UNIVERSITI TEKNOLOGI MARA
Cawangan Sarawak
Kampus Mukah

N57 TELLIAN

INDUSTRIAL REPORT FOR TELLIAN COMMUNITY PROJECT

2021 - 2026



Corporate Communication Unit,
UiTM Sarawak Branch,
Mukah Campus

TELLIAN COMMUNITY PROJECT

INDUSTRIAL REPORT

(2021 – 2026)

Perpustakaan Negara Malaysia

Kuala Lumpur

2026

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CHAPTER 8

THE IMPLEMENTATION OF THE FINANCIAL LITERACY PROGRAMME

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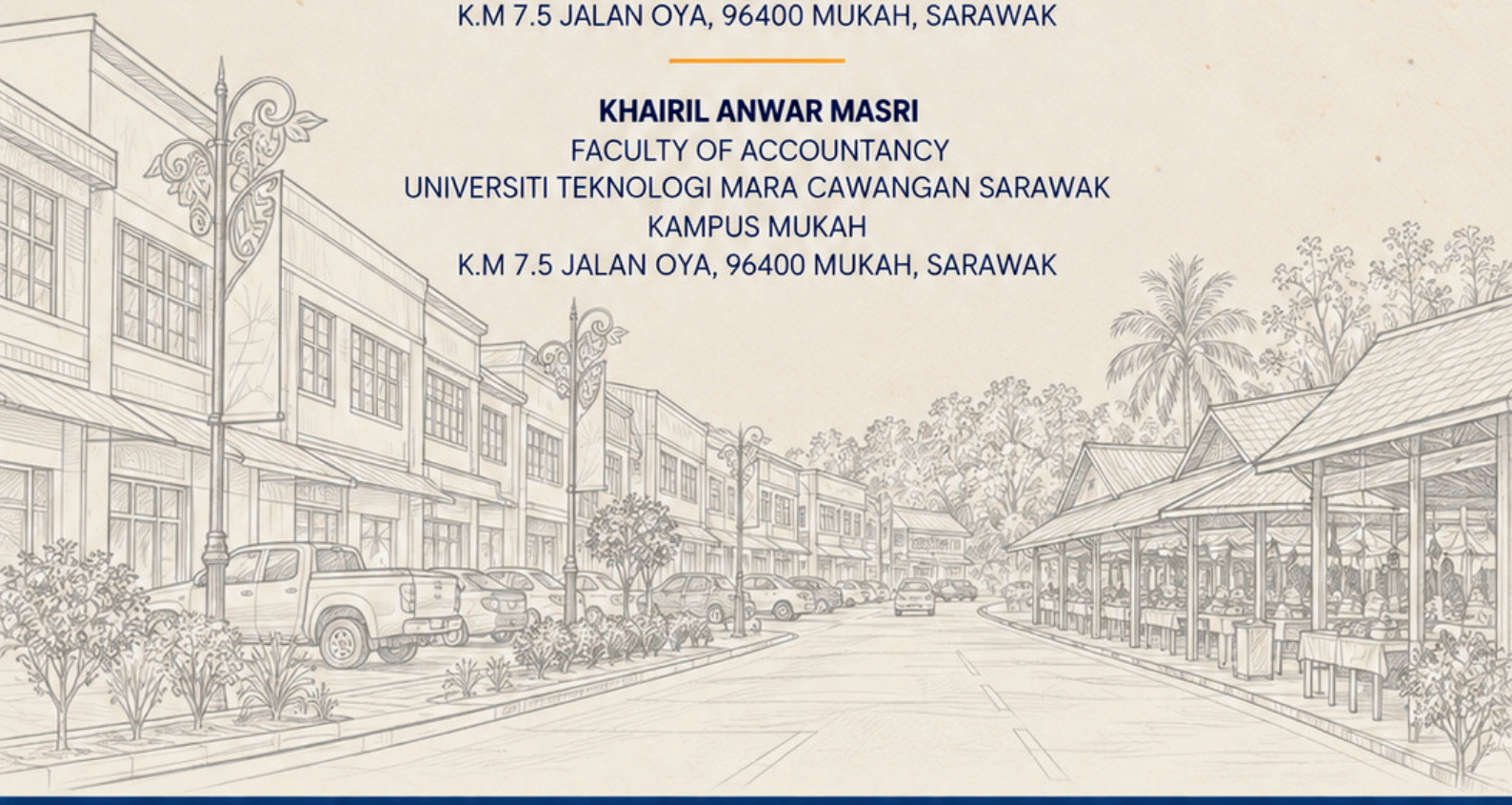

