



## Women and liveability – Best practices of empowerment from Malaysia

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### Abstract

How to survive and make ends meet and how to improve the quality of life are daily and persistent livelihood issues and liveability challenges preoccupying disadvantaged communities in underdeveloped and developing countries. Even in politically stable Malaysia life struggles could be complex and challenging for womenfolk who more often than not are left on their own to cope with daily liveability problems. Through examining the findings from secondary information sources this paper illustrates three cases of how women helped make the best of empowerment projects geared to make the livelihood and liveability of themselves, their family and community better and more meaningful. It also highlights the institutional and organizational traits that were the success factors of the empowerment projects.

**Keywords:** empowerment projects, liveability, livelihood, Malaysia, success factors, womenfolk

### Introduction

The first inhabitants of the Malay Peninsula are thought to be Negritos (Fix, 1995) with evidence of modern human habitation dating back 40,000 years (Holme, 2012). In the second and third centuries AD traders and settlers from India established trading ports and coastal towns and converted local people to Hinduism and Buddhism (Mühlhäusler et. al, 1996). The Malay Peninsula subsequently became the seat of Hindu and Buddhist kingdom of Langkasuka (Suarez, 1999), Srivijaya Empire and Majapahit Empire (Suporno, 1979). In the early 15th century Islam began to spread among Malays and the founding of the Malacca Sultanate turned Malacca as an important commercial centre, attracting trade from around the region (Kent, 2005).

European presence entered the Malaya scene with the invasion of Malacca by the Portuguese in 1511 and the Dutch in 1641, and of Penang by the British in 1786. The Japanese Army occupied Malaya, North Borneo, Sarawak, and Singapore for over three years in the Second World War during which ethnic tensions were raised and nationalism grew (Gullick, 1967) culminating in popular support for independence after Malaya was reconquered by the British. Sensing the weakening of their rulers the Malays opposed post-war British plans to unite the administration of Malaya under a single crown colony called the "Malayan Union". The plan was quickly dissolved and replaced by the Federation of Malaya, which restored the autonomy of the Malay rulers of states under British protection (Hock, 2007). At the same time, mostly Chinese rebels under the leadership of the Malayan Communist Party launched

guerrilla operations designed to force the British out of Malaya paving in the state of emergency which lasted from 1948 to 1960, and engaged Commonwealth troops in a long anti-insurgency campaign.

Subsequently, the formation of Malaysia was conceived and implemented in 1963 wherein Malaya was federated with the British crown colonies of North Borneo (now Sabah), Sarawak, and Singapore. The federation precipitated in a conflict with Indonesia, Singapore's eventual exit in 1965, and racial riots in 1969 (Time, 1969). The riots ushered in, under the premiership of Tun Razak the controversial New Economic Policy which central feature was to increase the share of the economy held by the *bumiputera* (Sundaram, 2004). Following a period of rapid economic growth and urbanisation beginning in the 1980s under the premiership of Mahathir Mohamad the economy shifted from being agricultural to industrial. Numerous mega-projects were completed, such as the Petronas Towers, the North-South Expressway, the Multimedia Super Corridor, and the new federal administrative capital of Putrajaya (Suarez, 1999). However, Malaysia's economic luck ran out in the late 1990s with the onset of the Asian financial crisis which almost caused the collapse of its currency, stock and property markets.

Today, Malaysia (Fig. 1), a nation of two regions separated by some 640 miles of the South China Sea, boasts one of south-east Asia's most vibrant economies, the fruit of over five decades of industrial growth and political stability. It is a leading producer of computer disk drives, palm oil, rubber and timber in the world. It has state-controlled car makers, Proton and Produa, and a vibrant tourism industry which showcases excellent beaches and brilliant sceneries. Further industrialization, however, could pose a serious threat to the environment as illustrated by the de-forestration and over logging of the Borneo rainforests to give way to palm oil plantations, and the construction of a rare earths processing plant in the state of Pahang.

The global economic downturn of 2007, however, has dented Malaysia's economic prospects. In March 2009 the government unveiled a \$16bn economic stimulus plan as it sought to stave off a deep recession.



Fig. 1. Location of study

## Economic profile

Malaysia is middle-income and an emerging multi-sector economy which seeks to achieve high-income status in 2020 by moving up the value-added chain through attracting investments in Islamic finance, high

technology industries, biotechnology, and services. Besides the Economic Transformation Program (ETP) which comprises projects and policy measures intended to accelerate the country's economic growth, the government has also taken steps to liberalize some services sub-sectors. Vulnerable to a fall in world commodity prices or a general slowdown in global economic activity the government embarks on efforts to boost domestic demand and reduce the economy's dependence on exports.

