

**PUANDESA GUIDELINE
FOR
RURAL WOMEN ENTREPRENEURS**



**FEBRUARY 2004
PUANDESA COMMITTEE
SABAH**

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This Guideline was prepared by JICA Study Team, consisting of the experts of KRI International Corp. under the technical cooperation of JICA (The Japan International Cooperation Agency).

INTRODUCTION

If you and your friends have a dream of starting a business together, this guideline will give you an idea about how you can realize it.

If you have a plan to create additional income for your household earnings, this guideline will show you the proper way to proceed.

This guideline integrates the necessary information in the following component to show you the steps and the procedures for forming a group, starting a business, running it and expanding it in the future.

The components of this Guideline are:

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We hope that this guideline will contribute to increasing your income and to improving your rural life. We also hope that this kind of women's business activities could lead up to the social empowerment of women.

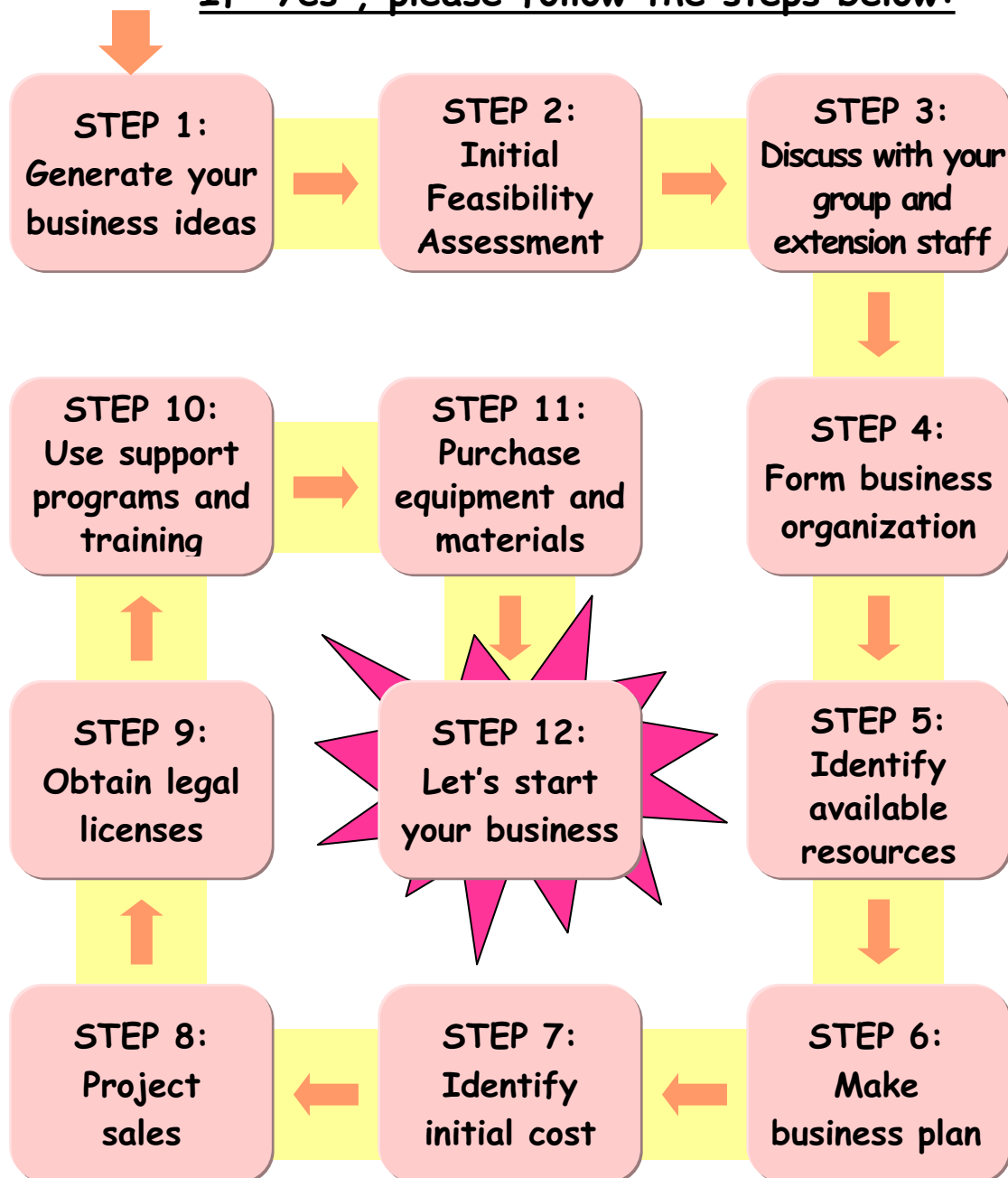
February 2004
PUANDESA*¹ Committee, Sabah