1.0 INTRODUCTION

1.1 PROGRAMME OVERVIEW

The Financial Literacy Programme was designed to provide entrepreneurs with a fundamental understanding of financial management skills. Through this programme, participants were guided on the procedures and appropriate channels for obtaining grants from government agencies, external organisations, and financial institutions. The programme also highlighted income-generating opportunities through ecotourism enterprises, which have experienced increasing growth within the Tellian community. Overall, the programme adopted a Knowledge Transfer approach to equip local entrepreneurs with essential financial knowledge and skills.

This report presents the findings of the impact assessment of the Financial Literacy Programme implemented throughout 2024. The purpose of the assessment was to evaluate the programme's effectiveness in improving participants' knowledge, skills, and attitudes towards personal financial management, as well as their practical understanding of financial literacy.

1.2 BACKGROUND OF THE PROGRAMME

Financial management and entrepreneurial competencies are essential for ensuring the sustainability and success of entrepreneurs, particularly those operating in rural communities such as Tellian, Mukah, Sarawak. However, many entrepreneurs continue to have limited exposure to fundamental financial management practices and opportunities to generate income through various available channels.

The Tellian Community Financial Literacy Programme was established as an initiative to empower the local community by providing targeted guidance on financial management skills while introducing participants to grant opportunities offered by government agencies and financial institutions. Through this approach, entrepreneurs are expected not only to improve their level of financial literacy but also to diversify and enhance their sources of sustainable income. The programme also supports the broader aspiration of promoting sustainable economic development within rural communities.

2.0 RESEARCH OBJECTIVES

2.1 STUDY OVERVIEW

The Financial Literacy Programme was implemented with the following objectives:

- To provide entrepreneurs with a fundamental understanding of financial management skills.
- To guide entrepreneurs on the procedures and appropriate channels for obtaining grants from government agencies, external organisations, and financial institutions.
- To expose participants to methods of generating income through product- and service-based enterprises.

3.0 RESEARCH METHODOLOGY

3.1 RESEARCH DESIGN

This study employed a quantitative research approach through the administration of structured questionnaires. The purpose was to collect data based on the perceptions, attitudes, and actual experiences of micro-entrepreneurs who were directly or indirectly involved in ecotourism-related activities.

3.2 STUDY LOCATION

The study was conducted at Kingwood Hotel, Mukah, with participants from Kampung Tellian, Mukah, a community actively developing its ecotourism potential through the participation of local residents, particularly micro-entrepreneurs.

3.3 RESEARCH INSTRUMENT

3.3.1 Data Collection Method

Data were collected using a structured questionnaire comprising two main sections:

- Section A: Evaluation of the programme content and implementation.
- Section B: Assessment of changes in participants' financial knowledge, attitudes, and practices before and after the programme.

Responses were measured using a five-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree.

3.4 RESPONDENTS

Study involved participants from a range of age groups and both genders. A total of 83 respondents completed the questionnaire. The demographic profile of the respondents indicates that:

- Gender: Female participants outnumbered male participants.
- Age: The majority of respondents were aged between 40 and 60 years.

