	0	85
	6%	67%	9%	18%	0%	0%	100%

8. Sales increasing?

Cl.	a	b	c	d	e	NA	Total
1	2	13	10	2		1	28
2-4				1			1
2		18	9			1	28
3		2	3	2			7
4		1	4	2		4	11
5			1	1			2
NA		8					8
No. of participants	2	42	27	8	0	6	85
	2%	49%	32%	9%	0%	7%	100%

9. Have good book-keeping?

Cl.	a	b	c	d	e	NA	Total
1		15	11	1		1	28
2-4			1				1
2	1	18	8			1	28
3		3	3	1			7
4		1	5	2		3	11
5		1		1			2
NA		6	2				8
No. of participants	1	44	30	5	0	5	85
	1%	52%	35%	6%	0%	6%	100%

10. Understand financial management?

Cl.	a	b	c	d	e	NA	Total
1		24	4				28
2-4		1					1
2	1	22	5				28
3		6		1			7
4		7	1	2		1	11
5		1				1	2
NA		3	5				8
No. of participants	1	64	15	3	0	2	85
	1%	75%	18%	4%	0%	2%	100%

11. Individual income?

Cl.	Yes	No	NA	Total
1	23	5		28
2-4		1		1
2	26	2		28
3	6	1		7
4	7	4		11
5	2			2
NA	3	5		8
No. of participants	67	18	0	85
	79%	21%	0%	100%

12. Always try to develop new products/ commodity?

Cl.	a	b	c	d	e	NA	Total
1	2	21	1	4			28
2-4		1					1
2	2	22	2	2			28
3		6		1			7
4		1	3	3		4	11
5		1					1
NA		8					8
No. of participants	4	60	6	10	0	4	84
	5%	71%	7%	12%	0%	5%	99%

14. Care about production process hygiene

Cl.	a	b	c	d	e	NA	Total
1	5	21	1		1		28
2-4		1					1
2	8	19			1		28
3	1	5	1				7
4		3	4	1	3		11
5	1		1				2
NA	1	7					8
No. of participants	16	56	7	1	5	0	85
	19%	66%	8%	1%	6%	0%	100%

15. Effective management on staff members?

Cl.	a	b	c	d	e	NA	Total
1	4	18	3	1		2	28
2-4			1				1
2	1	17	7	1		2	28
3		6	1				7
4	1	1	4		1	4	11
5		1				1	2
NA	1	4	3				8
No. of participants	7	47	19	2	1	9	85
	8%	55%	22%	2%	1%	11%	100%

16. Side business other than agriculture

Cl.	Yes	No	NA	Total
1	18	7	3	28
2-4		1		1
2	15	11	2	28
3	5	2		7
4	1	7	3	11
5		2		2
NA	3	5		8
No. of participants	42	35	8	85
	49%	41%	9%	100%

17. Women Assoc. in their village

Cl.	Yes	No	NA	Total
1	15	7	6	28
2-4		1		1
2	15	8	5	28
3	6	1		7
4	2	6	3	11
5	1	1		2
NA	7		1	8
No. of participants	47	23	15	85
	55%	27%	18%	100%

18. Listen to the radio

Cl.	Yes	No	NA	Total
1	20	2	6	28
2-4		1		1
2	20	3	5	28
3	7			7
4	6	1	4	11
5	1		1	2
NA	8			8
No. of participants	62	7	16	85
	73%	8%	19%	100%

19. Practice HUI?

Cl.	Yes	No	NA	Total
1	8	13	7	28
2-4		1		1
2	4	18	6	28
3	2	5		7
4	2	5	4	11
5		2		2
NA	5	3		8
No. of participants	21	47	17	85
	25%	55%	20%	100%

20. Cooperative member?

Cl.	Yes	No	NA	Total
1	4	11	13	28
2-4		1		1
2	1	10	17	28
3	1	4	2	7
4	2	4	5	11
5		1	1	2
NA	2		6	8
No. of participants	10	31	44	85
	12%	36%	52%	100%

SECTION 5

SURVEY SUMMARIES FROM PILOT PROJECTS – 3

STUDY OF THE CONSUMER MARKET AT KPD TAMU

PILOT PROJECT 5: IMPLEMENTATION REPORT ON THE SURVEY AND MARKETING PROGRAMS AND ACTIVITIES

1 OPENING

Pilot project 5 is one of the projects which was proposed by the JICA Steering Committee, which focuses on marketing. The main objective of this project is to raise the management level in KPD Tamu and prepare a place to encourage rural women entrepreneurs to participate in business.

In accordance with this, there are four (4) functions of KPD Tamu which need to be improved, as follows:

- 1.1 Prepare a course to improve the quality of the rural women's products, like the Course on Food Handling and Cleanliness/Health.
- 1.2 Become a marketing centre (antenna shop) or place from sales promotion of the products produced by rural women.
- 1.3 Become a centre of information for local products produced by rural women.
- 1.4 Increase the capability of the KPD staff in marketing and development of new products.

Based on the purpose and functions stated above, the committee of Pilot Project 5 held several meetings to discuss relevant action plans through using the 'Project Cycle Management', 'Project Design Matrix' methods, and other methods. In short, the frame for the action plans agreed on is as follows:

- Collection of data and information through surveys
- Increase the knowledge and skills through courses and education
- Introduction and development of activities/programs/projects through expansion of ways of thinking, observations, and the sharing of information
- Monitoring of the performance and project development through supervision and surveys

In short, through the systematic approach stated above, the committee which is also the taskforce team of this project was able to implement their duties well and achieved all the objectives and purposes which were set.

2 BACKGROUND

In order to understand, appreciate and obtain feedback on social traditions, economy, lifestyle, problems, opportunities and other issues related to a certain area, collection of data and information must first be obtained directly from the source. Next, the data and information collection will be subject to analysis in order to come to a conclusion. An ideal decision will be based on the current needs and wants as well as the requests by

the target group. An appropriate structure of action plans and the formulation of an effective strategy is created. In other words, the planning of activities or programs and the introduction of systematic strategies will lessen the possibility of failure during any stage of implementation. In short, through mere speculation or assumption of data or information, this will definitely cause failure in the early stages of the implementation of activities or programs.

In relation to this, JICA decided to fulfill all the requests in order to avoid weaknesses which can result in the failure in the development of the Master Plan of developing rural women entrepreneurs. Based on this decision, the JICA taskforce team suggested and implemented several surveys in stages, as follows:

1. Household survey
2. Producer, Seller, and Consumer survey
3. Marketing/Consumer survey

The data and information was collected and analyzed in great detail and then forwarded to the Steering Committee for approval, before it will be forwarded to the Ministry of Agriculture and Food Industry for consideration.

2.1 Survey Methodology

The methodology which was identified for the purpose of the collection of data and information is interviewing respondents using questionnaires apart from through subjective and qualitative observation. In order to check the effectiveness of the survey form which was suggested, a trial survey was held in Penampang and Lok Kawi. Any weaknesses noted were corrected after this trial was conducted.

2.2 Survey Team

The team responsible to conduct the surveys consisted of trained and experienced KPD staff. Next, in order to achieve a uniform purpose, the team was given a clear explanation regarding the objectives, importance and needs of the surveys.

2.3 Selection of Respondents

In order to avoid getting data and information which is not accurate, biased and irrelevant, the selection of respondents was done randomly. However, in order to smoothen the process of selection, a guideline or criteria for selection of respondents was set by the JICA taskforce team, as follows:

- The distance between the place of residence from the town/village
- Gender balance
- Religion and race
- Type of industry involved in

3 HOUSEHOLD SURVEY: LIVING CONDITIONS AND ACTIVITIES OF RURAL WOMEN

The household survey which specifically touched on the lifestyle and activities of rural women was held on 16th May 2002. A total of 400 heads of households were interviewed in 20 villages in 5 areas throughout Sabah. The breakdown of households which were interviewed according to race and religion is as stated in Table1.

