

**EVALUATION SURVEY REPORT  
PROJECT 10 : YUM – JICA**

EFFECTIVENESS OF THE MICRO-CREDIT SERVICE

FOR

THE RURAL WOMEN ENTREPRENEURS

IN SABAH

FINAL REPORT  
SEPTEMBER 2003



YAYASAN USAHA MAJU



Japan International Cooperation Agency

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

## TABLE OF CONTENTS

### 1.0 INTRODUCTION

- 1.1 Background
- 1.2 Terms Of Reference
- 1.3 Scope Of Evaluation
- 1.4 Method Of Evaluation

### 2.0 FINDINGS OF EVALUATION

#### 2.1 Staffs

##### 2.1.1 Status And Basic Information Of Branch

- i. Number Of Respondents
- ii. Operational Efficiency Ratios
- iii. Efficiency Of Service
- iv. Work Environment

##### 2.1.2 Time Utilization

##### 2.1.3 Documentation

##### 2.1.4 Training And Using Computer

##### 2.1.5 Program Potential

##### 2.1.6 Benefits

#### 2.2 Clients

##### 2.2.1 Status And Basic Information Of Clients

- i. Number Respondents
- ii. Household Income

##### 2.2.2 Revenue, Business Premise And Documentation And Marketing

- i. Revenue Generated From Projects
- ii. Business Premise And Documentation
- iii. Supply, Marketing, Pricing And Stock Management

2.2.3 Training

2.2.4 Loan services

- i. Quality Of Service: Other Institution And Agencies
- ii. Quality Of Service : YUM
- iii. Competition

2.2.5 Benefits

2.2.6 Problems And Issues

3.0 CONCLUSION

4.0 RECOMMENDATIONS

### **List Of Annexes**

- 1.0 Number Of Respondents According To Branch
- 2.0 Questionnaire Evaluation Survey (YUM Staff)
- 3.0 Questionnaire Evaluation Survey (YUM Member)
- 4.0 Respondents (Staffs) According To Branch And Category Of Staff
- 5.0 Respondents (Clients) According To Branch And Centers
- 6.0 Training Attended By Staff According To Branch
- 7.0 Training Attended By Client According To Branch
- 8.0 Information on Business Premise and Activities

## **Abbreviation**

YUM - Yayasan Usaha Maju is incorporated on 30<sup>th</sup> 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

ES – Evaluation Survey

B<sub>p10</sub> – Before Project 10

A<sub>p10</sub> – After Project 10

LUC – Loan Utilization Check

LS – Loan Supervisor

BM- Branch Manager

AC – Account Clerk

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

MKM JPK – Joint Cooperative Of Malaysia Department Of Cooperative Development (Maktab Kerjasama Malaysia Jabatan Pembangunan Koperasi)

## **PROJECT 10: YUM – JICA**

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

#### **1.0 INTRODUCTION**

##### **1.1 Background**

Japan International Cooperation Agency or **JICA** is a Japanese based organization responsible for the technical cooperation of Japan Official Development Assistance to developing countries. Among the aims of the Technical cooperation is to transfer technology and knowledge appropriate to the socioeconomic development context of the developing countries.

JICA carries out a variety of programs to support the nation building of developing countries through such technical cooperation. In Sabah Malaysia 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 undertook the study on the 'Effectiveness of micro-finance service for the rural women entrepreneurs in Sabah'. The study stresses on Management Information System (MIS) for the enhancement of the quality of micro-finance service.

This report presents the findings of the Evaluation Survey (ES) conducted by a study team under the P10 Taskforce Team. The ES is basically the offshoot of the Baseline Survey conducted in November 2002, which is essentially to gather basic information on the overall impact of the project intervention. The Evaluation Survey was started on the 4<sup>th</sup> July 2003 and completed end of August 2003.

## 1.2 Terms of reference

The Evaluation Survey is one of the activities of the P10 with the following objectives in mind: -

- a. To ascertain the current status of the micro-finance services with regards to the operation, delivery system and documentation
- b. To determine the impact of data management system of members and loans at the branch
- c. To review the progress of what has been implemented (various operational improvements and activities) by the branch
- d. Recommend appropriate policies or solutions to enhance roles in assisting the rural poor women entrepreneurs

## 1.3 Scope of Evaluation

- a. The Evaluation Survey will be confined to the following areas,
  - i. Kota Kinabalu
  - ii. Kota Marudu
  - iii. Kota Belud
  - iv. Kudat
  - v. Keningau
  - vi. Sandakan
- b. Timeframe of study is January 2003 to July 2003

## 1.4 Method of Evaluation

The survey is conducted by using a set of questionnaire designed for both the YUM members and staffs. The questionnaire form of the previous Baseline Survey is used as basis. The previous list of respondents is used and replacements are not allowed. There are 347 respondents comprising 307 or 88 percent YUM clients and 40 or 12 percent YUM staffs. Annex 1.0 shows the distribution of respondents according to branch.

There are two sets of questionnaires designed separately for the Evaluation, a set each for staffs and 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 are 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 are shown in Annex 5.0.

To complement the ES, discussions, independent interviews, meetings and workshop were held. Relevant information is also use as reference. For instance, report of the Evaluation Workshop and Project Design Matrix held on the 23 September 2003 is shown in Annex 9.0. As evident from the workshop, P10 has achieved most of the objectives/success indicators.

The study group comprises Mr. Freddy Rantau (P10 Team Leader), Ms Yoko Ishida (JICA Study Team Leader), Ms Mika Matsumura, Mr. Jayari Hj. Misuari (P10 Co-Leader), Mr. Jason Chin (System Engineer), and Ms Julia Nito (Research Assistant JICA).

The team is grateful for the outstanding cooperation and understanding given to the team by the clients, the staffs of YUM, Mr. Juif Hj. Adzim Managing Director YUM cum Advisor of P10 and the Study Team JICA that made the Study interesting and successful.

## 2.0 FINDINGS OF THE EVALUATION SURVEY

### 2.1 Staff

#### 2.1.1 Status and basic information of branch

##### i. Number of respondents (staffs of YUM)

The number of respondents (staffs) who actually completed and returned the questionnaire form is 40. However, only 36 were accepted. Four rejected because not in the original list. The distribution of staffs according to branch and grade is shown in Annex 4.0. Most of the staffs 31 (77.5%) are Loan Supervisors followed by Branch Managers 5 (12.5%) and the rest 4 (10%) are Loan Officers and Account Clerks.

