

**BASELINE SURVEY
PROJECT 10 : YUM – JICA**

EFFECTIVENESS OF THE MICRO-CREDIT SERVICE

FOR

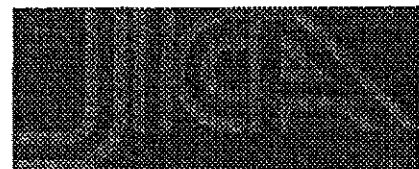
THE RURAL WOMEN ENTREPRENEURS

IN SABAH

FINAL REPORT
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YAYASAN USAHA MAJU



Japanese International Cooperation Agency

BASELINE SURVEY REPORT : EFFECTIVENESS OF THE MICRO-CREDIT SERVICE FOR THE RURAL WOMEN ENTREPRENEURS IN SABAH

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Abbreviation

YUM - Yayasan Usaha Maju is incorporated on 30th June 1995 under the Trustees (Incorporation) Ordinance, 1951 (Sabah). Its main objective is to reduce poverty in Sabah through microcredit program using the Grameen Bank approach.

JICA – Japanese International Cooperation Agency

P10 - Project 10 : YUM - JICA Effectiveness of Micro – Credit Service for the Rural Women Entrepreneurs in Sabah

MAFI - Ministry of Agriculture and Food Industry Sabah

Members – YUM’s clients

Centers –Consists of several Groups. A Group usually consists of 5 persons. Business transactions are done in the Center during the weekly Center Meeting.

BLS – Baseline Survey

PA – Problem Analysis

LUC – Loan Utilization Check

LS – Loan Supervisor

BM- Branch Manager

AC – Account Clerk

S - Selected Branch comprising Kota Kinabalu, Kota Belud, Kota Marudu, Kudat, Keninagu and Sandakan

C - Control Branch comprising Papar, Tuaran and Tambunan

SPA1 / SPA2 – General Loan 1/General Loan 2

MPWS – Sabah Women Advisory Council

UHEWS – Sabah Women Affairs Unit

TEKUN – TEKUN National Foundation

AIM – Ikhtiar Trustee of Malaysia (Amanah Ikhtiar Malaysia)

SCC – Sabah Credit Corporation

MARA – People Trustee Council (Majlis Amanah Rakyat)

MIS – Management Information System

KEMAS – Department of Community Development (Jabatan Kemajuan Masyarakat)

DOA – Department of Agriculture

DOF – Department of Fisheries

IT – Information Technology

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1.0 INTRODUCTION

1.1 Background

Japanese International Cooperation Agency or JICA is a Japanese Government organization responsible for the technical cooperation of Japan Official Development Assistance to developing countries. Technical cooperation is aimed at the transfer of technology and knowledge that can serve the socioeconomic development of the developing countries. JICA carries out a variety of programs to support the nation building of developing countries through such technical cooperation.

Study teams are dispatched to provide assistance in formulating development plans for the public sector and other basic areas of infrastructure, which are keys to the socio-economic development of developing countries. The team studies the proposed project or program from technical and financial viewpoints, and takes into consideration economic and social factors, organization and management, environmental impact, and other aspects.

In Sabah for instance JICA with the cooperation of the Ministry of Agriculture and Food Industry Sabah (MAFI) has undertaken a study on 'Development for the enhancing rural women entrepreneurs in Sabah'. There are 11 projects implemented through the various departments and agencies in the State.

Project 10 (P10) is one of these programs implemented through Yayasan Usaha Maju or YUM an agency under the MAFI. P10 will under take study on the 'Effectiveness of micro-finance service for the rural women entrepreneurs in Sabah'. The project recognizes the role of Management Information System for efficient and effective operation of micro-finance, thus the core/thrust activity of the project. MIS has two areas of concerned relevant to the project, firstly, to improve the member and loan informations system and, secondly, to undertake a Baseline Survey (BLS).

The informations herein this report is basically on the findings of the Baseline Study conducted by a study group under the Taskforce Team for the P10. The study is essentially to gather basic informations on the current status of YUM and operation that are useful to measure and compare impact results before and after the project.

1.2 Terms of reference

The BLS is one of the activities of the P10 as decided by the Taskforce Team. The objectives of the BLS are :-

- a. to ascertain the current status of the micro-finance services
- b. to improve the standards of data management of members and loans
- c. to implement various operational improvements at the branch

1.3 Scope of survey

- a. Review the current status of the program and operations of the following branches in extending credit facilities to the rural poor women in the following location,
 - i. Kota Kinabalu
 - ii. Kota Marudu
 - iii. Kota Belud
 - iv. Kudat
 - v. Sandakan
 - vi. Keningau
- b. Examine the branches operation, documentation and the recovery of loan
- c. Recommend most suitable policies or solutions to enhance roles in assisting the rural poor women entrepreneurs

1.4 Method of survey

The survey is undertaken by designing a questionnaire for both the YUM members and staffs. A total of 520 respondents are taken, most of them about 87 percent are clients or YUM members and the rest 13 percent are YUM staffs. Annex 1.0 below shows the number of sample respondents according to branch.

Annex 1.0 : Number Of Respondents According to Branch

NO.	NAME OF BRANCH	NO. OF RESPONDENTS (CLIENTS)	NO. OF RESPONDENTS (STAFFS)	TOTAL
1	Kota Kinabalu	43	7	50
2	Kota Marudu	53	9	62
3	Kota Belud	67	9	76
4	Kudat	29	8	37
5	Sandakan	43	6	49
6	Keningau	76	7	83
	Selected	311	46	357
7	Papar *	35	6	41
8	Tuaran *	45	7	52
9	Tambunan *	62	8	70
	Control	142	21	163
	Total	453	67	520

* Control branch

Two separate questionnaires is designed for this, questionnaire for staffs and questionnaire for clients.

- a. Questionnaire for staffs of YUM looks at the current status of the branch, performance and efficiency, time utilization, documentation, training and level of knowledge in computer and so on. The questionnaire survey for staff is in Annex 2.0. Respondents (Staffs) according to Branch and Category of staff is shown in Annex 4.0.
- b. Questionnaire for members looks at the members' profile, loan, projects, level of income, quality of service, marketing, competitors, training, benefits, issues and so on. The questionnaire survey for clients is in Annex 3.0. Respondents (Clients) according to Branch and Centers is shown in Annex 5.0.

In addition to and to complement the questionnaire, Problem Analysis (PA) were done in the six selected branches.

From the results of PA, relevant issues and problems were incorporated in the BLS questionnaire. The Taskforce Team felt that three of the issues arising from the Problem Analysis are relevant and therefore agreed to incorporate in the study. These problems are related to poor data/information management, poor administration of arrears and client project failure. The results of the Problem Analysis and Self-Evaluation Workshop are found in Annex 6.0 and 7.0.

Three additional branches namely Tuaran, Papar and Tambunan were chosen as control group and for comparison purposes.

Independent interviews, discussions and meetings with various staffs/officials of YUM were also been held.

The study group comprises Mr. Freddy Rantau (Team Leader), Ms Yuki Kobayashi (JICA Study Team), Mr Jayari Hj. Misuari (Co-Leader), Jason Chin (System Engineer) and Midi Yaang (Research Assistant).

The team is grateful to the kind response from the clients and cooperation, assistance and understanding given by the staffs of YUM branch without which the team would not have been able to complete the Study.

2.0 FINDINGS OF THE SURVEY

2.1 Staffs of YUM

2.1.1 Current Status and basic informations of branch

- i. Number of respondents (staffs of YUM) and length of service

The number of respondents (staffs) who actually completed and returned the questionnaire form is 63. The distribution of staffs according to branch and gred is shown in Annex 4.0. Most of the staffs (70%) are Loan Supervisors followed by Branch Managers (12%) and the rest (18%) are Loan Officers, Account Clerks and other supporting staffs. On average they have been serving in YUM for more than 8 years ie. 8.81 years and 9.10 years for the 6 and 3 branches respectively.

- ii. Performance and operational efficiency ratios

- a. The efficiency of staff according to designation is shown in Table 1.0. On average a Loan Supervisor (LS) is looking after 10.38 Centers, 73.97 members and 17.5 groups. A Branch Manager (BM) or a branch has on average has 60.20 centers, 491.60 members and 115 groups.