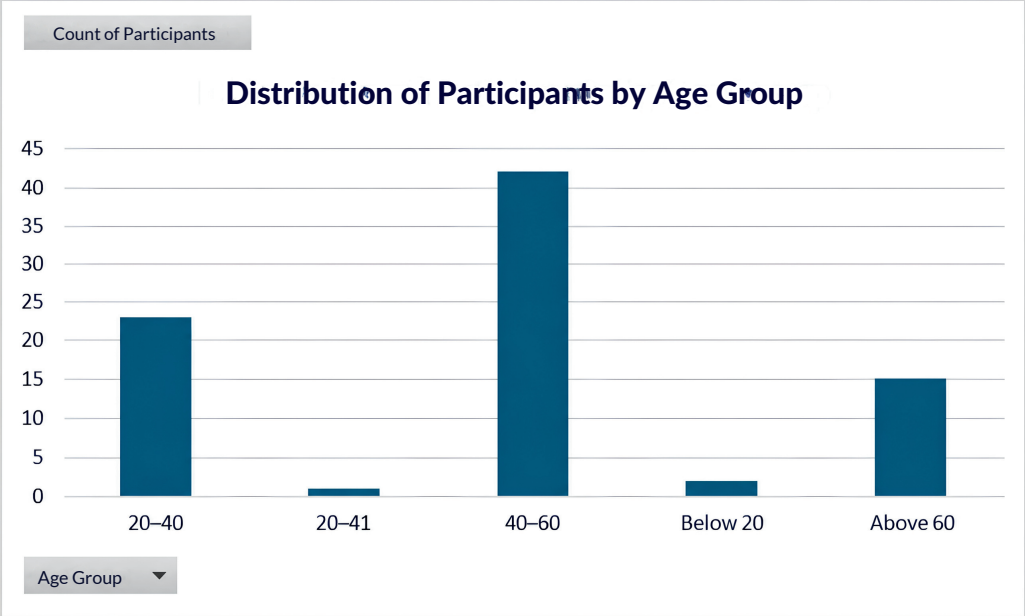

Chart 1: Distribution of Participants by Age

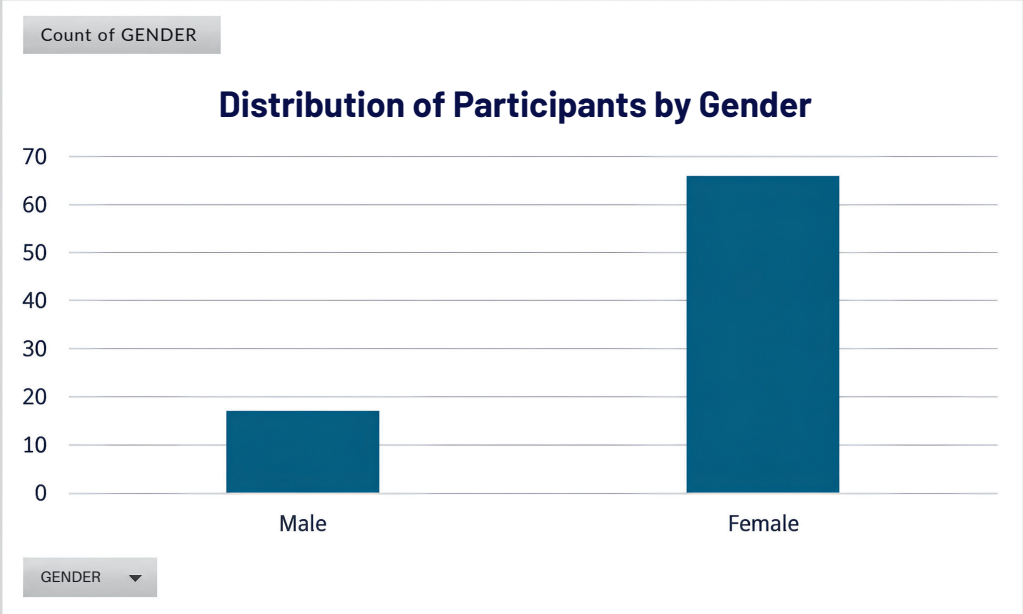

Chart 2: Distribution of Participants by Gender

4.0 RESEARCH FINDINGS

4.1 EVALUATION OF PROGRAMME IMPLEMENTATION (SECTION A)

The following aspects of the programme were evaluated:

- Relevance of the programme objectives
- Programme content and delivery
- Competence of the facilitators
- Effectiveness of the programme activities
- Overall evaluation of the programme

The findings indicate that the majority of participants awarded scores between 4 and 5, demonstrating a high level of satisfaction with the overall implementation of the programme.