¹ The PUANDESA Study (The Study on Development for Enhancing Rural Women Entrepreneurs in Sabah) was conducted from February 2002 to February 2004 by the Ministry of Agriculture and Food Industry, Sabah and the related agencies with technical cooperation of Japan International Cooperation Agency (JICA). Literally, PUANDESA stands for "Pembangunan Usahawan Wanita Desa Sabah", meaning "Rural Women Entrepreneurs Development in Sabah". Following the two year implementation of the PUANDESA Study, the nickname has come to be regarded by related agencies and rural women as synonymous with the movement for the "advancement of rural women's status through enhancing rural women entrepreneurs".

1. Flowchart of the Steps to Start a Business

"Do you want to start a business?"

If "Yes", please follow the steps below:



2. Explanation of the Steps

STEP 1: Generate your business ideas

Before you and your friends start your preparation, first of all, you need to discuss and decide what type of business you are going into.

Section 3 gives a list of possible business activities including licenses required, basic equipment and initial cost. Please refer to it.

When you generate your business ideas, please consider the following:

- Discuss your dreams and visions with your friends. Why do you want to start a business?
- **List the skills** you or your partners possess
- **List the resources** which are available in your village, such as wood, fish, fruits, bamboo, stone, herbs, flowers, water, land, or unused resources like banana leaves or grasses
- **List the products or services which you can not find in your own village**, but are needed regularly. The need for these products and services might provide ideas for a business
- **List the nearby institutions** like hospitals, hotels, schools, plantations etc, which can be your possible clients
- Consider working space, equipment, budget, where and how to sell your products
- Brainstorm on the possible activities based on the lists you prepared

It might be a good idea to consult experienced entrepreneurs or extension staff to learn from their experience.

Additionally, they will give you good information of useful training courses for you to learn how to start a business.

And please discuss your dream and ideas with your family because their support is essential for your success.

STEP 2: Initial Feasibility Assessment

Once you have your first business idea, please check it and your skill level against the following questions.

- Is the idea you prepared really generated based on your own dreams or demands?
- Do you or any of your friends already have some skills necessary for your business?
- Are the inputs and resources available in the immediate environment or in the village?
- Do you know where you can get the inputs if they are not available?
- Are the possible customers nearby?

Additionally, please check your nearby market about the following:

- Is there a need for your planned products or service in a nearby market?
- Does your plan have marketable points compared with the existing products?
- Which are your possible market and target buyers and suppliers?
- How do you distribute your products or services?

You also had better check your competitors, growing potentials etc.

STEP 3: Discuss with your group and extension staff

Please discuss your plans with your family and your neighbors. Good understanding and support from your family is indispensable for the success of your business.

At the same time, it is better to meet extension staff and tell her about your plan at the early stage of the business planning.

Please discuss your plan and ideas about the product and the market with them; they will give you useful information based on their expertise and experience.

STEP 4: Form business organization

When you start a business, you had better form a group with your friends to share the potentials and benefits. You can start a micro business or a part-time business.

You should decide with whom you will start a business. How many members? Who will be good partners? This would be an initial choice and as business needs change, you can convert your business organization.

When you work individually, it is easy to form a business structure and the working conditions are yours to choose. However, you cannot enjoy working together with your friends and sharing the resources with them. And you will face problems such as unlimited liabilities, lack of continuity, and difficulty in raising capital etc.

Advantages and issues to be considered to form a business partnership with your friends are as follows:

Advantages:

- Low start-up capital
- Additional sources of venture capital
- Possible tax advantage
- Limited outside regulations
- Pooling of resources
- Sharing of information and experience with partners

After you decide what the form of the group should be like, please prepare the group regulations and share with your partners. The extension staff will help you to prepare them. The group regulations include:

1. Group name, members' name
2. Leader, secretary, accountant
3. Major business activities
4. Income sharing and savings
5. Decision-making and member responsibilities
6. Morals and ethics of operating a business etc,

STEP 5: Identify available and non available resources

Identify available resources from your members, your families, and community:

- Your time
- Traditional skills
- Education
- Basic equipment
- Land and facilities
- Raw materials and unused resources
- Basic infrastructure such as water, electricity etc.
- Communication and transportation
- Middleperson's visit
- Nearby markets
- Funding
- Supporting programs etc.