Yet, gross exports of goods and services constitute more than 80% of GDP driven by electronics, oil and gas, palm oil and rubber. The oil and gas sector alone supplied 29% of government revenue in 2014. Falling global oil prices in the second half of 2014 have strained government finances, shrunk Malaysia's current account surplus and put downward pressure on the ringgit. To mitigate the impact of the fiscal shortfalls energy and sugar subsidies are reduced and a 6% goods and services tax is imposed.

Efforts to attract increased investment by revising the special economic and social preferences accorded to ethnic Malays under the New Economic Policy of 1970 were shelved following opposition from Malay nationalists and other vested interests. Instead, a new Bumiputra Economic Empowerment Program (BEEP) that favour and advance the economic condition of ethnic Malays was introduced in 2013. As a member of the 12-nation Trans-Pacific Partnership Malaysia with the nine other ASEAN members forms the ASEAN Economic Community in 2015 (CIA, 2015).

- GDP (purchasing power parity): \$384.3 billion (2008 est.); \$746.1 billion (2014 est.)
- GDP - per capita (PPP): \$15,200 (2008 est.); \$24,700 (2014 est.)
- Labor force - by occupation: agriculture: 9.3%; industry: 34.7%; services: 56% (2014 est.)
- Population below poverty line: 5.1% (2002); 3.8% (2009 est.)

## Social profile

Ethnic Malays comprise some 60% of the population. Chinese constitute around 26%; Indians and indigenous peoples make up the rest. The communities coexist in relative harmony. Ethnic Malays comprise some 60% of the population. Chinese constitute around 26%; Indians and indigenous peoples make up the rest. The communities coexist in relative harmony despite facing the challenge of sustaining stability in the face of ethnic wealth gap. Malays still hold the political dominance but in spite of having benefited from positive discrimination in business, education and the civil service since 1971, ethnic Chinese continue to hold economic power and are the wealthiest community. Malaysia's human rights record has come in for international criticism as its internal security laws allow suspects to be detained without charge or trial.

Malaysia's population has increased from 25,715,819 in 2009 to 30,513,848 in 2015 making it the 44<sup>th</sup> most populous nation in the world while the rate of population growth has decreased from 1.7 % to 1.44% respectively (CIA, 2015). The national sex ratio is 1.03 male for every female in 2015 although both sexes have improved life expectancy at birth: male from 70.5 years in 2009 to 71.9 years in 2015 and female from 76.21 years to 77.73 years respectively. The national life expectancy was moderately high at 74.75 years (2015) placing Malaysia at 111 in world comparison. Infant mortality was rather low at 13.27 deaths /100,000 live births (2015), the 114<sup>th</sup> highest in the world.

With health expenditure at 4% of GDP (2013) it is encouraging that there is 1.2 physician (2010) and 1.9 beds (2012) for every 1,000 population. Drinking water source has improved for 100 per cent of the urban population and 93 % of the rural population (2015). In the same vein, improved sanitation facility access has benefited 96.1 per cent of urban and 95.9 per cent of the rural population (2015). Thus, the degree of risk of major infectious diseases ranging from food or waterborne diseases, vector borne diseases and pathogenic H5N1 avian influenza is negligible. Undernourishment has seen 12.9 % (2006) of Malaysian children under the age of 5 years underweight, the 58<sup>th</sup> highest in the world. Another bright aspect is that the adult prevalence rate of HIV/AIDS which was only 0.45% (2014) the 70<sup>th</sup> highest in the world. A total of 100,800 (2014) people lived with this disease, the 44<sup>th</sup> highest in the world in contrast