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 12 Centers, 96 members and 19 groups. A Branch Manager (BM) or a branch has on average has 60 centers, 590 members and 136 groups. These figures are relatively higher than figures obtained in the Baseline Survey (BLS), which indicate there is recruitment activities for new members in the branch.

**TABLE 1.0 : EFFICIENCY STAFF ACCORDING TO CATEGORY**

		LOAN	BRANCH
NO.	PARTICULARS	SUPERVISOR	MANAGER
1	No. Of Centers	11.74	60.60
2	No. Of Groups	19.26	135.5
3	No. Of Members	96.37	590
4	Average distance from branch Office to Center (KM)	18.22	18.16
5	No. Of Center Meetings per day	1.04	0
6	Amount of Loan Disbursed	0	0
7	Amount of Loan Outstanding (RM)	11,116.95	80,165.75
8	Amount of Arrears (RM)	13,000.84	79,541.75
9	Amount of Arrears Overdue (RM)	12,738.10	79,541.75

- b. The average distance from the branch office to the Center is about 18 km. Given the distance LS has to travel on average more than 410 km to cover all the centers (going and return field trip) under his responsibility compared to about 2000 km for BM.
- c. A LS is conducting 1 (2 BLS) Center Meetings (CM) per day. On average a BM supervises 0 (6 BLS) CM per day. The result does not reflect the situation in the branch because there are actually centers in the branch. However the result seems to indicate most of the centers are not active.
- d. As shown in Table 1.0 there is loan no disbursement during the period of study. The average loan outstanding amount the supervision of LS and BM is respectively RM13,000 and RM80,165. Large portion of loan outstanding is overdue arrears.



iii. Efficiency of Service

Table 2.0 detailed out the efficiency of service according to staff perspectives. Generally YUM service is moderately efficient. YUM is efficient in dealing with the clients, records and account updating and conduct Center Meeting. However, YUM needs to improve the processing of loan and the process of Group Formation. One of the reasons for slow Group formation may be link to management decision to play down group intake due to financial problem and absence of new loan disbursement.

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

NO.	PARTICULARS OF SERVICE	Very Inefficient	Inefficient	Moderate	Efficient	Very Efficient
1	Processing of Membership approval	3	7	12	1	2
2	Group Formation Process	5	7	12	9	2
3	Processing of Loan approval	8	6	11	9	1
4	Loan Utilization Check Process	0	2	12	14	3
5	Conduct Center Meeting	3	2	10	18	2
6	Loan Repayment Process	3	3	18	11	0
7	Updating Records and Account	0	3	11	21	1
8	Project Supervision	1	4	12	0	1
9	Staff and Client Relationship	0	0	11	21	3
	<b>Total</b>	<b>23</b>	<b>34</b>	<b>109</b>	<b>104</b>	<b>15</b>

iv. Work Environment

**Table 3.0 : Work Environment**

No.	Particulars	Least Relevant	Less Relevant	Relevant	Very Relevant
1	Work Posting	0	2	17	17
2	Relevance of Work	0	0	21	15
3	Work Environment	22	1	0	13
4	Work Load	9	1	26	0
5	Relationship and Cooperation	0	2	22	12
	<b>Total</b>	<b>31</b>	<b>6</b>	<b>86</b>	<b>57</b>

Table 3.0 shows the result of work environment and suitability. Generally staff is happy with their posting. Most of them express the work they are doing is relevant. Many of them indicate their work very relevant. However many expressed work environment is not very suitable. This is understandable because of rented office space is usually

limited and lack of necessary fittings and logistic. Inspite of the situation they can still manage to cope with the workload and their working relationship and cooperation is good.

### 2.1.2 Time utilization

- a. As seen in Table 4.0 LS uses the most time that is 41.43% (50.15%BLS) of time is the field. This is so in line with the nature of works of LS to closely supervise clients and projects. This is followed by BM 27.50% (40.00%BLS) of the time spent doing field works. 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. AC is not involved in the field works.

**TABLE 4.0 : TIME UTILIZATION ACCORDING TO WORK TYPE AND CATEGORY OF STAFF**

NO.	PARTICULARS	STAFFS		
		BM (%)	LS (%)	AC (%)
1	Field Work	27.50(40)	41.43(50.15)	0.00(0)
2	Updating Records and Accounts	32.50(22)	28.04(27.27)	57.50(55)
3	Reports	25.00(22)	17.96(13.67)	18.75(30)
4	Others	15.00(16)	12.57(8.91)	23.75(15)
TOTAL		100.00	100.00	100.00

( ) BLS figures

- b. Account Clerk (AC) spends the most time 57.5% (55%BLS) updating record and account followed by BM 32.50% (22%BLS) LS 28.04% (27.27%BLS).
- c. BM on the other hand spends relatively more time 25% (22%BLS) doing reports compared to 18.75% AC (30%BLS) and 17.96% LS (13.67%BLS).
- d. It is also interesting to note AC spent more time doing miscellaneous duties or 'others' compared to BM and LS.
- e. The evaluation data on time utilization above reflects a more balance distribution functions, duties and responsibilities among staffs in the Branch. This is made possible with the computerization and implementation of staff annual work plan. However it is noticeable the survey

reduction of time spent by BM in the field from 40%BLS to 27.50% and LS from 50.15%BLS to 41.43%. The current situation of YUM and the slow down of its activities such as no new intake of membership and no new loan given out may well explain staff spending more time in the office. At the same time there is an increase of time use by AC and LS doing other duties while BM spent lesser time for miscellaneous duties. Therefore the significant reduction of time spent by the Loan Supervisors in the office may not necessarily reflect efficiency and allow them to concentrate more time in the field. This is so due to slow down of operation. The time was perhaps spent helping and doing updating of records and accounts and key-in data report into the computer and so on.