TABLE 1.0 : EFFICIENCY STAFF ACCORDING TO CATEGORY

NO.	PARTICULARS	LOAN SUPERVISOR		BRANCH MANAGER	
		S	C	S	C
1	No. Of Centers	10.38	9.44	69.2	57.67
2	No. Of Groups	17.5	15.38	115	102.3
3	No. Of Members	73.97	75	491.6	442.3
4	Average distance from branch Office to Center (KM)	18.22	15.32	18.16	23.42
5	No. Of Center Meetings per day	2.53	2.44	6	9.67
6	Amount of Loan Disbursed	1,818.75	0	1,135,168.00	0
7	Amount of Loan Outstanding (RM)	6,643.93	5,751.94	80,315.67	14,984.73
8	Amount of Arrears (RM)	6,254.21	2,408.25	47,642.67	27,923.93
9	Amount of Arrears Overdue (RM)	5,662.96	2,331.63	27,252.52	24,977.17

- b. The average distance from the branch office to the Center is about 18.22 km.
- c. A LS is conducting 2.53 Center Meetings (CM) per day. On average a BM supervises 6.00 CM per day and conducts CM once in a while.
- d. Average loan outstanding amount RM80,316. Large portion of the loan outstanding is arrears. Most of the arrears is already overdue.

iii. Effectiveness of Service

Generally from the perspective of staff/respondents, the YUM effectiveness or quality of service is very effective. Efficient in LUC and updating record and account. Seems very efficient in dealing with member/good relationship is vital as well as conducting Center Meeting. It seems to indicate YUM needs to improve the processing of loan, project supervision and the process of Group Formation

(Moderate). One of the reasons for moderate Group formation may be because of management decision to play down group intake due to financial problem and absence of new loan disbursement. Table 2.0 detailed out the effectiveness of service according to staff perspectives.

**TABLE 2.0 : EFFECTIVENESS/QUALITY OF SERVICES
(STAFF PERSPECTIVE)**

NO.	PARTICULARS OF SERVICE	Very Ineffective		Ineffective		Moderate		Effective		Very Effective	
		S	C	S	C	S	C	S	C	S	C
1	Processing of Membership approval	0	0	3	1	10	5	1	1	3	0
2	Group Formation Process	1	0	1	1	17	8	12	10	3	1
3	Processing of Loan approval	2	1	4	1	11	6	15	1	2	1
4	Loan Utilization Check Process	0	0	1	1	9	3	20	16	4	0
5	Conduct Center Meeting	1	0	1	0	8	2	19	18	5	0
6	Loan Repayment Process	1	0	1	0	16	6	13	14	3	0
7	Updating Records and Account	0	0	3	0	8	4	20	16	3	0
8	Project Supervision	1	0	2	0	14	6	0	0	3	0
9	Staff and Client Relationship	0	0	1	0	11	5	17	13	3	2
	Total	6	1	17	4	104	45	117	89	29	4

iv. Work Environment

Generally staff are happy with their posting. The work they are doing is very suitable. However many expressed work environment is not very suitable. They can still take the work load. Working relationship and cooperation among staffs is good.

2.1.2 Time utilization

- a. As seen in Table 3.0 LS uses more time that is 50.31% of time is the field. This is so because of the nature of works of LS to closely supervise clients and projects.
- b. BM also uses some amount 40.00% of time in the field. BM involves both on the physical and financial aspects of monitoring in the field and centers. BM also conducts CM in the absence of LS or when LS is on leave.

TABLE 3.0 : TIME UTILIZATION ACCORDING TO WORK TYPE AND CATEGORY OF STAFF

NO.	PARTICULARS	STAFFS					
		BM (%)		LS (%)		AC (%)	
		S	C	S	C	S	C
1	Field Work	40	33.33	50.15	50.31	0	0
2	Updating Records and Accounts	22	36.67	27.27	26.56	55.00	70
3	Reports	22	16.67	13.67	13.44	30.00	10
4	Others	16	13.33	8.91	9.69	15.00	20
TOTAL		100	100	100	100	100	100

- c. Account Clerk (AC) spends the most time 70% compared to LS 27.27% and BM 36.67% to update record and account. BM spends about 22% of the time doing reports compared to 13.57% LS and 30% AC. It seems to indicate AC spends relatively more time doing report compared to BM. The main reasons for this AC is also doing the General Clerk works, manage the safebox and involve in the financial administration and updating in the office.

2.1.3 Documentation

- a. Generally the respondents agreed on the uses of forms (OP and A series), ledger and Loanee Account Books.
- b. Results on the issues related to Forms OP and A Series is shown in Table 4.0.

**TABLE 4.0 : DOCUMENTATION: USES OF FORMS: YUM
- OP and A SERIES**

NO.	PARTICULARS	STRONGLY DISAGREE		DIS-AGREE		NOT SURE		AGREE		STRONGLY AGREE	
		S	C	S	C	S	C	S	C	S	C
1	Many forms but all are needed	1	1	14	10	1	3	16	8	2	0
2	Easy to fill, easy to understand and directive is clear	0	0	2	2	2	0	26	20	4	0
3	A lot of time is required to fill in each form	3	0	5	4	3	3	19	13	4	2
4	Format and data required are relevant in accordance to the use of forms	0	0	8	3	5	3	18	16	3	0
5	Number of copy of forms needed is relevant	1	0	5	2	1	3	24	17	3	0
6	Forms supply to branch is always enough	4	1	8	9	5	4	13	8	4	0
7	Purpose and frequency of preparing and submitting reports to HQ is relevant and According to needs	1	0	3	2	2	1	26	18	2	0
8	Training/Course on how to use the forms is enough	2	0	6	3	12	4	13	15	1	0
9	Policy/Procedures regarding uses of forms are clear, update and sufficient	0	0	5	5	0	2	26	14	3	0
Total		12	2	56	40	31	23	181	129	26	2

- c. Results on the issues related to Ledgers is shown in Table 5.0.

**TABLE 5.0 : DOCUMENTATION:
USES OF LEDGERS**

NO.	PARTICULARS	STRONGLY DISAGREE		DISAGREE		NOT SURE		AGREE		STRONGLY AGREE	
		S	C	S	C	S	C	S	C	S	C
1	Many ledgers but all are needed	1	1	7	5	2	1	21	14	3	0
2	Easy to fill, easy to understand and directive is clear	0	0	2	1	0	0	26	20	6	1
3	A lot of time is required to fill each ledger	2	1	9	9	0	3	20	9	3	0
4	Format and data required are relevant in accordance to the use of ledger	1	0	5	2	2	2	23	18	2	0
5	Training/course on how to use ledger is enough	0	1	4	3	8	3	21	15	1	0
6	Supply of ledger is always enough	1	0	2	5	3	24	17	0	0	3
7	Policy/Procedure regarding uses and control is clear & sufficient	0	0	2	0	2	1	26	21	4	0
Total		5	3	31	25	17	34	154	97	19	4

- d. Results on the issues related to Account Books is shown in Table 6.0.

**TABLE 6.0 : DOCUMENTATION: USES OF
ACCOUNT BOOKS**

NO.	PARTICULARS	STRONGLY DISAGREE		DIS-AGREE		NOT SURE		AGREE		STRONGLY AGREE	
		S	C	S	C	S	C	S	C	S	C
1	Many accounts book but all are needed	2	0	7	3	0	0	20	13	5	3
2	Easy to fill, easy to understand and directive clear	0	0	0	0	0	0	27	17	7	3
3	A lot of time is required to fill each account books	0	1	9	9	2	1	19	7	4	1
4	Format and date required are relevant in accordance to the use of account books	0	0	2	1	1	1	27	15	4	2
5	Supply of account books is always enough	3	0	1	3	1	0	25	15	4	1
6	Training/course on how to use account books is enough	0	0	3	3	6	1	23	14	1	1
7	Policy/Procedures regarding uses and control is clear & sufficient	0	0	5	0	1	2	26	16	2	1
Total		5	1	27	19	11	5	167	97	27	12

Table 4.0, 5.0 and 6.0 above show generally that the staffs agree to the issues raised in the questionnaire regarding documentations such as Forms, Ledgers and Account Books. While many indicated the documents are easy to fill, they also feel that a lot of time is required to fill in these documents. There seems to be an indication that the supply of some forms, ledgers and account books is not always enough. There is a felt need for training on documentation and its uses.