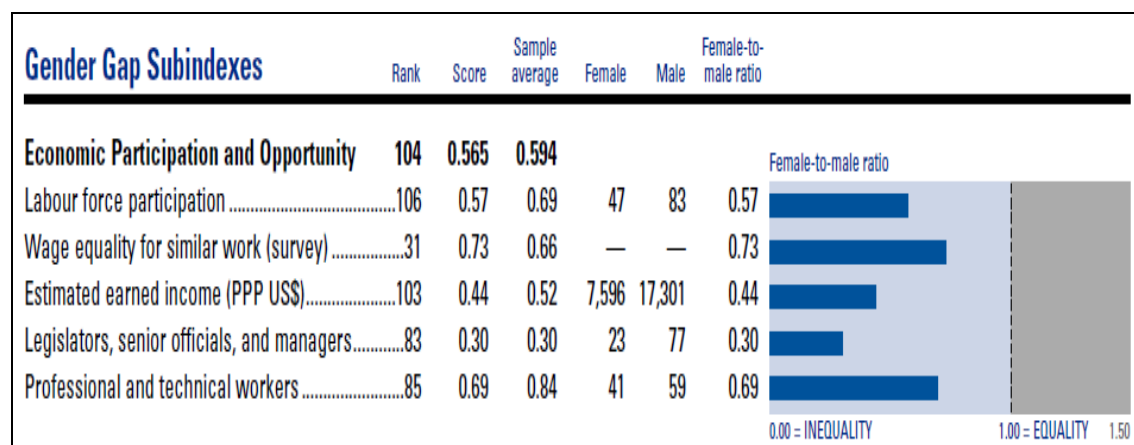
to Nigeria’s 2<sup>nd</sup>, while 9,000 deaths in the country were due to HIV/AIDS in 2014 in contrast to Nigeria’s 239,700 the highest in the world in 2012.

Urbanization increases from 70% of total population in 2008 to 74.7% in 2015. Education expenditure which comprised 5.9% of GDP (2011) managed to produce a very impressive national literacy rate of 94.6% (2015) for the population aged 15 and over with females lagging a little behind males at 93.2% and 96.2% respectively in 2015. The females’ 93.2% is a reasonable improvement of the 85.4% achieved in 2000. Both genders enjoyed a school life expectancy of 13 years (2005). Given a more adequate time span of proper education, child labour—the employment of children ages 5-14 - is veritably non-existent in Malaysia.

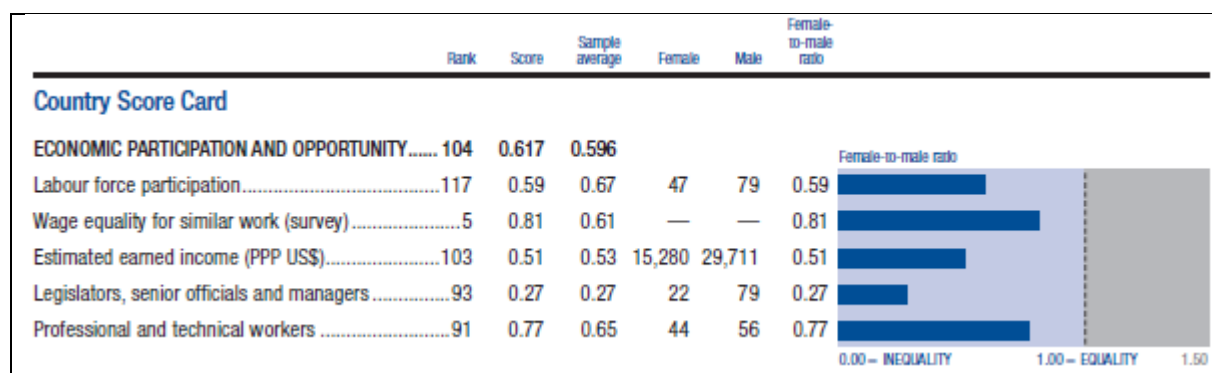
### State of socio- economic participation of women in the country

Despite improvement in literacy, Malaysian women have not achieved much improvement in the way of consistent empowerment. The overall score for economic participation and opportunity for women in the labour force rises from 0.565 in 2009 to 0.617 in 2014 but even with these improved figures Malaysia’s global ranking stagnated at 104 in 2009 and 2014 . Nevertheless, the women’s estimated earned income has more than doubled from USD 7,596 to USD 15,280 respectively (Table 1).

**Table 1. Gender inequality in economic activity**



Source: <http://www.weforum.org/pdf/gendergap2009/Malaysia.pdf>



Source: [http://www3.weforum.org/docs/GGGR14/GGGR\\_CountryProfiles.pdf](http://www3.weforum.org/docs/GGGR14/GGGR_CountryProfiles.pdf) (p.254)

## **Best practice project 1: Entrepreneurial skills empowering for rural women project**

### *Project initiators*

United Nations Development Program (UNDP), in partnership with the Ministry of Entrepreneur and Cooperative Development (MECD) and the Malay Chamber of Commerce Malaysia (MCCM).

