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Endeavouring to project positive image of rural women

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WHEN the meeting of the Regional Steering Committee on the Economic Advancement of Rural and Island Women ended on Thursday, the overriding message that came through was that change is on the way.

These are important changes not only to the socio-economic status of women but also to the perception of women's role in society.

Since its inception at the Fourth World Conference on Women in Beijing in 1995, the committee has been working towards alleviating poverty among the less fortunate rural women in the region, by formulating and promoting strategies to eradicate poverty.

This follows the increased realisation worldwide, since the General Summit on Rural Women held in Geneva in 1992, of the need to develop more effective policies and strategies to improve the living standards of women.

The Geneva Declaration was signed, outlining proposals to improve the lives of rural women.

And the regional steering committee was established to ensure the implementation and advocacy of the Geneva Declaration at the Asia-Pacific level.

It is estimated that 70 per cent of the world's poorest 1.3 billion population are women.

What is of greater concern is that the number of rural women living in poverty in the developing world has increased by almost 50 per cent in the past 20 years to more than 500 million.

Why is this so?

The "feminisation" of poverty has been discussed at length by sociologists and economists worldwide.

In his book *The Origins of the Family, Private Property and the State*, Friedrich Engels attributed the feminisation of poverty to the gender inequalities that existed in the developmental stages of society.

According to Engels, women were not subordinate to men in primitive societies although there was a division of labour by sex.

This was because the primitive economic activities and polygamous family unit did not call for a systematic structure of property inheritance since there was no concept of private property.

He notes that at some point in history when animals were domesticated and herded, the concept of private property emerged and it was then that men gained the responsibility for owning and controlling livestock and were unwilling to allow this important property to be passed down the female line.

In a sense, men overthrew the dominance of the female line.

In Engels' words, "the man seized the reins in the house also, the woman was degraded, enthralled, the slave of the man's lust, a mere instrument for breeding children."

And things have not changed much since then. The inaccessibility to credit, lack of education and training, laws and social mores in some States which prevent women from owning land, and male dominance in the family have perpetuated the problem.

At the Kuala Lumpur meeting, the RSC-AP members came to a consensus that to tackle these issues, the initial step is to empower women with financial backing, hence the emphasis on micro-credit.

What this form of financing does is to provide poor women with access to

credit in the form of soft loans payable weekly or monthly.

This will serve as capital for the women to venture into economic activities which will carry them out of poverty.

Neil Buhne, the United Nations Development Programme's regional representative for Malaysia, Singapore and Brunei Darussalam noted in his paper presented at the meeting that:

"Micro-credit puts them in a better position to overcome other barriers, or to take advantage of opportunities provided by better government provisions of education, health and economic services.

"It gives them the potential to help other poor women."

The successes of micro-credit programmes such as Grameen Bank in Bangladesh and Amanah Ikhtiar Malaysia serve as models for the development of micro-finance institutions in the region.

Since its establishment in 1991, AIM has assisted 47,783 rural women in Kelantan, Kedah and Terengganu through its SAHABAT group comprising members of the same sex and backgrounds.

The success of AIM has not only been to empower rural Malaysian women financially, but with a 99 per cent repayment rate, it has also proved that the poor, especially women, are credit-worthy.

And this is not merely an isolated success. Grameen Bank boasts a repayment rate of 98 per cent and 94 per cent of its 2.2 million borrowers are women.

So the way forward for RSC-AP is to utilise the micro-credit system. Yet it will not be an easy task to set up MFIs in member states where financial institutions may still be sceptical of the concept.

The most important decision made at the RSC-AP meeting was to agree on the establishment of a revolving trust fund which was proposed by Prime Minister Datuk Seri Dr Mahathir Mohamad when opening the meeting.

The trust fund will enable member states to pool their resources together to finance micro-credit initiatives at national and regional level.

Yet, most of the financing will still need to be raised from the private sector.

RSC-AP, being a non-governmental organisation, plays a complementary role to national efforts, and is largely a private initiative backed by national governments.

Associate Professor Sukor Kasim of the Policy Research Centre, Universiti Sains Malaysia said:

"Governments can create the atmosphere where private institutions would feel comfortable with contributing to and co-operating with MFIs."

Thus the main focus now for RSC-AP would be to change the perception that society has of the credit-worthiness of poor women.

More than anything, the meeting has endeavoured to project rural women's image in a positive light, not only to get poverty eradication programmes going, but more importantly, to bring back their dignity and respect.

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