List the products or services which you can not find in your own village and consider how you will get them.

STEP 6: Make business plan

Please prepare a business plan.

The plan will include:

- Steps to prepare starting the business
- Business activities
- Production plan
- Distribution channel and marketing
- Equipment and materials
- Initial cost and expenses
- Sales and profits
- Distribution of profits
- Activity schedule
- Fund raising plan and loan refunding

You should be advised by experienced persons in your community and the extension staff when you prepare the plan.

STEP 7: Identify initial cost

After deciding the type of your business and preparing the business plan, please consider the initial expenses of your business.

The initial funding needs to cover

- Facilities
- Furniture and fixtures
- Equipment
- Working capital including:
 - Inventory (facilities and equipment etc.)
 - Deposits and prepayments
 - Credit sales
 - Operating expenses until profits are made

Sample cases of the initial cost are shown in the next chapter of this guideline

STEP 8: Project sales

You had better estimate your sales income and profit.

Sales income is money coming into a business group from selling products or services. After you decide production volume, frequency and unit price, please estimate your sales.

Expenditure is money spent by the business group. Expenses for raw materials, transport, income for group members, equipment, maintenance and operation are included.

Profit is the amount of money left when all the expenditures are deducted from the income for a certain period.

$$\text{Profit} = \text{sales income} - \text{expenditures}$$

Please review your business idea and identify where to sell. It is necessary to investigate possible channels and outlets. The extension staff can give you advice.

STEP 9: Obtain legal licenses

Please find out which licenses are required to run a particular type of business.

Sometimes, you might be requested to obtain more than one type of license.

A trading license is normally required for any type of business activity. Other licenses include market licenses and Tamu certificates etc.

The next section gives you examples of the legal licenses required for your business. Please consult with the local extension staff.

STEP 10: Use support programs and trainings

Prepare a proposal to get supporting programs.

Training courses on quality control, management, accounting and marketing might be helpful.

The extension staff and the JKKs in your community will help you get more program names, A list of the contacts of the related government agencies is in Chapter 4.

STEP 11: Purchase equipment and materials

Please purchase equipment according to your business plan.

You should prepare a list of equipment and materials you bought including numbers and price.

After you buy, keep the list of equipment and materials. Please write additional information about when and where you bought, the volume and the price etc.

STEP 12: Let's start your business

Now, you and your friends can start your business.

Please examine your business performance in your community and get the response of the community members.

We hope your group will gain good experience from your business and please enjoy your business planning and operation.



3. Possible Business Activities

(1) Food Processing

- Food processing includes various activities such as making of local cakes, snacks, biscuits, cakes, bean curd, noodles etc.
- The processed food can be sold in a tamu, through hawking or to a middleperson



Licenses required

Basic equipment and materials

Initial cost

(1)-1 Making of local cakes, snacks, biscuits, cakes etc.

<ol style="list-style-type: none"> 1) Health certificate 2) State government approval (SGA) 3) Approval from the Environmental Dept. 4) Food and eating premises license 5) Tamu fee 6) Market license 	<ul style="list-style-type: none"> - Oven - Working table - Recipe books - Kitchen utensils - Utilities and advertising 	<p>Around RM3,500</p>
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(1)-2 Noodles

<ol style="list-style-type: none"> 1) Health certificate 2) State government approval (SGA) 	<ul style="list-style-type: none"> - Kneading machine - Shredder - Kitchen utensils 	<p>Around RM15,000</p>
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3) Approval from the Environmental Dept.	- Punch dough conditioner - Utilities and advertising	
4) Food and eating premises license		
5) Tamu fee		
6) Market license		

(1)-3 Bean curd and bean milk

1) Health certificate	- Tables	Around RM1,500
2) State government approval (SGA)	- Grinder	
3) Approval from the Environmental Dept.	- Kitchen utensils	
4) Food and eating premises license	- Soya beans and other ingredients	
5) Tamu fee	- Packaging (plastic bags and bottles)	
6) Market license	- Utilities and advertising	