Table 1: Respondents of Household Survey according to Race and Religion

		Respondents	Kadazan / Dusun	Rungus	Murut	Bajau	Others
Religion	Total	400	133	21	37	83	126
Christian	Male	69	40	11	17	0	1
	Female	81	56	9	16	0	0
Muslim	Male	97	11	0	1	29	56
	Female	100	17	1	1	29	52
Others	Male	28	7	0	2	12	7
	Female	25	2	0	0	13	10

3.1 Household Survey Report

3.1.1 Condition of Household

The majority of respondents (82.2%) who were interviewed get their electricity supply from the government. Only a few (0.08%) still do not enjoy this facility. Regarding the types of fuel being used, 82.2% of the respondents use gas to cook. 45% of the respondents interviewed still use rain water as a source of drinking water. The main equipment and household utensils which are owned includes radios, televisions, and refrigerators. The most popular food is rice, fish, milk and eggs.

3.1.2 Income and Expenditure

The average income of households who work as farmers, breeders, fishermen, hunters, laborers and others is RM730. The factor which influences the high level of income is the income from other work which gains the people permanent income from departments/government agencies and from the private sector. In general, the household members on the west coast earn a higher income level (RM875/month) compared to the other areas in Sabah.

From the information obtained, the average individual income is RM 1,542.00 where most of this is contributed by the people who work for the government or private sector, in business or in agriculture.

The other conclusions made includes the income of households who do not have electricity is low, the income of producers of palm oil is higher than padi field farmers, the income of breeders of fresh water fish is higher than sea fishermen, most of the

poor farmers produce handicraft as another source of income, and full time workers earn higher income.

The average of expenditure per person per week is RM13.79 and 52% of this total is spent on food and drinks. A large number of respondents use public transport to go to the market / shops.

3.1.3 Loan Facilities

A total of 36% of the respondents interviewed have obtained loan facilities for the purpose of investment, paying for children's education, food, health, agriculture, purchase of equipment and household utensils, raw materials for economy activities, and others. Most of the loans was obtained from family members, YUM, and financial institutes/banks with an average interest rate of 10% per year.

3.1.4 Gender Analysis

The sharing of work among household members was obvious. Most work involved husbands/wives and their children. In general, the heavier work was handled by the men, such as the preparation of the field, planting, harvesting, getting firewood, hunting and catching fish. The women were more towards cooking, cleaning, buying necessities and looking after the children.

The power to make decisions is shared between the men and women. However, the women feel that they have more power in all the decisions especially related to land, money, food, equipment and utensils, children education and family planning.

In terms of obtaining knowledge and skills, the men are given more opportunity to learn about technology while the women learn about food processing and making handicraft.

The solving of problems through consultation from outside authorities especially with government officers, neighbors, parents and family members, is normally shared by the men and women. Through the information collected, it was also known that the women had less opportunity to gain consultation from the Village Heads/JKKK Chairmen, to solve problems. The other alternative to solve problems is through participation in courses and through reading.

4 SURVEY ON PRODUCERS, SELLERS AND CONSUMERS

After the Steering Committee received and went through the report showing the results of the Household Survey, the suggestion to hold the second survey which is the Survey on Producers, Sellers and Consumers was approved. The purpose of the survey was to find out the general business trend in Sabah. Through the data and information which was obtained, it was beneficial by all the pilot projects especially Project 5 which is to improve and innovate KPD Tamu. The target survey area is the West Coast, North, the interior and East

Coast of Sabah. The large area covered balanced out and assisted in achieving accurate, relevant and genuine data.

4.1 Report on Survey of Producers, Sellers and Consumers

4.1.1 Survey on Producers

A total of 121 respondents consisting of women (89.3%) and men (10.7%) from West Coast, Kudat, the interior, Sandakan and Tawau were interviewed by the Marketing Team about the production/processing activities, business/sales and usage of local products. Among the guidelines for the selection of respondents for the producers is as follows:

- Number of members (owners and workers) from each business does not exceed 10 people
- Interviewing female owners encouraged
- Type and variety of commodities is taken into consideration

The breakdown of respondents according to religion and race shows that the main group interviewed consists of people of the Muslim faith not from Kadazan, Dusun, Murut and Bajau tribes. The second largest group interviewed is the Dusuns of Christian faith.

In terms of education, 53.7% of the total respondents received secondary school education. Apart from this, the percentage who received primary school level and vocational school is 43% and 3.3% respectively.

4.1.1.1 Industry and Type of Products of Respondents (Producers)

Table 2: Industry and Type of Products

	Total	Agriculture Products	Breeding	Fish	Others
Total	121	55	12	11	43
Raw	53	26	8	5	14
Wet	48	20	2	6	20
Dry	20	9	2	0	9

From the above schedule, the conclusion can be made that most of the respondents prefer selling their products in the raw form especially agriculture products and breed animals.

4.1.1.2 Household Income of Respondents (Producers)

The household income has a direct correlation with the type of product being sold. Table3 strengthens the conclusion on the total income obtained by the households of the respondents.

Table 3: Household Income of Respondents (Producers)

	Average	Agriculture Products	Breeding	Fish	Others
Average	2,432	2,148	4,083	1,551	2,565
Raw	2,497	1,665	4,773	1,492	3,102
Wet	2,600	2,950	2,650	1,600	2,538
Dry	1,873	1,765	2,761	0	1,783

4.1.1.3 Rate of Dependence on Business / Food Processing

A total of 45.5% of the household respondents interviewed have between 70 – 100% dependency on the income gained from their food processing businesses. This shows how important their business is to support their families.

4.1.1.4 Income from Business/Food Processing

Table 4: Income from Business / Food Processing

	Average	Agriculture Products	Breeding	Fish	Others
Average	1,285	833	2,404	1,215	1,568
Raw	1,384	867	2,888	828	1,682
Wet	1,363	798	2,650	1,538	1,748
Dry	834	815	225	0	989

It is clear from Table4 that the average income gained from the raw food processing business is far more than the income gained from the dry food processing business.

4.1.1.5 Profit from Business/Food Processing

Most of the people involved in small factory said that the income they gained from their food processing businesses is stable as shown in Table 1-5.

Table 5: Profit from Business/Food Processing

	Decrease	Slight decrease	Stable	Slight increase	Increase	Total
Respondents	7	19	47	30	18	121
Percentage %	5.8%	15.7%	38.8%	24.8%	14.9%	100%

4.1.1.6 Satisfaction on the Source of Economy

The source of economy which is difficult to be obtained by many of the respondents is the payment to funds, and equipment and material, which prevents the growth of their businesses.

4.1.1.7 Development of Empowerment

In terms of the development of empowerment, only a small number of respondents have the opportunity to increase their knowledge and skills through formal education, courses, training, and tuition. Among the most popular areas of education are food processing, food production, sales promotion, accounts and mathematics. At the same time, the majority of respondents have less formal exposure to knowledge regarding recycling/ecology, and after harvest technology.

4.1.1.8 Correlation of Items Observed

There is a strong correlation between profit and the size of town. However, the time it takes to reach the town was not observed. Among the other reasons is the Survey Team only targeted the small processing factories only. Other external physical factors also influence the level of profit. The possibilities included are qualitative factors such as commodities, marketing activities, business attitude, and others. Through this Pilot Project, the Survey Team will analyze in detail the factors which encourage both success and failure.

4.1.2 Survey on Sellers of Food Products

4.1.2.1 Commodities Sold by the Sellers

The Survey Team interviewed sellers who were conducting their business in the local markets (*tamu*) and general markets. The majority of sellers deal in agriculture products. Among the products sold is rice, vegetables, fruit and others. Most of the sellers interviewed were normal traders. However, there were also producers interviewed who directly sold to the consumers at the local markets.

4.1.2.2 Types of Commodities according to Category

Businesses dealing in commodities such as agricultural products, fishery and breeding are conducted on the largest scale on the Sabahan West Coast. Tawau is the second largest area which deals in these three types of commodities, especially in fishery. Businesses in Sandakan, Kudat and the Interior are conducted on an average scale on the same three types of products. Table 1-6 provides a self explanation on the types of commodities being sold.