### *Project design*

The “Entrepreneurial Skills: Empowering Rural Women” aims to increase awareness, understanding and take-up of microcredit among the rural poor, and develop a model for successful entrepreneurship in the form of microcredit programmes that combine financing with training in alleviating poverty and empowering women. Some 60 women from low income households in rural Kelantan and Terengganu were to be trained on how to maximize the use of microcredit facilities and run productive cottage food enterprises. The women were taught financial basics, marketing and branding, how to manage competition, penetrate new markets as well as reap economies of scale in six months of intensive training. They also received a half-day session on personal appearance and grooming by the project’s celebrity partner.

### *Project impact*

The availability of microcredit loans helps spur more poor women to get involved in business but access to education, training, markets and information is critical to ensure long-term success. This project has helped to connect them to vital start-up capital while providing necessary skills training to ensure that they can overcome challenges, scale up their operations and remain profitable. The women in the project sell home-made local food products such as *gula melaka*, chilli sauce, *keropok*, and various *kuih-muih*. Some of the challenges include intense competition from similar products, limited knowledge of food technology, production and quality standards, as well as low confidence and morale.

Many of the women started their own business as a result of adverse circumstances, such as the loss of a spouse, divorce or financial hardship. All of them share the conviction that their work is crucial for improving the living conditions, health and education of their families. According to official statistics, the poverty rate among rural households stands at 11.9%, compared to 2.5% among urban households. (Source: Statistics on Women, Family and Social Welfare 2006). With the government’s support, this ‘best practice’ model has helped rural women who have access to micro financing ‘think big’, add professionalism to their home-based industries and open up new opportunities.

Promoting women entrepreneurship is consistent with the Millennium Development Goals (MDGs) of promoting gender equality and women’s empowerment and is an effective means to alleviate poverty and unemployment among women. For 2006 alone, Small and Medium Industry Corporation (SMIDEC) notes that special financial assistance schemes for women entrepreneurs nationwide amounted to RM 22 million (<http://www.prlog.org/10047105-undp-microcredit-helping-women-out-of-poverty.html>).

## **Best practice project 2: Ar-Rahnu micro-finance projects**

### *Project initiators: The Malaysian Islamic Economic Development Foundation (YPEIM) and Bank Rakyat*

Historically, the Muslims in Malaysia were afraid of banks because of the interest imposed. Interest is prohibited in Islam. The situation has improved especially after the introduction and practice of Islamic financial system. However, the culture of keeping money in the form of gold prevails and pawn service sustains its popularity. Fast and hassle free service making pawning the preferred choice of micro credit.

Lack of choice for Muslims. The Malaysian Islamic Economic Development Foundation (YPEIM) suggested *Ar-Rahnu* to be introduced. The first *Ar-Rahnu* shop was set up in 1992 by Kelantan state government which entrusted a co-operative to manage and operate other branches. The first co-op to run *Ar-Rahnu* in Malaysia was the co-op bank or Bank Rakyat in October 1993 with the co-operation of YPEIM. In 2004, 22 co-operatives involved in the business with 125 centers throughout the country. Bank Rakyat owns 100 centers.

*Project design: Ar-Rahnu Centre Vs CPB\* (Commercial Pawn Brokers)*

Pawn broking business was introduced in Malaysia in early 19<sup>th</sup> century. The conventional pawn brokering system is popular for quick cash borrowings mostly by low income earners in rural areas. The downside of conventional pawn broking service pertains to high interest charges and unfair practices.

**Table 1. Ar-Rahnu Centre Vs CPB\* (Commercial Pawn Brokers)**

STATES	No of AR-RAHNU CENTER	No of LICENCE CPB
Perlis	2	4
Kedah	10	26
Penang	5	24
Perak	12	41
Selangor	23	28
Federal Territory	11	14
Negri Sembilan	6	19
Malacca	3	13
Johore	16	26
Pahang	7	14
Terengganu	6	6
Kelantan	6	10
Sabah	6	19
Sarawak	8	32
Total	121	276

\*CPB = Conventional Pawn Brokers

*Ar-Rahnu* is based on four Islamic finance principles: (1) Benevolent loan (*Qardhul Hasan*): This is a loan agreement between a lender and a borrower. The lender is forbidden to ask for extra payment but the borrower is encouraged to give a token of appreciation. (2) Trustworthiness (*Wadiyah Yad-Amanah*): The borrower is required to produce a returnable collateral to ensure repayment of the loan. The borrower entrusted the lender to look after her belongings during the loan period. If something happens to the collateral item but not due to the lender's negligence, the lender is not required to replace the item. (3) The fee for safekeeping (*Al-Ujrah*): The lender is allowed to charge a reasonable fee for keeping the pawned items safe and in good condition. (4) Safekeeping with guarantee (*Wadiyah Yadhomanah*): The lender will be responsible to replace the missing or stolen items to the owner if he/she fails to keep the agreement.