4.2 EVALUATION OF PROGRAMME IMPACT BEFORE AND AFTER PARTICIPATION (SECTION B)

Table 1 presents a summary of the comparison between the mean scores before and after the programme for each assessment item.

Item	Before the Programme	After the Programme	Mean Difference
Interest in financial management topics	3.51	4.54	1.04
Basic financial knowledge	3.1	4.4	1.3
Application of financial knowledge in daily work	3.34	4.48	1.14
Sharing knowledge with peers	3.37	4.49	1.12
Teaching others	3.23	4.4	1.17
Disseminating knowledge within the community	3.25	4.43	1.18

Overall, all assessed aspects recorded a significant improvement following the programme. The greatest increase was observed in basic financial knowledge, while the areas relating to knowledge sharing and community dissemination also demonstrated strong positive outcome.

4.3 PROGRAMME IMPLEMENTATION

The Faculty of Business and Management organised the Tellian Community Financial Literacy Programme, which was held on 1 March (Friday) at Kingwood Hotel, Mukah. The programme was attended by 60 participants from four villages in the Tellian area of Mukah, namely Tellian Tradisi, Tellian Tengah, Tellian Ulu, and Tellian Laut. This programme was among the final initiatives implemented under the Community Development through Ecotourism and Entrepreneurship Project in the Tellian Area, Mukah, which received a total allocation of RM115,000 funded by the N.57 State Legislative Assembly Constituency (DUN).

4.4 PROGRAMME ACTIVITIES

The main activities conducted throughout the programme included:

- Ice-breaking session
- Financial Literacy Talk by AKPK
- Funding Opportunities Talk by AIM
- Funding Opportunities Talk by MARA
- Financial Management Talk by Ms Norazimah Mejri, Finance Lecturer, UiTM Sarawak Branch, Mukah Campus
- Group Work Session

Tentatif

1 Mac 2024

Hari/ Masa	7.30 am – 8.00 am	8.00 am – 8.30 am	8.30 am – 9.30 am	9.30 – 10.30 am	10.30 am – 11.30 am	12.00 pm – 2.00 pm	2.30 pm – 3.30 pm	3.30 pm – 4.30 pm	4.30 pm
1 Mac 2024 (Jumaat)	PENDAFTARAN & MINUM PAGI	SESI SUAI KENAL	CERAMAH CELIK KEWANGAN (AKPK)	PELUANG-PELUANG PEMBIAYAAN (AIM)	PELUANG-PELUANG PEMBIAYAAN (MARA)	REHAT/ MAKAN TENGAHARI /SOLAT	PENGURUSAN KEWANGAN (Cik Norazimah Mejri)	LDK (Carolin Ann, Dr Yusman Yacob, Norazimah Mejri, Joyceyline Nyandang, Khairil Anwar, Nur Ain Abu Bakar, Umi Insyirah)	MINUM PETANG/ BERSURAI

4.5 BENEFITS TO PARTICIPANTS

The Tellian Community Financial Literacy Programme provided numerous benefits to participants, particularly local entrepreneurs.

a) Improved Financial Literacy
Participants gained a clearer understanding of fundamental financial management principles, including budgeting, cash flow management, and savings, enabling them to make more informed financial decisions.

b) Access to Information on Grants and Funding
The programme guided participants on the procedures for obtaining financial assistance from government agencies, external organisations, and financial institutions, thereby creating opportunities to expand their businesses

c) Enhanced Entrepreneurial Skills
Participants were introduced to methods of generating additional income through product- and service-based enterprises, including opportunities within the local ecotourism sector.

d) Networking and Community Support
The programme enabled participants to interact, exchange experiences, and establish supportive networks with fellow entrepreneurs within their community.

4.6 PROGRAMME NARRATIVE

The programme commenced with a series of talks delivered by representatives from the Credit Counselling and Debt Management Agency (AKPK), Amanah Ikhtiar Malaysia (AIM), Majlis Amanah Rakyat (MARA), and lecturers from Universiti Teknologi MARA Sarawak Branch. The programme concluded with a group work session, designed to assess participants' understanding of direct and indirect business costs, as well as their ability to calculate gross profit. Participants responded positively to the activities, demonstrating the effectiveness of the training module. The programme officially concluded with a dinner attended by the Mayor of Dalat and Mukah, representing the State Assembly Member for N.57.