Table 6: Types of Commodities according to Category

	Total	Tawau	Sandakan	Kudat	West Coast	Interior
Total	220	60	20	20	80	40
Agriculture Products	138	36	12	13	52	25
Breeding	33	12	4	3	10	4
Fishery	39	12	0	3	13	11
Others	10	0	4	1	5	0

4.1.2.3 Type of Business and Commodities

Agriculture products represent the largest commodities for producers, wholesalers, sellers and others. Table 7 shows the breakdown of the type of business and commodities being traded.

Table 7: Type of Business

	Total	Producers	Wholesalers	Sellers	Others
Total	220	10	38	161	11
Agriculture Products	138	5	21	103	9
Breeding	33	1	14	18	0
Fishery	39	1	3	35	0
Others	10	3	0	5	2

4.1.2.4 Commodities Sold by the Respondents

Leafy vegetables and fruit are the main commodities being sold compared to chicken, meat, fish, eggs, milk and other processed foods.

4.1.2.5 Number of Staff

Out of the 220 respondents interviewed regarding the total number of staff in an organization, the smallest number is 1 person, and the largest is 40 people. Therefore, the average is 2.06.

4.1.2.6 Profit in the Food Business

The majority of the respondents (38.6%) stated that the income they gain from their food business is stable. Only 7.3% stated that their profits have decreased.

4.1.2.7 Total Business Monthly Sales

According to Table 8, the total sales in Tawau, Sandakan, Kudat, West Coast and the Interior are different for all of them. This difference is influenced by a few factors which include purchasing power, type of businesses, level of demand by consumers, price and others.

Table 8: The Total Monthly Sales

	No. of Data	Lowest (RM)	Highest (RM)	Average (RM)	S/Dev
Sabah	220	120	240,000	6,311	18,486
Tawau	60	600	100,000	6,024	13,073
Sandakan	20	840	50,000	9,430	15,216
Kudat	20	500	14,000	3,360	3,182
West Coast	80	120	54,000	4,916	7,273
Interior	40	200	240,000	9,450	37,574

4.1.2.8 Monthly Profit according to Category

From the analysis which was conducted, it was noted that Tawau enjoys the highest monthly income of RM10,800.00 while the lowest is earned by the Interior at RM24.00 only. The highest profit for each business person is RM6,300.00 in Tawau, while the smallest is RM24.00 in the Interior.

4.1.2.9 Monthly Profit according to Position

The position as a producer, wholesaler, seller and others also influences profit. Table 9 shows that the wholesalers enjoy the highest monthly income of RM24,000.00 while general sellers earn the least, of RM24.00. The highest monthly profit of RM6,300.00 is earned by the wholesalers, while the lowest profit of RM24.00 is earned by sellers.

Table 9: Monthly Profit according to Position

	Position	Number of Data	Lowest (RM)	Highest (RM)	Average (RM)	S / Dev
Profit	Business	220	24	24,000	1,457.60	2,262.37
	Producers	10	150	4,000	1,097.40	1,253.51
	Wholesalers	38	120	24,000	3,158.60	4,474.22
	Sellers	161	24	7,500	1,052.00	1,139.38
	Others	11	400	4,500	1,845.50	1,377.94
Profit of each Position	Business	220	24	6,300	838.00	960.21
	Producers	10	63	2,700	545.40	775.85
	Wholesalers	38	120	6,300	1,329.00	1,574.61
	Sellers	161	24	4,800	711.00	684.11
	Others	11	200	4,500	1,263.60	1,234.72

4.1.2.10 Reasons for Selection of Types of Commodities

Most of the businesses are influenced by the sentiments of profit. The others reasons for selection of the types of commodities is contained in the following schedule.

Table 10: Reasons for Selection of Types of Commodities

Reasons	Number of Respondents	Percentage
I am not sure/never thought about it	5	2.3%
Family produces it	15	6.8%
Support/encouragement by the government	4	1.8%
Provides profit from the market	122	55.5%
I like the commodity	69	31.4%
Buyers like this commodity	5	2.3%

4.1.2.11 Relationship between Producers, Sellers and Consumers

The study which conveys the picture of a good and loyal relationship between the sellers and producers. At the same time, the majority of respondents stated that the relationship between the sellers and consumers is not very good because of the frequency in which sellers change their consumers.

4.1.2.12 Information on the Fluctuation of Price of Producers

The majority of sellers who sell agriculture products, livestock, fishing products and other products agree that the prices given by the suppliers / producers fluctuate. A total of 49.3% of the respondents (sellers) stated that the prices of agriculture products always fluctuate. A large number of sellers of livestock products (60.6%), fishing products (61.5%) and others (50.0%) respectively said that the prices fluctuate.

4.1.2.13 Factors Causing Fluctuation of Price

There is a large majority of sellers who know about the factors which causes the fluctuation of prices which affects their businesses. The main factor which influences the selling price is the season / climate, which was rated 4.0 on the continuum scale of 1.00 (no influence) to 5.00 (high influence). The other factors include supply (3.78), weather (3.77), quality of products (3.47), price at local market (3.38), business competition (3.31), requests for commodities (3.31). Other factors like the cost of input, government policies, international market prices, and foreign currency exchange do not have great influence on the fluctuation of the prices from the sellers' perspective.

4.1.2.14 Problems Faced by the Sellers

The main problem faced by the majority of sellers is the lack of places to sell their products, which is on level 3.28 on the continuum scale. The other problems includes unstable prices (2.98), inconsistent quality (2.94), unstable quantity (2.84), lack of modal/capital for business (2.80), low quality of commodities (2.75), less market (2.69), unfair/unethical business (2.51), no grading/standards system (2.40), no body which acts as a source of information (1.90), credit facility which can not be depended on (1.88).

4.1.2.15 Sellers' Loans

Out of the 220 respondents which were interviewed, only 18.1% have loans to pay for their businesses. This means the majority which is 81.9% developed their businesses without borrowing from any authorities which provide loan services. Table 11 shows the total loans which were obtained and the interest rates which were set by the lenders.

Table 11: Sellers' Loans

	No. of Data	Lowest	Highest	Average
Current Loans	19	RM 100	RM34,000	RM3,817
Highest Loan	36	RM300	RM100,000	RM7,411
Interest Rates	30	5%	40%	15.4%

4.1.3 Survey on Consumers

The Study Team conducted surveys in all the main towns in Sabah. A total of 110 respondents were interviewed, consisting of 62 women and 48 men. The women interviewed were in their 30s while the men were in their 40s. 54 of the women were married, compared to 44 of the men. Table 12 shows the breakdown of the respondents according to area and sex.

Table 12: Respondents based on Area and Sex

	Total	Tawau	Sandakan	Kudat	West Coast	Interior
Total	110	30	10	10	40	20
Men	48	16	4	4	18	6
Women	62	14	6	6	22	14

4.1.3.1 Respondents according to Religion and Area

Respondents who are of the Muslim faith represented the majority of people interviewed. Table 13 shows the distribution of the respondents in the 5 areas according to their religion.

Table 13: Respondents according to Religion and Area

	Total	Tawau	Sandakan	Kudat	West Coast	Interior
Total	110	30	10	10	40	20
Christian	28	3	0	9	11	5
Muslim	76	26	10	1	27	12
Buddhist	5	1	0	0	2	2
Others	1	0	0	0	0	1

4.1.3.2 Respondents according to Race and Religion

Table 14 shows that there is a wide variety of respondents interviewed who consist of races with different religions. From the largest races in Sabah like Kadazan, Dusun, Rungus, Murut and Bajau, the other races which are of Muslim faith represents the majority of the respondents in this study. This situation shows that inter racial marriage is a normal event and is happening at a high rate.

Table 14: Respondents according to Race and Religion

	Total	Kadazan	Dusun	Rungus	Murut	Bajau	Others
Total	110	9	24	8	1	18	50
Christian	28	7	11	8	1	0	1
Muslim	76	1	12	0	0	18	45
Buddhist	5	1	0	0	0	0	4
Others	1	0	1	0	0	0	0

4.1.3.3 Monthly Household Income according to Area

The average monthly household income in West Coast and Sandakan is the highest at RM1,815.00 . On the other hand, the monthly household income in Kudat is the lowest at RM570.00. Table 15 shows the monthly household income according to the areas in Sabah.

