

JURNAL AKADEMIK

*Small Scale Industry in Sarawak and
Its Future Role in the State Economy*

TALIP ZULPILIP
IRIS SYAWE SEH LING

*Production and Marketing Problems of
Small and Medium Scale Industries
in Sarawak (A Case Study)*

DR IBRAHIM SHAH
YAP YIN
NICHOLAS AMIN

The Idiomaticity of the English Language

HAJIBAH HJ OSMAN

*A Preliminary Survey of Prostitution
in Kuching*

HEW CHENG SIM

*The Role of the Accountants:
New Challenges Ahead*

ALLAN CHANG

*A Survey Report on the ITM Sarawak
Mentor-Mentee Program:
What The Mentees Say*

LUCILA ANG ABEY
LOW KUEK LONG

*Kemudahan Teknologi Komunikasi
Data Di Malaysia*

AHMAD ROSHIDI AMRAN

ISSN 0128-2635



SMALL SCALE INDUSTRY IN SARAWAK AND ITS FUTURE ROLE IN THE STATE ECONOMY

TALIP ZULPILIP
IRIS SYAWE SEH LING

*Industri
small
scale*

ABSTRACT

Small Scale Industry (SSI) is an important and integral part of the economy of Sarawak. Furthermore, SSI will continue to play a meaningful role in the overall economic development of the State. Recently, the Ministry of Industrial Development in Sarawak and MARA Institute of Technology, Sarawak Branch have jointly made a study of the Small and Medium Industries (SMIs) in Sarawak. The study is very comprehensive as it covers about 79.1% of the manufacturing establishments in Sarawak. The data collected provide a clear scenario of these establishments in terms of their profile, production, marketing, problems, manpower and training. Whether being categorised by existing paid-up capital or employment size, the majority of the manufacturing establishments in Sarawak are SSI.

1. INTRODUCTION

Small Scale Industry is an important and integral part of the economy of Sarawak. Its importance is reflected by the large number of small establishments existing in the State, its potential to create employment, the use of all types of skills, the promotion of savings and investment, and the high degree of utilization of domestic raw materials. However, at the same time the SSI normally employs traditional techniques of production and suffers from lack of knowledge of quality control. These result in the production of substandard goods, the wastage of raw materials and products as well as the inefficient utilisation of manpower. The recent study of Small and Medium Scale Industries (SMIs) in Sarawak has proved the significance of SSI but its numerous basic problems need to be carefully tackled by the authorities. Only then, the role of SSI in the economy of the State will be enhanced.

2. DEFINITION

There is no standard or legal definition for SSI in Malaysia as a whole and different agencies adopt different definitions based on their specific programmes and specific objectives. For the purpose of the study on SMIs in Sarawak

which was jointly conducted by the Ministry of Industrial Development and MARA Institute of Technology, Sarawak Branch, definitions based on existing paid-up capital and employment size were adopted.

The first definition of SSI is a manufacturing establishment which has shareholders' fund or paid-up of M\$0.5 million or less.

Secondly, based on employment size an establishment which has less than 50 workers is considered small.

3. INDUSTRIAL PROFILE

The study on SMIs in Sarawak showed that the manufacturing sector in Sarawak is largely made up of small establishments. Out of the sampling frame of 783 manufacturing establishments provided by the Statistics Department of Sarawak, 620 establishments responded to the survey. 70% of the 620 establishments are small according to their paid-up capital and about 81% are small according to their employment size. The majority of these establishments belong to the Food and Beverage Industry, Wood and Wood Product Industry, and Structural and Metallic Products Industry.

A further breakdown of the total employment size shows that 6,798 workers are employed in the SSI. This figure is 28.06% of the total workers in the establishments. On the average, there are about 13 to 14 workers per establishment. In addition, the SSI accounted for only 16% of the total value added in all the establishments in the survey. This seems to suggest that although the SSI forms the majority of the manufacturing establishments, its ability to generate employment and its contribution to value added are relatively low.

When comparing the size with ownership status, 72% of the 535 wholly private establishments are small and 60% of the 80 jointly owned establishments are small. According to legal status, 36.9% of the small establishments are under Sole Proprietorship, 33.4% are Private Limited Companies and 29.0% are Partnership.

The majority (98.1%) of the entrepreneurs in Sarawak are Sarawakians. Bumiputra (or indigeneous races) participation in SMIs is minimal. In fact, only 3.4% of the entrepreneurs are Bumiputra compared with 95.8% of Chinese.