(2) Handicraft Production

- Handicraft includes painting/drawing, floral arrangement, rattan/straw handicrafts (basket, hats, plates etc.), doll-making, knitting etc.
- The products can be sold in a tamu, through hawking or to a middleperson
- PUANDESA project promotes paper and candle making using unused resources. If you have an interest, please contact the KPD Tamu information center



Licenses required	Basic equipment and materials	Initial cost
(2)-1 Rattan handicraft		
1) Trading license 2) Tamu fee 3) Market license 4) Pasar malam license	- Equipment e.g. cutter, wires - Paint - Rattan and wires - Utilities and advertising	Around RM1,000
(2)-2 Floral arrangement		
1) Trading license 2) Tamu fee 3) Market License 4) Pasar malam license 5) State and federal government contractor registration	- Basic training - Equipment - Accessories e.g. wires, vases/containers - Fresh flowers and leaves - Artificial flowers and leaves - Utilities and advertising	Around RM3,500
(2)-3 Doll making		
1) Trading license 2) Tamu fee 3) Market license 4) Pasar malam license	- Equipment e.g. knife, scissors - Material for dolls - Cotton for stuffing - Paint and dye - Utilities and advertising	Around RM800
(2)-4 Paper making (utilization of unused resources)		
1) Trading license 2) Tamu fee 3) Market license 4) Pasar malam license	- Equipment e.g. stove, pot, tray, net - <i>Air abu</i> (ash water) - Bleach - Grass and leaves for materials e.g. banana leaves, <i>buntui</i> , <i>capok</i> etc. - Utilities and advertising	Around RM500

(2)-5 Candle making (utilization of unused resources)

1) Trading license 2) Tamu fee 3) Market license 4) Pasar malam license	- Equipment e.g. stove, pan, filter, container - Beehive - Accessories and containers e.g. seashells, coconut shell etc. - Utilities and advertising	Around RM300
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(3) Hawking (micro trading)

- There are two major types of activities; mobile hawker and stationery hawker selling food and drinks and non-food stuff such as clothing and wares
- To be a mobile hawker, a vehicle is needed
- The interested party should obtain the relevant licenses/approvals from the authority before the commencement of the business



Licenses required	Basic equipment and materials	Initial cost
1) Food and eating premises license 2) Hawking license 3) Tamu license 4) Market license	- Plates and bowls - Cutlery - Cooking utensils - Food containers - Lamp - Stove - Plastic bags - Utilities and advertising	Around RM1,500

(4) Catering

- Catering services may include packed lunch for offices, catering for office meetings and functions, catering for private parties etc.
- Food can be prepared in the home kitchen and transported to the client's place



Licenses required	Basic equipment and materials	Initial cost
1) Food and eating premises license 2) Health certificate 3) Trading license 4) State and federal government contractor registration	<ul style="list-style-type: none"> - Kitchen utensils - Polyethylene boxes - Plastic bags/rubber bands - Serving plates - Plates and bowls - Cutlery - Detergent - Food and ingredients - Utilities and advertising 	Around RM2,500

(5) Tailoring

- Tailoring and dressmaking can be operated by anyone
- However, it is better that the operator has the necessary qualification and experience
- Inexperienced proprietors can employ or have a joint venture with a qualified dress maker to run the business



Licenses required	Basic equipment and materials	Initial cost
1) Trading license 2) Tamu license 3) Pasar malam license 4) State and federal government contractor registration	<ul style="list-style-type: none"> - Sewing machines (2) - Sewing accessories - Iron and ironing board - Facility renovation - Utilities and advertising 	Around RM3,000

4. Key Issues for Business Expansion

After your group has run a business for one or two years, review your business performance according to the following check points and get new information and training from the relevant resources.

You can interview your clients, visit markets and compare with the other products, and visit the KPD Tamu information center to get advice etc.

When reviewing your performance, you will identify good points, bad points and needs of your business.

If your group wants to expand the business, please consult with some experts; namely the extension staff, the KPD Tamu information center and the rural women entrepreneurs who run business successfully.