Table 15: Monthly Household Income according to Area

	Respondents	Lowest (RM)	Highest (RM)	Average (RM)	S. Dev
Sabah	110	240.00	33,600.00	4,400.00	5,908.86
Tawau	30	500.00	33,600.00	6,562.00	8,937.45
Sandakan	10	1500.00	24,000.00	5,920.00	6,881.51
Kudat	10	240.00	1,320.00	859.00	331.86
West Coast	40	375.00	32,429.00	3,615.00	3,841.74
Interior	20	415.00	10,000.00	3,737.00	2,940.83

4.1.3.4 Annual Income according to Employment

It is clear from Table 16 that the income from working as a government servant is the highest, on average RM2,367.20 per person per year. While working as a factory worker receives the lowest income, on average RM566.70 per person per year.

Table 16: Annual Income according to Employment

	Number of Respondents	Lowest (RM)	Highest (RM)	Average (RM)	S. Dev
Factory Worker	3	400.00	700.00	566.70	152.80
Company Staff	15	250.00	3,000.00	1,296.70	817.80
Farmer	10	200.00	2,000.00	970.00	705.20
Individual Entrepreneur	27	300.00	10,000.00	1,613.00	1,908.00
Government Servant	29	400.00	12,500.00	2,367.20	2,330.00
Housewife	17	210.00	2,500.00	1,127.10	777.50
Others	9	250.00	6,000.00	1,533.80	1,778.00

4.1.3.5 Weekly Food Expenditure according to Area

Respondents in Sandakan spend a average of RM43.81 a week which is the highest compared to respondents from other areas. Table17 shows the breakdown of the expenditure of both men and women in 5 areas throughout Sabah.

Table 17: Weekly Food Expenditure according to Area

	Average (RM)	Tawau (RM)	Sandakan (RM)	Kudat (RM)	West Coast (RM)	Interior (RM)
Average	26.82	31.64	43.81	12.04	21.06	30.02
Men	26.36	29.05	76.25	8.46	18.24	22.25
Women	27.18	34.60	22.18	14.43	23.36	33.36

4.1.3.6 Frequency of Purchasing Commodities/Food

From the information obtained, fish and vegetables is the main type of commodity which is purchased by the respondents. Apart from fish, the other food materials normally purchased includes sugar, salt, soap, chicken, fruit, biscuits, oil, noodles, bread and rice. Commodities which are hardly purchased include meat, candles, local sweets, cakes and pork.

5. THE STUDY OF THE CONSUMER MARKET AT KPD TAMU

The KPD Tamu, which follows the concept of a weekly local tamu, was first introduced on 29th March 1998 at the KPD Head quarters, Inanam. Based on the encouraging response and success, and in order to overcome some problems which were being faced especially in the stalls and parking space, the management of KPD decided to move the operation to the KPD Marketing Complex in Likas Bay on 3rd October 1999.

Having seen that there was still space for improvement for the improvement and innovation of the KPD Tamu, JICA representatives, through Pilot Project number 5, introduced several relevant programs and activities. Among the programs and activities introduced for this purpose includes the sponsoring of the advertising of the KPD Tamu in local newspapers, the improvement and increase in facilities and equipment, distribution and sharing of information with KPD authorities, and participation of rural women entrepreneurs in sales promotion.

Before the rural women entrepreneurs started participating in the KPD Tamu, they had to attend a course on food handling which was organized by KPD – OISCA and the Malaysia Health Ministry. This was a precondition set to qualify them to run their businesses in an orderly manner.

In order to note the effect of the efforts made through Pilot Project 5, apart from monitoring the improvement of their performance, a consumer survey was conducted ten times at the KPD Tamu from 26th January to 29th June 2003. A total of 50 respondents were interviewed each time.

5.1 REPORT ON CONSUMER MARKET SURVEY

5.1.1 Age of Respondents

Most of the customers (67% of total interviewed) who visited the KPD Tamu were aged between 31 years to 50 years.

5.1.2 Sex of Respondents

More men were interviewed at the KPD Tamu (58%) compared to women. The reason provided by the surveyors regarding this imbalance is that women are too busy shopping. On the other hand, the men were only there to help with the shopping or to carry the goods. Other reasons men visited the Tamu is to accompany their wives, or merely to send them there. In short, the chance to interview the men compared with the women was higher.

5.1.3 Marital Status of Respondents

The majority of respondents (87%) in this survey were married. They visited the KPD to shop for food and basic needs for their families. This is a responsible routine of a family.

5.1.4 Number of the Members in the Household

More than half of the respondents interviewed (53%) have 4 to 6 members in the family. The collaboration of this and the marital status in the household clearly shows the responsibility of the respondents towards the other members of the family especially towards the preparation of food and basic necessities.

5.1.5 Household Income

A large number of the respondents (71%) earned a monthly income of over RM1001. This shows that the purchasing power is an important element in encouraging the respondents to spend, in this case, at the KPD Tamu.

5.1.6 Methods of Travel to the KPD Tamu

Individual transportation is the main source of transport used to go to the Tamu, which is 89%. This form of transportation is relevant based on the capability of the respondents, as in 5.1.5.

5.1.7 Frequency of visits to the KPD Tamu

We are proud to say that 58% of the respondents are repeat customers. It is not wrong to say that they are permanent customers.

5.1.8 Information on KPD

Information on the date, time, place, things sold, and promotional activities which were held was advertised through banners and newspapers. This can be proven through the information shared as shown on the timetable below:

Table 18: Information about KPD Tamu

Source of Information	Average (%)
Banners	41
Newspapers	33
Friends	10
Radio	7
Brochures	3
KPD Web Page	3
Others (notice board)	2

5.1.9 Opinion of Respondents on the Variety of Products

50% of the respondents interviewed feel that the variety of products sold at the KPD Tamu is satisfactory. However, only 4% say there is a weakness in different products and 41% and 5% says good and very good respectively.

5.1.10 Opinion of Respondents on the Quality of Products

The respondents comments on the quality of products sold at KPD Tamu is very encouraging as 45% and 50% of them say that the quality is satisfactory and good respectively.

5.1.11 Opinion of Respondents on the Quantity of Products

52% of the respondents feel that the quantity of products sold at the KPD Tamu is satisfactory. However, 7% are unsatisfied on the quantity of products sold.

5.1.12 Opinion of Respondents on the Price of Products

The most prominent picture that can be shown on the KPD Tamu is on the fixed price of the products there. Majority (82%) of the respondents have the same opinion that the fixed prices are reasonable compared to 7% that say it is too expensive. This difference in opinion might be caused by lack of information about the price of the products on the customer's side and also not visiting KPD Tamu often.

5.2 REPORT ON ACTIVITIES OF PROMOTION BY PARTICIPANTS

In line with the objectives of the Pilot Project, the rural women were given the opportunity to participate in several activities that were conducted. Among these activities is the food handling course, sales promotion at the KPD Tamu.

5.2.1 Information on Promotional Activities

Through the publicity which was conducted, it was noted that 65% of the respondents knew about the promotional activities being conducted.

5.2.2 Interest towards the Promotional Activities

82% of the respondents interviewed stated their interest in the promotional activities being conducted in the form of sales and demonstrations. According to the respondents, such

activities give them the opportunity for them to see for themselves and appreciated the methods of preparation of local food.

5.2.3 Promotional Activities which Respondents are Interested in

On a scale of 1 to 5, with 1(very weak), 2 (weak), 3 (satisfactory), 4 (good) and 5 (very good), the respondents stated different levels of interest towards the special promotional activities being held. The process of making and selling fruit juice and local cakes were the two activities which interested the visitors. Table 19 below shows the types of activities and the rate of interest of the visitors.

