

Women in Micro Enterprise: Contribution to Improve Family Economy

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Abstract

The objectives of the paper are (1) to describe the profile of women involved in micro enterprises, (2) to determine the contributions of women in increasing family income, and (3) to discuss issues and constraints faced by women micro entrepreneurs. Data were collected through interviews using a set of questionnaire among 105 micro entrepreneurs in Peninsular Malaysia, under the Department of Agriculture supervision. The findings of the study revealed that husbands were older than wives; and male respondents had higher educational attainment compared to female respondents. The study also indicated that the women's involvement in micro enterprises had helped to increase family income. On the average, the women were contributing to half of the family income. Issues and constraints discussed include business registration, marketing, mechanization and employment opportunity. The paper also gives recommendations based on the findings of the study.

Introduction

Women comprised almost half of Malaysian population of more than 22 million people, and they have been playing active roles in the household as well as in the economy

such as agriculture and community work. Women's roles in the domestic sphere have been well acknowledged but their contributions in the economy and community have not been accounted for and not reflected in the national economy. Since their contributions have been invisible in the national account, their special needs and concerns have often been neglected in most of the development programmes.

The rapid development rate experienced by Malaysian economy since the independence in 1957 has directly affected the livelihood of women and their families in the country. Since 1990, Malaysia has been experiencing an average of eight-percent annual growth and the development has improved the livelihood of families in urban as well as rural areas. The development impact can be seen through improved infrastructure, higher educational attainment, increased income, better living condition and better opportunities to improve livelihood for both, men and women. Nevertheless due to traditional practices, gender issues and constraints, women tend to benefit less from the development compared to men. The current economic crisis has directly impacted women including rural women who are mainly responsible in providing for family basic needs.

Research has shown that an increasing number of women are involved in paid employment or helping husband/family eco-

conomic activities. In the rural context, women are playing active roles in agriculture as well as in income generating activities. Special efforts have been undertaken to develop rural communities involved in agriculture. The socio-cultural practices and traditional gender role stereotypes among the policy makers, programme planners and implementers have had a direct impact on the development of human resources in rural areas. To date the potential roles of women in rural areas have not been fully captured. One of the neglected areas is the role of women in micro enterprises. This paper highlights research findings on the role of women in micro enterprises carried out the year 2000 among 105 women entrepreneurs in Peninsular Malaysia. The objectives of the paper are (1) to describe the profile of women involved in micro enterprises, (2) to determine the contributions of women in increasing family income, and (3) to discuss issues and constraints faced by women micro entrepreneurs.

Literature Review

Micro enterprises run especially by women play an important role in generating earnings to rural families especially during the economic crisis. Due to resource constraints, small farm holdings, lack of education and skills, rural women venture into micro enterprises such as the processing of agriculture produce or products to cater for the growing need of dual career households. In the case of Malaysia, Amanah Ikhtiar Malaysia, through its micro credit programme has successfully lifted more than 55,000 hard core poor families out of poverty. The micro credit was disbursed through women. The majority of these women beneficiaries were involved in retailing or micro enterprise projects. The Malaysian government has also identified entrepreneurial development as one of the

strategies to uplift the level of living of families particularly rural households (Seventh Malaysia Plan 1996-2000).

Studies world wide have shown that women faced behavioral, role, social, cultural, educational, occupational, infrastructural and legal barriers. There are women in Malaysia who have been successful in uplifting family income through micro enterprises. Among the factors contributing to the success of women in Malaysia were family support, agency guidance and technological adoption. Mechanization and technological adoption have increased productivity and lightened the workload of the women. The joint effort from both husband and wife and family members have enabled women to develop their projects to a more viable enterprise entity. A pilot study (Husna 1998) indicated that labor and time saving equipment were needed to lighten women's role but no specific agency was responsible for developing such technologies.

Methodology

Population and Sampling

The population of the study comprised all women involved in micro enterprises under the supervision of the Department of Agriculture. Where more than 1500 women were currently involved in micro enterprise projects in the Entrepreneurial Service Section. Majority of these women are involved in food processing and agro based enterprises. The sample for the study was selected based on the list of name provided by the entrepreneurial development service section, Department of Agriculture. The list provided by the Department of Agriculture comprising information on the amount of sales for the year 2000 and the gross reported income. The list of names was categorized as earning below

MR1000.00, MR1001-3000.00 and MR3000 and above. Entrepreneurs earning more than MR3000.00 per month were selected for the study. The District Department of Agriculture offices were contacted to arrange for time to inspect the projects and the interview the respondents. Some selected respondents were unable to be interviewed due to illness, not at home, or had no time to be interviewed.