5.0 SCOPE AND LIMITATIONS

5.1 SCOPE

This programme focused on the entrepreneurial community in Kampung Tellian, Mukah, Sarawak. Its primary objective was to provide participants with fundamental knowledge of financial management and information on obtaining grants from government agencies and financial institutions.

In addition, the programme included:

- Practical training sessions, including business simulations relevant to participants' enterprises.
- Experience-sharing sessions by successful local entrepreneurs.
- Question-and-answer sessions with representatives from relevant agencies.

5.2 LIMITATIONS

The Tellian Community Financial Literacy Programme was implemented specifically for the Tellian community in Mukah, Sarawak, and did not include participants from other areas within or outside Mukah.

Furthermore, the effectiveness of the programme depended largely on participants' attendance and active engagement throughout the sessions. The programme focused primarily on the fundamentals of financial management and did not provide in-depth coverage of technical areas such as business licensing, investment structures, or digital marketing. Time constraints and the availability of teaching personnel also influenced the breadth of content delivered.

6.0 RECOMMENDATIONS FOR IMPROVEMENT AND PARTICIPANT FEEDBACK

Based on the feedback received, participants provided several constructive suggestions to enhance the effectiveness of future Financial Literacy Programmes.

A. General Recommendations from Participants

- Continue organising the programme on a regular basis (for example, quarterly) to ensure continuous learning and reinforcement of financial knowledge.
- Include more practical activities or financial simulations, such as household budgeting exercises, small project cost analyses, and financial planning for micro-businesses.
- Develop modules tailored to different age groups, including young people, youth, and homemakers.
- Integrate digital elements, such as financial planning applications, gamified learning activities, and interactive online learning platforms.
- Participants also expressed their appreciation and congratulated the organisers for delivering a well-organised programme with a direct and meaningful impact.

B. Recommendations for UiTM (Programme Organiser)

- Establish strategic collaborations with relevant faculties, including the Faculty of Business and Management (FBM) and the Faculty of Administrative Science and Policy Studies (FSPPP), to strengthen programme modules and research activities.
- Integrate elements of social entrepreneurship and sustainable tourism into the programme, particularly for participants interested in ecotourism.
- Offer micro-credential certification to participants who successfully complete the programme, providing added value when applying for grants, licences, or business funding.
- Organise advanced financial literacy clinics (Phase 2 or Phase 3) specifically for participants who have completed the introductory programme.

C. Recommendations for Collaboration with Stakeholders (e.g. the Ministry of Tourism, Arts and Culture, MOTAC)

- Organise engagement sessions with MOTAC or state tourism agencies to provide participants with early exposure to career opportunities in community-based tourism and local enterprises.
- Offer specialised mentoring sessions on developing local products and rural tourism ventures, including financial planning, business licensing, and digital marketing.
- Develop a Financial Literacy module that can serve as a national reference for rural tourism communities.

7.0 CONCLUSION

Overall, the Financial Literacy Programme successfully enhanced financial literacy among participants. The findings demonstrate clear improvements in participants' financial knowledge, the application of financial management skills, and their willingness to share knowledge with others. The programme proved not only to be relevant but also to have a direct and meaningful impact on the financial well-being of both individuals and the wider community by strengthening everyday financial management practices.

8.0 APPENDICES



Figure 1: Banner of the Financial Literacy Programme and the Fundamentals of Establishing the Tellian Community Homestay



AINI and others record memories with participants at the event.

UiTM lauded for community upliftment efforts

MUKAH: The Faculty of Management and Business at Universiti Teknologi Mara (UiTM) Mukah Campus has initiated several programmes aimed at increasing the income of the Tellian community.

Tellian assemblyman Royston Valentine said that these efforts were designed to elevate the economic standards and quality of life for the local populace.