Table 19: Types of Promotional Activity which Interested Visitors

Type of Promotional Activity	Average (Scale 1 – 5)
Fruit Juices	3.60
Local Cakes	3.39
Handicraft	3.28
Village Chicken	3.08
Quail	3.02
Ground Nuts	2.91

The average income of the Project 5 participants at each KPD Tamu is stated in Table 20. This can be connected with the interest and demand of the visitors towards the promotional activities which is conducted by Project 5. Apart from the sales of Ground Nuts which faced losses, all the other activities obtained promising average incomes as shown below:

Table 20: Average Income of the Pilot Project Participants at KPD Tamu

Type of Products Sold	Average Income/Tamu
Fruit Juices	RM 111.48
Local Cakes	RM 159.08
Quail	RM 266.98
Village Chicken	RM 45.93
Handicraft	RM 102.25
Ground Nuts	(RM 18.00) – loss

5.2.4 Evaluation of Participants

To find out the actual performance of the participants, the respondents were asked to evaluate them according to the scale mentioned previously in 5.2.3. Table 21 shows that the services and hospitality of the participants was rated the best (3.72) compared to the others.

Table 21: Performance Rated by Visitors

Performance of the Participants	Average (Scale 1 – 5)
Services / Hospitality	3.72
Skills	3.59
Knowledge	3.58
Food Handling	3.52
Performance	3.47

6. INFORMATION ON THE MARKET

The collection of data and marketing information was also done through interviews with the officers from the Kota Kinabalu City Council (DBKK) and other authorized local officers in the research areas. Among the marketing information and data which was obtained is as follows:

6.1 Kota Kinabalu City Council (DBKK)

The relevant details which were provided by the DBKK officers as well as the involvement of native and non native business people are stated in the following schedule. Table 22 shows clearly the opportunities to be involved in business.

Table 22: The Total Number of Stalls / Market under DBKK

No.	Stalls / Markets under DBKK	Total	Native	Non-native
1.	1.1 Main markets Kota Kinabalu	805	284	521
	1.2 Fish markets Kota Kinabalu	96	53	43
	1.3 Chicken markets Kota Kinabalu	64	26	38
2.	UNHCR market	78	78	0
3.	Sinsuran handicraft stalls	104	103	1
4.	Tanjung Aru Market	46	31	15
5.	Sembulan Market	36	26	10
6.	Inanam Market	162	97	65
7.	Menggatal Market	167	125	42
8.	Telipok Market	68	62	6
9.	Likas Market	67	4	0
10.	Tanjung Aru Eating Stalls	44	29	15

6.2 Ranau District

6.2.1 Background

Ranau district is 3,555.9 square kilometers in size with a total of 70,649 people or 12,651 households. The population growth is 5.14% a year. The administration of Ranau district consists of 13 parishes or the same as 208 villages. From the survey which was conducted by the government, it was found that 8.96% of the total households, or 1134 families are the poorest families in that district. Several basic facilities have been provided in that district, including a school, hospital and clinic, roads, electricity and water.

6.2.2 Development of the Economy

The development of the economy depends on two major sectors which are agriculture and tourism.

6.2.2.1 Agriculture Sector

The study shows that 60,387 hectares of land is suitable for agriculture. However, only 19.32% or 11664 hectares has been developed till now. The types of plantations which is used to raise the level of economy for the local residents is shown in Table 23.

Table 23: Types of Plantation Used for Development

No.	Type of Plantation	Area (hectares)
1	Hill padi	755
2	Rubber	3,719
3	Field padi	1,183
4	Highland vegetables	1,623
5	Fruit	1,760
6	Tea	830
7	Coco	1,424
8	Others	1,075

6.2.2.2 Tourism Sector

Ranau district is a district in Sabah which has become a popular tourism destination. The most popular places visited are the parks, Mt. Kinabalu, Poring Hot Springs, and other interesting places. In order to support the development of this sector, the government and private sectors have prepared accommodation facilities and activities for both local and foreign visitors. According to records, the average number of visitors is 200,000 people.

6.2.3 District Development Plans

The development plan for Ranau district is for 10 years, or jointly through the 8th and 9th Malaysia Plans. Among the suggested development on a macro scale is:

- i. The development of Eco-Tourism
- ii. Development of intensive and controlled agriculture
- iii. Development of centers of economic growth and new locations

6.3 Lahad Datu District

The details which were prepared by the Lahad Datu district council as well as the involvement of native and non native business people are shown in Table 24.

Table 24

No.	Type of Stall	Natives	Non natives	Total
1	Fresh fish	110	12	122
2	Salted fish	32	-	32
3	Live chickens	15	11	26
4	Chicken parts	8	2	10
5	Eggs / minced chicken	15	17	32
6	Beef	1	1	2
7	Pork	-	30	30
8	Sundry items	53	37	90
9	Vegetables	61	29	90
10	Local fruit	37	23	60
11	Imported fruit	-	10	10
12	Coconut	10	4	14
13	Coffee powder	1	3	4
14	Sweets, cigarettes, games	4	8	12
15	Food and drinks	55	21	76
16	Cakes	56	56	112
17	Sundry shop	12	12	24
18	Clothes / material	47	17	64
19	Decorations / watches	24	1	25
20	Refreshments / tit bits	1	-	1
21	Cassettes	7	2	9
22	Flowers	1	6	7
23	Temporary stalls			322
24	Daily stalls			190

The schedule above clearly shows that the natives have taken the opportunity and facilities to actively pursue a business under the council. However, the actual amount of rural women involved in the businesses stated above has not been determined.

6.4 Sandakan District

6.4.1 Background

The district of Sandakan stands on 141 681 hectares of land. A total of 382 936 people live here with a population growth of 4.93%. Out of this, 79.3% live in the town, and 20.3% live in the rural area. There are 195,297 men and 187, 639 women.

6.4.2 Development of the Economy

The main source of economy in Sandakan is in agriculture, fishery, forestry and tourism.

6.4.2.1 Agriculture Sector

Table 25 shows the distribution of plantation in the different areas in Sandakan as well as the estimated income which is obtained from a few types of plantations.

Table 25: Distribution of Plantation in Sandakan

No.	Type of Plantation	Area (hectares)	Estimated Income (RM per hectare per year)
1	Palm oil	90,174	3,400
2	Coco	484	2,400
3	Vegetables	-	45,000
4	Coconut	1,484	2,000
5	Coffee	146	4,500
6	Fruit	2,451	30,000
7	Rubber	1,400	
8	Others	796	

6.4.2.2 Fishery Sector

The average income of the fishermen in Sandakan who use various types of fishing equipment including different types of fishing nets, lines, traps and others, is as follows:

- i. Traditional fishing - RM 4,200 – RM 6,600 per year
- ii. Commercial fishing - RM 7,200 – RM 18,000 per year

6.4.2.3 Forestry Sector

Most of the wood which is extracted from Sandakan is for export. Among the wood products which have the highest value is plywood, swan timber, round log and veneer. The timber industry in Sandakan has created a lot of job opportunities and indirectly increased business activities.

6.4.2.4 Tourism Sector

The areas in Sandakan which have become tourist attractions are as follows:

- i. Orang Utan Rehabilitation Centre, Sepilok
- ii. Selingan Island
- iii. Sandakan War Memorial
- iv. Crocodile Park
- v. Labuk Bay Proboscis Monkey Sanctuary
- vi. Sam Sing Kung Temple
- vii. St. Michael All Angel's Church

6.5 Keningau District

Table 26: Rate of Distribution area in MDK

Place	Area (acres)	Residents (people)	Buildings		
			Commercial	Industry	Housing
Keningau	531	6,125	632	123	689
Bingkor	4	100	-	-	20
Apin – Apin	5	100	-	-	20

6.5.2

6.5.2.1 Increase in Income in MDK

Among the efforts taken to raise income is to introduce a new area of 3,300 acres, revising the laws especially on the license rates/fees, the establishment of an ad hoc committee to control businesses and the development of towns/small towns/markets, holding community efforts to build 12 shop units in Keningau, constructing of houses on the council land, and handling the collection of car park fees. Apart from this, there are side incomes such as the rental of land, rental of stalls, and assisting in the exchange of state and federal rates.

6.5.2.2 Rearrangement of Stalls in MDK

The problem with unlicensed hawkers comes from the illegal immigrants and locals who have support from the local authorities. One of the suggestions to overcome this problem is to place them in separate areas so they do not disturb the five – foot way.

6.5.2.3 Type and Number of Business Licenses Issued

Table 27 shows the type and number of business licenses issued by MDK till now.