- e. Among the issues raised in the Problem Analysis regarding documentations are loan records not up to-date, loan records are sometimes not accurate/manual recording tends to cause errors, loan records are not organized, too many forms to fill in the same informations for different purposes. The suggestions include, review and simplify the forms in the OP and A series, computerization of the information at the branch level and strengthening monitoring and supervision. The results in Table 7.0 has taken this into accounts and proposed certain Forms, Ledgers and Account Books to be abolished. Forms YUM OP4 and YUM OP22 scored the most votes thus seems potential to review and abolish. Ledger 6 has got highest responds in the Ledger section while Group Fund Book highest votes in the Account Book category.

Table 7.0 : Forms, Ledger and Account Books To Be Abolished

FORM	f	f*	LEDGER	f	F*	ACCOUNT BOOK	f	f*
YUM A5	1		Ledger 1	1		Group Fund Book	6	
YUM A7a	3	1	Ledger 2	1		Center Book	5	2
YUM A7b	2	1	Ledger 3a	1		CIT	1	
YUM A12	1		Ledger 3b	2		Emergency Fund	2	
YUM A21	1		Ledger 3c	2				
YUM A22	1		Ledger 4	1	1			
YUM OP3	1	1	Ledger 6	4				
YUM OP4	9		Ledger 7	2				
YUM OP6	0	2	Ledger Card 2	1				
YUM OP12	3	5	Ledger Dana Khas	0	2			
YUM OP13	1		Branch Vot	0	1			
YUM OP22	9	8						
YUM OC 1	1							
YUM OC 2	2							
YUM OC 4	1							
YUM OC 5	2							
YUM OC 6	2							
CCS 1a	1							
Batch Header	2							
Amended Forms :	1	1						
SPA1 / SPA 2								
Total	44	19		15	4		14	2

* respondents from control branch Papar, Tuaran and Tambunan

2.1.4 Training

- a. The respond on the level of skill using computers and software applications such as Word processing, Spreadsheet, Presentation and Internet is shown in Table 8.0. Majority of the staffs indicated that they have no skill in using the applications especially software application for Presentation. However many of them has the minimum skill in using the application system and few seems to admit that they are skillful and non is very skillful. Generally the results seem to indicate the majority of them are able to use the Word Processing.

TABLE 8.0 : TRAINING - LEVEL OF SKILL USING COMPUTER APPLICATION

NO.	TYPES OF APPLICATION	NO SKILL		MINIMUM SKILL		SKILLFUL		VERY SKILLFUL	
		S	C	S	C	S	C	S	C
1	Word Processing	15	8	11	6	6	6	0	1
2	Spreadsheet	20	12	8	7	3	2	0	0
3	Presentation	25	13	6	8	1	0	0	0
4	Internet	16	11	15	9	1	1	0	0
TOTAL		76	44	40	30	11	9	0	1

- b. They are confident the use of computer will increase efficiency and effectiveness in the work place. Some staffs even have indicated very confident. Non of the respondent has indicated that computer will not help them at all.

2.1.5 Program Potential

The BLS has selected the program potential indicators which include membership intake, dropout, attendance to center meeting, loan repayment, arrears and compulsory saving. The respondents is confident there is encouraging potential (41.48%) for the enhancement of the program. This is followed by more than a third (37.62%) has indicated moderate potential. Quite a number of them rated the program as very potential. It is more interesting to note they single out Compulsory Saving and loan repayment being encouraging potential for development. There is also great potential for the branches to solve the problem of arrears. It was noted from the problem analysis conducted earlier that the poor administration of arrears may have attributed to the problem of accumulated amount of arrears. May be the computerization of branch is an opportunity to update the information of arrears systematically, promptly and on time, so that management can take effective action on arrears.

There are some who have also indicated less potential (8.04%) and only a marginal number of respondents (1.61%) say that there is no potential at all for the development of the program. Table 9.0 shows the detail.

TABLE 9.0 : PROGRAM POTENTIAL : MEMBERSHIPS AND LOAN

NO.	PARTICULARS	NO POTENTIAL		LESS POTENTIAL		MODERATE POTENTIAL		ENCOURAGING POTENTIAL		VERY POTENTIAL		TOTAL
		S	C	S	C	S	C	S	C	S	C	
1	New Member Intake	1	1	5	2	10	4	13	11	5	0	52
2	Increase attendance to MP	0	1	4	0	13	10	13	7	3	0	51
3	Increase Repayment Rate	0	0	2	1	13	5	15	12	4	0	52
4	Increase Compulsory Saving	1	0	0	0	10	4	17	9	6	5	52
5	Decrease Arrears	1	0	4	1	17	8	9	8	3	1	52
6	Decrease Drop Outs	0	0	3	3	15	8	8	7	8	0	52
	TOTAL	3	2	18	7	78	39	75	54	29	6	311
	% of total .	0.64	0.64	5.79	2.25	25.08	12.54	24.12	17.36	9.32	1.93	100
		1.61		8.04		37.62		41.48		11.25		100

2.2 Clients of YUM

2.2.1 Current Status and Basic information

i. Number of respondents and Years in the Program

Number of respondents (Clients Or YUM Members) who completed and returned the questionnaire forms is 453. This number has exceeded the initial target by 6 respondents. The clients are distributed according to centers in the respective branches shown in Annex 5.0. The clients come from 45 centers/villages. Tuaran has the most number of centers. More than a third of the clients are located in the selected 6 branches. Keningau has the highest number of respondents followed by Kota Belud and Tambunan. Kudat has the lowest number of respondents.

Most of them has been with YUM up to three years, followed 7 year and above and 4 to 6 years.

ii. Level of education

Majority 153 or 34.08% of the clients has primary education while 134 or 29.84% indicated that they have no education/did not go to school. 130 or 28.95% has lower secondary school and the rest 32 or 7.13% managed to reach upper secondary school. The data show that more than 70% of the clients have attended school and more than a half of them can read and write. The incidence of clients who has no education is higher (32.9%) in the selected branches compared to the control branches (23.24%). See Table 10.0 for the distribution of clients and level of education.

TABLE 10.0 LEVEL OF EDUCATION OF CLIENTS

NO.	LEVEL OF EDUCATION					TOTAL	%
		S	%	C	%		
1	No Education	101	32.90	33	23.24	134	29.84
2	Primary Education (Standard 1 - 6)	96	31.27	57	40.14	153	34.08
3	Lower Secondary (Form 1 - 3)	92	29.97	38	26.76	130	28.95
4	Upper Secondary (Form 4 - 6)	18	5.86	14	9.86	32	7.13
	Total	307	100	142	100	449	100

iii. Household Income

Table 11.0 shows a that 351 or 77.8% of the clients gross income level falls between the range RM500 to 1,000, followed by 10.6% of them having income range between RM1,1001 to RM1,500, 5.7% having income between RM1,501 to 2000, 4.8% having income between RM2,501 and above 4.8%, and the rest 0.9% having income between RM2,001 to RM2,500. It is noticeable the trend of the clients gross household income is about the same for selected and control branches.

TABLE 11.0 : RESPONDENTS GROSS INCOME PER MONTH

NO.	INCOME PER FAMILY PER MONTH	NO. OF RESPONDENTS				TOTAL	%
		S	%	C	%		
1	RM500 - 5M 1,000	250	80.906	101	71.127	351	77.827
2	RM1,001 - RM1,500	20	6.472	28	19.718	48	10.643
3	RM1,501 - RM2,000	16	5.178	10	7.042	26	5.765
4	RM2,001 - RM2,500	4	1.294	0	0.000	4	0.887
5	RM2,501 AND ABOVE	19	6.149	3	2.113	22	4.878
		309	100.000	142	100.000	451	100.000

2.2.2 Loan, Projects and Market

i. Loan Cycle

About a third of the respondents 37.68% are in their first loan cycle, followed by second loan 25.12%, third loan 16.94%, fourth loan 11% and fifth loan and above 6.72%. Only 9 of the respondents or 0.88% has taken General Loan 2. About 17 respondents or 1.66% are in the 'Others' loan category ie Group Fund loan and rehabilitation and rescheduling of loan. The number of loan according to loan cycle is detailed out in Table 12.0.