Data Collection and Analysis

The sample to be interviewed was selected based on the list provided by the Department. The project was group based on the type of products produced. The food processing grouped was further into frying, baking, fermenting, canning and fresh food. Data were collected through interviews using a questionnaire specially developed for the study. The interviews took about thirty minutes but the inspection visit lasted for about one hour. Since the entrepreneurs were living in various corners of the districts, the extension officers in charge of KPW projects were accompanied by research assistant during the data collection. The questionnaire comprised questions on the brief history of the project, family background, equipment and technology adopted in the production, good manufacturing practices, and the scale of production. Data collected were coded and transferred into a computer for analysis. Data collected were analyzed using Statistical Package for Social Science using basic statistics. Cross tabulation, count and comparison means procedures were used in the data analysis.

Findings of the Study

The study was conducted among 105 respondents operating micro enterprises throughout Peninsular Malaysia. The women

interviewed were women residing in 48 districts in the Peninsular. The women were selected from the list of potentially scaled up women entrepreneurs under the Department of Agriculture supervision. There were 42 women from the northern region (Kedah, Penang, Perlis), 16 in the central region (Perak, Selangor and Kuala Lumpur), 21 southern (Negeri Sembilan, Melaka and Johor), and 26 in the eastern region (Pahang, Terengganu and Kelantan).

Respondents were asked to indicate the product they produced and a total of 251 products were produced by these women. Fifteen women listed five types of products while 23 women produced three products. On the average, the women were producing two products (Chart 1). Several factors were associated with the number of products produced: the need for variety, complementary products, the expertise available, and lastly meeting the demand of customers. In the case of product variety, the women often had to produce more than one product to ensure that they were able to sell a sufficient amount to break even point in their operation cost. Products such as traditional cookies and cakes were not consumed in large quantities and people consumed them only during certain time of the year, so the entrepreneurs needed to produce another product which could be sold during off-seasons.

As for the complementary products, the products produced were often consumed together with other products. For example, bean sprout were often cooked with bean cakes, as those buying fresh noodles were also buying the bean cakes. Those producing fish crackers also produced chilli sauce. If the producers did not produce the sauce, they normally got the sauce produced by their neighbors to and it together with their products. In addition to complementary products, there were also products which required slight modifica-

tion from the main production process. Those making 'bahulu' tended to sell cakes or other type of cookies to diversify the production. Based on the observation, the producers often had one person specializing in the production of one particular product. Those making chilli sauce also produced soy-sauce which required similar processing.

On the overall, the product variation based on the processing. Those involved in the baking activity often diversified the products related to baking. It could be concluded that products produced were either the specialty of the area, or meeting the daily needs of consumers. Those producing traditional cakes and cookies often capitalized the specialty of the area, and look advantage of the government's programme to promote local specialties.

The products varied, and a total of 68 types of products were produced ranging from baking to fermenting. The most popular products produced were bahulu (traditional cake), curry puff and biscuits. There were 19 women (18%) producing banana, tapioca or potato chips. These products were gaining popularity with changing consumption patterns among Malaysian communities. With increasing purchasing power and more women are working outside the home, the demand for frozen and ready-to-cook food also increased. Instant food such as curry puff, and 'roti canai' were also on the increase. This had encouraged the women to produce products to meet such changing needs. There were women who produced instant sauces such as peanut sauce, instant traditional cakes, and snack food to meet the increasing demand. Since most of the production process as were time consuming, the use of appropriate technology and technological adoption would help to increase productivity.

