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SPEECH BY DR SITI HASMAH BT HAJI MOHD ALI
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Syukur alhamdulillah, our gratitude to the Almighty Allah and all praise be to Him for giving us this opportunity to meet on such an auspicious occasion as this.

2. I would like to express my gratitude to the Organisers of this workshop for inviting me to speak. It is an honour and a privilege for me to be here to share experiences with my Muslim sisters from various parts of the world. We often share the same issues, particularly when it concerns us women and our families, but rarely could we come together to discuss them. We are now given the opportunity to do so today.

3. Therefore, I congratulate the Organisers, especially the Chairperson of the Communication Network of Iranian Women's NGOs and the Government of the Islamic Republic of Iran for initiating this Workshop at the time of the QIC Meeting here in Teheran.

4. It is of great importance to us in the Muslim world to promote peace and understanding and goodwill among the Ummah. We can no longer isolate ourselves from each other as the world becomes smaller through better and sophisticated means of transport and communication. We cannot help but sympathise with those countries amongst us that are less fortunate in terms of political stability, and socio-economically. There are many amongst our Muslim sisters who are not as fortunate as us, who, as a result of natural disasters, the scourge of war and diseases, and the socio-economic instability in their country live in abject poverty. We cannot just stand and watch the plight of our sisters and their families.

5. Unity amongst us is vital as together we can advocate and promote ways and means to alleviate and help overcome many of the problems and issues that concern women and children. As First Ladies who are concerned with the development of our women, the combined efforts of attaining one loud voice in advancing the socio-economic development programmes in our respective countries will provide a moral boost to our women.

6. It is very heartening to note that the QIC's agenda includes discussion on the promotion and safeguarding of women's rights and also paying close attention to the socio-political and economic development of women in the Muslim world.

7. This workshop on Micro-Credit can easily provide an important input into the QIC's agenda on the socio-economic development of women.

8. Poverty of women in the world is on the increase. To date, statistics shows that out of 1.3 billion absolute poor living on less than US\$1/- a day, over half a billion are living in Asia. World-wide, over 900 million of the absolute poor are women.

9. It is because of this grave situation, especially when poverty strikes most among the vulnerable rural and Island women, that the International Steering Committee for the Economic Advancement of Rural Women (ISC) was initiated in 1992 by Her Majesty Queen Fabiola of Belgium and a meeting of First Ladies was organised by IFAD in Geneva. Following this, Steering Committees were formed in six regions with the same priorities and objectives to assist rural and island women.

10. The eradication and alleviation of poverty has been our theme for the past two years. Both the ISC and the Regional Steering Committee (RSC), especially the Regional Steering Committee Asia-Pacific Region (RSC-AP) have advocated that the most essential and effective means of alleviating poverty in rural areas is through Micro-Credit Programmes.

11. The World Summit on Micro-Credit in Washington last February set out a target of alleviating 100 million of the poorest poor globally by 2005. ISC and RSC-AP supported this move and set the target of reaching 70 million of the poorest poor in Asia-Pacific region by 2005.

12. In last April, the RSC-AP held a joint Seminar on "Micro-Credit Programmes Towards Sustainable Poverty Eradication" held here in Teheran with much success. It was followed by a Micro-Finance Management Development and Training Workshop in Malaysia last August. The objective of this workshop was to disseminate knowledge and skills towards scaling-up outreach of micro-finance institutions and to train those who wish to replicate the micro-credit system of Grameen Bank.

13. In last October, RSC-AP held its First Ladies Meeting in Kuala Lumpur to discuss the plans of action and programmes of micro-credit systems in their respective countries. The RSC-AP was highly honoured by the presence of First Ladies, Special Envoys and Personal Representatives from 13 countries, especially when Her Excellency Mrs. Zohreh Khatami Sadeghi graced the occasion herself. This was her first participation and visit overseas after the Presidential election in Iran.