TABLE 12.0 : NUMBER OF LOAN ACCORDING TO LOAN CYCLE

LOAN CYLCE	NO. OF LOAN				TOTAL	%
	S	%	C	%		
First	266	37.89	121	37.23	387	37.68
Second	168	23.93	90	27.69	258	25.12
Third	124	17.66	50	15.38	174	16.94
Fourth	81	11.54	32	9.85	113	11.00
Fifth and above	44	6.27	25	7.69	69	6.72
General Loan 2	3	0.43	6	1.85	9	0.88
Others	16	2.28	1	0.31	17	1.66
TOTAL	702	100.00	325	100.00	1027	100.00

ii. Economic Projects Financed by YUM

Table 13.0 below show that the YUM loan are mainly used to finance 1st Trading 61.38%, 2nd Agriculture 20.20%, 3rd Animal Husbandry 8.18%, 4th Services 5.22%, 5th Processing 4.24% and 6th Craftmanship 0.79%.

TABLE 13.0 : PROJECT FINANCE BY LOAN ACCORDING TO ECONOMIC SECTORS

NO.	ECONOMIC SECTOR	RESPONDENTS				TOTAL	%
		S	%	C	%		
1	Agriculture	139	20.12	66	20.37	205	20.2
2	Trading	437	63.24	186	57.41	623	61.3
3	Animal Husbandry/Livestock	65	9.41	18	5.56	83	8.1
4	Craftmanship	5	0.72	3	0.93	8	0.7
5	Processing	20	2.89	23	7.10	43	4.2
6	Services	25	3.62	28	8.64	53	5.2
	TOTAL	691	100.00	324	100.00	1015	100.0

In YUM Trading sector has a greater share not only because of the small weekly repayment, but also has a lower entry barrier for women who can easily start trading businesses with less start-up capital and at home, and enables them to have a steady daily cash income. The trend is similar for respondents from the two groups of branches.

iii. Revenue Generated From Projects

The results shown in Table 14.0 show more than 62.97% of the clients has Gross Revenue per month from Project ranging between RM100 to 1,000, followed by RM501 to 1,000 (21.06%), RM1,001 to RM1,500 (6.87%), RM2,001 and above (4.65%) and lastly RM1,501 to 2,000 (4.43%).

TABLE 14.0 : GROSS REVENUE PER MONTH GENERATED FROM PROJECT

NO.	REVENUE RANGE	NO. RESPONDENTS				TOTAL	%
		S	%	C	%		
1	RM100 - RM500	189	61.17	95	66.90	284	62.97
2	RM501 - RM1,000	64	20.71	31	21.83	95	21.06
3	RM1,001 - RM1,500	19	6.15	12	8.45	31	6.87
4	RM1,501 - RM2,000	20	6.47	0	0.00	20	4.43
5	RM2,001 AND ABOVE	17	5.50	4	2.82	21	4.66
TOTAL		309	100.00	142	100.00	451	100.00

iv. Business Premise and Documentation

Most of them owned the business premises and the rest renting. Most of the clients think that their business premises is suitable for their current economic activities.

On documentation, the clients have indicated the importance to keep proper records for their business such as records for Sales and Purchases, followed by record on their creditors. They also keep various account record such as cash ledger and loanee account book (provided by YUM), bank account and other business records.

v. Marketing : Supply, Pricing and Stock Management

Most of the respondents sourced their own supply of goods. They also get supplies from the middlemen, business friend/partner and others. Non indicated getting goods supplies from YUM. This understandable because YUM does not do marketing and supply goods to the clients.

They market their produce themselves. Other outlets include the middlemen, friends and others. Again non of them indicate that they market to YUM or YUM help them to market their produce/products. As far as the price is concerned, it is set by them and the supplier.

They manage stocks by using for own consumption and by sales discount or return to supplier.

2.2.3 Training Attended By Clients

The results on training attended by clients according to types and institutions that provide training is shown in Table 15.0 and Table 16.0.

Table 15.0 : Training Attended by Clients (3 Branches)

No.	Types of Training	Institution/Agency	Respondents	%
1	Agriculture/Plantation	Agriculture Department	10	41.67
2	Food Processing	KEMAS	3	12.50
3	Bookkeeping	YUM	2	8.33
4	Family Planning/Rumahtangga	KEMAS	2	8.33
5	Rubber/latex Processing	Sabah Rubber Industry Board	2	8.33
6	Petty Trading	Farmers Association	2	8.33
7	Sewing	Agriculture Department	2	8.33
8	Handicraft	Malaysia Handicraft	1	4.17
	Total		24	100.00

About 42 percent of the clients have attended training relating to agriculture and plantation provided by the Department of Agriculture. They have attended food processing course provided by KEMAS and Department of Fishery. They also attended course organized by YUM on Project Management (Petty Trading) and Basic Bookkeeping. It is interesting to note among the clients have attended the entrepreneurship seminar organize by YUM and UHEWS. It is even more interesting to see them attending computer courses. IT is an area that will gained more acceptance by the rural folks in the future in line with the Government effort to develop MSC and ICT.

Table 16.0 : Training Attended by Clients (6 Branches)

No	Types of training	Institution/Agency	Respondents	%
1	Sewing	MARA-Kudat Branch	9	22.5
2	Petty Trading Management	YUM	8	20.0
3	Women entrepreneur seminar	YUM & UHEWS	7	17.5
4	Food Processing	Department of Fishery	5	12.5
5	Basic Bookkeeping	YUM	5	12.5
6	Basic Trading Course "Asas Perniagaan"	YUM	2	5.0
7	Adult Farmers"Peladang Dewasa"	YUM/Agriculture Department Damai	1	2.5
8	Kursus keluarga tani berkualiti	Department of Agriculture	1	2.5
9	Soyabean Processing	Department of Agriculture	1	2.5
10	Computer course	DEWASA	1	2.5
	Total		40	100.0

Most of the training attended by the clients are generally aimed to increase knowledge, capacity and skills especially in the area project management, cashflow management and marketing. However, the data seems to show that clients have not attended any marketing related training. Therefore, it is proper to relate/link clients to the relevant agencies which conduct marketing training and other technical skill.

2.2.4 Loan Services

i. Other Loan Institution and Agency and Quality of service

TABLE 17.0 : SOURCES OF OTHER LOAN ALTERNATIVE

NO.	AGENCY	NO. OF RESPONDENTS	
		S	C
1	TEKUN	9	0
2	AIM	6	0
3	SCC	1	0
4	MARA	1	1
5	Government Agency	1	0
6	Others (eg. family members)	2	0
	Total	20	1

Table 17.0 show other alternative loan provider come from TEKUN, AIM, SCC, MARA, Government agencies and others. It seems that TEKUN and AIM scored the first two highest number of respondents respectively 9 and 6. This is followed by other sources of loan such as family members and 'loan sharks'. YUM has no control over their clients from obtaining loans these financial institutions. However YUM does not encourage them and to make them aware of the associated risk in borrowings especially from the loan sharks or illegal moneylenders.

**TABLE 18.0 : QUALITY OF SERVICE GIVEN BY OTHER SOURCES
OF LOAN ALTERNATIVE**

NO.	LEVEL OF QUALITY	NO. OF RESPONDENTS		TOTAL	%
		S	C		
1	Very satisfactory	20	0	20	40.816
2	Satisfactory	11	4	15	30.612
3	Moderate	11	0	11	22.449
4	Poor	3	0	3	6.122
5	Very poor	0	0	0	0.000
	Total	45	4	49	100.000

Table 18.0 indicate generally most of them (40.8 percent) seems to indicate very satisfied with their service, 30.6% satisfied, 22.4% moderate and only a few 6.2% indicated their service is poor. No clients seems to indicate that the service they get from these institutions is very poor. The indication that the clients are satisfied with the services given by these agencies pose a challenge to the YUM financial system and services.

ii. Quality of service of YUM

Quality of service here covers membership and loan processing, loan repayment process, conduct of Center Meeting, LUC, updating of loanee account book, understanding of loan policy and regulations, loan size, client charter and YUM response to client complaints and distance of centers to YUM branch Office. Details are found in Table 19.0.