The purpose of *Ar-Rahnu* is to extend loans in a quicker manner to the society, by taking gold as collateral. Loan Amount (depends on individual co-op): Up to RM5,000 per day and collectively up to RM25,000 maximum. Co-op with higher provision offers up to a maximum of RM50,000. Margin of Loan (depends on individual co-op): 60% to 75% from the value of the gold. Tenure of Loan (depends on

individual co-op): 3 months + 3 months + 14 days, 6 months + 2 months + 2 months, up to 3 years for larger loan amount. Fees (depends individual co-op): Safekeeping Fee: RM0.40 to RM0.60 for every RM100 depending on the value of the pawned item (*marhun*). Service charge: RM0.50 per transaction. Repayment method: Either by installment or lump sum amount. Payment can be made by cash or cheque.

*Project impact:* As a new business opportunity *Ar-Rahnu* is a form of welfare business that also generates income. Amongst the advantages and benefits to the business operators are that this business is legal in the eyes of the *sharia* law; it has high level of security features in that premises and items kept are protected and insured; the loan disbursed is only 60% to 75% of the gold value; the gold collateral is liquid in that its price is most stable and high in demand; and that the level of non-performing account is very low because the collateral can be sold quickly.

**Table 2. Ar-Rahnu progress in Bank Rakyat**

No	Year	Amount of Transaction	Disbursement (RM'000)
1	1993	880	960
2	1994	44,567	36,275
3	1995	52,881	42,570
4	1996	54,271	48,768
5	1997	66,666	61,680
6	1998	93,606	85,288
7	1999	117,006	106,610
8	2000	136,149	142,953
9	2001	169,630	151,361
	<b>TOTAL</b>	<b>735,656</b>	<b>676,465</b>

In terms of socio-economic development *Ar-Rahnu* functions as a practical source of capital to the small business, its system being quick and easy unlike normal banking procedures. Secondly, it serves also as a source of financing educational needs especially at the beginning of school term or prior to enrolment at tertiary level. Thirdly, it provides the much needed rolling capital for the development of agricultural and village industries. Fourthly, it is a means of community service, fulfilling the desperate needs of low income families and saving them from falling prey to loan sharks. Fifthly, it serves as an instrument in encouraging saving and investment among lower income earners (who normally are less entertained by the financial institutions) in the form of buying and selling gold which offer solid proceeds. Finally, it provides start-up capital for small traders by solving all the conventional collateral, guarantor and qualification issues.

The advantages of *Ar-Rahnu* are eightfold: it is sensitive to women's need and welfare; it is interest free; it is transparent and customer friendly: all transactions are recorded clearly; it is secured safekeeping with insurance coverage for the pawned items; there is issuance of notices to customers; that excess from the auction will be returned to the customer; and that it is truly in line with the co-operative principles.

The most beautiful feature of the *Ar-Rahnu* scheme offered by the co-operatives in Malaysia is that it is gender sensitive. Women are the majority owners and wearers of gold accessories. They have assets that can be turned into cash quickly and easily at their co-operatives for whatever reasons they have in mind ([www.ica.coop/gender/seminars/2005-cartagena-angkasa.ppt](http://www.ica.coop/gender/seminars/2005-cartagena-angkasa.ppt)).

### **Best practice project 3: DHRRA Malaysia empowerment project for rural women**

*Project initiators.* DHRRA (Development of Human Resources for Rural Areas) Malaysia is a voluntary non-profit and non-political organization registered in 2006 under the Societies Act of Malaysia 1966. It evolved from what was formerly known as MasDHRRA (1974-1998) and later, DHRRA Network Malaysia (1999 – 2005) that worked towards organizing a strong and self-reliant community through poverty alleviation and people's empowerment initiatives.