(1) Review your products to check the following:

- Quality
- Price
- Shelf Life
- Packaging and Labeling
- Raw Materials

(2) Review your business performance regarding the following points:

- Sales, Profits and Cost
- Production Planning

- Accounting
- Financial Planning
- Business Management
- Marketing
- New Products Development

(3) Visit the market to identify the following:

- Market Needs
- Consumer Needs
- New Demand Projections
- Price Trends

(4) Get business information and training:

- To Attend Seminars and Training
- To Communicate with Extension Staff
- To Join Festivals and Conferences
- To Get Information through the Media

(5) Communicate with other women entrepreneurs:

- For information Exchange
- To Learn from their Experience
- To Expand Business Networks
- To Find Good Business Partners

(6) Communicate with consumers:

- To Understand their Needs Directly
- To Make Them Understand the Good Points of Your Products
- To Sell Your Products Directly to Consumers
- To Expand Your Business Network

(7) Prepare a long-term business plan:

- To consider investment
- To introduce new products or new skills
- To replace or introduce new equipment
- To go into the new market

5. Government Support Programs and Contacts

(1) When you want to join an awareness and motivation seminar:

- DOA KPWM extension staff can provide you with a list of available courses
- KPD field staff can also provide you some courses
- Please contact One-Stop Service Center operated by your JKKK chairperson and women bureau head, if it is already established by the PUANDESA Master Plan in your village
- If they are not available, please contact a nearby DOA district office

(2) When you need assistance in preparing a business plan:

- DOA KPWM extension staff will help you
- KPD field staff will also support you
- Please contact One-Stop Service Center operated by your JKKK chairperson and women bureau head, if it is already established by the PUANDESA Master Plan in your village.
- If they are not available, please contact a nearby DOA district office

(3) When you need production skills training:

- DOA agriculture extension staff can help you with the agriculture production skills training
- DOA KPWM extension staff will help you with food processing
- DOF extension staff can provide you with training related to fishery products
- DOVSAI extension staff will give you training about livestock products
- Please contact One-Stop Service Center operated by your JKKK chairperson and women bureau head, if it is already established by the PUANDESA Master Plan in your village.
- PKKM and KEMAS extension staff will assist you by providing handicraft products training
- If they are not available, please contact a nearby DOA, DOF or DOVSAI district office
- KPD Tenom Training Center also provides training in food processing; please contact KPD regional offices

(4) When you want to join accounting training:

- KPD field staff helps you learn accounting and book keeping
- YUM regional offices will provide you with accounting and book keeping training
- If they are not available, please contact a nearby DOA district office

(5) When you want to join food handling and packaging training:

- DOA KPWM extension staff can provide you the training
- MARDI will help you with food handling and packaging
- FAMA will also have training in food handling and packaging
- KPD Tenom Training Center may have food handling and packaging training
- You can get information about food handling and packaging from the rural women entrepreneurs who finished the PUANDESA food handling training course at the KPD Tamu in Kota Kinabalu
- If they are not available, please contact a nearby DOA district office

(6) When you want to join marketing training:

- MARDI will help you with marketing training
- FAMA will also assist you in marketing training
- JHEWA and Women's Council also provide marketing training
- You can get marketing information about the rural women entrepreneurs' products at the KPD Tamu in Kota Kinabalu
- If they are not available, please contact a nearby DOA district office

(7) When you need to access micro-finance service:

- YUM regional offices will consult you with how to access micro-finance services
- You might get funds from TEKUN, AIM, SCC, MARA etc.
- Please contact One-Stop Service Center operated by your JKKK chairperson and women bureau head, if it is already established by the PUANDESA Master Plan in your village.
- If they are not available, please contact a nearby DOA district office