### 2.1.3 Documentation

- a. Results on the issues related to Forms OP and A Series is shown in Table 5.0. Generally the staffs agree with the uses of Forms. However, the number of respondents who agree and disagree on the needs of Forms is the same. This is true for strongly agree and strongly disagree. There seems to be a problem of not enough supply of Forms to the branch by the HQ Office. They also feel that the training on how to use the Forms is not enough.

**TABLE 5.0 : DOCUMENTATION: USES OF FORMS: YUM - OP and A SERIES**

NO.	PARTICULARS	STRONGLY DISAGREE	DISAGREE	NOT SURE	AGREE	STRONGLY AGREE
1	Many forms but all are needed	2	14	4	14	2
2	Easy to fill, easy to understand and directive is clear	2	3	2	24	7
3	A lot of time is required to fill in each form	1	10	3	18	3
4	Format and data required are relevant in accordance to the use of forms	0	6	5	23	2
5	Number of copy of forms needed is relevant	1	2	2	30	1
6	Forms supply to branch is always enough	6	9	4	15	2
7	Purpose and frequency of preparing and submitting reports to HQ is relevant and according to needs	2	4	2	25	3
8	Training/Course on how to use the forms is enough	2	7	4	22	1
9	Policy/Procedures regarding uses of forms are clear, update and sufficient	1	4	3	27	1
Total		17	59	29	198	22

- b. Results on the issues related to Ledgers are shown in Table 6.0 below. Generally the number of staffs who 'Agree' with the issues raised is the highest. They seem to indicate not much time is used to fill each ledger. However, not all ledgers are needed.

**TABLE 6.0 : DOCUMENTATION: USES OF LEDGERS**

NO.	PARTICULARS	STRONGLY DISAGREE	DISAGREE	NOT SURE	AGREE	STRONGLY AGREE
1	Many ledgers but all are needed	1	8	1	25	1
2	Easy to fill, easy to understand and directive is clear	0	1	2	28	5
3	A lot of time is required to fill each ledger	0	11	3	19	3
4	Format and data required are relevant in accordance to the use of ledger	0	2	6	26	2
5	Training/course on how to use ledger is enough	1	5	5	22	3
6	Supply of ledger is always enough	2	4	6	22	2
7	Policy/Procedure regarding uses and control is clear & Sufficient	1	1	9	22	3
Total		5	32	32	164	19

- c. Results on the issues related to Account Books are shown in Table 7.0. Generally the number of staffs who 'Agree' with the issues raised is the highest. Infact many indicate 'Strongly Agree'. They also indicate not much time is used to fill each Account books because it is easy to fill and directive is clear.

**TABLE 7.0 : DOCUMENTATION: USES OF ACCOUNT BOOKS**

NO.	PARTICULARS	DISAGREE	DISAGREE	NOT SURE	AGREE	STRONGLY AGREE
1	Many accounts book but all are needed	2	2	0	29	3
2	Easy to fill, easy to understand and directive clear	0	0	1	30	5
3	A lot of time is required to fill each account books	2	11	1	18	4
4	Format and date required are relevant in accordance to the use of account books	0	0	2	30	4
5	Supply of account books is always enough	2	2	2	24	6
6	Training/course on how to use account books is enough	2	2	3	26	3
7	Policy/Procedures regarding uses and control is clear & sufficient	1	1	4	26	3
Total		9	18	13	183	28

- d. As discussed above, most of the respondents agreed on the uses of forms (OP and A series), ledger and Loanee Account Books. The results above has not change significantly from the BLS because branch is still required to use the system of documentation.

As in BLS several staffs feel that not all of the forms and ledgers are needed. Many also indicate the need for training on the uses of Forms and Ledgers. To this effect a committee was formed to review and simplify the Forms in the OP, A series and other records. The review committee felt that in order the review to be effective it is suggested computerization be extended to the remaining branches. The committee is confident the computerization of the information at all branches will improve information management thereby strengthen monitoring and supervision.

#### 2.1.4 Training And Using Computer

- 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 minimum skill in using the applications especially software application for Presentation. Many of them has the minimum skill in using the application system and are very skillful. Generally the results seem to indicate the majority of them are already able to use the MS Office - Word Processing. There has been a significant increase in skill in using computer applications. What is important is the increase of number of staffs becoming very skillful in the use of computer and IT. Annex 6.0 shows computer related training attended by staffs under P10. Among the types of courses attended are Gender and Development, MS Office (Word & Excel) and The use of computer in human resource development. About 60 staffs benefited from the training.

**TABLE 8.0 : TRAINING - LEVEL OF SKILL USING COMPUTER APPLICATION**

NO.	TYPES OF APPLICATION	NO SKILL	MINIMUM SKILL	SKILLFUL	VERY SKILLFUL
1	Word Processing	6(15)	21(11)	7(6)	2(0)
2	Spreadsheet	15(20)	14(8)	6(7)	1(0)
3	Presentation	18(25)	13(6)	5(8)	0(0)
4	Internet	17(16)	11(15)	6(9)	2(0)
TOTAL		56(76)	59(40)	24(30)	5(0)

( ) BLS figures

- b. Table 9.0 below shows majority or 47% of the staffs are very confident the use of computer will increase efficiency and effectiveness in the work place and 42% are confident and 11% expressed that they are no sure. However no one indicated computer does not help them at all.

**Table 9.0 : Computerization Increases Efficiency and Effectiveness**

No.	Level Of Confidence	No. Of Respondent	%
1	Very Confident	17	47.22%
2	Confident	15	41.67%
3	Not Confident	0	0.00%
4	Not Sure	4	11.11%
	<b>Total</b>	<b>36</b>	<b>100.00%</b>

### 2.1.5 Program Potential

The ES 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 37.62% (41.48%BLS) for the enhancement of the program. This is followed by 34.29% (37.62%BLS) has indicated moderate potential. Interestingly 17.14% of the respondents rated the program as very potential. It is more interesting to note they single out Intake of membership, repayment rate and Decrease in Drop Outs being very 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 (8.57%) and only a marginal number of respondents (2.38%) say that there is no potential at all for the development of the program. Table 10.0 shows the detail.