In addition to addressing the daily needs of consumers, the women in this

Chart 1
No. of Products by Regions

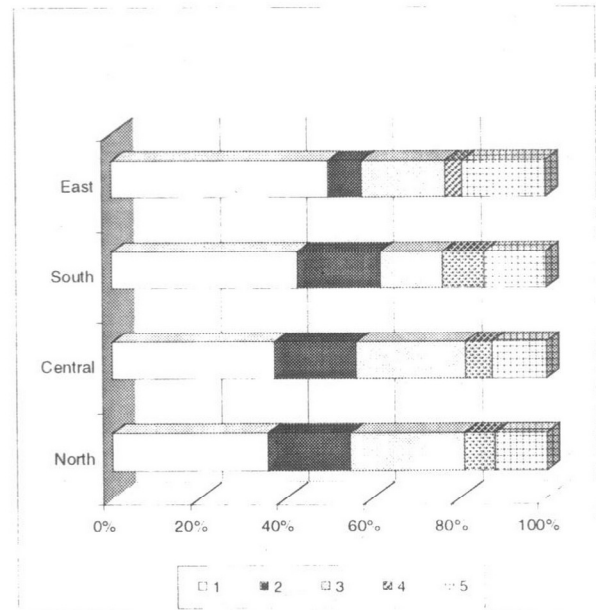
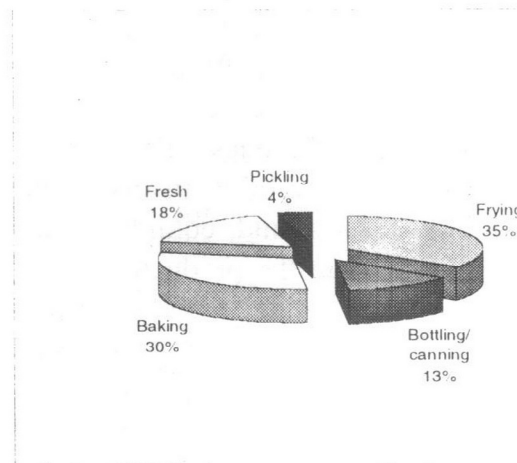


Chart 2
Types of Products



study were also producing traditional cookies and snacks. This was part of the government's effort to promote the consumption of locally produced food, and to retain the cultural practices. The products produced by these women based on categories are shown in chart 2. Bahulu, the traditional cake of Malaysia is gaining popularity as a regular snack. There were four out of 22 producers

of bahulu who specialized producing bahulu only. Other products singly produced were beef floss, 'pencram' (special traditional cake of Perak) and a few other traditional snacks and cakes.

Profile of the Respondents

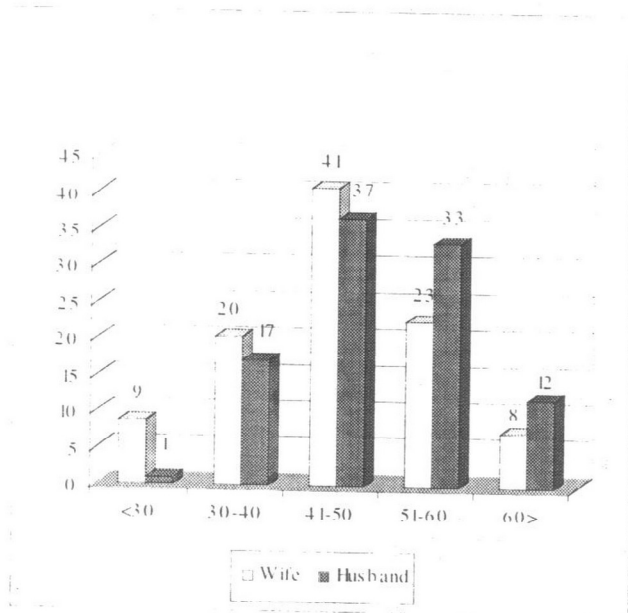
The mean age of husbands was 50 years old while the mean age of wives was 45 years. The husband were slightly older than the wife and the husbands age range was 28 to 77, while the wives, was 26 to 70. Eight percent wives and 12 percent husband, were 60 years and older (Chart 3). The couples were married on the average of 25.6 years, minimum four years and maximum 53 years. Eleven percent of the respondents have been married for less than 11 years while 35% had been married for more than 35 years. Since the couples were in their expanding and contracting family stages, they had adult children. At the same time the issue of the second generation taking over the enterprise also needed to be addressed. This is something that

needs to be planned since there have been cases whereby the projects have to be terminated due to illness or death of the entrepreneurs or the entrepreneurs were unable to operate the project.

Educational Attainment

One of the known characteristics of the rural population was low level of educational attainment. Limited employment opportunities often attracted the younger educated rural youngsters to migrate to the urban areas leaving their parents in the rural areas. Educational attainment of the respondents provide of the general picture of the level of human resources of the enterprise manager. Chart 4 shows that the level of education of male respondents was slightly better compared to the female respondents. Higher percentage of female respondents had primary education while higher percentage of male respondents had STPM or higher educational attainment. Among the 95 spouses, 56% had primary education, 11% had SRP, 19% had SPM and 6% spouses had diploma or degree.