Among these entrepreneurs, many have little education. To be precise, 48.8% of the entrepreneurs have only LCE or SRP and below as their highest educational attainment. This could probably be one of the reasons why the level of technology in the production process is simple - the majority of the

establishments are only partially mechanised and very few are fully mechanised. This may be due to the fact that they are not able to operate sophisticated machinery properly.

The common reasons given for entering industry are good prospects, desire to be independent and that it is more challenging. The Chinese gave inheritance from parents or relatives as the next reason whereas the Bumiputras gave encouragement by the government as the reason. It seems that Bumiputra involvement is only in token form and they are generally inactive at the moment.

With regards to capital or equity, SSI relies largely on the entrepreneurs' own savings (48.6%), borrowing from friends and relatives (24.3%) and shareholders' funds (21.21%) - in cases of partnerships and limited companies). Only the more established or well-connected SSI establishments avail themselves to the facilities provided by commercial banks and financial institutions. The rest tend to rely heavily on non-institutionalised credit sources as stated above.

Nearly 50% of the establishments in the survey are managed by family members, that is the directors and managers are related. This indicates a high predominance of family-dominated businesses which is rather typical of Chinese-run businesses in the State. The family style of management and level of education indicate that the overall management style can be rather tradition bound. Thus the lack of 'modern' approach prevents the SSI establishments from breaking from tradition and growing into larger ventures. In addition, they would be operating on a rather 'subsistence' basis which explains why the businesses never really grow after being in operation for 10 to 15 years.

4. IMPORTANCE AND POTENTIAL ROLE

SSI plays a significant role in the economy of Sarawak. The contribution of the manufacturing sector to the economy of the State has shown a marked increase over the last 10 years. This is shown by using the traditional economic indicator, Gross Domestic Product (GDP), to measure the economic performance of the State. Using 1978 as the base year, Table 1 shows that the percentage contribution of the manufacturing sector in terms of GDP in producers value at constant price for that year was 7.34% and it shot up to 9.48% in 1983, 13.16% in 1985 and 15.61% in 1988.

**Table 1: YEARLY GDP CONTRIBUTION OF THE
MANUFACTURING SECTOR**
(Base Year 1978)

Year	% contribution
1978	7.34%
1982	7.31%
1983	9.48%
1984	12.17%
1985	13.16%
1986	14.27%
1987	15.30%
1988	15.61%

Source: Sarawak Annual Statistical Bulletin 1988, Department of Statistics Malaysia, Sarawak Branch.

The full potential of SSI has yet to be realised although it forms about 70% - 80% of the establishments in the manufacturing sector. The recent study shows that it contributes 16% of the total value added in the manufacturing sector and 20% of the total gross sales. Its large number of establishments alone shows that it has a significant role in the economic development of the State. In addition, SSI employs more workers per unit of capital invested, encourages thrift and savings, provides outlets for investment, helps develop skills of workers and industrialists alike, serves as a vehicle to income generation, and produces a wide range of goods for domestic consumption as well as for export.

4.1 Employment

Various authorities claim that the relatively high employment generation is the special attribute of SSI. Generally, SSI employs lower level technology that is labour intensive. The production operation is either manual or semi-automated. Labour saving devices and machineries are normally beyond the financial resources of small entrepreneurs. This gives greater opportunity for more workers to be employed in relation to capital investment or production.

Another aspect of employment generation in terms of SSI is its utilization of the 'low skill' employees. About 58% of the establishments in the study 'rarely' or 'never' have problems in recruiting unskilled workers. Owing to the relatively simple production method, the skill requirement is relatively low. For example, a machine operator in a typical small manufacturing establishment may require limited skill and thus this will give employment opportunity to semi-skilled workers or those with little education.

Further down the employment ladder, unskilled workers are found in large numbers in SSI enterprises. In fact, generally a large proportion of workers in SSI establishments can be termed as unskilled. Thus the SSI is an effective employer of unskilled labour which is found in abundance in a developing economy.

The special employment attributes of SSI need no further emphasis. It employs a large number of workers as well as a large portion of those who are classified as unskilled workers. In a way, SSI partly contributes to the reduction of the unemployment situation in the state.