**TABLE 10.0 : PROGRAM POTENTIAL : MEMBERSHIPS AND LOAN**

NO.	PARTICULARS	NO POTENTIAL	LESS POTENTIAL	MODERATE POTENTIAL	ENCOURAGING POTENTIAL	VERY POTENTIAL	TOTAL
1	New Member Intake	2	2	9	16	6	35
2	Increase attendance to MP	1	4	12	13	5	35
3	Increase Repayment Rate	0	2	13	14	6	35
4	Increase Compulsory Saving	2	4	9	15	5	35
5	Decrease Arrears	0	1	18	11	5	35
6	Decrease Drop Outs	0	5	11	10	9	35
	<b>TOTAL</b>	<b>5</b>	<b>18</b>	<b>72</b>	<b>79</b>	<b>36</b>	<b>210</b>
	% of total	2.38	8.57	34.29	37.62	17.14	100.00

2.1.6 Benefits

a. Benefits of P10 to Staffs

No.	Particulars	No. Respondents	%
1	Very Beneficial	15	41.67
2	Beneficial	21	58.33
3	No Benefits	0	0
	Total	36	100

Table 11.0 shows majority or 58.33% of branch staff indicated the project is beneficial to them. Infact 41.67% of them indicated the project is indeed very beneficial and non of them indicated they did not benefit from the project.

b. Benefits of P10 to Clients

No.	Particulars	No. Respondents	%
1	Very Beneficial	8	22.22
2	Beneficial	25	69.44
3	No Benefits	3	8.34
	Total	36	100

On the other hand Table 12.0 indicates most or 69.44% of branch staff indicated the project is beneficial to clients (YUM members), 22.22% indicated very beneficial and only 8.34% is of the opinion that the project has no direct benefit to members.

## 2.2 Member

### 2.2.1 Status and Basic information

#### i. Number of respondents

Number of respondents (Clients Or YUM Members) who completed and returned the questionnaire forms is 307. However 19 forms were rejected because they are not in the original list. The clients are distributed according to centers in the respective branches shown in Annex 5.0. The clients come from 26 centers/villages. Keningau has the most number of centers. Keningau has the highest number of respondents (69) followed by Koat Belud (67), Kota Marudu (53), Sandakan (46) and Kota Kinabalu (41). Kudat has the lowest (31) number of respondents.

#### iii. Household Income

Table 13.0 shows a that 239 or 82.7% of the clients gross income level falls between the range RM500 to 1,000, followed by 10.7% of them having income range between RM1, 1001 to RM1, 500, 3.1% having income between RM1, 501 to RM2000, 1.7% having income between RM2,001 to RM2, 500 and RM2,501 and above 1.7%. It is noticeable the trend of the clients gross household income before and after project is concentrated in income range between RM500 – RM1,000. The reduction in number of respondents whose income range is RM2,501 and above after the project may be due to the absence of loan disbursement by YUM during the period of study.

**TABLE 13.0 : RESPONDENTS GROSS INCOME PER MONTH BEFORE AND AFTER THE PROJECT**

NO.	INCOME PER FAMILY PER MONTH	NO. OF RESPONDENTS				TOTAL	%
		B <sub>p10</sub>	%	A <sub>p10</sub>	%		
1	RM500 - 5M 1,000	250	80.906	239	82.699	489	81.773
2	RM1,001 – RM1,500	20	6.472	31	10.727	51	8.528
3	RM1,501 – RM2,000	16	5.178	9	3.114	25	4.181
4	RM2,001 – RM2,500	4	1.294	5	1.730	9	1.505
5	RM2.501 AND ABOVE	19	6.149	5	1.730	24	4.013
		309	100.000	289	100.000	598	100.000

B<sub>p10</sub> - Before Project 10

A<sub>p10</sub> - After Project 10



## 2.2.2 Revenue, Business and Documentation and Marketing

### i. Revenue Generated From Projects

The results shown in Table 13.0 show more than 64.01% (61.17%BLS) of the clients has Gross Revenue per month from Project ranging between RM100 to 500 followed by 29.07% (20.71%BLS) RM501 to 1,000, 3.81% (6.15%BLS) RM1, 001 to RM1, 500, 2.08% (5.5%BLS) RM2, 001 and above and lastly 1.04% (6.47% RM1, 501 to 2,000. It is evident from the data that most of the clients' income is in the region of between RM100 to RM500.

**TABLE 13.0 : GROSS REVENUE PER MONTH GENERATED FROM PROJECT**

NO.	REVENUE RANGE	NO. RESPONDENTS				TOTAL	%
		B <sub>P10</sub>	%	A <sub>P10</sub>	%		
1	RM100 – RM500	189	61.17	185	64.01	374	62.54
2	RM501 – RM1,000	64	20.71	84	29.07	148	24.75
3	RM1,001 - RM1,500	19	6.15	11	3.81	30	5.02
4	RM1,501 - RM2,000	20	6.47	3	1.04	23	3.85
5	RM2,001 AND ABOVE	17	5.50	6	2.08	23	3.85
<b>TOTAL</b>		<b>309</b>	<b>100.00</b>	<b>289</b>	<b>100.00</b>	<b>598</b>	<b>100.00</b>

B<sub>p10</sub> - Before Project 10

A<sub>p10</sub> - After Project 10

### iii. Business Premise and Documentation

Annex 8.0 Premise Ownership, most 78.85% of the members owned a business premises and the rest 21.15% are renting. On relevancy of Business Premise most 90.60% of the clients think their business premise is suitable for their current economic activities.

**Table 14.0 : Documents Kept By Members**

No.	Particulars	No. Respondents	%
1	Sales and Purchases	128	33.86%
2	Creditors Records	82	21.69%
3	Cash Ledger	64	16.93%
4	Account Books	100	26.46%
5	Other Records	4	1.06%
<b>Total</b>		<b>378</b>	<b>100.00%</b>

On documentation, Table 14.0 indicate the clients are aware of the importance to keep proper records for their business such as records for Sales and Purchases, followed by Bank Account and record on their creditors. They also keep various account records such as cash ledger and loanee account book (provided by YUM), and other business records.

v. Supply, Marketing, Pricing and Stock Management

Annex 8.0 are results regarding Marketing, sources of supply, price setting and inventory management. Most 72.31% of the respondents sourced their own supply of goods followed by middlemen, YUM and business friend/partner.