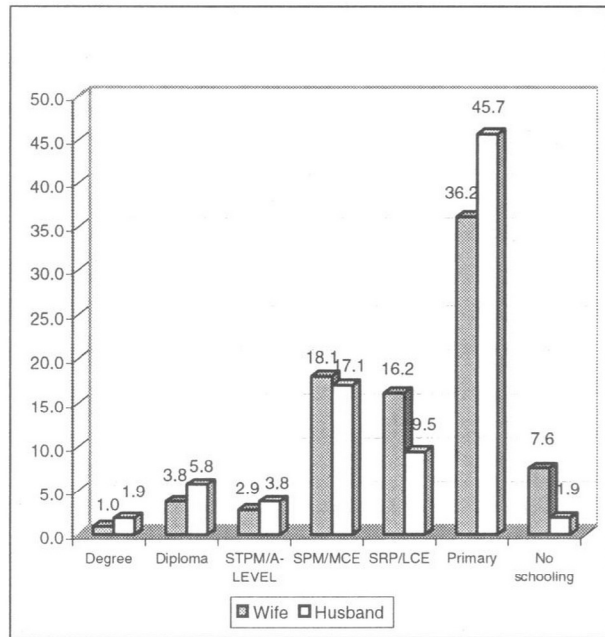
Chart 3
Age Distribution of Husbands and Wives



World wide rural women were known to have lower educational attainment compared to their urban male counter parts. Nevertheless the women in this study had slightly better education compared to the educational attainment of rural women in the 1991 census. There were only 7.6% women in this study who had no formal education compared to 38.2% in the 1991 census. Meanwhile 36.2% of the respondents in this study compared to 34.8% in the census data received primary education. Almost the same proportion of respondents had secondary education. There was slightly higher percentage of women in this study compared to the census data who had tertiary education (bachelor and diploma). On the overall the women in this study had better educational attainment com-

pared to the 1991 census but women's education was relatively lower compared to their husbands.

Chart 4
Educational Attainment of Husbands and Wives



Although all women were involved in the enterprise, there were 9% women who indicated that they had no particular employment. All male respondents indicated that they were the manager of the project. In cases where the husband was actively involved in the project, the woman tended to regard herself as an assistant to the husband and often did actively involved in managing the project. It was observed that the women tended to withdraw from the management of the project and involved mainly in cooking the product. Though the project was initiated by the women as part of their activities under the women extension group, the involvement of their husbands in the projects changed the women's role in the enterprise. Majority of the women handed over the project to their husbands and knew very little about the project.

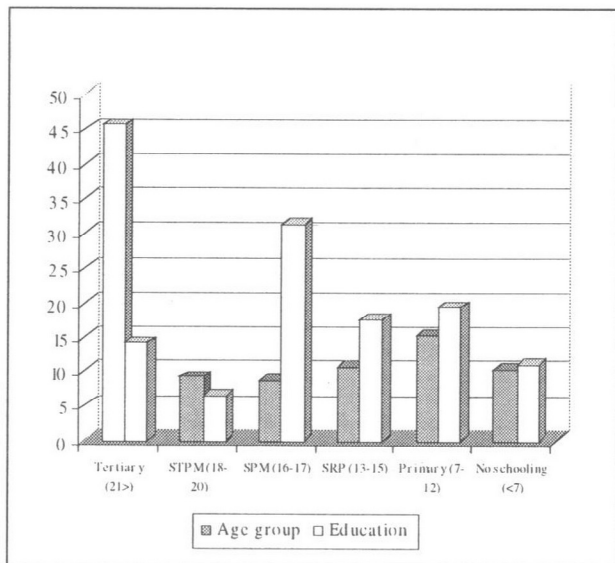
Household Composition

Eighty nine percent respondents in this study had one to six children. Respondents in this study had a total of 426 children and the average family size was 4.1 persons. Two thirds of the respondents had four to six children. 25% respondents had children below six years old, 17% of whom had one child in the age group, 7% had two children and one respondent had four children below six years old. Higher percentage of respondents had adult children and almost 25% respondents had three to six children working.