14. The existence of poverty goes against the grain of Islam. The effects of poverty are not conducive to the performance of ibadah in Islam. Poor sanitation, malnutrition unhygienic personal conditions and housing do not create a suitable environment for a believer to perform prayers. Illiteracy and ill-health further add to the condition. Women, burdened with looking after their families, while working in the fields, and who are often the only bread winner in the family, are the worse victims of poverty.

15. Therefore, it is imperative that Governments and NGOs take stock of the conditions of these rural women and initiate assistance with the Micro-Credit system programmes. There may

not be just micro-credit programmes to begin with. In certain countries, the eradication of illiteracy, ill-health and apathy had to be overcome first before the problem of poverty is to be addressed.

16. A poor rural woman will have more incentive to better herself than one who is sick and illiterate. Given a chance to develop, she will depend on her own through sheer will to lift herself out of the miseries of poverty. As Prof. Gibbon said, women do not require subsidies, they need micro-credit assistance.

17. In Malaysia, our micro-credit programmes are initiated by a micro-finance institution called Amanah Ikhtiar Malaysia (A.I.M.) which targets the poor in rural areas. Their clientele come from poor households with monthly average income of less than US\$108. Only one adult member of the household is allowed to join. Potential members form a group of five persons who fulfil certain conditions and agree to attend a compulsory training course of seven days. The recognised group then form a centre or join an existing one. They meet once a week to discuss their needs or attend leadership training workshop.

18. The uniqueness of the micro-credit system is the assurance to the poor borrowers that they will not be harassed by collaterals, guarantors or interest when applying for the initial loan of US\$400/-, which they can repay within 50-150 weeks. Those with good repayment record and good progress in their small business will be considered for a second loan of US\$500 and subsequent loans amounting to US\$4,000 maximum. This scheme is specially designed to give opportunities to those who need bigger capital to expand their businesses or activities.

19. As of last August, A.I.M. has 37 branches throughout Malaysia with 47,783 members, 100 percent of whom are rural women. A.I.M. has managed to disburse a cumulative amount of US\$64 million with an excellent repayment rate of 99.5 percent.

20. This is the success story in Malaysia of the micro-credit programmes and such success stories are similarly found in countries where various forms of micro-credit systems have been adopted. There are successful cooperatives and institutions that cater to the objectives of providing credit for income-generating activities. The Khomeni Relief Fund in Iran, the Credit and Training for Economic Development (CATER) in Sri Lanka, Self Employed Women Association (SEWA) in India, Grameen Bank, BRAC, CHASHPOR and many others are excellent examples of what micro-credit programmes can achieve in alleviating poverty among the rural poor.

21. The profound impact of the micro-credit system on the poor families is impressive. It does not only assist in the need for investment and be self-employed, but it also gives the women borrowers a sense of achievement, increased self-confidence, self-esteem and respect. There emerged feelings of hope that contribute to empowerment as borrowers tend to be self reliant. With continued support and training to increase knowledge and skills in self and family development, poverty reduction and improved quality of life of the poor families can certainly be achieved, insya-Allah.

22. Women in Malaysia are fortunate because there are no constitutional barriers to women's participation in policies and decision-making. They have the basic right to vote, to participate in all spheres of development and have equal access to education, health and social services. These are some of the factors that have contributed to the economic and social advancement of Malaysian women.

23. Women have come a long way but our journey continues and is never ending. As individuals, in groups, as members of organisations or in international networking, we have to seek to realise our vision for the future in equal partnership with men.

We must know what we can do collectively; what we can do individually; and we must have the strength to strive for what is best for us.

24. My dear sisters, ladies and gentlemen, let us strive for a more compassionate, a more humane and a more sustainable future. Let us reject the violence, discrimination and abuse which has caused so much suffering and untold misery. Let us work together for a society where there is economic and social growth, peace and harmony, balanced with equality and human dignity.

25. The future of the Asia-Pacific is in the hands of its women. Let us rise to the challenge of our times. To be brave, proactive, strong, patient, modest, caring, resilient, and honourable is neither a womanly or a manly attribute. It is a humane attribute.

Wabillahitaufik walhidayah wassalamualikum warahmatullahi wabarakatuh.