The best marketing strategy used is they market their produce themselves (88.93%) followed by middlemen (4.43%), YUM (4.43%) and business partners (2.21%). It is noted the involvement of YUM in the supply and marketing is merely the individual or branch initiatives.

As far as the price is concerned, it is set by themselves (91.76%) and several indicated supplier will set the price (8.24%).

Old stocks or inventory are managed through various means including own consumption (49.73%) followed by sales discount (40.44%) and return to supplier (9.84%).

### 2.2.3 Training Attended By Clients

A total of 33 members (18 from the 6 braches and the rest from Papar, Tuaran and Tambunan Branch) benefited from the training/workshop organized by YUM and JICA. The workshop is on Gender Awareness and The Empowerment of rural women entrepreneurs. Annex 7.0 shows the number of clients attended according to branch.

## 2.2.4 Loan Services

### i. Other-Loan Institution and Agency and Quality of service

**TABLE 14.0 : SOURCES OF OTHER LOAN ALTERNATIVE**

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

Table 14.0 shows other alternative loan provider come from AIM and others. The zero or small number responded may be firstly due to clients unwilling to disclose or tell the real story, secondly poor accessibility to loan and thirdly YUM requires every members to terminate their membership with YUM before they take loan from other financial institutions.

**TABLE 15.0 : QUALITY OF SERVICE GIVEN BY OTHER FINANCIAL INSTITUTIONS**

NO.	LEVEL OF QUALITY	NO. OF RESPONDENTS	%
1	Very satisfactory	1	1.299
2	Satisfactory	72	93.506
3	Moderate	2	2.597
4	Poor	2	2.597
5	Very poor	0	0.000
Total		77	100.000

Table 15.0 indicate generally most of them (93.5%) seems to indicate satisfied with their service, 1.3% very satisfied, 2.6% moderate and only a few 2.6% indicated their service is poor. No clients seem 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 refers to 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. Generally the quality of service is satisfactory. Management of Loanee Account Book and Loan Repayment is very satisfactory. YUM service is also seen to be customer friendly.

However the very poor loan processing and approval may be due to members sentiments resulted from no loan disbursement.

**TABLE 16.0 QUALITY OF SERVICES (CLIENT PERSPECTIVE)**

NO.	PARTICULARS OF SERVICE	VERY POOR	POOR	MODERATE	SATISFACTORY	VERY SATISFACTORY
1	Processing of Membership and Approval	22	45	50	142	26
2	Group Formation Process	22	42	46	150	25
3	Processing of Loan and Approval	49	111	65	39	20
4	Loan Utilization Check Process	17	25	39	159	44
5	Conduct Center Meeting	12	23	19	177	54
6	Loan Repayment Process	9	40	30	140	64
7	Updating Loanee Account Book	3	9	10	177	84
8	Understanding of YUM Loan Policy and Regulation	0	11	73	155	45
9	Relevant of loan size approved	1	21	62	165	35
10	Client Service (Client Friendly)	0	0	14	211	60
11	Response to client complaints	0	1	36	199	48
12	Location of Branch office to Center	0	3	101	115	57
<b>Total</b>		<b>135</b>	<b>331</b>	<b>545</b>	<b>1829</b>	<b>562</b>

See Table 16.0 for the results according to client's perspective regarding quality of service provided to them by YUM.

iii. Competition

The findings on the level of service provided by micro-finance institutions can result in the 'friendly' competition among agencies to try to innovate and improve their product and services. YUM is no exception to this, thus 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

- i. Table 17.0 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 17.0 : BENEFITS OF JOINING YUM**

NO.	PARTICULARS OF BENEFITS	NO INCREASE	SLIGHT INCREASE	SATISFACTORY	VERY SATISFACTORY
1	Investment/Fund/Savings	38	181	63	2
2	Asset (Moveable Assets)	61	167	55	0
3	House	99	122	59	2
4	Children Education	57	128	88	7
5	Entrepreneurship Knowledge	52	148	80	4
6	Community Based Activities	17	75	147	35
<b>Total</b>		<b>324</b>	<b>821</b>	<b>492</b>	<b>50</b>

- ii. Table 18.0 shows that because of the tangible benefits and satisfaction they get from the program, majority 86% of them welcome and encourage others to join YUM and only less than 1% discourage them while about 13% were not sure.

**Table 18.0 RECOMMEND OTHERS TO JOIN YUM**

No.	Level Of Encouragement	No. Of Respondent	%
1	Yes, most encourage	246	85.71%
2	Not Encourage	2	0.70%
3	Not Sure	39	13.59%
<b>Total</b>		<b>287</b>	<b>100.00%</b>

## 2.2.6 Problems and issues

The list of problems and issues and the level of seriousness of each problem is shown in Table 19.0.

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 group members is a minor problem, it can become a serious problem if not attended to properly. The top five serious problems include lack of revolving fund, access to training, access to trading license, members credit owed by their customers and competition and premise/trading location.

**TABLE 19.0 : PROBLEMS AND ISSUES**

NO.	PARTICULARS PROBLEMS/ISSUES	NO PROBLEM		SOMETIMES PROBLEM		FREQUENT PROBLEM		SERIOUS PROBLEM /BIG PROBLEM	
		NO.	%	NO.	%	NO.	%	NO.	%
1	Market/Sales	160	8	89	8	22	8	0	0
2	Supply of goods	150	7	88	8	17	6	0	0
3	Premise/Trading Location	172	8	69	6	23	8	4	4
4	Revolving Fund/Capital	51	2	128	11	55	20	38	41
5	Natural Factor	144	7	104	9	23	8	1	1
6	Advisory Service from YUM	261	13	20	2	0	0	0	0
7	Husband Support	262	13	9	1	6	2	0	0
8	Members credit owed to suppliers	190	9	59	5	13	5	0	0
9	Members credit owed by their customers	136	7	95	9	31	11	7	8
10	Competition	92	4	142	13	34	12	4	4
11	Access to Trading License	86	4	142	13	27	10	15	16
12	Access to Training/Course In Trading	104	5	115	10	22	8	24	26
13	Understanding/cooperation among group members	228	11	45	4	4	1	0	0
14	Others	44	2	9	1	1	0	0	0
Total		2080	100	1114	100	278	100	93	100

### 3.0 CONCLUSION

The results of Evaluation Survey seems to indicate there exist an intertwining issues or problems pertaining to the quality of human resources, management of information and lack of fund, all of which tends to effect the overall organizational performance and may give wrong perception of Micro-Credit service. While YUM is aware of the importance of having good plan, program targets and management information system, adequate funding is very crucial because prolong lack of fund can significantly influence the overall performance and direction of YUM. At the moment, the priority seems to be to overcome the problem of lack of fund and maintaining the confidence of members.