**TABLE 19.0 QUALITY OF SERVICES
(CLIENT PERSPECTIVE)**

NO.	PARTICULARS OF SERVICE	VERY POOR		POOR		MODERATE		SATISFACTORY		VERY SATISFACTORY	
		S	C	S	C	S	C	S	C	S	C
1	Processing of Membership and Approval	6	0	15	1	84	23	157	100	46	17
2	Group Formation Process	2	0	14	0	80	18	168	105	42	18
3	Processing of Loan and Approval	42	15	51	17	67	28	125	65	15	13
4	Loan Utilization Check Process	0	0	1	2	51	19	191	94	52	17
5	Conduct Center Meeting	1	0	1	1	30	16	214	104	61	20
6	Loan Repayment Process	16	1	8	0	45	6	156	97	78	31
7	Updating Loanee Account Book	1	0	1	0	33	10	185	100	78	25
8	Understanding of YUM Loan Policy and Regulation	1	1	21	6	120	23	126	93	36	18
9	Relevant of loan size Approved	1	0	5	0	83	21	169	88	42	25
10	Client Service (Client Friendly)	1	0	0	0	44	14	212	107	51	19
11	Response to client complaints	1	0	3	1	67	22	193	109	44	9
12	Location of Branch office To Center	4	0	11	0	72	17	166	106	49	16
	Total	76	17	131	28	776	217	2062	1168	594	228

The clients are generally satisfied with the quality of service given by YUM. Although many expressed the level of service is moderate, there are respectable number who rank the service to be very satisfactory. Nevertheless there are clients seem to claim the service is very poor but the number is very minimum. See Table 19.0 for the results according to clients perspective regarding quality of service provided to them by YUM.

Generally the respondents rank quality of Micro - Finance Institutions/agencies to be very satisfactory, followed by satisfactory/moderate and small number felt the service is still poor.

The findings on the level of service provided by micro-finance institutions including YUM can result in the 'friendly' competition among agencies to try to innovate and improve their product and services. YUM is no exception to this; continuous improvement is a must if it wants to stay competitive and as a long - term program for the rural poor.

2.2.5 Benefits Of Joining The Program and Suggestions

- i. Table 20.0 seems to show generally there are benefits. Although the benefits maybe small but of great significant to them. Community activity seems to bring a lot of satisfaction to the clients. Homestead or housing seems very little improvement. It is interesting to note that the clients are satisfied with the saving program. Many are very satisfied with child education.

TABLE 20.0 : BENEFITS OF JOINING YUM

NO.	PARTICULARS OF BENEFITS	NO INCREASE		SLIGHT INCREASE		SATISFACTORY		VERY SATISFACTORY	
		S	C	S	C	S	C	S	C
1	Investment/Fund/Savings	36	9	208	96	51	24	0	7
2	Asset (Moveable Assets)	66	31	183	54	29	44	18	6
3	House	121	56	131	42	32	32	18	5
4	Children Education	69	16	154	49	54	53	22	14
5	Entrepreneurship Knowledge	50	22	198	66	39	37	16	7
6	Community Based Activities	34	14	101	49	158	58	6	5
Total		376	148	975	356	363	248	80	44

- ii. Because of the tangible benefits and satisfaction they get from the program, majority of them welcome and encourage others to join YUM.
- iii. On the services/products demanded by clients; Table 21.0 and 22.0 contained the full lists of services and products as per suggested by YUM clients. Heading the list is they would like YUM to introduce Education Loan, more skill training, followed by Housing Loan, implement activities to improve loan service and they also like to see Life Insurance Scheme. They also has high regards for the Market Traders Scheme expanded to other districts.

TABLE 21.0 : SERVICES/PRODUCTS DEMANDED BY CLIENTS (3 BRANCHES)

NO	TYPES SERVICES/PRODUCTS	RESPONDENTS	%
1	Skill Training	26	27.66
2	Relating to increase quality of srvice of YUM	24	25.53
3	Education Loan	17	18.09
4	Housing Loan	9	9.57
5	Entrepreneurship/business	9	9.57
6	Motivation	3	3.19
7	YUM as supplier/wholesaler	3	3.19
8	Sewing	2	2.13
9	Handicraft	1	1.06
	Total	94	100.00

Respondents from the selected branches put more importance to introduce other types of loan such as the education and housing loans. Training is important but it should be based on the specific skills required by the projects.

TABLE 22.0 : SERVICES/PRODUCTS DEMANDED BY CLIENTS (6 BRANCHES)

NO.	TYPES OF SERVICES/PRODUCTS	RESPONDENTS	%
1	Education Loan	43	33.33
2	Housing Loan	33	25.58
3	Life Insurance Scheme	22	17.05
4	Market Traders Scheme "Skim Peniaga Pasar"	13	10.08
5	Vehicle Loan	7	5.43
6	General Loan 1	6	4.65
7	Training related to clients activities	4	3.10
8	Loan ala Sabah Credit Corporation (SCC)	1	0.78
	Total	129	100.00

2.2.6 Problems and issues

The list of problems and issues and the level of seriousness of each problem is shown in Table 23.0.

TABLE 23.0 : PROBLEMS AND ISSUES

NO.	PARTICULARS PROBLEMS/ISSUES	NO PROBLEM				SOMETIMES PROBLEM				FREQUENT PROBLEM				SERIOUS PROBLEM /BIG PROBLEM			
		S	%	C	%	S	%	C	%	S	%	C	%	S	%	C	%
1	Market/Sales	146	6	67	6	101	10	66	15	33	11	1	1	4	4	0	0
2	Supply of goods	181	8	99	8	99	9	33	8	3	1	1	1	1	1	0	0
3	Premise/Trading Location	190	8	91	8	67	6	39	9	26	9	3	4	2	2	0	0
4	Revolving Fund/Capital	47	2	49	4	149	14	63	15	67	22	17	22	22	20	6	25
5	Natural Factor	167	7	32	3	108	10	96	22	2	1	6	8	2	2	0	0
6	Advisory Service from YUM	248	11	129	11	31	3	3	1	5	2	1	1	0	0	1	4
7	Husband Support	261	12	116	10	13	1	12	3	1	0	0	0	2	2	0	0
8	Members credit owed to suppliers	227	10	127	11	47	4	4	1	5	2	1	1	5	5	0	0
9	Members credit owed by their customers	138	6	99	8	112	11	21	5	18	6	7	9	13	12	7	29
10	Competition	87	4	68	6	113	11	44	10	64	21	14	18	18	16	8	33
11	Access to Trading License	127	6	98	8	94	9	22	5	31	10	8	10	30	27	0	0
12	Access to Training/Course in Trading	146	6	56	5	83	8	26	6	43	14	19	24	8	7	2	8
13	Understanding/cooperation among group members	235	10	131	11	41	4	3	1	7	2	0	0	3	3	0	0
14	Others	59	3	22	2	5	0	0	0	0	0	0	0	0	0	0	0
Total		2259	100	1184	100	1063	100	432	100	305	100	78	100	110	100	24	100

On the whole the majority of clients have no problem. Frequently they seem to face with problems but only few have admitted they are serious problem. Although misunderstanding among groups members is a minor problem, it can become a serious problem if not attended to properly. The top five serious problems seem to include Access to trading license, lack of revolving fund, competition, members credit owed by their customers and access to training.

3.0 CONCLUSION AND RECOMMENDATIONS

3.1 CONCLUSION

The results of the survey shows there is a tendency to attribute the effectiveness of micro-credit service to the quality of human resources and management of information. The existing support seems to concentrate more on achieving program targets ie loan and clients and not enough attention is given to information/data gathering and the assessment of feedbacks.

The P10 is of the opinion that the situation can be improved by developing effective Management Information System (MIS) through computerization at the branch level. Building efficient MIS to administer the micro-credit program is an important aspect towards improving service. MIS is still lacking considering the existence of YUM for quite a long time now since its inception as a pilot project in 1988. Manual system prevails at the branch so much so that such system has made it appears staffs are not efficient in utilizing their time for office and field works. The situation renders YUM informations are not easily retrieved and tend to be slow resulting in delays in reaching the management.

On the whole YUM quality of service has been acceptable and satisfactory. While this is true, there are of course many areas for improvements. The fact remains that YUM needs to improve its service at par or better than the services provided by micro-finance financial institutions/agencies. Training is an important elements towards this.

It is noted the problems and issues identified in the study are intimately intertwined with each other. It is believed the problems may not necessarily be solely due to physical targets or ineffectiveness of the program as a lack of resources and finance may also be to blame. Therefore it is greatly felt the removing of constraints of revolving fund is very crucial at this stage. Thus required us to tackle the issues properly according to priority, availability of resources and capacity. Whatever action taken to overcome the problems, it is in the interest of everybody not only the P10 and JICA Study Team but also to see YUM as a whole achieved its objective, performs well, effective, efficient and viable as a long term program.

