

Sila semak semasa dilafazkan

**UCAPAN YANG AMAT BERBAHAGIA
DATIN SERI DR. SITI HASMAH BT HAJI MOHD. ALI
DI MAJLIS PERASMIAN SEMINAR ANTARABANGSA
MENGENAI PEMBANGUNAN USAHAWAN WANITA
LUAR BANDAR DAN PEMBASMIAN KEMISKINAN
DI PWTC, KUALA LUMPUR
PADA HARI ISNIN, 24 OGOS 1998
JAM 9.15 PAGI**

Terlebih dahulu saya ucapkan syukur ke hadrat Allah Subhanahu wa Ta'ala kerana dengan limpah kurnia-Nya dapat saya bersama-sama para hadirin sekalian untuk merasmikan seminar antarabangsa anjuran bersama Amanah Ikhtiar Malaysia dan Yayasan Basmi Kemiskinan Selangor.

2. Firstly, I would like to welcome all foreign participants, with our national greeting "Selamat Datang to Malaysia". I hope you will have a chance to see Kuala Lumpur and some parts of Malaysia, during the next few days. At the end of the seminar, I hope you will bring home new ideas on entrepreneurial development of rural women, as well as good memories of Malaysia.

3. I am indeed honoured to be here this morning to share with you some ideas on rural women's entrepreneurial development, as one of the means to reduce poverty among the rural populations.

4. May I congratulate the organisers of this conference for choosing a theme that is most relevant and timely for discussion. Rural women have played a pivotal role in rural development.

5. Despite efforts by national Governments, international agencies, donor institutions, and Non-Governmental Organisations, based on statistics on the poor, especially women, the number continue to increase. In 1992, the concern of the Geneva summit for rural women, was focused on 550 million poor rural women and their families. At present, world wide, 1.3 billion people are living on less than US\$1.00 a day; out of which, 900 million poorest of the poor are women. The Asia Pacific region alone has more than half of the poor population; 560 million in india and 170 million in the Far East.

6. Numerous factors may have contributed to the intensification of poverty over the last decade. These include on-going economic crises, political instability, crises in the developing world due to deteriorating terms of trade, debt crises, inefficient allocation of government expenditures, lack of basic infrastructure, environmental degradation and population pressures.

7. The impact is further aggravated for rural women, who have to face numerous gender-specific obstacles, the causes of which are deeply rooted in our social and cultural beliefs and practices towards women. Such barriers are most often reflected in gender-insensitive development policies and programmes, which consequently ignore the participation and contribution of rural women. Such barriers contribute to lack of support for women's economic activities due to lack of access to productive resources, training and skills development, appropriate technology which is women-friendly, and above all, access to credit. In light of such barriers, we are especially concerned when more than one third of rural households are headed by a woman.

8. As a survival strategy, for decades, rural women, especially those from the destitute and landless groups, have been involved in very tiny-scale enterprises, processing food, agricultural products and handicrafts for sale in the local markets. Such enterprises using very small capital, are time and energy intensive, capitalise on women's existing traditional skills, mostly found operating in the informal sector.

9. Micro credit, extended by micro finance institutions such as the Grameen Bank, SEWA and Amanah Ikhtiar Malaysia, provides the poor rural women access to credit as working capital, and earn income for their livelihood. Once given such an opportunity, the women demonstrated that they are not only diligent, disciplined, hard working and trustworthy, but are able to pay back their loans within the time-frame of the scheduled payments. Evidence from micro finance institutions in Asia and other parts of the world, have also shown that repayment rate of loans between 95 percent to 100 percent is observed in institutions that extend credit to poor women. A substantial proportion of the women borrowers, after a few cycles of loan utilisation, could even successfully move their family members out of the vicious cycle of poverty, thus narrowing the poverty gap.

10. Micro credit and micro enterprise offer women a great opportunity to become self-employed, thereby help improve their economic well-being. Micro enterprise as an intervention programme goes beyond meeting the goal of poverty reduction. It should be used as an instrument to nurture and develop the potential women entrepreneurs, to scale up from micro to small-scale enterprises.

11. Since there is a tendency to categorise micro enterprise as "women enterprise", I would like to urge you to view micro enterprise from the women's development perspective. Women micro-enterprise development programme should emphasise both the livelihood and growth-oriented development objectives. We must address the special needs of women in entrepreneurial development, namely, the self-awareness, self-confidence and empowerment components.

12. Rural women are not a homogeneous group. Income differentials exist among the rural households between countries and within a country. In our zest to help the very poorest in the rural areas, let us not overlook the struggles of the low-income rural households, who largely comprise the smallholder farmers and their households. This particular group of families may have moved up just above the poverty line, but

nonetheless, the household members are still struggling for a decent life. In Malaysia, a majority of micro producers are women from such socio-economic group. These women are industrious, innovative, and resourceful but again encounter similar problems and barriers.

13. In Malaysia, Amanah Ikhtiar Malaysia has now evolved from micro credit into a micro finance institution, deriving its on-lending capital from contributions of the government and the private sector. Through smart partnership, Amanah Ikhtiar Malaysia provides another model, as a partner to complement government's effort to reduce hard core poverty, at the same time promote the enhancement of the economic role of rural women.

14. As a micro finance institution, Amanah Ikhtiar Malaysia also provides other financial services to the members. Credit programmes offered besides the initial credit, include housing loans, educational loans and entrepreneurship development loans of up to RM10,000. There are also courses on adolescents and parenting, entrepreneurial development, and production skills offered to upgrade the knowledge and skills of the borrowers, thereby enhancing their quality of life. To date, AIM has produced more than 3000 entrepreneurs among the women borrowers.

15. However, one phenomenon that occurs in most parts of the world, as well as in Malaysia, is the "taking over" of the control of promising, economically viable micro enterprises by husbands or other significant males in the family. There are cases of wives applying for a loan on behalf of her husband, to finance his business. There are also cases of divorcees who remarry men who are more interested in taking over the women's successful micro enterprises. To minimise such occurrence, entrepreneurial development programmes should emphasise empowerment of potential women entrepreneurs. This is necessary to achieve our vision of establishing family business enterprises, where the women stand equal as partners in their family enterprises.

16. We have a great challenge before us. We know that women, given the opportunity, can make a success of any endeavours, insya-Allah. Therefore, we all have a role to play. But, you, our local and foreign participants, as you have a direct contact with the target group, the immediate task is to initiate this change. Let us work together towards enhancing the economic contributions of the rural women.

17. Dengan harapan seminar ini akan mendorong dan merangsang puan-puan untuk meneruskan usaha-usaha mengurangkan kemiskinan di kalangan kaum wanita luar bandar dan dengan nama Allah Subhanahu wa Ta'ala saya dengan sukacitanya merasmikan seminar antarabangsa mengenai Pembangunan Usahawan Wanita Luar Bandar dan Pembasmian Kemiskinan. Dengan ini juga saya melancarkan Pusat Latihan, Penvelidikan dan Pembangunan Mikro Kredit Amanah Ikhtiar Malaysia.