Table 27: Type and Number of Business Licenses

No.	Type of Business	Number of Registered Licenses
1	Restaurants and Coffee Shops	109
2	Canteens and Coffee shops	41
3	Restaurants and Coffee Shops	6
4	Side Stalls	28
5	Billiard saloons	28
6	Man hair saloons	1
7	Unisex hair saloons	39
8	Barber shops	5
9	Ladies hair saloons	8
10	Any other offensive trade	103
11	Tyre shop / factory	8
	Total	376

From the types of businesses stated in the above schedule, it can be concluded that the food and drink selling business is the most popular. However, this causes high competition and can result in a higher number of businesses closing down.

6.6 Kudat District

6.6.1 Background

Kudat is situated at the north of Sabah state and was Sabah's first capital. The size of Kudat is 1287.2 square kilometers which encompasses the Kudat Peninsula, Banggi island, Balambangan island, Malawali island, Matunggong and a few other small surrounding islands. The landscape is hilly. The weather is unpredictable where the drought is longer. The average rainfall is 184mm annually. The total number of residents in the district is 68,242 people which consist of the Rungus (53.84%), Malays (32.59%), Chinese (13.40%) and other races (0.17%).

6.6.2 Development of the Economy

6.6.2.1 Agriculture Sector

This sector is the main contributor in Kudat district. A total of 54,723 hectares of land has been identified for agriculture development. Currently, 32,960 hectares has been development with several types of short term and long term plants like coconut, rubber, palm oil, hill padi, field padi, corn and others.

6.6.2.2 Fishery Sector

The fishery sector is the second highest economic contributor in Kudat and is currently expanding rapidly through the revival of ships and an export company which exports products from the sea such as prawns, to Taiwan, Japan, Hong Kong and other destinations.

Other sectors which also contributes to the economy of Kudat includes tourism, farming, rubber industry, and other small medium industries. Table 28 shows the number of small medium industries which are currently being actively developed.

Table 28: The number of Small Medium Industries in Kudat District

No.	Small Medium Industries	Total
1	Furniture / Carpentry	10
2	Padi factory	8
3	Car workshop	8
4	Timber factory	6
5	Ice factory	6
6	Coconut oil factory	4
7	Bread factory	4
8	Fish / prawn / crab processing factory	3
9	Stone quarry	2
10	Tin and metal factory	2
11	Fertilizer factory	1
12	Plastic factory	1
13	Ship dockyard	1

6.6.3 Transportation Facilities and Others

Kudat is well equipped with transportation facilities by land, air and sea. Other facilities available include electricity supply, water, schools, and hospitals / clinics. Other facilities available which contribute to the development of the economy are such as financial institutions / bank, hotel, rest house, community hall, library, public stadium, religious houses and others.

6.6.4 Development of Businesses

In order to develop the developed area, the Kudat Town Board (LBK) took the initiative to prepare basic facilities in order to develop businesses. Among the facilities available includes the single story general market, fish market, cloth market, open market, tamu, night market and food stalls in the centre of town. Table 29 shows the number of registered businesses / licenses under LBK.

Table 29: Number of Registered Businesses/Licenses under LBK till Year 2002

No.	Ethnic	Number of licensed Businesses
1	Malay / Native	300
2	Chinese	265
3	Indian	-
4	Other ethnic races	-
	Total	565

6.7 Kota Belud District

6.7.1 Background

Kota Belud district is situated at the north east of Sabah over an area of 1,385.6 square kilometers. It is surrounded by several other districts like Tuaran, Kota Marudu and Ranau.

The distance from Kota Belud is 7 km. The climate in Kota Belud is hot all year around. The total number of residents is 72,337 with a population growth of 2.4 a year.

6.7.2 Development of the Economy

The economic activities in Kota Belud are focused on agriculture, fishery, and tourism.

6.7.2.1 Agriculture Sector

Agriculture is the most important economic source in Kota Belud. Joint efforts among authorities from the government agencies and departments to provide several facilities and development programs have hastened the development progress in agriculture in this district. Among the facilities and development programs introduced are as follows:

- i. Providing input and facilities on marketing
- ii. Storing facilities
- iii. Farm machinery facilities
- iv. Transportation facilities
- v. Preparation of contract work
- vi. Planting in clusters
- vii. Farming of chicken

The main plantation is field paddy, hill paddy, fruit, palm oil, coconut and ginger.

6.7.2.2 Fishery Sector

The fishery activity is the main economy for the residents who live in areas along the coastline such as Abai Bay and Mantanani island. The products are sold mainly at the Kota Belud market.

6.7.2.3 Breeding Sector

Kota Belud is famous for its various types of ruminants which are bred, especially water buffaloes which used to be sold at the weekly tamus. The selling of these items at the weekly tamus was stopped in 1993 even though it was the only tourist attraction in Kota Belud. Efforts to review this project were conducted as follows:

- i. Milk cows project
- ii. Meat cows project (by small scale farmers)
- iii. Goat farming
- iv. Buffalo farming project

6.7.2.4 Tourism Sector

Tourism is also very important in the development of economy in Kota Belud. There are many locations or areas which can become tourist attractions such as Sayap Waterfall, Melangkap Tiong, and Emas Beach which is famous for its Proboscis monkeys. With the development of tourism, the residents can benefit through preparing accommodation,

transportation, catering business, fishing equipment, traditional and arts performances, and other services.

6.7.2.5 Business Sector

Among the business activities conducted in Kota Belud is as follows:

- i. Open market / Tamu
- ii. Market stalls
- iii. Grocery shops
- iv. Restaurants / Warehouses

On a whole, it is noted that business activities in Kota Belud is very encouraging. This can be seen by the increase in the number of registered business entrepreneurs in the Kota Belud District Council. Unfortunately, the involvement of the natives is still very low. The business prospect in this district is very strategic due to its location on the road to between Kota Kinabalu, Ranau, Kudat and Kota Marudu. In short, the strategic location provides the opportunity for business activities to expand.

It is the objective of the plan to encourage and increase the involvement of natives in the business sector. Due to this, with the availability of facilities, efforts to encourage their involvement in this sector will further increase.

In short, the marketing information above clearly shows that the State government representatives are serious in developing the economy of the local people through the business sector. Facilities which are prepared were in line with creating a group of local entrepreneurs. It is the hope that the rural women will take full use of the opportunities given to them to further develop themselves and improve their businesses.

7. CONCLUSION

Based on the facts brought forward above, a few important conclusions were made:

7.1 Effective Approaches Used in Planning, Implementing and Monitoring Survey and Marketing Programs and Activities

The approaches used by Pilot Project 5 under the supervision of the JICA team in planning, implementing and monitoring the survey work and marketing activities and programs were very relevant and managed to achieve the objectives which were set out. All approaches applied were not only well organized and according to schedule, but also satisfied all needs which existed at all levels of implementation. As an example, the emphasis on the importance of satisfying all needs and preconditions of the programs and activities before any action is taken is vital. In short, only after collecting and analyzing data and information from the surveys conducted are decisions made to conduct further actions. Apart from that, only after the participants succeed in going through relevant courses and obtain their certificates, then they can join all the activities which are planned. The method

used in this approach was also picked according to the appropriateness, needs and the situation. Surveys using questionnaires, direct interviews with target groups, observations and perceptions, question and answer sessions, obtaining of data and information from secondary resources, and visitations to target areas succeeded in producing realistic results.

7.2 Achievement of the Objectives of the Marketing Activities and Programs under Pilot Project 5

From the data and information collection process to the introductory and implementation stages of Pilot Project 5, all the marketing programs and activities which involved rural women groups produced encouraging results. The information on the success of these programs and activities can be seen in the information provided in this paper as well as the sharing of opinions together with the women involved during a meeting held on the 14th of September 2003. The indicators of achievement which is most clear is the high level of participation by the rural women in the marketing programs and activities which were organized, as well as the increase in knowledge and experience, increase in sales and expansion of their businesses. Among the information shared by them is as follows:

7.2.1 The Food Handling and Marketing Course

The course above which was conducted in Tenom benefited all the participants. Among these benefits is as follows:

- i. Increase in knowledge on methods in handling food and cleanliness.
- ii. Training on practical knowledge such as cleanliness, presentation of products, continuous development of products, hospitality, development of business / opening of branches, preparation of financial reports, obtaining business certificates from the District Offices / local authorities, sharing knowledge with friends and workers, preparation of daily schedules, and etc.
- iii. Holding discussions on future plans such as the development of types of products, expansion of the business, increase in number of staff, reinvesting profit to expand business, and others.
- iv. Experience in participating in KPD Tamu, Food and Fruit Festival, and Farmers Day (HPPN) state level.