*Project design.* DHRRA Malaysia, also known as Development of Human Resources For Rural Areas, Malaysia, envisions building self reliant and empowered communities. DHRRA's mission is to inculcate self awareness, living skills and the practice of taking charge of one's life in rural, urban and sub-urban communities through the 7 community centres established throughout Peninsular Malaysia: Sungai Petani (Kedah); Taiping, Bidor, Slim River (Perak), Dengkil (Selangor) and Pontian (Johor).

DHRRA Malaysia aims to raise the socio-economic status of women by enhancing their capacities to participate in self-help groups formed by the local communities. It attempts to achieve these objectives by organizing educational workshops, skills training programs and leadership workshops so that they can undertake self-employment activities and become self-reliant. DHRRA also creates awareness among women from rural communities about their rights and empowers them to access facilities and services provided by government agencies.

Community centre run by DHRRA Malaysia teaches the women on income generating skills. The community centre conducts various activities each month to help raise self confidence, awareness and socio - economic status of the people in the communities. Under the income generating program the women are taught how to make a variety of product so as to enable them to start a small scale enterprises. Income generation skills are taught together with marketing skills to help the women make additional income for the family. By engaging the women in income generating activities, the family's standard of living increases and reduces the economic tension in the family.

Every month the community centre conducts various skill training for the women such as making tissue boxes, bead baskets, ice cream, cut fruits business, kacang putih business, handicrafts using recycled magazine, breakfast stalls, knitted chair and table covers, garlands, beaded sarees, handmade cards, soya milk, pickles, cakes and cookies, home catering, artworks, doormats, artificial flowers using coloured straws, and painted glass.


The objective is to provide participants with a new skill to enable them to earn extra income. They are also offered advice on sourcing marketing channels by either delivering products to a distributor or possibly starting their own small business. With such skills they are able to work at their own flexible working hours and at the same time help and teach others in the community to learn to make the products as well.

Those women who are keen on starting their own business are also given training on how to start a business using a specially created business training module. Under this module the women are trained on business goal setting, motivation, planning, implementation, money management, attitudes and behaviour, problem solving, and support system.

#### *Project impact*

Today many women who underwent the training program has increased their household income and are having better living standard. Some of the results of the DHRRA's projects are exemplified as follows:



		
<p>(i) Rehsma cookies for sale for Christmas</p>	<p>(ii) Rattan basket in Sepang</p>	<p>(iii) Artificial flower in Ladang Sungai Chinoh, Trolak Ladang Sungai Chinoh, Trolak</p>
		
<p>(iv) Bead accessories</p>	<p>(v) Muffins and cakes in Bangsar</p>	<p>(vi) Bridal course in Taiping</p>
		
<p>(vii) Fruit carving in Dengkil</p>	<p>(viii) Cushion cover weaving in Felda Sungai Klah</p>	<p>(ix) Conflic management course in Dengkil</p>
		
<p>(x) Handicraft making in Pontian</p>	<p>(xi) Recycling materials for handicrafts in Kuala Lumpur</p>	<p>(xii) Smart consumer course</p>

Source:

([http://www.dhrrmalaysia.org.my/dhrrmalaysia/index.php?option=com\\_content&view=category&layout=blog&id=38&Itemid=62&limitstart=14](http://www.dhrrmalaysia.org.my/dhrrmalaysia/index.php?option=com_content&view=category&layout=blog&id=38&Itemid=62&limitstart=14))

In addition, DHRRA's centres also provide specialized psychological and legal counseling that address the specific demands and needs of the local community, targeting mainly women, youth and children.

## Conclusion

Socio-economic empowerment projects have enabled disadvantaged, in particular, Malaysia's vulnerable women to cope better with their livelihood and liveability challenges. Financial help and skill building are pre-requisites of economic empowerment and counseling and conflict management education enhance personal, family and community wellbeing.

Women are particularly instrumental in the empowerment projects not only because they are the inheritors of the issues and challenges but also because they have proven to be capable of making the projects doable. The Malaysian cases point to the fact that respect for women's existential right makes the difference, and that faith in women as effective leaders for change in their families and communities secures success of projects. A special emphasis on marginalised and neglected women adds value to the projects.

The Malaysian experience also underlines the vital role of enlightened policy makers, prudent management and organization of liveability empowerment initiatives. Here, when a collectively felt need justifies the efforts ready funds pave the way for their implementation, often with the help of a global-local network. Then an efficient, on the ground mechanism guarantees implementation by inventing and utilizing creative but pragmatic techniques to ensure women's accessibility to the empowerment projects, and by training them to make the projects work.

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