4.2 Training Ground

Small manufacturing enterprises definitely offer the training for bigger ventures or higher levels of skills. The first time exposure to the factory skill provides the necessary learning and training environment which is vital to the future development skill. Many entrepreneurs started as employees in the so-called backyard operations before venturing out on their own. The small firms offer them the 'hand on' experience which becomes valuable if they decided to venture out on their own.

For most workers, the SSI enterprises offer them a gentle introduction to the 'factory culture.' A large percentage of workers may have been familiar with agriculture, fisheries and other non-manufacturing surroundings before they are employed in factories. SSI enterprises give them the useful transition before they seek employment in larger factories, where working conditions or remunerations are better.

The beneficial effect of the small scale manufacturing sector is the possible impact on attitude of workers. In a factory, a worker is required to be at the job on time at set hours. He has to conform to certain discipline and routine. These are stringently applied in larger factories. Thus, a 'small factory experience' help the factory culture to be inculcated and subse-

quently adopted as the norms in his 'new' working life.

Small manufacturing enterprises also allow unskilled workers some form of on-the-job training. A worker will not only be proficient in his given task but will also over a period of time, develop skills that can be marketable in larger and more sophisticated factories. It does facilitate the upward mobility of the individual worker in the employment ladder. For the worker, this may represent material and personal gain. In general, the economy benefits from the all round improvement of skills among the workers and thus reduces the shortage of skilled workers or even entrepreneurs in the State.

Perhaps in terms of greater Bumiputra participation in the economy, the 'training effect' should be examined. The study showed that only 3.4% of the entrepreneurs are Bumiputras. There is a possibility that the Bumiputras predominate in other sectors rather than in the manufacturing sector.

4.3 Savings and Investment

Owing to the low capital requirement, the small enterprises normally rely on finance provided by the owner, family members or friends. In fact, 56.4% of the entrepreneurs in the study started their businesses with their own savings together with loans of one kind or another. Thus, a potential entrepreneur or his family tend to be 'good' savers or accumulators of fund in order to start his own business. The rationale is that the more aspiring small entrepreneurs there are, the larger the number of savers in the community. They are more or less the motivated savers as they need their fund to start their ventures. This in turn increases the aggregate savings in the economy.

Small scale enterprises also facilitate hard savers to invest their capital. Thus their savings would in turn be reinjected into the economy. As such, the savings would be turned into productive purpose, creating more goods, services and employment. Economists believe that a high percentage of their savings is turned into investment (compared to other groups, where savings may be used for basic consumption or left idle).

4.4 Income Distribution

Writers on economic development and development agencies strongly believe that SSI is an effective vehicle for income distribution. This faith in the distribution attribute of SSI has induced the various United Nation

agencies, World Bank, Asia Development Bank, etc. to devote efforts to promote the development of SSI.

The distributive effect of SSI can be attributed to the following:

- 4.4.1 *Greater number of entrepreneurs are involved in the production of goods and services viz-a-viz the amount of investment and production involved. Thus the income and wealth generated is shared by a larger number of entrepreneurs.*
- 4.4.2 *A larger number of workers, at all levels can be involved in labour intensive SSI as opposed to capital intensive large industries employing higher technology. In this case, more people involved in SSI are receiving salary or wages.*
- 4.4.3 *Generally, SSI can be set in areas where there is no existing concentration of industry. This literally has the effect of dispersing industrial development and hence distributing the benefits derived from the growth of SSI.*

5. PROBLEMS

The SSI has a full range of problems to contend with and this has an adverse effect on its growth. Besides sharing similar problems faced by larger industries, SSI also has its own peculiar set of built-in-problems. Cumulatively, these problems form a formidable obstacle to the efforts to increase the role of SSI in the economy. The potential role prevailing and often obvious problems are small market, lack of quality control, lack of skill, and shortages or low quality of raw materials. Comparatively speaking, SSI faces more tedious and tougher problems than large industries.

5.1 Market

The market for SSI in Sarawak is overwhelmingly domestic. This means that the market is small. In addition, the purchasing power of the population is rather low. Relying solely on the domestic market limits the SSI to grow big.

Another problem is the fragmentation of the market in Sarawak. In view of the poor communication and transportation, the industries tend to cater for their own 'territory' and hinterland. This means that an already small market is fragmented further into smaller and limited markets. For

instance, a manufacturer in Kuching generally serves the Kuching, Samarahan and Sri Aman Divisions. In Sibü the manufacturer's territory covers Sibü, Sarikei and Kapit Divisions. The fragmentation of the market is very much dictated by the poor communication and transportation in the State. Under the circumstances it is difficult for a manufacturer to grow big and have a pan-Sarawak market.