Contacts of the Related Agencies

Agency	Address	Tel/Fax	Contact Person
DOA	Tingkat bawah, 1,2,3, & 4, Menara Khidmat, Jalan Belia, 88632 Kota Kinabalu	Tel: 088-283283, 428903 Fax: 088-239046	Hjh. Dayang Rayanih Ag. Hamit
KPD	Beg Berkunci 86, 88998 Kota Kinabalu	Tel: 088-440100 Fax: 088-426057	Pn. Nemy Ontol
DOF	Tingkat8, Menara Khidmat, Jalan Belia, 88626 Kota Kinabalu	Tel: 088-235966 Fax: 088-240511	Dr. Ahmad Sade
DOVSAI	Tingkat7, Menara Khidmat, Jalan Belia, Beg Berkunci No. 2051, 88999 Kota Kinabalu	Tel: 088-782612 Fax: 088-782612	Cik Jabidah Jacob Yong
YUM	Pei Surat 218, Likas, 88856 Kota Kinabalu	Tel: 088-425972, 420351, 426357 Fax: 088-426046	En. Abdul Hamid Sani
JHEWA	9 th Floor, Blok B, Wisma Muis, 88100 Kota Kinabalu	Tel: 088-236110, 236251, 239028 Fax: 088-236125	Hjh. Subiah Laten
KPLB	P.O Box 11591, Jalan Sembulan, 88817 Kota Kinabalu	Tel: 088-224434, 225290, 212153 Fax: 088-239751	En. Muhamad Sayuti Abdullah
PKKM	Blok A, Lot 1-2, Lorong Buah Salak, Pusat Perindustrian Hiong Tiong, KM 11.2, Jalan Tuaran, 88450 Kota Kinabalu	Tel: 088-433461, 423471 Fax: 088-424491	En. Mustafa Alba Ibrahim
KEMAS	P.O Box 11281, 88814 Kota Kinabalu	Tel: 088-210004, 240144, 234568 Fax: 088-241740	Pn. Asnah Hj. Tahlil
SPS	Lot 4, Tingkat Bawah, Blok L, Kompleks Sinsuran, 88000 Kota Kinabalu	Tel: 088-232121 Fax: 088-265540, 219401	Pn. Fiona Lee
YS	Ibu Pejabat Yayasan Sabah, Tingkat 11, Menara Tun Mustapha, Teluk Likas, P.O Box 11201, 88813 Kota Kinabalu	Tel: 088-422211 Fax: 088-427536	En. Charles Lojinin

6. Voices from Women Entrepreneurs

Case 1:

Name : **Mrs. Aini Barahang**
Village : Kg. Melugus, Papar
Occupation/Product : Homemaker,
Local cakes producer



My name is Mrs. Aini Barahang. My husband retired in 1996. I have four children.

I learned how to make *kuih cincin* (a local cake) when I helped my mother. When I started making it myself, I worked for someone. That was when I was first exposed to the business, which included recording expenditure and income, and marketing and distributing of products.

After my husband retired, our main source of income was his pension. As I did not enjoy being employed, I decided to start up my own business three years ago. I work from my own kitchen. I am assisted by my husband, son and daughter-in-law. My two daughters also help by preparing labels. I started diversifying my products to include *kuih sapit*, *kuih baulu* and *kuih lidah*. On a daily basis, we start production in the morning. Before lunch, my husband and I deliver our products to our buyers in Kota Kinabalu and other nearby places. For orders from faraway places such as Tawau and Semporna, I send my products by bus. Apart from selling to retailers, I also sell directly to customers at the Putatan Tamu.

I joined KPWM (Kumpulan Petani Wanita Maju) last year. However, I found that there was a lack of cooperation among the members. Therefore, tough competition exists. However, I also enjoy working separately as I am my own boss. I have increased my family income. Apart from paying for our car and basic necessities, we now have a family fund and savings in the bank. My household monthly income has increased from RM 1000 to RM 4000. As a result of this, I was able to extend my house to create a separate area for my business.

As a participant of PUANDESA Project 5, I learned to further improve my knowledge in food handling and marketing, and was exposed to direct selling at the KPD Tamu and other special events. Through this, I have found more clients, which has also resulted in an increase in my income. In the near future, I plan to expand my business more by hiring 2 workers.

Case 2:

Name : **Mrs. Sadiyah bte Kostari**

Village : Sembulan, Kota Kinabalu

Occupation/Product : Homemaker,
Fruit Juice producer



My name is Mrs. Sadiyah bte Kostari. I am 33 years old. I was born and raised in Keningau. I moved to Kota Kinabalu a few years ago. My husband works in the fire department. I have 5 children who are all still dependant on me and my husband.

As the wife of a fire department officer, I have the opportunity to join the

activities organized by PERISMA (the association for wives of fire department officers). I started selling fruit juice but this was only on an ad hoc basis. After a while, I also started selling fruit juice twice a week at the Asia City Tamu. I did this with one other person. We had a system set up for purchasing the raw materials and division of profit. Two years ago, I ventured into renting a shop lot in KK Plaza in the heart of town. I hired two staff. We sold fruit juice and snacks. After less than one year, I decided to close down my business as I encountered many problems including the high rental at RM1,300. The main problem I faced was that my husband traveled a lot to attend trainings in West Malaysia and this left no one to look after our young children.

However, my husband continued to be supportive of me pursuing my own career. Through continuous participation in selling at the Asia City Tamu, I have raised the total income of my family. I have learned how to be more independent, not depending on my husband's salary. I have found that I have become less of a spendthrift as I have realized the true value of money. I am also able to pay off all our debts immediately. Since my husband's salary is sufficient to support our family, I am able to save most of my income.