As far as P10 is concerned, it is already impacted positively the Management Information System (MIS) through computerization at the branch level. P10 has achieved most of the objectives as noted by the study and confirmed by the evaluation workshop.

On the whole YUM quality of service is satisfactory and given the necessary funding YUM has the capacity to assist the rural women entrepreneurs. Of course there are areas for improvements to upgrade quality of service and increase the value of loan package. This is where the role of training is so important.

### 4.0 RECOMMENDATIONS

Based on the Evaluation the following are the recommendations.

- i. Inline with the objective to optimize the use of human resources, proper balance between activities or work plan in the field and office based work requirement at the branch should be stressed. The annual work plan for the branch staffs should be implemented, monitored and taken into account in the staff appraisal.
- ii. Reflecting on the computerization experiences of the six branches, one can testifies that office automation such as computer is a worthy one-time investment and should be promoted regardless of the apparent initial cost. The study confirmed the use of computer has made the branch operation more efficient and effective. The branch staffs are beginning to organize their daily activities and made productive use of their time for office and field works noted this. YUM information is also accessible and retrievable faster. It is because of the above reason and suggestion of the Review Committee on documentation, that perhaps it is justified and appropriate to computerize the

cost to run one system i.e. computerized as opposed to running both computerize and manual system at the same time. As already mentioned earlier, computerization is important because it will improve effectiveness of management of information of YUM and an effective MIS is useful for monitoring and serves as 'early warning device' to counter check and rectify problems such as arrears and recording errors quickly and accurately.

- iii. While the objective to have a sound management information system and achieve program targets are important, the continuous problem of lack of fund has an overriding influence on the performance of YUM. The branches are left with small amount of loan outstanding and reducing tren in income of the target group seems to bear witness of the side effect of lack of on-lending fund. Therefore continuous efforts should be directed towards finding ways and means to overcome the on-lending fund shortfall. This is crucial in maintaining the confidence of clients.
- iv. Training will increase knowledge and confidence in providing better services to rural women entrepreneurs. Thus, staff should be given skill training relating to business, marketing, agriculture, animal husbandry and IT. Retraining of staffs on operational procedures and motivation is also important. It is proposed the six branches already running the computerization program can serve as center for computer training for other branch staffs.
- v. Due to limited financial resources, the provision for skill training for YUM clients should be based on demand, needs and relevant to their economic undertakings. Continuous effort be done to link them to the relevant Government Departments and Agencies and Agencies specialized in IT related training. They should also be easy access to information on marketing and training opportunities.
- vi. The quality of YUM financial services should be upgraded at par or better than other micro-finance institutions in Sabah. This calls for creativity, innovation and continual improvement of the program and delivery system. The spirit of cooperation, sharing of information and experiences among micro-finance institutions should be enhanced. This will improve understanding, networking and streamlining of micro-finance program for the benefit of rural women entrepreneurs in the State.



## Number Of Respondents According To Branch

NO.	BRANCH	MEMBERS (M)		TOTAL	STAFFS (S)		TOTAL	TOTAL (M+S)		GRAND TOTAL
		Accepted	Rejected		Accepted	Rejected		Accepted	Rejected	
1	Kota Kinabalu	39	2	41	6	0	6	45	2	47
2	Kota Belud	65	2	67	7	2	9	72	4	76
3	Kota Marudu	50	3	53	7	2	9	57	5	62
4	Kudat	29	2	31	5	0	5	34	2	36
5	Keningau	63	6	69	5	0	5	68	6	74
6	Sandakan	42	4	46	6	0	6	48	4	52
	<b>TOTAL</b>	<b>288</b>	<b>19</b>	<b>307</b>	<b>36</b>	<b>4</b>	<b>40</b>	<b>324</b>	<b>23</b>	<b>347</b>

**BORANG KAJIAN PENILAIAN PROJEK 10 YUM-JICA  
(UNTUK KAKITANGAN)**

Peringatan: a) Borang kajian ini hanya diisi oleh kakitangan yang pernah menjadi responden dalam kajian asas (baseline survey) yang dijalankan sebelum ini.

b) Skop penilaian anda ialah bagi tempoh 7 bulan terakhir ini (mulai 01 Jan 03)

CAWANGAN : .....  
JAWATAN RESPONDEN : .....

NO SIRI : .....  
TARIKH : .....

**1. MAKLUMAT OPERASI SEMASA CAWANGAN**

Berikan maklumat operasi bagi tahun **semasa (Tahun 2003)** 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 peratus (%) penumpuan tugas harian anda berdasarkan bidang tugas semasa 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	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	Tidak Setuju	Kurang Setuju	Tidak Pasti	Setuju	Sangat Setuju
Bilangan borang-borang YUM adalah banyak tetapi semuanya adalah perlu					
Borang mudah diisi, arahnya 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, arahnya 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	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 ketiadaannya 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-aspek 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 Menggalakkan	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 DAN LITERASI KOMPUTER

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

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

- 6.2 Nyatakan jenis latihan mengenai komputer termasuk yang dikendalikan oleh Projek 10 yang anda sudah hadir dalam tempoh 7 bulan yang terakhir ini ?

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 [ ]

**7. MANFAAT PROJEK 10 YUM-JICA**

7.1 Adakah anda mendapat sebarang manfaat daripada Projek 10 YUM - JICA ?

- a) Ya, sangat Bermanfaat [ ]
- b) Ya, Bermanfaat [ ]
- c) Tiada Manfaat [ ]

7.2 Pada pendapat anda adakah ahli-ahli di Cawangan anda mendapat sebarang manfaat samada secara langsung atau tidak langsung daripada Projek 10 YUM-JICA ?