The potential of SSI is further limited by the absence of large (and high technology) industries that use the goods produced by SSI. This means that the linkages between the small, medium and large industries are limited or not present at all. In this situation, SSI is being deprived of the opportunity to play a supportive role. The presence of a big supportive market is definitely very beneficial for the growth of SSI. In developed countries as well as the Newly Industrialised Economies, the supporting role of SSI is substantial indeed, for example, Japan and Taiwan.

While the large corporations produce the major high technology components, less sophisticated items are normally produced and supplied by the small enterprises. There are many examples of this: steering column, car rims, exhaust pipes, dashboards, plastic casings, circuit boards, and packing boxes. With a large number of high technology corporations, the goods produced by the SSI have better market outlet. However, this profitable market is virtually non-existent for small manufacturers in Sarawak now and in the near future as SSI concentrates on the domestic market only.

5.2 Quality of Products

It seems to be the accepted notion that goods or services produced by SSI are of low quality satisfaction to the consumers in terms of design, conformance to safety, reliability and performance. This is rather an unfortunate perception and is of course not without justification either. Figures from the study of SMLs in Sarawak show that only 31% of SSI establishments practice quality control of one kind or another. This implies that the remaining 69% of the establishments do not consider management of quality system as an important management function. Hence, their goods tend to be of low quality and cheap imitation or both.

There are of course some major exception. The prices their products command are generally low. This in turn adversely affects quality improvements as the income derived does not allow the manufacturer to upgrade his machinery. In the end, SSI tends to be perceived as a producer

of low quality goods, only fit for those who opt for cheap products.

Low manufactured quality of products can be attributed to the following factors:

5.2.1 The Level of Technology - The majority (90%) of the establishments in the study are partially mechanised and this is mainly in the main stage of production. Not much emphasis is placed on the final stage of production such as finishing and packaging. This is a very important stage for sales and distribution especially to the overseas market. In the small family owned establishments, traditional production techniques, which are inefficient and outmoded, are still used because such techniques may be more socially desirable.

5.2.2 Lack of Quality Control Techniques - Only 37% of the establishments in the study stated that they have quality control departments. Out of these, only 30% practise quality control in all stages of the manufacturing process starting from the procurement of raw materials or components to the final stage of transportation or delivery. There is definitely more room for improvement in order to attain a high level of quality assurance.

5.2.3 Unawareness of Quality Standard - There is a lack of knowledge of the quality standard of products with the result that the standard used by different establishments within the same industry varies. Coupled with the fact that the market for the products is domestic rather than overseas, there is little incentive for the establishments to produce goods of international standard. Furthermore, there is a misconception by the SSI that quality costs money.

5.2.4 Low Capital Outlay - The SSI entrepreneurs are found to use their savings together with loans of one kind or another to set up their business. Their limited accessibility to institutionalised credit sources is due to the risks involved in their business, lack of collateral and proven trade record and their capabilities. They also have limited knowledge in keeping proper accounts which is a prerequisite for loan applications and proper financial management of their businesses. Thus, their limited funds prevent them from upgrading their machines.

5.2.5 Unskilled Workers - the establishments in the SSI can only afford

to employ unskilled workers and provide them with on-the-job training. Thus, the quality of the products is affected as the mastery of certain production skills takes time.

5.3 Education and Skill

Many SSI entrepreneurs have little education. While education alone is not a panacea for success, this lack of education can affect the management quality and approach of the small scale industrialists. With relatively little education (and family dominance in the management), the entrepreneurs tend to be tradition bound. Changes are often viewed with suspicion. Entrepreneurs have limited knowledge on the latest technology and thus are restrained when it comes to innovation. It is therefore difficult to foresee how SSI would be able to respond to the challenge of the new market or changes over time.

At the same time, the SSI investors are also handicapped by their education when dealing with the public sector agencies, financial institutions or outside market. For instance, the plethora of government regulations can be baffling to most of them. This has the effect of making them break rules and regulations. Similarly, they are at a loss when they need to use the services of the modern financial institutions. There, they face a daunting task as they have numerous forms to fill in and many complex conditions to understand before they can avail themselves of the services and facilities available. They also find the task of breaking into the export market very difficult indeed. The various regulations, for example, customs, health, banking and trade practices in importing countries are major hassles for them. These alone may deter many from even thinking of expanding their horizon into the export world.