The educational attainment of the children was generally better than their parents. Twenty percent of the respondents had a child with tertiary education and six respondents had two children with tertiary education, while one respondent had six children with tertiary education. When the educational attainment of the children was compared the data show that there were children who dropped out of school and had lower educational attainment. Though 46% children were in the age group of 20 and older, only 14% had tertiary education. On the other hand, less than 10% children in the age group 16-17 had SPM attainment. The majority of the children had only up to SPM qualifications. Chart 5 shows the difference between age groups and educational attainments of children in this study. On the overall, it could be concluded that the educational attainment of the children was slightly better than their parents, but their educational attainment was still lower than it should be. Their educational attainment had directly influenced their opportunities to get better jobs.

Since the majority of the respondents were in the middle age, more than half of them had children who worked. Thirty five percent respondents did not have working children. There were one third of the children

Chart 5
Age Group and Educational Attainment
of the Respondents' Children



who worked in the public sector and the other third worked in the private sector. 27% were involved in the enterprise while less than 10% children worked as farmers or laborers. The mean number of respondents' children who were working was 2.5 persons. There were 26 respondents who had three or more children working.

Among the 189 children aged 20 and older, 93 worked in the public and private sectors. There were 21% of the adult children involved in the enterprise together with the respondents. Twenty two respondents had one child helping them while six respondents had two to three children helping them in the business. Four respondents had two to three children helping them on a part time basis.

Contributions of the Women in Increasing Family Income

Involvement in the enterprises enabled the women and their husbands to earn better income. In general, the household income of a family depended on several factors. Previous

studies have shown that women's involvement in micro enterprises helped bring them out of poverty (ADB, 1995, Jariah and Laily, 1995). Amanah Ikhtiar is one of the well known micro credit programme that has successfully increased their income (Nor Fazidah, 2000). The respondents in this study comprised those identified by the Department of Agriculture as potentially successful entrepreneurs. Since some of the projects were considered viable and had scaled up, it was expected that the projects enabled the entrepreneurs to earn substantial amount of income.

Not all respondents were willing to disclose their income details with the researchers. A total of 94 out of 105 respondents were willing to disclose their income. There was information on 70 husband's income, 53 reported wives' income and 38 respondents reported joint income earned from the enterprise. In addition to income from the enterprise and job, nine husbands received pension, and 10 women reported receiving money from children. Other sources of money received by the respondents were supplementary income and rental of property. Majority of the families involved in this study received at least two sources of income largely from women's involvement in micro enterprises and husbands' earning.

The mean income from the main occupation of 52 husbands was MR2829.91. The main income reported by husbands ranged from MR200.00 to MR 30,280.00. One half of the husbands received an income of less than MR1000.00 per month, with 25% earning less than MR500.00 per month. There were four husbands earning more than MR10,000.00 per month from the enterprise. Those reporting an earning more than MR10,000.00 per month were producing sauces, and fresh food such as curry puff, cakes and biscuits. Fifteen husbands reported other sources of income from pension, children and rental. In addition to

other sources of income, 17 husbands had no income on his own but reported joint income. The joint income from their enterprises, and the amount was divided into two to obtain a total income of the husband. All income reported by the husbands were added to obtain total husbands' income. The mean total income received by 92 husbands was MR2596.59.

Thirty eight respondents reported joint income ranging from MR900.00 to MR12,000.00 per month. The respondents reported earning MR12,000.00 were producing 'peneram' and frozen products. Half of those reporting joint income had income below MR2,500.00 per month. Mean joint income reported was MR3136.68.

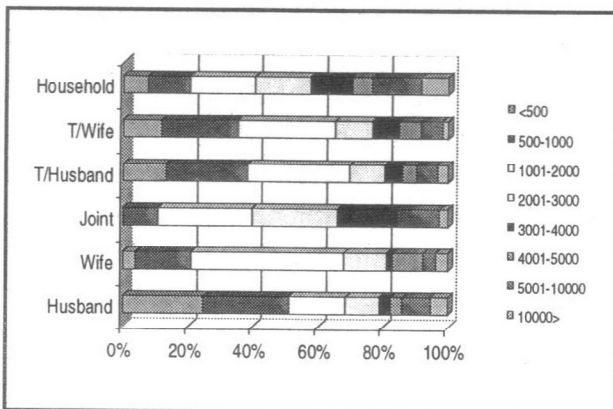
As for the wives, there were 53 women reported their own income while 38 reported joint income with their husband. The mean income from the enterprise reported by the women was MR3635.81 per month. The minimum income reported was MR300.00, and the maximum was MR70,000.00. The enterprise earning the maximum was a bakery situated in Gombak, Selangor catering for markets in Kuala Lumpur. The enterprise was a registered enterprise and is located in the industrial area in Gombak. The mean income of the wife was MR5103.57. The women were also receiving money from other sources, and there were ten women receiving money from their children with a mean amount of MR395.00. After including half of the joint income and all other sources of income, the mean income of 62 wives was MR3257.55 with a minimum of MR100.00.