"They are expected to boost incomes, especially among low-income groups and those requiring government assistance," he said in a speech read by Aini Suhaili, chairman of the Dalat and Mukah District Council (MDDM) at the Financial Literacy Programme Dinner and Basics of Establishing the Tellian Community Homestay, held at the Kingwood Hotel here recently.

Royston stressed the potential of such initiatives to not only improve local livelihoods but also to position Mukah as a preferred tourist destination.

Meanwhile, he outlined four key programmes already in motion, namely, the Community Awareness and Readiness Programme, the Community Development Programme through Tellian Mukah Ecotounsm and Entrepreneurship, the Tellian Community Ecotourism Product Development Programme and Mobile Application Development, and the Financial Literacy Programme along with the Basics of Establishing a Tellian Community Homestay.

"These initiatives aim to create job opportunities, cultivate innovative thinking and diversify business ventures. They offer guidance on effective product promotion through various digital platforms," he added.

Universiti bantu komuniti

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TERIMA KASIH... Aini (tiga kanan) menerima cenderamata daripada pihak UiTM dalam majlis tersebut.

MUKAH: Fakulti Pengurusan dan Perniagaan Universiti Teknologi Mara (UiTM) Cawangan Sarawak Kampus Mukah membantu komuniti Tellian melalui beberapa program bagi meningkatkan pendapatan penduduk setempat.

Ahli Dewan Undangan Negeri Tellian Royston Valentine berkata, pelaksanaannya adalah untuk kemajuan dan peningkatan taraf ekonomi hidup komuniti setempat.

"Ia dijangka mampu melonjakkan pendapatan mereka khususnya golongan berpendapatan rendah dan yang memerlukan perhatian daripada pihak kerajaan.

"Dengan adanya program seperti ini juga, ia sekali gus memperkenalkan Mukah sebagai destinasi pelancongan yang dipilih ramai," katanya.

Beliau berkata demikian menerusi teks ucapan yang dibacakan oleh Walikota Majlis Daerah Dalat dan Mukah (MDDM) Aini Suhaili dalam Majlis Makan Malam Program Celik Kewangan dan Asas Penubuhan Homestay Komuniti Tellian Mukah, di Hotel Kingwood, malam kelmarin.

Terdapat empat program telah dilaksanakan. Antaranya Program Kesedaran dan Kesediaan Komuniti, Program Pembangunan Komuniti melalui Ekopelancongan dan Keusahawanan Tellian Mukah, Program Pembangunan Produk Ekopelancongan dan Pembangunan Aplikasi Mobile Komuniti Tellian serta Program Celik Kewangan dan Asas Penubuhan Homestay Komuniti Tellian.

"Dengan pelaksanaanprogram ini, diharapkan ia dapat memacu ke arah mewujudkan peluang pekerjaan, memupuk minda kreatif dan inovatif kepada komuniti di sini.

"Bukan itu sahaja, mereka dapat mempelbagaikan aktiviti perniagaan serta memberikan bimbingan mengenai teknik dan kaedah dalam mempromosikan produk melalui laman web, blog, media sosial, media elektronik dan sebagainya," jelasnya.

"Diharapkan program seperti ini akan diteruskan pada masa akan datang," tambahnya.

Mengenai Program Celik Kewangan dan Asas Penubuhan Homestay Komuniti Tellian, ia diadakan pada 1 hingga 2 Mac lalu dan merupakan penutup untuk kesemua program yang dilaksanakan.

Figure 2: Local Newspaper Clippings

NEWS AND ARTICLES

Program Celik Kewangan dan Asas Penubuhan Homestay bersama Komuniti Tellian Mukah

Penulis: Carolin Ann Enchas dan Ikhwan Naguib Jusoh



Universiti bantu komuniti

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melalui Ekopelancongan dan Keusahawanan Tellian Mukah, Program Pembangunan Produk Ekopelancongan dan Pembangunan Aplikasi Mobile Komuniti Tellian serta

mewujudkan peluang pekerjaan, memupuk minda kreatif dan inovatif kepada komuniti di sini.

"Bukan itu sahaja, mereka dapat mempelbagaikan aktiviti perniagaan

"Diharapkan program seperti ini akan diteruskan pada masa akan datang," tambahnya.