7.3 Achievement of the Overall Objective of Pilot Project 5

With the improvement in 4 areas as stated below which was planned, the overall objective to improve and innovate the KPD Tamu is considered fully achieved.

7.3.1 Conducting a Course to Increase the Number of Products of Rural Women

Organizing a Food Handling and Marketing Course held at the training centre in Tenom.

7.3.2 Become a Base (Antenna Shop) or Point of Sales for Rural Women

KPD Tamu has become a focus point for rural women selected by different departments and agencies.

7.3.3 Become an Information Centre for Local Products Produced by Rural Women

Display any information regarding products which are produced by rural women for the public as well as promotion of goods and demonstrations during each Tamu.

7.3.4 Increase the Empowerment of KPD Staff in Marketing and Development of New Products

Through the activities and programs which were done by Pilot Project 5, the KPD staff were exposed to ideas and new techniques in the marketing area as well as knowledge on developing new products which are products by rural women entrepreneurs.

8. CLOSING

Taking into consideration the approaches used in line with the objective of Pilot Project 5 which is to improve and innovate the KPD Tamu, a conclusion that the effort between the Sabah government and Japan through JICA has succeeded beyond what is expected. All questions have been answered. The final decision will be made by the State whether to continue implementing the pilot projects at a larger scale throughout the state.

SECTION 6

SURVEY SUMMARIES FROM PILOT PROJECTS – 4

STUDY ON THE TOURISM

SECTION 6: THE STUDY ON THE TOURISM

1 Introduction

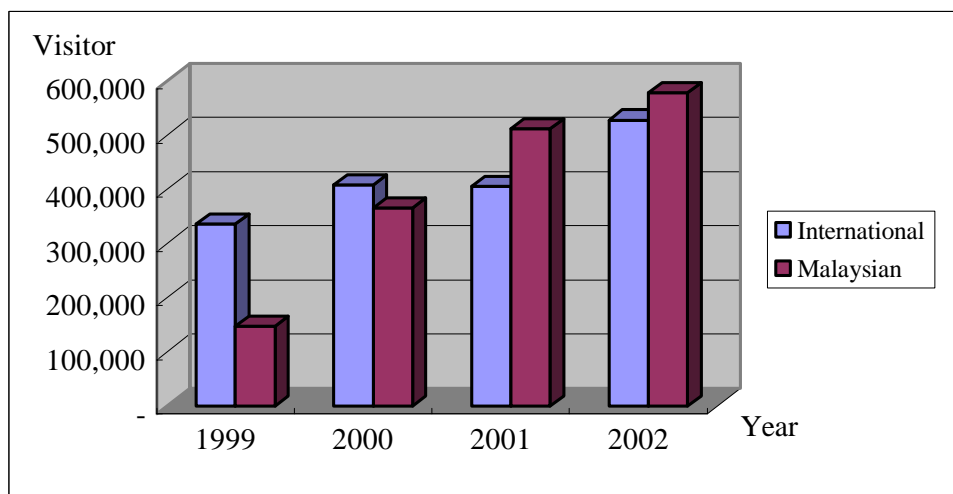
The Task Force Team of Pilot Project No. 6 which aims to promote agro-tourism in Mattunggon, Kudat conducted a survey on tourism industry on October 2002. The purpose of the survey is to grasp the current information of tourists as follows;

- What type of tourists is in Sabah?
- What do they expect to Sabah?
- How do they think about Sabah? and,
- Do they know Kudat?

Villagers in Mattunggon, Kudat had seldom chance to know the reality of tourism industry since the Kudat is far from KK. They had started the business of agro-tourism since 1996; however, the scale of business had been not increasing as much as expected. According to the SWOT analysis in target 4 villages, the communication among 4 villages had not been active since they reckon each other as rivals. The Task Force Team considered that it was necessary to persuade villagers to cooperate each other since the competitors are not inside of small community but other tourism spots such as National Park of Sabah and even surrounding countries.

Figure 1 shows the fluctuation of number of visitors by month since January 2001 until September 2003. Due to terrorism on September 11, 2001 in New York, the number of foreign visitors dropped, however, the visitors have been increasing gradually.

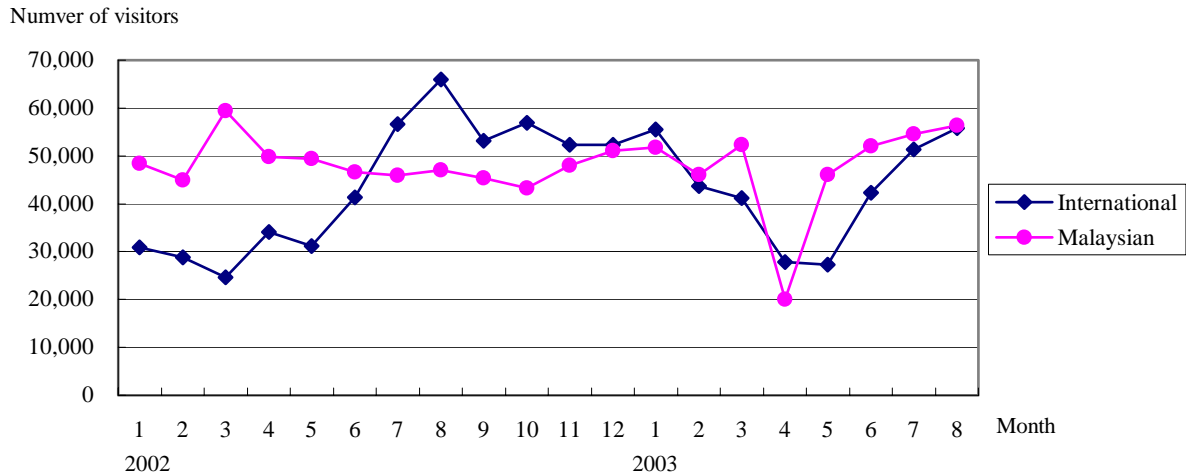
Figure 1 : Number of Visitors to Sabah



Source: Sabah Tourism Board

Yet, the influence of world crisis such as terrorism and war is very high. Figure 2 shows the monthly fluctuation of number of visitors since 2001 to August, 2003. After terrorism on September 11 in New York, the number of tourists dropped and during Iraq war, and SARS, the visitors dropped as well.

Figure 2 : Fluctuation of Number of Visitors (Jan. 2002 - Aug. 2003)



Source : Sabah Tourism Board

By showing the statistical data of survey on tourism industry, target villagers realized the importance of cooperation for utilizing scale merit of attractions.

2 Outline of Respondents

Target number of sample was 300. Sampling places were KK (Airport, Jetty, Hotels, Shopping mole), Sandakan, Tawau and Samporna.

Collected number of sample is 280, and types of respondents are stated Table 1 and Figure 3 as bellow.