- a) Ya, Sangat Bermanfaat [ ]
- b) Ya, Bermanfaat [ ]
- c) Tiada Manfaat [ ]

***TERIMA KASIH DI ATAS KERJASAMA ANDA***

**BORANG KAJIAN PENILAIAN PROJEK 10 YUM-JICA  
(AHLI)**

**Peringatan : a) Borang kajian ini hanya diisi oleh ahli yang pernah menjadi responden dalam kajian asas (baseline survey) yang dijalankan sebelum ini.**

**b) Skop penilaian anda ialah bagi tempoh 7 bulan yang terakhir (mulai 01 Jan. 2003)**

**NO. SIRI : .....**  
**TARKH : .....**

**CAWANGAN:**

**1 MAKLUMAT PERIBADI AHLI**

1.1 Nama Ahli .....

1.2 Nama Pusat, Kumpulan

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

1.3 Maklumat pinjaman yang diperolehi dari YUM dalam tempoh 7 bulan terakhir.

Jenis Pinjaman	Jumlah	Sektor Kegiatan	Jenis Kegiatan
SPA 1			
Pinjaman SPA 2			
Pinjaman Lain			

*Note: Bagi Sektor kegiatan*

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

1.4 Pendapatan Kasar Keluarga Sebulan (Semasa) : RM .....

**2 MAKLUMAT KEGIATAN / PERNIAGAAN**

2.1 Premis perniagaan anda adalah?

a) Milik sendiri           [ ]           b) Disewa               [ ]

2.2 Sejak 7 bulan yang terakhir ini , adakah kos penjagaan premis perniagaan anda?

- a) Meningkat [ ]      b) Berkurang [ ]      c) Tidak Berubah [ ]

2.3 Kesesuaian premis perniagaan yang ada sekarang ini.

- a) Tidak Sesuai [ ]      b) Sesuai [ ]      c) Sangat Sesuai [ ]

2.4 Adakah anda mendapat latihan / tunjukajar yang berkaitan dengan aktiviti yang anda ceburi dalam tempoh 7 bulan yang terakhir ini : Ya / Tidak : .....

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

Bil	Jenis Latihan	Tahun	Institut/Agensi Latihan

2.5 Pada masa ini dari manakah anda mendapat bekalan untuk kegiatan / perniagaan anda ?

Sendiri	Rakan Peniaga	Orang Tengah / Pembekal	YUM	Lain-lain

2.6 Pada masa ini bagaimanakah anda memasarkan hasil-hasil perniagaan anda ?

Sendiri	Orang Tengah / Pembekal	YUM	Rakan-rakan perniaga	Lain-lain

2.7 Bagaimana harga bagi barang keluaran anda ditentukan.

- a) Ditetapkan Pembekal [ ]      b) *Mark-up* sendiri [ ]

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

- a) Dikembalikan [ ]      b) Jual Murah [ ]      c) Buang/Guna Sendiri [ ]

2.9 Adakah anda menyimpan dokumen perniagaan berikut:

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

2.10 Pulangan kasar perniagaan sebulan (semasa) : RM .....



2.11 Adakah anda pernah mendapat pinjaman / bantuan kewangan dari mana-mana agensi berikut dalam tempoh 7 bulan yang terakhir ini ?

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

2.12 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 SEMASA 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**

Respondents (Staffs) According to Category And Branch

Annex 4.0

NO.	BRANCH	STAFF					
		CATEGORY				TOTAL RESPONDENT	
		Branch Manager	Loan Officer	Loan Supervisor	Account Clerk		
1	Kota Kinabalu	1	0	5	0	6	
2	Kota Marudu	1	0	5	1	7	
3	Kota Belud	1	0	7	1	9	
4	Kudat	0	0	6	1	7	
5	Sandakan	1	0	4	1	6	
6	Keningau	1	0	4	0	5	
	Total	5	0	31	4	40	

**RESPONDENTS (CLIENTS) ACCORDING TO CENTERS AND BRANCH**

<b>BRANCH</b>	<b>CENTERS</b>	<b>NO. OF MEMBERS</b>
<b>Keningau</b>	Baginda Laut	4
	Bulu Silou	13
	Linsosod	11
	Linsudan	9
	Manipar	10
	Minawao Ulu	13
	Monggitom	9
<b>Keningau Total</b>	<b>7</b>	<b>69</b>
<b>Kota Belud</b>	Tambulion Ulu	25
	Wanita Linau	32
	Wanita Siasai Baru	10
<b>Kota Belud Total</b>	<b>3</b>	<b>67</b>
<b>Kota Kinabalu</b>	Babagon 2	13
	Melawa	12
	Sailan	16
<b>Kota Kinabalu Total</b>	<b>3</b>	<b>41</b>
<b>Kota Marudu</b>	Labanda 91'	12
	Sri Lotong	9
	Sri Parong	10
	Sri Popok II	10
	Tomega 91'	12
<b>Kota Marudu Total</b>	<b>5</b>	<b>53</b>
<b>Kudat</b>	Maju Bersama	9
	Pusnita Desa	11
	Tinutidan II	11
<b>Kudat Total</b>	<b>3</b>	<b>31</b>
<b>Sandakan</b>	Gum-Gum Kecil	7
	Kuala Sg. Beruang	5
	MPS Karamunting	18
	Sg. Tiram	8
	Sundang Laut	8
<b>Sandakan Total</b>	<b>5</b>	<b>46</b>
<b>Grand Total</b>	<b>26</b>	<b>307</b>

### Training Attended By Staff According To Branch

NO.	NAME OF BRANCH	PARTICULARS OF TRAINING SEMINAR/WORKSHOP	NO. OF STAFF ATTENDED	ORGANIZED BY
1	Kota Kinabalu	i. Gender Awareness & Development	5	YUM and JICA
		ii. Computer related by YUM	7	YUM
		iii. Computer related by others	1	MKM JPK
2	Kota Marudu	i. Gender Awareness & Development	6	YUM and JICA
		ii. Computer related by YUM	7	YUM
		iii. Computer related by others	1	MKM JPK
3	Kota Belud	i. Gender Awareness & Development	7	YUM and JICA
		ii. Computer related by YUM	9	YUM
		iii. Computer related by others	0	MKM JPK
4	Kudat	i. Gender Awareness & Development	7	YUM and JICA
		ii. Computer related by YUM	9	YUM
		iii. Computer related by others	1	MKM JPK
5	Keningau	i. Gender Awareness & Development	8	YUM and JICA
		ii. Computer related by YUM	7	YUM
		iii. Computer related by others	1	MKM JPK
6	Sandakan	i. Gender Awareness & Development	6	YUM and JICA
		ii. Computer related by YUM	7	YUM
		iii. Computer related by others	1	MKM JPK
<b>TOTAL</b>		<b>3</b>	<b>45</b>	