I joined PUANDESA because I was interested in becoming a full time entrepreneur. I was given ample exposure in sales promotion, improving my hygiene standards, and improving my communication skills. My income fluctuates, but on average, I can save approximately RM1000 a month. I intend to expand my business, starting off with a small shop lot in Asia City. This time, I am confident I will succeed as I have gained more experience during this project on how to run a business.

Case 3:

Name : **Miss Mimay bte Mala**
Village : Kg. Labuan, Tanjung Pasir
(Kota Belud)
Occupation/Product : Cook, quail breeder



My name is Miss Mimay bte. Mala. I am 31 years old. I spend my time traveling between Kota Belud and Kota Kinabalu. My parents do not work anymore as they are elderly. My brother is a farmer. He plants paddy and maize. As for myself, I used to work in a straw factory in Tuaran.

I became a participant of PUANDESA in October 2002. I was encouraged and selected by DOVSAI to join this project due to my interest in developing myself as an entrepreneur. Since joining this project, I started selling quail twice a month at the KPD Tamu. My group consists of 4 members, comprised of friends and distant relatives. I played the role of the leader, ensuring the smooth running of the operation during the Tamu and other special events. As a group, we have learned how to communicate effectively with each other as we understand the importance of group work. Our group participated actively by deep frying the quails and selling them to the clients. In the beginning, the quail were only seasoned with salt and pepper. Since then we have learned to diversify our products, and are using two marinades - honey and curry. Apart from this, I have started breeding live quail. I currently have approximately 1000 quail. Through my own efforts and assistance from a DOVSAI officer, I have made my own contacts which include restaurant owners and other retailers who purchase the live quail from me.

As an overview, I have definitely learned a lot since I joined PUANDESA. This includes methods on conducting business, food processing, and understanding and catering to clients. It is also the first time I have been exposed to direct contact with customers. The only bad point is the lack of a specific area for all of us to sell our products on a more regular basis, since the KPD Tamu is held only twice a month. However, I am now a very self motivated person due to all the experience I have gained, so I am confident this can be overcome. I have changed my mindset to become more positive. As a result, my monthly income increased from below RM 500 when I was a factory worker to above RM 1000. I have also obtained my mobile hawker license so I am free to conduct my business in different areas. My family has been extremely supportive and encouraging to me. This, I believe, is also vital in my quest to further expand my business.

Case 4:

Name : **Mrs. Naulim Makinda**
Village : Kg. Tinangol, Matunggong
Occupation/Product : Homemaker,
Handicraft producer



My name is Mrs. Naulim Makinda. I am 39 years old. My husband works for the Department of Agriculture as an assistant. I have four children.

I learned how to produce handicrafts from my mother when I was young. I became an entrepreneur in 1989. I started individually, producing my handicraft at home. Apart from handicraft made from beads, I also produce weaved products such as different types of baskets and trays. In order to

find a market for my products, I continuously approach outlets in Kota Kinabalu. From my contacts, I have established relationships with retail outlets and other sources who order my products. I also get actively involved in selling my products directly to consumers when special exhibitions and demonstrations are held.

Even though I work as an individual, I have also been a member of the KPWM group - Kumpulan Petani Wanita Maju - which consists of 6 members from my village, since 1998. I also joined the Handicraft Committee in my village which consists of 30 members. I was selected as the leader. This committee encourages the women from my village to increase their income through the production of handicraft. Apart from this, being a member also provides sales opportunities as when large orders are made, all the members are requested to supply handicraft. Therefore, being a member of this committee has a direct influence on my income. Most of my income is spent on my family. The rest I save in the bank.

My family has been supportive since the beginning. Most of my community members are supportive. However, I found that some of them are jealous of my efforts. However, I have realized that I can not change their attitude, as even though they are given the same opportunities as I have been given, they are not interested in change.

The best thing I have obtained from being a participant of PUANDESA is the change in my mindset. I am more confident in myself as well as in my ability to succeed.

Case 5:

Name : **Mrs. Roseling Momili**

Village : Kg. Bavanggazo, Matunggong

Occupation/Product : Homemaker,
Handicraft producer



My name is Mrs. Roseling Momili. I am 36 years old. I am a widow and have 4 children.