The study seems to point out that the use of computer will make the branch to operate more efficiently and effectively. The implementation of P10 in the selected 6 branches will provide us more information and evidence to prove this. The findings will be used as basis for full computerization and possibly recommend to computerize the remaining YUM branches. It is important staffs involved especially the system unit and branch office to play their roles in making the project a success. While the system development and maintenance is necessary, it is very important that the branch must be committed and able to key in data and ensure informations are current, accurate and on time.

3.2 RECOMMENDATIONS

In order to improve the overall performance of YUM and in particular achieve the P10 BLS objective, it is essential to implement measures which could overcome the various issues identified in the study.

- i. Enhancement of the utilization of human resources is much to be desired. To optimize staff utilization LS field visits should be properly be scheduled and structured. To optimize time and cost for both YUM and clients, proper balance between work requirement in the field be matched against work requirement in the office. It seems that the time spent by LS in the field is not impressive (still low). The same is true for the BM who should prioritize their works ie. to spend more time doing administrative and office works, preparation of reports and ensure records and accounts are current, updated at all times and free from errors. AC could be trained to handle some routine works such as payments, bills, safebox and so on so that BM has more time in the field.
- ii. Capacity of staff be increased through skill/technical training relating to business, marketing, agriculture and animal husbandry. This will not only increase knowledge and confidence but also capacity in supervising and advisory service to clients. Retraining on operational and motivational training should be done. Increase staff skill in the use of IT and computer as this will enhance their efficiency and productivity. Ultimately, it is not the size of personnel that really matters but rather the optimum utilization of manpower aided by IT which should be pursued.
- iii. Training for the clients should stress on skill training. It should be demand driven and relevant to their economic activities. Their entrepreneurship knowledge through seminar and workshop should be enhanced. They should properly linked with the Government Departments and Agencies such as DOA, DOF, MPWS/UHEWS, KEMAS and agencies providing IT

related training. From the survey most of the clients are actually has primary and lower secondary education show that they can read and write. Therefore, they can be trained easily. The problem seems to be they are not readily access to training.

- iv. Diversification of financial services should include education and housing loan, improve existing loan package and review the Insurance scheme under the Emergency Fund.
- v. Review the documents relating to forms, ledgers and account books.
- vi. YUM to consider becoming a supplier or wholesaler.
- vii. Mindful of the varied challenges brought about by other loan institutions/agencies. This calls for creativity, innovation and continuous improvement in YUM financial service. Sharing of informations and experiences among micro-finance institutions should be encouraged.
- viii. Priority be given due consideration for the computerization at the branch level. This will not only help to improve effectiveness of management of information of YUM but an effective MIS should also be useful for monitoring and serves as 'early warning device' to counter check and rectify problems such as arrears, financial/accounting/recording problems quickly and accurately. Thus by equipping the branches with office automation such as computer is indeed a worthy one time investment.
- ix. The survey will be using the same respondents to complete the survey. To ensure continuity and quality of Baseline Survey data, it is recommended that no transfer of staffs be effected at least for the period of the project until August 2003.
- x. In addition to the above and to minimize the effect or interference resulting from recent decision by the management regarding loan policies such as to stop Compulsory Saving, it is recommended that the 9 branches of YUM under the JICA project be allowed to continue the Compulsory Saving program. Since the survey will be using the same respondents, it is important to get the same client respondents and number to finalize the survey.

QUESTIONNAIRE SURVEY (STAFF)
BORANG SOAL SELIDIK (KAKITANGAN)
KAJIAN PENCAPAIAN SEMASA YAYASAN USAHA MAJU
(YUM BASELINE STUDY)

Annex 1.0

CAWANGAN :
 JAWATAN RESPONDEN :
 TEMPOH PERKHIDMATAN :

NO SIRI :
 TARIKH :

1. MAKLUMAT OPERASI SEMASA CAWANGAN

Berikan maklumat operasi bagi tahun **semasa** cawangan anda.
*(Maklumat di di ruangan **Cawangan** jadual ini hendaklah diberikan atau disahkan oleh Pengurus-Cawangan. Tuliskan T/B di ruangan yang tidak berkenaan dengan bidang tugas anda)*

Perkara	Responden	Cawangan
Bilangan kakitangan cawangan	T/B	Orang
Bilangan Penyelia Pinjaman	T/B	Orang
Bilangan Pusat	Buah	Buah
Bilangan Kumpulan	Buah	Buah
Bilangan Ahli	Orang	Orang
Purata jarak pusat dari cawangan	Km	Km
Jumlah MP sehari	MP	MP
Jumlah pengeluaran pinjaman	RM	RM
Jumlah baki pinjaman	RM	RM
Jumlah tunggakan	RM	RM
Jumlah tunggakan lebih tempoh	RM	RM

Adakah alat ini terdapat dan digunakan di cawangan anda?

- | | | | |
|---------------|-------------|---------------|-----------|
| a) Komputer | Ada / Tiada | d) Telefon | Ada/Tiada |
| b) Kalkulator | Ada / Tiada | e) Mesin Taip | Ada/Tiada |
| c) Fax | Ada / Tiada | | |

2. PEMBAHAGIAN MASA DAN PERSEKITARAN KERJA

Nyatakan dalam % penumpuan tugas harian anda berdasarkan bidang tugas anda.

Jenis Tugas	Masa Kerja %
Tugas lapangan (luar pejabat)	
Mengemaskini rekod dan akaun	
Membuat Laporan	
Tugas-tugas Lain	

Bagaimana anda menilai suasana kerja anda yang sekarang.

Perkara	Sangat Tidak Sesuai	Kurang Sesuai	Sesuai	Sangat Sesuai
Penempatan bertugas				
Kesesuaian tugas				
Persekitaran kerja				
Bebenan kerja				
Hubungan dan kerjasama				

3. PENGGUNAAN BORANG DAN DOKUMEN CAWANGAN

Nyatakan penilaian anda terhadap setiap kenyataan yang berikut. (Tandakan / di petak yang berkenaan)

3.1 Penggunaan Borang Siri YUM-OP dan YUM -A

Perkara	Sangat Tidak Setuju	Kurang Setuju	Tidak Pasti	Setuju	Sangat Setuju
Bilangan borang-borang YUM adalah banyak tetapi semuanya adalah perlu					
Borang mudah diisi, arahannya jelas dan mudah difahami					
Banyak masa diperlukan bagi mengisi setiap borang					
Format dan data yang perlu diisi adalah sesuai dengan kegunaan borang					
Jumlah Salinan borang yang diperlukan adalah sesuai					
Bekalan borang di Cawangan sentiasa mencukupi					
Kekerapan menghantar borang untuk tujuan laporan ke Ibu Pejabat sesuai dengan keperluannya					
Latihan/kursus bagi menggunakan borang berkenaan mencukupi					
Polisi / prosedur penggunaan borang adalah jelas, kemaskini & mencukupi					

3.2 Lejar

Perkara	Sangat Tidak Setuju	Kurang Setuju	Tidak Pasti	Setuju	Sangat Setuju
Bilangan lejar YUM adalah banyak tetapi semuanya adalah perlu					
Lejar mudah diisi, arahannya jelas dan mudah difahami					
Banyak masa diperlukan bagi mengemaskini setiap lejar					
Format dan data yang perlu diisi adalah sesuai dengan kegunaan lejar					
Latihan/kursus bagi menggunakan lejar berkenaan mencukupi					
Bekalan lejar di Cawangan sentiasa mencukupi					
Polisi / prosedur pemakaian dan kawalannya jelas dan mencukupi					

3.3 Buku-Buku Akaun Ahli

Perkara	Sangat Tidak Setuju	Kurang Setuju	Tidak Pasti	Setuju	Sangat Setuju
Bilangan buku-buku akaun ahli adalah banyak tetapi semuanya adalah perlu					
Buku-buku akaun mudah diisi, arahnya jelas dan mudah difahami					
Banyak masa diperlukan bagi mengemaskini buku-buku akaun					
Format dan data yang perlu diisi adalah sesuai dengan kegunaannya buku-buku akaun					
Bekalan lejar di Cawangan sentiasa mencukupi					
Latihan/kursus bagi menggunakan buku-buku berkenaan mencukupi					
Polisi / prosedur pemakaian dan kawalannya jelas dan mencukupi					

- 3.4 Nyatakan borang-borang, lejar dan buku-buku akaun yang pada pendapat anda sudah tidak relevan lagi dengan keperluan semasa YUM dan ketiadaanya tidak akan menjejaskan mutu rekod dan operasi cawangan;