Papar - 3, Tuaran -6 and Tambunan 5 Loan Supervisors attended the Gender Awareness & Development Workshop

### Training Attended By Clients According To Branch

NO.	NAME OF BRANCH	PARTICULARS OF TRAINING SEMINAR/WORKSHOP	NO. OF CLIENTS ATTENDED	ORGANIZED BY
1	Kota Kinabalu	i. Empowerment Of Rural Women Entrepreneurs	5	YUM and JICA
2	Kota Marudu	i. Empowerment Of Rural Women Entrepreneurs	4	YUM and JICA
3	Kota Belud	i. Empowerment Of Rural Women Entrepreneurs	4	YUM and JICA
4	Kudat	i. Empowerment Of Rural Women Entrepreneurs	0	YUM and JICA
5	Keningau	i. Empowerment Of Rural Women Entrepreneurs	2	YUM and JICA
6	Sandakan	i. Empowerment Of Rural Women Entrepreneurs	3	YUM and JICA
<b>TOTAL</b>		<b>1</b>	<b>18</b>	

Note : Papar – 6, Tuaran – 6 and Tambunan – 3 members participated in the Seminar

**INFORMATION REGARDING BUSINESS PREMISE AND ACTIVITIES**

Annex 8.0

Premise Ownership		
No. Particulars	No. Respondents	%
1 Self	205	78.85%
2 Rent	55	21.15%
<b>Total</b>	<b>260</b>	<b>100.00%</b>

Cost of Maintenance of Premise		
No. Particulars	No. Respondents	%
1 Increase	87	33.08%
2 Decrease	20	7.60%
3 No Change	156	59.32%
<b>Total</b>	<b>263</b>	<b>100.00%</b>

Relevancy Of Business Premise		
No. Particulars	No. Respondents	%
1 Not Relevant	12	4.71%
2 Relevant	231	90.59%
3 Very Relevant	12	4.71%
<b>Total</b>	<b>255</b>	<b>100.00%</b>

Price Setting		
No. Particulars	No. Respondents	%
1 Supplier	22	8.24%
2 Own Mark-Up	245	91.76%
<b>Total</b>	<b>267</b>	<b>100.00%</b>

Sources Of Supply Of Goods		
No. Particulars	No. Respondents	%
1 Self	188	72.31%
2 Business Partner	7	2.69%
3 Middleman/Supplier	44	16.92%
4 YUM	21	8.08%
5 Others	0	0.00%
<b>Total</b>	<b>260</b>	<b>100.00%</b>

Marketing Of Products		
No. Particulars	No. Respondents	%
1 Self	241	88.93%
2 Business Partner	6	2.21%
3 Middleman/Supplier	12	4.43%
4 YUM	12	4.43%
5 Others	0	0.00%
<b>Total</b>	<b>271</b>	<b>100.00%</b>

Inventory Management/Old Stock		
No. Particulars	No. Respondents	%
1 Return	18	9.84%
2 Discount Promotion	74	40.44%
3 Own Consumption/Throw Away	91	49.73%
<b>Total</b>	<b>183</b>	<b>100.00%</b>

## REPORT ON THE EVALUATION WORKSHOP FOR PROJECT 10 DESIGN MATRIX HELD ON 23 SEPTEMBER 2003

1. P10 Taskforce members deliberated on the achievement and impact of the pilot project based on the stated objectives outlined in the Project Design Matrix or PDM. The following are the results. Twelve out of the thirteen objectives/indicators were achieved.

- A. ACTIVITIES

2. All the activities planned were implemented successfully. The main activities are designing the Plan and reviewing the YUM operation, Conduct Baseline and Evaluation Survey, Establishing Management Information System, Training for Staffs and Clients and Monitoring and Evaluation. This is possible with the pooled of dedicated team members who work as a team coupled with reliable advise from JICA Study Team experts and a good monitoring system. All the necessary inputs are provided for including fund from JICA for computers, local system consultant cost and training expenses. YUM mainly provided the manpower and communication cost.

- B. EXPECTED OUTPUT

3. No. of forms YUM(Op and A series) most likely reduced. A review committee is looking into this. For effective evaluation of documentation, the committee has suggested all branch be computerized.
4. Database System exist and in running condition.
5. No. of staff trained is 59 and no. of YUM clients trained 33.
6. Information processing time is easy and fast.
7. Staff understanding of members needs increased. This is evident from the workshop and Baseline and Evaluation Survey. For instance their immediate needs is loan for income generation. Some branches give secretarial service such as typing and information in the internet to clients who need it. This service can be improved in the future.

- C. PROJECT PURPOSE

8. Regarding time spent by YUM staffs in the field increased, the respond is Yes and No for the time being. Number of centers visit has decreased. The rasional behind is no loan disbursement. However, in the future it is a Yes, provided funding is there.
9. YUM member attendance to center meeting decreased. This is also the side effect of no loan disbursement.
10. There is improvement in information system in terms of updating, speed and accuracy. These information such as arrears are used by the staff to monitor defaulters. Processing and updating of arrears can be done faster now.

- D. OVERALL GOAL

11. The overall goal of YUM member's increase income from their activities is not achieved. The main reason seems to be no loan disbursement during the period in all six branches. However YUM managed to control the arrears.

- E. IMPORTANT ASSUMPTIONS

12. The important assumption should be on-lending fund is available. This has a direct effect on the overall goal of P10.
13. This requires not only moral support but also financial support from the State Government. This is possible given the socio-economic situation of Sabah is stable.
14. YUM staff gave full attention and participation to the project.
15. YUM obtained the cooperation from the relevant agencies.