The examples above indicate that the low educational and skill levels of entrepreneurs are major handicaps for SSI. Should this state of affairs prevail, the two will continue to be prominent features among small manufacturers in Sarawak for a long time to come.

5.4 Raw Materials

On the whole, the manufacturing industries of Sarawak face serious problems in producing raw materials or components. About 11.5% of the establishments in the survey experience shortages all the time or most of the time. These shortages slow down or stop the production altogether. The industries which experience serious cases of this problem are the

Rubber Products Industry, the Paper, Printing and Publishing Industry and the Food and Beverage Industry.

The quality of the raw materials or components produced is not good enough for production of high quality products. In fact, 40.5% of the establishments in the survey rated their quality as fair or average. Raw materials or components carrying such rating cannot possibly give rise to products of high quality in conformity with the level of quality demanded by the international community.

Small establishments tend to be more affected by the problems of procuring raw materials and components. They cannot order in bulk as they also have storage or space problem. In certain cases, their production is not stable so they have problems in predicting the exact quality required over a period of time. Being small, they may be unable to pay for large quantities so they probably order only when necessary.

5.5 Inadequate Land or Building

Those small establishments situated in Industrial Estates complain of inadequate storage space and small buildings. There is insufficient storage space for the raw materials or components as well as the final products. Certain machinery takes up most of the space in the building and there is not enough land for extension of the building.

Expansion means buying bigger pieces of land which are very expensive. Thus, the small establishments find this as yet another constraint to their expansion.

5.6 High Electricity Tariff

The electricity tariff is another bone of contention for the SSI in the State. The industrial tariff in Sarawak is much higher than that of Peninsular Malaysia. For instance, the low voltage industrial tariff for Peninsular Malaysia is 12 sen for all units whereas in Sarawak it is 43 sen for the first 60 units, 30 sen for 60 - 3,000 units and 21 sen for excess of 3,000 units. The rates per unit quoted here for Sarawak is only for Class I Stations: Kuching, Sibul, Miri and Bintulu. Class II Stations, which include all stations operated by SESCO except those in Class I, have higher rates. Further details showing these differences are given in Table 2. This inevitably increase the cost of production. Together with other cost factors, the products of the industries in Sarawak would be at a disadvan-

tage in terms of price competition.

6. STRATEGIES FOR THE DEVELOPMENT OF SSI IN SARAWAK

The concern of the Government for the development of SSI is clearly stated in the fifth Malaysia Plan and the Industrial Master Plan 1986-1990. The Industrial Master Plan is to assist the government in assigning industrial development priorities with the following objectives:

- 6.1.1 *To further stimulate private, domestic and foreign investments in the development of small, medium and heavy industries.*
- 6.1.2 *To encourage the growth and development of resources-based industries.*
- 6.1.3 *To encourage the growth and development of export-oriented industries.*

The socio-economic objectives for the development of SSI are:

- 6.2.1 *To develop Bumiputra entrepreneurship.*
- 6.2.2 *To increase productive employment and raise income levels.*
- 6.2.3 *To foster regional dispersion of industries for more optimal utilisation of natural resources.*

The commitment of the government to the promotion of SMIs is obvious. For instance, financial and technical assistance as well as training and marketing facilities is provided for the stimulation of SSI. However, the lack of useful data on SMI is a constraint for purposes of monitoring and planning appropriate strategies. This is especially true in Sarawak where data on SMIs are not conducted at all except in the recent study jointly conducted by the Ministry of Industrial Development and MARA Institute of Technology, Sarawak Branch. Based on this study, the Government has planned to provide guidance and assistance designed to stimulate and sustain the survival of SSI. The following strategies have been adopted:

- 6.3.1 *Initiating programmes in an integrated approach covering such aspects as financing, technology, management, marketing and factory site.*
- 6.3.2 *Channelling to be provided in order to obtain and disseminate informa-*

tion to SMI.

- 6.3.3 *Identifying the resource areas and the means to increase resource utilization.*
- 6.3.4 *Providing financial grants to pre-identified small scale establishments.*
- 6.3.5 *Providing training for potential workers/entrepreneurs in identified and relevant fields.*
- 6.3.6 *Doing detailed studies in specific areas of SSI, for example, market, production and management.*

The strategies adopted above are partly influenced by the result of the recent study. The technology level of the SSI is low and this affect the production line and quality of the products. The government has recognised the inter-industry linkages as an important factor. However, the study shows that in the State, both backward and forward linkages are not strong and most enterprises tend to operate independently. The independent nature of the industry may be influenced by the regional location of the raw materials.

