



**CASE STUDY ON MUKAH BRANCH OF
BANK PERTANIAN MALAYSIA**

**HOW HAVE BPM CONTRIBUTED TOWARDS THE
IMPROVEMENT OF THEIR MUKAH CLIENTS'
STANDARD OF LIVING: A PERIODIC STUDY ON
FARMERS AND FISHERMEN AS SUCCESSFUL LOAN
RECEIPIENTS**

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SEPTEMBER 2007

ACKNOWLEDGEMENT

I wish to express my severe thank to my advisor Madam Tening Felicia Seling to his valuable advices and guidance which I believed without her full support,I could not completed this project in time.

My heartfelt thanks to the management of Bank Pertanian Malaysia, Mukah branch for giving me the permission to write this project which most of sources of information were from bank itself. My great appreciate to the manager of Bank Pertanian Malaysia, Mr. Mohamad@Sazali Achoi for his advices and giving full support to complete this project paper. My special thanks to all staff in the bank especially credit officer, Mr. Abdul Karim Hj. Kedri, financial officer, Mr.Iskandar Zulkarnain and Mr. Sallehudin for their cooperation and assistances in completing this project paper and able to tolerate my behaviour for the past three month while doing my attachment at the bank.

Warmest regard to all loan recipient for kindness, full cooperation during interview session which provide me a clear picture on real lifestyles of fishermen and farmers.

Finally, million thank to my lovely family for their support and to my friends and classmates, I appreciate your help, giving guidance and assistances to complete this project paper. Thanks so much.

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EXECUTIVE SUMMARY

The main issue of this study is to identify how have Mukah branch of Bank Pertanian Malaysia contributed towards the improvement of farmers and fishermen as successful loan recipients .The findings of this study were gathered from interview session with twenty respondents, the sample of this study are focus on farmers and fishermen only.

Basically this study could be divided into 4 chapters, which consist of chapter 1 that explained about background of this study and methodology being used by researcher to gather data and information. Chapter 2 , is emphasize on definition of standard of living and how to measure standard of living. Next is, chapter 3, focus on the findings and interpretation of data, which it shows how fund given by Bank Pertanian Malaysia has affected their loan recipients' life and their families and lastly is chapter 4 will be conclusion and recommendation part.

Generally this study proved that Bank Pertanian Malaysia have improve their loan recipients' standard of living by looking certain criteria such as their earning income has increase after the bank finance their project as well as changes in their lifestyles which most of them able to spend more on other thing such as increase in ownership and so on.

In short, Bank Pertanian Malaysia has indirectly improved the farmers and fishermen standard of living. Without help and fund from Bank Pertanian Malaysia ,their might not succeed as nowadays.

CHAPTER 1

1.1 INTRODUCTION

Mukah was located on the north coast of Central Sarawak and a major center for the Melanau people. Mukah town is the administrative headquarters of Mukah District. The district has an area of 5019 square kilometers. Based on 1991 Census, Mukah District had a population of 42,000, the majority of them are the Melanaus and the Ibans followed by the Chinese and the Malays. However, according to 1999 Mid –Year Population Estimate, the population of the district had increase up to 51,100.

The Melanaus are found along the coastal areas of Mukah and the Ibans are staying mostly in Selangau along Sibu-Mukah road. The Chinese community are concentrating themselves in Mukah town.

The Melanaus people regarded as fine boat-builders, fishermen and farmers. Their economy is supplemented by 'padi', rubber and sago palm cultivation. However the major occupation of Ibans people are farmers, which their economy is also supplemented by 'hill padi', black pepper and cocoa. Most of the Chinese people at Mukah, involve themselves in business, only few of them are farmers.

Mukah still underdeveloped by the state government which most of its land develop for agricultural purpose. Most of the land was planted with oil palm and sago palm .The industries like oil palm and sago processing have greatly improved the economy of the people in Mukah and provide employment opportunities to them.

In short, most of the Mukah communities are Melanau people which most of their occupation are farmers and fishermen. Mukah still considered as rural areas because of most of the communities largely involve in agricultural and fisheries activities.