Household income was calculated by adding husband's and wife's income. The mean household income of 94 respondents who reported income in this study was MR4925.35 per month with a minimum of MR400.00. The mean was much higher than the mean income of Malaysian MR2400.00.

Less than 10% of the respondents had income less than MR510.00 (poverty line for Malaysia) while more than one fifth respondents earning more than MR5,000.00 per month. On the overall, both husband and wife contributed significantly to family income. Those in the south reported the highest mean income (MR6527.95) followed by central (MR6147.72). The lowest mean household income was in the eastern zone (MR2634.29) followed by the northern zone (MR2824.10). The households who had the enterprise registered as a company reported highest income compared to KPW or individual enterprises. The reported mean earning for this group was MR5624.41 compared to KPW projects (MR2585.00) and individual projects (MR2785.46). Enterprises operated by husbands seemed to earn the highest mean income (MR9810.30) compared to enterprises operated by women (MR3376.59). The mean household income of respondents who jointly operated the enterprise was MR1700.00.

The involvement of women alone or together with their husband in the enterprise helped to increase their family income. Since all of the projects in this study originated from women's projects under the KPW activities, it can be concluded that women's involvement in micro enterprises has helped increase family income. The proportion of women's income to family income is shown in chart 7. On the average the women were contributing to half of the family income. Almost one third of the women contributed more than half of the family income. A previous study among 319 women involved in micro enterprises showed that the women contributed about one-third to family income (Jarrah and Laily, 1995), but the women's contribution was much higher in this study (Chart 6). Projects involved in the present study were projects considered as successful or had the potential to be scaled up.

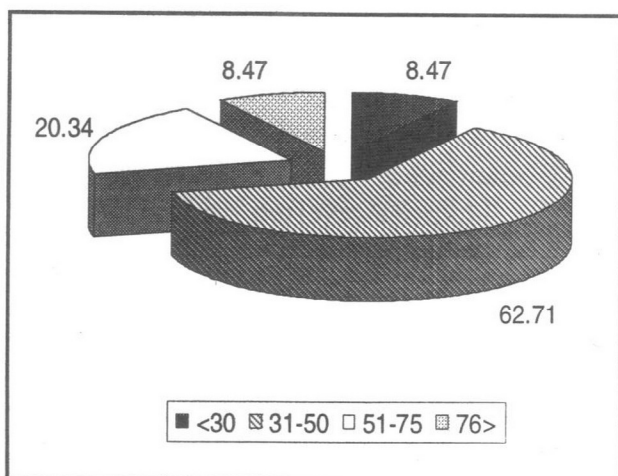
Chart 6
Incomes Categories: Husband, Wife, Joint and Household



Issues and Constraints Faced by Woman Micro Entrepreneurs

Only 49% enterprises were registered as companies and the others were either KPW enterprises, or individually operated without a formal business registration. Nine of the enterprises were registered under the husband's name though the enterprises were originally started with KPW or women's enterprises. It was observed that when the women started the project, the husband was not involved but as the project expanded and earning substantial amount of money, the husband tended to be interested and involved in the

Chart 7
Percentage Contribution of Wife's Income to Household Income



project. During the data collection it was observed that women played a passive role in the enterprise management whenever their husbands got involved. It was observed that the women tended to ask their husbands whenever questions about management, finance and workers were posed to them. The women focused more on the cooking and processing than other aspects of the enterprise. Women tended to be less involved in the overall enterprise management whenever the projects were being scaled up.

Another issue of micro enterprises was marketing. The location of the enterprise had direct influence on the marketing channel for the products. Those in Selangor, Johor and Perak seemed to have better deals in terms of marketing since they were located near metropolitan cities such as Kuala Lumpur, Ipoh, Johor Baru and Singapore. Those in the east coast and the northern region tended to have limited marketing and depended so much on middleman to market the products. Investigation into the type of deals they got from the the middleman found that the price paid to the producers were much lower than if the women were to market their products directly. For example, a kilogram of banana chips sold in the market for MR6.00 or MR7.00 was sold to the middleman for only MR3.50 per kilogram. A kilogram of 'sesame seed cookies' sold in the market for MR7.00 per kilogram fetched only MR3.50 from the middleman. To enable women or the entrepreneurs to obtain better prices and consumers pay lower prices, planned marketing channels for the KPW products have to be established.