Mengenai Program Celik Kewangan dan Asas Penubuhan

TERIMA KASIH... Aini (tiga kanan) menerima cenderamata daripada pihak UiTM dalam majlis tersebut.

Fakulti Pengurusan dan Perniagaan telah menganjurkan Program Celik Kewangan dan Asas Penubuhan *Homestay* Komuniti Tellian, Mukah, yang berlangsung selama dua hari bermula dari 1 hingga 2 Mac (Jumaat dan Sabtu) bertempat di Hotel Kingwood, Mukah. Penyertaan program ini terdiri daripada 60 orang peserta dari empat buah kampung di kawasan Tellian, Mukah, iaitu Tellian Tradisi, Tellian Tengah, Tellian Ulu, dan Tellian Laut. Program ini adalah antara program terakhir di bawah Projek Pembangunan Komuniti Melalui Eko Pelancongan dan Keusahawanan Kawasan Tellian, Mukah, dengan jumlah peruntukan sebanyak RM115,000.00 yang dibiayai oleh Dewan Undangan Negeri (DUN) N.57.

Antara objektif utama program ini adalah bertujuan untuk memberikan kefahaman asas tentang kemahiran pengurusan kewangan dan asas penubuhan *homestay* dalam kalangan para usahawan, membimbing mereka tentang cara dan saluran mendapatkan geran-geran dari kerajaan, agensi luar serta institusi kewangan dan memberi pendedahan tentang kaedah menjana pendapatan melalui perusahaan *homestay* dan pemandu pelancong.

Pada hari pertama, program dimulakan dengan beberapa pengisian yang diantaranya adalah ceramah yang disampaikan oleh penceramah dari Agensi Kaunseling dan Pengurusan Kredit (AKPK), Amanah Ikhtiar Malaysia (AIM) dan Majlis Amanah Rakyat (MARA) dan pensyarah dari Universiti Teknologi MARA Cawangan Sarawak Kampus. Program hari pertama ini telah diakhiri dengan para peserta membuat aktiviti Latihan dalam kumpulan (LDK). Aktiviti latihan dalam kumpulan ini bertujuan untuk menguji kefahaman para peserta dalam mengenalpasti kos langsung dan tidak langsung dalam menjalankan perniagaan serta membuat pengiraan bagi mendapatkan untung kasar dan bersih.

Program diteruskan lagi pada hari kedua dengan memfokuskan kepada Program Asas Penubuhan *Homestay*. Antara pengisian program ini adalah ceramah Asas Penubuhan *Homestay* dan Asas Pemandu Pelancong yang disampaikan oleh penceramah daripada Kementerian Pelancongan, Seni dan Budaya Malaysia (MOTAC). Seterusnya sesi perkongsian secara santai bersama pengusaha *homestay* yang berjaya dan program hari kedua ini diakhiri dengan aktiviti latihan dalam kumpulan (LDK) pada sebelah petangnya.

Maklum balas peserta yang positif membuktikan keberkesanan modul dan projek ini ditutup secara rasmi dengan majlis makan malam yang dihadiri Walikota Dalat dan Mukah sebagai wakil YB DUN N.57.



Figure 3: Inou Dengah Newsletter, Third Edition (October 2024)

Conclusion

The university's two-year Community Development through Ecotourism and Entrepreneurship Programme in N.57 Tellian, Mukah constituency is a milestone in rural development capacity building. Universiti Teknologi MARA (UiTM) Cawangan Sarawak Kampus Mukah coordinated this holistic initiative with the N.57 Tellian Community Service Centre, which was funded with RM115,000 from the N.57 State Legislative Assembly Constituency (DUN) fund. It linked academic research, state agencies, and grassroots execution through a 2-year programme.

Eight comprehensive programmes designed to address rural micro-entrepreneurs' multifaceted COVID-19 concerns aim to achieve the overall programme objective. Basic business training, digital technology, ecotourism product development, and financial literacy were used to create a scalable model for rural economy growth based on Melanau culture, heritage, and community empowerment.