Table 1 : Type of Respondents

	Total	Western	Asian	Malaysian	Sabahan	Others
Total	280	168	74	20	13	5
Male	135	79	40	9	5	2
Female	145	89	34	11	8	3

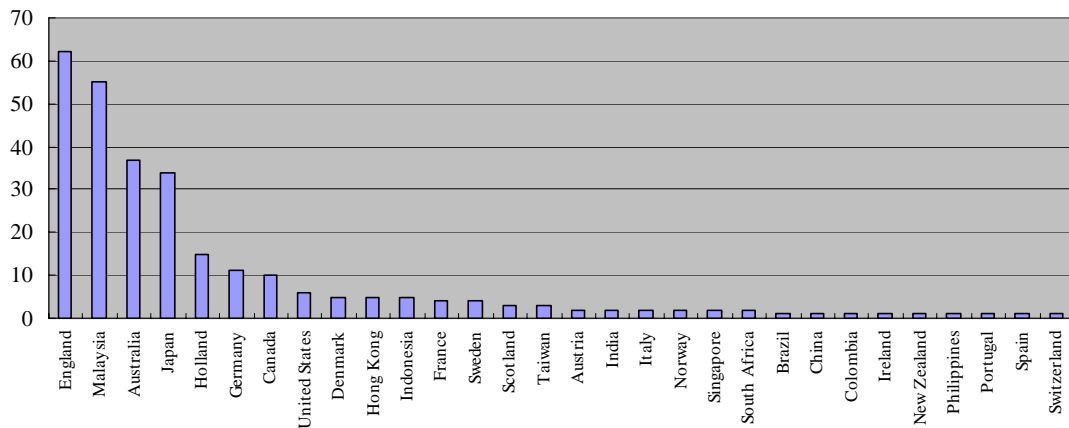


Figure 3: Nationality of Respondents

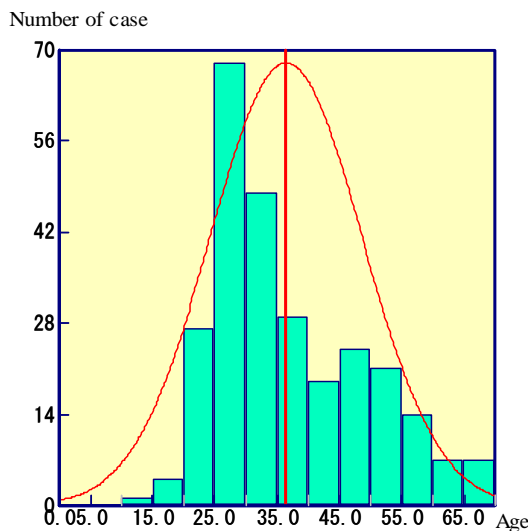


Figure 4: Age of Respondents

Figure 4 shows the age of respondents. The average of respondents was 36.4 years old. Youngest was 13 years old and Oldest was 70 years old.

There are two age peeks of tourists, which are younger generation and elder generation. It is said that the period of growing children that is from 30 years old to 50 years old are hard to go out of home.

3 Character of Tourists in Sabah

It was observed the tendency of the length of stay in Sabah according to origins; Western tourists are stay longer than Asian tourist. Figure 5 illustrates the length of stay by origins.

Figure 6 shows the frequency of visit to Sabah. 25% of respondents are repeaters to Sabah. There are some tourists coming from Europe 5 or 6 times. According to them, Sabah is very good to spend the vacation of winter in Europe.

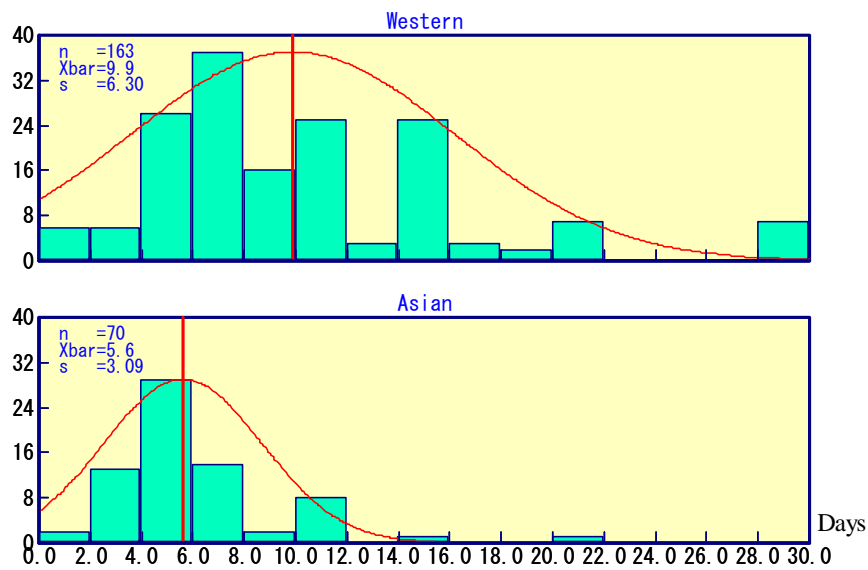


Figure 5: Length of Stay in Sabah

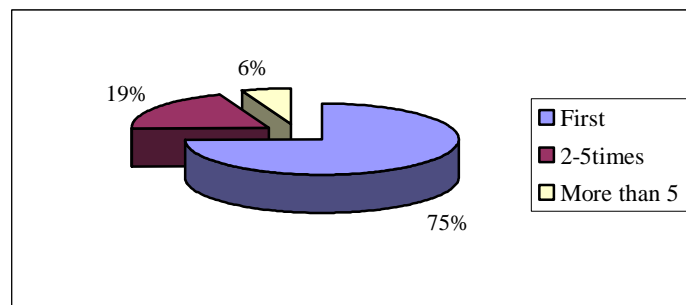


Figure 6: Frequency of Visit

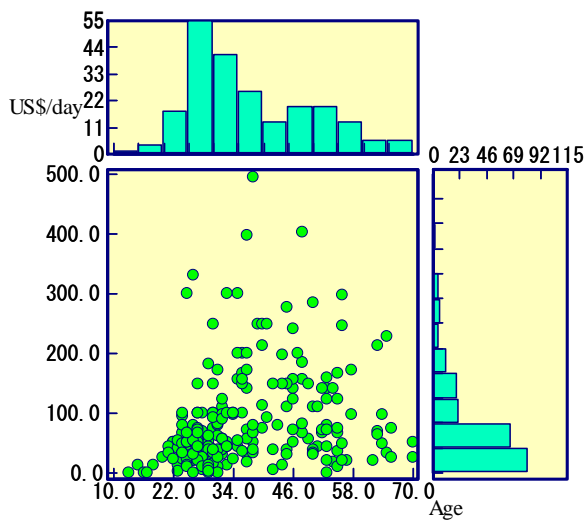


Figure 7 shows the daily expenditure by age. Some respondents exclude logistics cost such as hotel fee and domestic freight fee since they use package tour, and others included everything. Most of the tourists expend less than US\$50/day for daily attractions, foods and souvenirs.

Figure 7 : Daily Expenditure by Age

As a result of tourists survey, the Task Force Member concluded the character of tourists coming to Sabah.

- There are two age groups of tourist, younger generation and aged
- Western stay longer than Asian
- First time of visit to Sabah for tree fourth of visitors
- Relaxing Nature is expected by the tourists
- Women like animal/bard watching more then men
- Trekking is more attractive for Western tourists than for Asian tourists
- Historical site is more interesting for Western
- Ethnic culture is less interesting of Asian

Tourists evaluate the potential of Sabah's tourism industry.

- National environment is very nice.
- People is frank and kind.
- Hotel facility and service is good.
- Easy to come (by Japanese tourists).

On the other hand, they pointed out following impression.

- Toilet is very dirty
- People in Sabah looks not concerned about environment
- There are no information in tourist guidebooks
- Not many promotions of Sabah in their country Lack of Transportation means
- No information for transportation for independent travelers
- More expensive than neighboring countries

In terms of souvenir, the following comments are given by tourists.

- Handicrafts are low quality compeering to neighboring countries.
- There are not many original souvenirs made in Sabah.
- Original handicraft of Sabah is more expensive than that of imported from Philippine and Indonesia.
- Weaving bag can not be brought back to Australia because of the quarantine protecting the foreign insects.
- There are not many suitable souvenirs for bringing back home; most of them are bulky and heavy.
- Most of souvenirs are decorative but useless.

There are lots of spaces for improvement of tourism industry.

SECTION 7

SURVEY SUMMARIES FROM PILOT PROJECTS – 5

SURVEY ON MICRO CREDIT

- **Baseline Survey and Post-Evaluation
on the YUM Project 10 Project -**

SECTION 7: SURVEY ON MICRO CREDIT

YUM conducted the questionnaire survey twice; first one was to grasp the situation of branch office and reputation of YUM' micro credit service by customers, second one was evaluation survey for comparison between the before and after pilot project.

The reports were prepared by the Task Force Team.