Borang	Lejar	Buku-Buku Akaun

4 KECEKAPAN OPERASI/ PERKHIDMATAN YUM

Pada pendapat anda apakah **tahap kecekapan** semasa operasi/ perkhidmatan YUM di cawangan anda dalam aspek-apek yang berikut;

Perkara	Sangat Tidak Cepak	Tidak Cepak	Sederhana	Cepak	Sangat Cepak
Proses Kelulusan keahlian					
Proses Pembentukan kumpulan					
Proses kelulusan pinjaman					
Pengesahan penggunaan modal					
Pengendalian MP					
Proses pembayaran Pinjaman					
Pengemaskinian rekod & akaun					
Penyeliaan kegiatan ahli					
Hubungan pelanggan (ahli)					

5. POTENSI

- 5.1 Sekiranya masalah yang berkaitan dengan perkara-perkara di bahagian 4 di atas tiada atau dapat diatasi apakah potensi pertumbuhan /peningkatan cawangan anda dalam aspek- aspek yang berikut;

Perkara	Tiada potensi	Kurang Potensi	Potensi Sederhana	Potensi Menggalakan	Potensi Besar
Pengambilan ahli baru					
Peningkatan Kehadiran MP					
Peningkatan % BA					
Peningkatan Caruman SW					
Pengurangan kadar Tunggakan					
Penurunan Tarik Diri					

- 5.2 Pada pendapat anda apakah produk/perkhidmatan baru YUM yang akan mendapat sambutan atau permintaan daripada ahli dan bakal ahli di kawasan operasi cawangan anda?
-

6. PENGGUNAAN KOMPUTER

- 6.1 Apakah tahap kemahiran anda dalam penggunaan aplikasi komputer yang berikut?

Jenis Aplikasi	Tidak Mahir	Sedikit Mahir	Mahir	Sangat Mahir
<i>Word Processing</i>				
<i>Spreadsheet</i>				
<i>Presentation</i>				
<i>Internet</i>				

- 6.2 Pernahkah anda mendapat latihan asas menggunakan aplikasi yang tersebut di atas? **Ya / Tidak** ;

Jika Ya, sebutkan jenis latihan, tahun dan pihak yang memberi latihan.

Jenis Latihan	Tahun	Oleh Agensi

- 6.3 Sejauhmanakah anda yakin bahawa penggunaan komputer di cawangan anda dapat meningkatkan kecekapan dan keberkesanan tugas harian anda?

- a) Sangat Yakin []
 b) Yakin []
 c) Tidak Yakin []
 d) Tidak Pasti []

TERIMA KASIH DI ATAS KERJASAMA ANDA

QUESTIONNAIRE SURVEY (CLIENTS)
BORANG SOAL SELIDIK
KAJIAN PENCAPAIAN ASAS SEMASA YAYASAN USAHA MAJU
(YUM Baseline Study)

Annex 2.0

NO. SIRI :
 TARKH :

CAWANGAN:

1 MAKLUMAT PERIBADI AHLI

- 1.1 Nama :
 1.2 Umur :
 1.3 Bilangan tanggungan Isirumah :

1.4 Tahap Pendidikan tertinggi

Tiada	Sekolah Rendah	Menengah Rendah	Menengah Atas

1.5 Nama Pusat, Kumpulan

Nama Kumpulan	Jawatan Dalam Kumpulan	Bil. Ahli dalam kumpulan
Nama Pusat	Jawatan Dalam Pusat	Bil kump dalam pusat

1.6 Tempoh penyertaan di dalam YUM ; Tahun.

1.7 Maklumat pinjaman-pinjaman yang diperolehi dari YUM.

Peringkat	Jumlah	Sektor Kegiatan	Jenis Kegiatan
Pertama			
Kedua			
Ketiga			
Keempat			
Kelima & keatas			
Pinjaman SPA 2			
Pinjaman Lain			

Note: Bagi Sektor kegiatan

1-Pertanian, 2-Perdagangan, 3-Penternakan, 4- Pertukangan, 5- Pemprosesan, 6- Perkhidmatan

1.8 Pendapatan Kasar Keluarga Sebulan (Semasa) : RM

2 MAKLUMAT KEGIATAN / PERNIAGAAN

2.1 Premis perniagaan anda

Milik Sendiri Disewa

2.2 Berdasarkan soalan 2.1 di atas berapakah kos untuk penjagaan premis perniagaan anda?

Kos Tetap RM Kos Bulanan RM

2.3 Kesesuaian premis perniagaan yang ada sekarang ini.

Tidak Sesuai	<input type="text"/>	Sesuai	<input type="text"/>	Sangat Sesuai	<input type="text"/>
--------------	----------------------	--------	----------------------	---------------	----------------------

2.4 Masa Berniaga: jam sehari hari seminggu.

2.5 Adakah anda mendapat latihan / tunjukajar yang berkenaan dengan aktiviti yang anda ceburi?
Ya / Tidak :

Sekiranya YA, sila nyatakan jenis latihan, tahun dan institut latihan berkenaan.

Bil	Jenis Latihan	Tahun	Institut/Agensi Latian
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2.6 Dari mana anda mendapat bekalan untuk kegiatan / perniagaan anda.

Sendiri	Rakan Peniaga	Orang Tengah / Pembekal	YUM	Lain-lain
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2.7 Bagaimana anda memasarkan hasil-hasil perniagaan anda

Sendiri	Orang Tengah / Pembekal	YUM	Rakan-rakan perniaga	Lain-lain
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

2.8 Bagaimana harga bagi barang keluaran anda ditentukan.

Ditetapkan pembekal *Mark-Up* sendiri

2.9 Bagaimana anda mengendalikan keluaran yang tidak habis dijual (stok).

Dikembalikan Jual murah Buang /kegunaan sendiri

2.10 Adakah anda menyimpan dokumen perniagaan berikut;

Rekod Belian Dan Jualan	Rekod Penghutang	Lejar Tunai	Akaun Bank	Lain-Lain Rekod (Nyatakan)

2.11 Pulangan kasar perniagaan sebulan (semasa) ; RM

2.12 Adakah anda pernah mendapat pinjaman / bantuan kewangan dari mana-mana agensi berikut;

Agensi	Tahun	Jumlah (RM)
TEKUN		
AIM		
PPS		
MARA		
Agensi-Agensi Kerajaan		
Lain-Lain (i.e. Ahli keluarga)		

2.13 Apakah pendapat anda mengenai mutu perkhidmatan agensi tersebut?

- Sangat Memuaskan ()
 Memuaskan ()
 Sederhana ()
 Lemah ()
 Sangat Lemah ()

3 MUTU PERKHIDMATAN YAYASAN USAHA MAJU

Nyatakan penilaian anda terhadap tahap kecekapan dan mutu perkhidmatan YUM dalam aspek-aspek yang berikut. Tandakan (/) di petak pilihan anda bagi setiap kenyataan yang berikut;

Bil	Perkara	Sangat lemah	Lemah	Sederhana	Memuaskan	Sangat memuaskan
1	Proses permohonan dan kelulusan keahlian					
2	Proses pembentukan kumpulan					
3	Proses permohonan dan kelulusan pinjaman					
4	Proses pengesahan penggunaan modal					
5	Proses pengendalian MP					
6	Proses Pembayaran Pinjaman					
7	Pengemaskinian BAP					
8	Kefahaman terhadap peraturan dan polisi YUM					
9	Kesesuaian saiz pinjaman yang diluluskan					
10	Layanan terhadap ahli (mesra pelanggan)					
11	Layanan terhadap aduan ahli					
12	Kedudukan pejabat cawangan dengan pusat					

4. MASALAH –MASALAH YANG DIHADAPI

Nyatakan tahap masalah anda dalam setiap aspek kegiatan anda yang berikut di bawah.
(Tandakan / di petak yang berkenaan).