The skill of handicraft making was passed down to me by my family. I used to help my mother produce handicrafts. However, I became an entrepreneur in 1998. I do this individually, working out of my home. I sell my products to handicraft shops, as well as to middlemen.

Even though I work on my own, I joined the KPWM group (Kumpulan Petani Wanita Maju) which encourages me to be active in agriculture related products. I joined under Tinangol village, which has seven members who are friends. I was selected as the assistant chairman.

My family has always been very supportive of my business. My husband, who recently passed away, was a government servant. His job required him to travel quite often. Therefore, he was pleased that I had something to do while he was away, apart from looking after our children. My daughter even gives me advice on what to wear when I attend workshops and conferences!

Apart from keeping me busy, my business provided us with extra income and gave me a sense of pride which raised my self esteem. From the income I earned which is approximately RM250 a month, I spend approximately 90% of it on my family. The balance I spend on myself or save. Apart from the

additional items I can now afford to buy, the increase in my income also serves as a motivational tool in order for me to continue with my efforts to improve myself.

Having joined PUANDESA in October 2002, I learned how to improve the quality of my handicraft through acknowledging the needs and wants of the market and through self evaluation. Apart from this, I also received the confidence and motivation to strive for my goals.

My future plan for my business is to further improve the quality and variety of my handicraft products. By doing so, I will be able to increase my monthly income.

Case 6:

Name : **Mrs. Mimie Sulukan**
Village : Kg. Gombizau, Matunggong
Occupation/Product : Homemaker, Bee farmer



My name is Mrs. Mimie Sulukan. I am a housewife, bee farmer and honey producer.

I started my business in 1985. I joined the Bee Farmers Association in my village. Under this association, a committee was formed consisting of 15 members. I was selected as the leader.

Through technical advice and assistance from KPD, I actively became a bee farmer and a producer of honey. I sell my honey in a few places. This includes at the stall which is located at the entrance to my village, and the weekly

Tamu (local market) held in Matunggong. Apart from this, I also sell my products at the Tamu in Kota Belud, and during special events which are held.

The attack of big wasps is a natural occurrence which is our main problem. The larger wasps attack our beehives, killing the small bees which we farm. This results in a loss in production of honey. We have not learned how to overcome this problem completely. However, we do take extra caution in checking the hives to ensure that the large wasps are not present in the hives.

The other problem I have encountered in conducting my business stems from the other members. A once prominent member of my village had difficulty in adjusting the new system being used. Sabotage and damage was caused. This affected my industry, since the bee farming industry in Gombizau is a large tourist attraction. However, over time this problem has ceased.

Since joining PUANDESA, I have obtained a lot of knowledge and experience about the wants of the tourists and the importance of hygiene. Apart from this, I have been given ample opportunity to learn about the market, actively selling my products. I have found that the lessons I learned through this project have improved my overall view which will contribute to my success.

Case 7:

Name : **Mrs. Juvita Tangan**
Village : Kg. Sumangkap, Matunggong
Occupation/Product : Homemaker,
assists in gong production



My name is Mrs. Juvita Tangan. I am 27 years old. My husband is a gong maker.

I currently also have a part time job on a contract basis. I work as a cook at a construction site in Sikuati. This job takes up half of my day, and provides me and my family with extra income.

Since I got married, I have assisted my husband in making gongs. I am involved in certain parts of making the gongs, including coming up with ideas for designs, and engraving. In other words, this is our family business which is specifically gong making. Since Sumangkap village is well known for its gong makers, both local and foreign visitors visit our workshop. Through their visits, we are able to sell our products directly to them. Apart from this, we also sell our products through the new handicraft shop which is located next to the new gong exhibition hall in my village. Orders are also placed by retailers to purchase our gongs.

Due to the fact that my husband and I are a team, my family has been very supportive. I have young children at home who I have to look after, so it is also the perfect situation working at home. This way, I do not neglect the needs of my children or my household chores.

The main problem we face is the instability of sales. This is due to the fact a lot of our sales depend on the visits by tourists to Sumangkap village, and

specifically, to our workshop. However, through the contacts we have made with retailers in Kota Kinabalu and elsewhere, we receive orders as well. This has helped increase our income. Of our total income, half of it goes towards the purchasing of household necessities. From the balance, we spend some of it to treat ourselves, and the rest we put into savings.

Being a part of PUANDESA, I have realized that anyone can succeed. However, I have to make the effort to change my attitude and mindset, and work towards my goals, one step at a time.