The data clearly show that those using machines in the production process were able to produce larger quantity and to expand production. Machines used were either bought ready made or in some cases the equipment was made to orders. The Department of

Agriculture's personnel were also responsible for helping the entrepreneurs to choose appropriate technology for their production.

Respondents involved in this study have been identified as having the potential of being scaled up. One of the targets of scaling up is having the enterprise registered. A typical characteristic of micro enterprises is that it is not registered. Though the respondents were identified as potentially scaled up, there were enterprises not yet being registered especially those in the north and eastern regions.

The data collected show that since the production was rather large, the projects were able to provide employment to the rural folks especially women. The total number employed by 105 projects was 611 persons with the mean number of 6.67 persons. Though their were pay was not solicited in this study, it can be estimated that the projects provided in income to a significant number of rural women.

The total reported household income of the 105 respondents was MR378,383.00. This figure is large compared to the average income of rural households. The mean household income was MR4025.35, much larger than the average income of household in the rural areas. The study revealed that the income from the enterprise was higher than the average income of rural household. Since most of the projects have been in operation for several years, it can be predicted that the projects are viable and will continue to expand with some guidance from the Department of Agriculture.

Recommendations and Conclusions

Increased income and changing family life style have direct influence on the demand for food products in Malaysia. Since more women are involved in labour force coupled

with increased income, the demand for fast and frozen food such as 'roti canai', frozen curry puff, instant spice mixtures are expanding providing opportunities for women to venture into such enterprises.

A total of MR2 million was reported by 96 enterprises in this study. The mean reported capital was MR20,000.00 and this figure was rather large for rural women, majority of whom are full time housewives with husbands working in the farm. The largest capital reported was in Johor and this was followed by Selangor. Based on the amount of capital reported it can concluded that entrepreneurs in Johor and Selangor were operating on a larger scale compared to the entrepreneurs in other states. Those in the eastern and northern region seemed to have smaller capital and reported slightly lower volume of production.

Recommendations

Several recommendations can be put forward based on the study. The underlying philosophy is that the micro enterprise scaling up is concerted effort to improve the economic well being of rural families as well as empowering women. Based on this philosophy, it is recommended that:

1. The entrepreneurship training should be reviewed as to address the gender issues. Successful micro enterprise scaling up means women remained active in the enterprise management, financially as well as other aspects. Data show that women who withdrew from managing the enterprise reverted back to their old role of being the cook. This trend is counter-productive to efforts in addressing the gender issues of access and control over resources and empowerment of women. Women should be active business partners instead of withdrawing

from the enterprise leaving the management of the enterprise to their husbands alone. This is very critical especially when the project was started by the women through KPW.

2. Marketing gap existed especially among those located far away from key market areas. Integrated marketing systems need to be established. Examples of such effort is to establish KPW marketing cooperative responsible for channeling the KPW products.
3. Equipments were easily available in the central region and most of the equipments were adapted from the existing equipments. There was no one agency taking the responsibility of developing appropriate and indigenous technology for use by these women. Many more women in need of small and appropriate appliances and equipments to be used in the enterprise. It is recommended that a body is set up to develop and test the indigenous and affordable technology for micro enterprises.
4. Good manufacturing practices were not widely practiced. Efforts should be increased to enhance awareness among the entrepreneurs on the importance of hygiene and cleanliness among the operators.
5. Data from the study indicated that the average family income was high. There is a need to educate the entrepreneurs to plan for their financial matters to enable them to meet financial demand during emergencies, for old age, and to care for larger ticketed expenses. In addition, they should be trained to save and reinvest profit to scale up their enterprises. There is a need to study how the financial management was carried out among the entrepreneurs

Conclusion

Studies reviewed have shown that rural women are active participants in contributing towards the economic well being of the family and the nation and they can be expected to play more active roles in rural development in the future. All development planning should anticipate any adverse impact on women when certain projects or programmes are implemented. Technology does not affect women per se. Special efforts should be given to the needs of women. Therefore, every effort should be given to equip women with new skills and technology. By investing in women with the relevant resources, we are also ensuring increased productivity in the country.

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