Bil	Perkara	Tiada Masalah	Kadang-Kadang Bermasalah	Kerap Bermasalah	Sangat Bermasalah/ Masalah besar
1	Pasaran / jualan				
2	Bekalan				
3	Premis / tempat perniagaan				
4	Modal				
5	Faktor-faktor semulajadi				
6	Khidmat nasihat dari YUM				
7	Sokongan Suami				
8	Hutang kepada pembekal				
9	Hutang oleh pelanggan				
10	Persaingan				
11	Mendapatkan lesen-lesen yang perlu				
12	Mendapatkan latihan/kursus perniagaan				
13	Persefahaman sesama ahli kumpulan				
14	Lain-lain (nyatakan)				

5. MANAFAAT

5.1 Nyatakan peningkatan manfaat yang diperolehi setelah menyertai YUM berbanding sebelumnya dalam aspek-aspek yang berikut;

Perkara	Tiada Peningkatan	Sedikit Meningkatkan	Memuaskan	Sangat Memuaskan
Peningkatan tabungan/pelaburan				
Pemilikan aset(mudahalih)				
Rumah Kediaman				
Pendidikan anak-anak				
Pengetahuan keusahawanan				
Aktiviti kemasyarakatan				

5.2 Berdasarkan pengalaman anda dengan YUM, adakah anda mencadangkan kepada rakan-rakan anda untuk menyertai YUM?

	Tandakan (/)
Ya, Sangat digalakkan	
Tidak Digalakkan	
Tidak Pasti	

5.3 Pada pendapat anda apakah apakah produk/perkhidmatan baru dari YUM yang mempunyai banyak permintaan daripada ahli dan bakal ahli di kawasan anda?

.....

TERIMA KASIH DI ATAS KERJASAMA ANDA

NO.	BRANCH	STAFF										TOTAL RESPONDENT		
		CATEGORY												
		Branch Manager	Loan Officer	Loan Supervisor	Account Clerk	Driver	General Worker							
1	Kota Kinabalu	1	1	5	0	0	0							7
2	Kota Marudu	1	0	5	1	1					1			9
3	Kota Belud	1	0	7	1	0					0			9
4	Kudat	0	0	7	1	0					0			8
5	Sandakan	1	0	4	1	0					0			6
6	Keningau	1	0	5	1	0					0			7
7	Papar*	1	0	4	1	0					0			6
8	Tuaran*	1	1	5	0	0					0			7
9	Tambunan*	1	1	5	1	0					0			8
	TOTAL	8	3	47	7	1	7	1	1	1	1	1	1	67

* control branch

RESPONDENTS/CLIENTS ACCORDING TO BRANCH AND CENTERS

Annex 4.0

BRANCH	CENTERS	NO. OF MEMBERS
Keningau	Baginda Laut	4
	Bulu Silou	16
	Linsosod	11
	Linsudan	9
	Maninipar	11
	Minawao Ulu	15
	Monggitom	9
Keningau Total	7	75
Kota Belud	Tambulion Ulu	25
	Wanita Linau	32
	Wanita Siasai Baru	10
Kota Belud Total	3	67
Kota Kinabalu	Babagon 2	14
	Melawa	12
	Sailan	17
Kota Kinabalu Total	3	43
Kota Marudu	Labanda 91'	10
	Sri Lotong	8
	Sri Parong	8
	Sri Popok II	8
	Tomega 91'	10
Kota Marudu Total	5	44
Kudat	Maju Bersama	9
	Pusnita Desa	11
	Tinutidan II	11
Kudat Total	3	31
Papar	Batu 30	5
	Kawang	6
	Kelatuan	6
	Kopimpinan	1
	Kuala Laut	7
	Marahang	10
Papar Total	6	35
Sandakan	Gum-Gum Kecil	7
	Kuala Sg. Beruang	5
	MPS Karamunting	18
	Sg. Tiram	8
	Sundang Laut	9
Sandakan Total	5	47
Tambunan	Babagon Baru	14
	Maju Jaya	16
	Sunsuron	30
Tambunan Total	3	60
Tuaran	Guakon	10
	Kelawat	2
	Kindu	3
	Kionsom Baru	9
	Molinsau	1
	Pekan	1
	Simpangan	10
	Surumboton	1
	Tenghilan	1
Tinuhan	5	
Tuaran Total	10	45
Grand Total	45	447

**BRANCH MANAGERS GROUP
SELF EVALUATION WORKSHOP (YUM)**

CLASSIFICATION	PROBLEM	P10	SOLUTION
#1	No funding		<ul style="list-style-type: none"> a. Fund raising b. Appeal for corporate support (money) c. Promotion to policy (decision) makers (Government) d. Government support
# 2	Arrears (Common)		<ul style="list-style-type: none"> a. Marketing strategy (for members) b. Innovation (for members) c. Acquire skill and training (for members)
# 3	Members quit (Common)		<ul style="list-style-type: none"> a. Encourage members to continue with YUM b. Disburse loan faster
# 4	Manual recording System (including Arrears information)		<ul style="list-style-type: none"> a. Computerize record system
# 7	Lack of motivation From management		<ul style="list-style-type: none"> a. Visit the branch regularly
# 9	Duplication of form (too many forms) Common		<ul style="list-style-type: none"> a. Review & simplify (reduce) forms b. Computerize

**BRANCH MANAGERS GROUP
SELF EVALUATION WORKSHOP (MEMBERS)**

CLASSIFICATION	PROBLEM	P10	SOLUTION
# 5	Project failure (Common)		a. Recovery Loan b. Training
# 6	Misuse of fund by members		a. Monitoring & supervision by staff b. Motivation c. Strengthening utilization check d. Center chief should play their role e. GP regulation
# 8	Marketing activity Problem (linking to Other agencies to provide business information)		a. HQ should contact any related agencies to help market members product
# 10	Lack of discipline (Common)		a. Encourage members of motivation, discipline, rules and regulation b. Additional

HEAD OFFICE GROUP (YUM)

CLASSIFICATION	PROBLEM	P10	SOLUTION
# 1	Increase in the operation cost		a. Restructuring: Top heavy to Bottom heavy (Done) b. Making the branch more viable c. Downsizing (Temporary allowance, etc) Done
# 2	a. Small office b. Lack of facility at branch (vehicle, PC, fax, rented office)		a. Cooperation from authority b. Branch managers PR
# 3	Members intake very low (management directed slow down of intake)		a. Increase collection of arrears b. Some disbursement
# 4	Records not up-to-date	/	a. Review and simplify the forms
# 5	Staff discipline/ commitment	/	a. Management should counsel/ motivate the staff b. Management look for the reason (background) c. Motivation & training d. After all the measures – Sack
# 6	a. Accuracy of data b. Records not organized	/	a. Monitoring and computerization of accounting system
# 7	Too many financial document (Common)	/	a. Review all forms b. Automation
# 8	Breach a trust		a. Enforcement & awareness
# 9	Competition from other credit agency		a. Improve YUM Q & P
# 10	a. No accounts clerk b. Duplication / repetition of job		a. Providing accounts clerk to branches (plan existing)
Other Problems	Staff salary reduction		
“	Vehicle Maintenance		
“	Lack of Motivation from management		
“	Loan term is too short		
“	Too many deduction on Loan		
“	Delayed in SW refund		
“	No salary increase		
“	Less incentive for staff		
“	Staff – Management gathering		

HEAD OFFICE GROUP (MEMBERS)

CLASSIFICATION	PROBLEM	P10	SOLUTION
# 1 .	Increase in the operation cost	/	a. Revive Participation Rehabilitation Project b. Write off overdue or >7 years arrears
# 2	Members discipline (Common)		a. Leadership and motivation workshop for Center Chief b. Apply group pressure c. Heightened group pressure / support
# 3	Members quit (Common)		a. Give more encouragement and motivation (by CC and YUM)
# 4	Attendance in the CM less / none		a. Bi-weekly CM b. Incentive to attend CM(Disbursement)
# 5	Members are not contributing to compulsory saving		a. Reinforcement of compulsory saving b. Incentive to save (Higher interest)
# 6	Project failure (Cause by misuse of capital and disaster) common		a. Skill training b. Loan rescheduling c. Loan for project rehabilitation (disaster) d. Strengthen monitoring (misuse fund)
# 7	Return in Capital (No profit in business)	/	a. Proper management of capital (by training) b. To improve marketing strategy (providing promotion, etc)
# 8	a. Lack of skill / training (time Lost) b. No Market c. Business information	/	a. To conduct a Training Needs Analysis (YUM) b. Work closely with training institute
# 9	Low disbursement of loan	/	a. To attract more fund from various sources b. Increase collection
# 10	Misunderstanding among members		a. Make them aware of their roles & functions as members/ borrowers b. Seek third party advise (local leaders, husband)
Other Problems	No cooperaion from husband		
"	No proper bookkeeping		
"	Competition (in business)		
"	Selling by credit		
"	Theft		