Other factors which are needed to support and sustain SSI are training and disseminating information. The respondents of the study have indicated that they require training in production techniques, quality control, management and marketing. In respect of disseminating information, the SSI entrepreneurs must be made to be aware of the facilities and stimulatory services provided by the government and its agencies.

The strategies for the development of SSI in the State are adopted based on the economic environments, the government policy as well as institutional support available.

7. CONCLUDING REMARKS

The future role of SSI in the economy of the state depends on its ability or capability to grow. Thus, more funds at easy terms must be made available to the entrepreneurs to enable them to venture out. Besides, the various problems faced by them ought to be rectified immediately. A continuous study on certain or particular aspects of the manufacturing industry at a deeper level also needs to be carried out. The key areas for future studies are production and marketing management techniques and impact or effectiveness of government agencies or institutions in relation to SSI.

Table 2: Electricity Tariff

LOW VOLTAGE INDUSTRIAL TARIFF			
SARAWAK			PENINSULAR MALAYSIA
	<i>Class I</i>	<i>Class II</i>	
<i>For the first 60 units</i>	<i>43 sen</i>	<i>46 sen</i>	<i>For all units 12 sen</i>
<i>For units in excess of 60 but not exceeding 3,000 units</i>	<i>30 sen</i>	<i>33 sen</i>	
<i>For units in excess of 3,000 units</i>	<i>21 sen</i>	<i>24 sen</i>	
<i>The minimum monthly charge is \$6.00</i>			<i>The minimum monthly charge is \$6.00</i>
HIGH VOLTAGE INDUSTRIAL TARIFF			
SARAWAK			PENINSULAR MALAYSIA
	<i>Class I</i>	<i>Class II</i>	
<i>For each kilowatt of maximum demand</i>	<i>\$12.00</i>	<i>\$15.00</i>	<i>For each kilowatt of maximum demand per month during Peak Period</i> <i>\$15.00</i>
<i>For all units</i>	<i>17 sen</i>	<i>19 sen</i>	<i>For all units during Peak Period</i> <i>15 sen</i>
			<i>For all units during the Off-Peak Period</i> <i>7 sen</i>
<i>The minimum monthly charge is \$800.00</i>			<i>The minimum monthly charge is \$500.00</i>

Class I Stations : Kuching, Sibul, Miri and Bintulu

Class II Stations : All Stations operated by SESCO except Kuching, Sibul, Miri and Bintulu

*Sources : Lembaga Letrik Negara (LLN) (1989)
Sarawak Electricity Supply Corporation (SESCO) (1989)*

BIBLIOGRAPHY

- Bernstein, H, (Editor), *Underdevelopment and Development*, Great Britain: Richard Clay (The Chaucer Press) Ltd., 1973.
- Chee, P.L., *Small Industries in Malaysia*, Kuala Lumpur: Berita Publishing Sdn. Bhd., 1986.
- Chee, P.L., *Industrial Development: An introduction to the Malaysian Industrial Master Plan*, Kuala Lumpur: Pelanduk Publications Sdn. Bhd., 1987.
- Chenery, Hollis, et al, *Redistribution with Growth*, London: Oxford University Press, 1974.
- Development Merit: A Collection of Themes of Papers on Small Business Development in the Republic of China*, Ministry of Economic Affairs, 1987.
- Epstein, T. Scarlett, *Capitalism, Primitive and Modern*, Canberra: Australian National University Press, 1988.
- Ismail Mohd Salleh, *Small and Medium Scale Industrialisation Strategy*, Kuala Lumpur: Malaysian Institute of Economic Research, 1988.
- Laporan Kajian Banci Perusahaan Kecil*, Amanah Merchant Bank Berhad, 1988.
- Laporan Perangkaan Perusahaan Kecil (Mimeo)*, Ministry of Trade.
- Schumacher, E.F., *Small is Beautiful*, Great Britain: Cox and Wyman Ltd., 1980.
- A Study of Small and Medium Industries in Sarawak*, Ministry of Industrial Development (Sarawak), MARA Institute of Technology (Sarawak Branch), 1990.