A rigorous synthesis of empirical assessment criteria across courses reveals a major shift in participants' mindsets, operational knowledge, and commercial preparedness. Pre-intervention data showed that Kampung Tellian micro-entrepreneurs experienced structural obstacles. The Community Empowerment Programme, Product Inventory Development, and Marketing Programme module surveys found that 63.0% to 75.8% of participants were female and that 81.8% to 95.7% were Melanau. Economically, 63.0% owned unregistered firms, 26.1% had been operating for less than a year, and 45.7% made less than RM1,000 per month. The pre-assessment scores also showed a lack of awareness of formal business structures and a poor understanding of inventory control systems, digital branding, and strategic marketing.

Most notably, the implementation of this programme has generated significant positive outcomes and impacts. Competencies among participants have improved significantly in all domains after the intervention modules:

Entrepreneurial and Operational Awareness, Foundational Community Awareness and Readiness, and Product Portfolio Development Programmes improved participants' baseline understanding. SPSS analysis showed that mean scores for all main operational modules increased from 2.02–2.74 (low-to-moderate baseline knowledge) to 4.39 – 4.76 out of 5.00 after the workshop. Participants improved their understanding of inventory systems (2.02 to 4.39), logistics management (2.40 to 4.52), potential product identification (2.74 to 4.70), and product branding techniques (2.57 to 4.76).

The abrupt shift to internet commerce prompted the Mobile Application Development programme to build Gooino, a mobile marketplace for local entrepreneurs. Gooino's internet store, order tracking, and digital Malay-English dictionary help local producers and international tourists communicate. The poll found that 84.3% of users were interested in using Gooino, and 72.5% reported a significant increase in monthly income after using online business tools. Participants also learned how to use Canva to create digital posters, administer Facebook Pages, and promote their items on Instagram.

Conclusion

Sustainable income generation through the Youth Entrepreneur Development Programme and the Basic Homestay Establishment Programme has been linked to the protection of local culture. The programme created an entrepreneurial ecosystem by leveraging cultural assets, including the proposed Tellian River Floating Market (under MukahXtra), Lamin Dana, Jerunei, and traditional sago processing (KODELT Sago Noodles). Participants proposed viable business models such as the “Sago Trail", Melanau artisan workshops and homestays. In the homestay module, 36.1% said the industry can promote Mukah at the local and international levels. More than 70 percent of those surveyed said homestays help local jobs, cultural preservation, and family income.

The final module of the Tellian Community Financial Literacy Programme addressed financial vulnerabilities and grants. A substantial increase in fundamental financial knowledge and its practical application was observed in a survey of 83 respondents. Additionally, local entrepreneurs may initiate direct communication with the Credit Counselling and Debt Management Agency (AKPK), Amanah Ikhtiar Malaysia (AIM), and Majlis Amanah Rakyat (MARA) to acquire comprehensive strategies for managing cash flows, avoiding financial blacklisting, and securing external development grants.

Tourism is a significant driver of economic development in PCDS 2030. The Tellian approach demonstrates that community-based ecotourism (CBT) has the potential to transform indigenous cultural heritage and ecological assets into high-value tourism products. The initiative established local homestays and trained local tour guides to promote direct visitor spending in rural areas and to establish sustainable economic benefits for the local ecosystem. The Tellian community effort has demonstrated that it is a compelling data-backed roadmap for regional economic development, in addition to its localised village results, that directly complements the strategic objective of the Sarawak State Government. The project's objectives and results are consistent with Sarawak's Post COVID-19 Development Strategy 2030 (PCDS 2030), which emphasises Economic Prosperity, Inclusive Growth, and Environmental Sustainability.

Mukah's Community Development through Ecotourism and Entrepreneurship Programme in Tellian demonstrates that a structured, multidisciplinary intervention can transform fragile rural informal economies into resilient, digitally literate, and commercially viable entrepreneurial hubs. The project successfully sensitised communities, branded local ecotourism products, and promoted young entrepreneurship, mobile platform usage, hospitality standards, and financial discipline. The first university-led initiative must become institutional policy support, mentorship following training, and long-term infrastructure investment to maintain momentum and avoid a collapse of commercial activity.



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