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"WOMEN AND AGEING IN MALAYSIA: MEETING THE CHALLENGES OF THE 21ST CENTURY"

First and foremost, I would like to thank the organising committee, the National Council of Senior Citizens Organisations of Malaysia (NASCOM) and University of Malaya for kindly inviting me to give a keynote address to this very significant meeting.

2. For so long, older people were not the priority in any international development policies. However, of late with the recent changes in demographic scenarios in many countries, older people become one of the key targets for the development agenda. This shift has led to new paradigms in looking at issues of older persons. Apart from this, gender implications of ageing are becoming major concerns both at international and local levels in many countries today, including Malaysia.

3. Demographic figures indicate that there are more older women than older men throughout the world's population. Statistics have shown that among people aged 75 and above, almost two thirds are women. An obvious trend in many developed and developing countries today is people are not only living longer but the majority of them are marginalised and excluded from the mainstream of society. The greying of the population is currently experienced globally including Malaysia. The key point in understanding the issues related to the increased number of elderly is to acknowledge the fact that many of the elderly and the very old in these countries are and will be women, and these are human beings who are often excluded from economic, political and social life in their own societies.

4. Thus, in relation to the increasing number of older women in many societies and the persistent inequities faced by women, the issues and challenges of women and ageing deserve close attention from various Governments and communities. It is pertinent for every country including Malaysia to continue its efforts to address this situation and move forward to further improve the quality of life of women. Thus, I wish to congratulate both the University of Malaya and NACSCOM for taking the initial steps in moving forward to discuss these important issues today.

5. As a result of improved economies, better access to health facilities, education and housing, many of the world's population are living longer. In many countries the most apparent is the pattern of increasing life expectancy. Industrialised and developing countries have made great progress in extending life expectancy. For instance, Japan enjoys the highest life expectancy of the world's major nations. The average Japanese today can expect to live up to above 80 years while life expectancy for Europeans is 79. The explanation for this trend lies in the improvement in the quality of life of many of the world's population including their women. In many countries today especially among the industrialised nations, life expectancy for women may reach up to 80-85 while the men may survive up to 76-78. It is also noted that in many developing countries, the life expectancies of their women are reaching at least 70 years while their men live up to 67.

6. Since independence in 1957, great progress had been achieved in pushing Malaysia in the forefront of the Asia Pacific region and in the global scenario. The decades following independence were a clear success. At the time of independence, Malaysia's rich natural resources were central to its economic development. The Government established national five year plans from 1955 to guide the long-term projects of economic growth.

It was implemented more aggressively after independence and between 1960 and 1990, GDP increased by an average annual rate of 6.8 per cent. Thus development and urbanisation became more widespread. Inevitably, Malaysia's economic growth has improved the life expectancies of its people.

7. At present, the life expectancy at birth for men in Malaysia is 69 years and 74 for women. This figure had improved by more than 40 percent since Malaysia achieved its independence in 1957. It is projected

that life expectancy by 2020 will be 80.4 for women and 75.4 for men. This rise in life expectancies and reduction in mortality and other improved health indicators have strong implications on older women in this country.

8. Over the past decade, the Malaysian Government has implemented significant strategies and programmes to enable women to participate and contribute towards the social and economic development of the country. The operationalisation of the National Policy for Women and its Plan of Action for the Advancement of women have further improved the status and quality of life of Malaysian women. Overall, data have shown improvements in the numbers of women getting access to higher education, employment, business and politics. The health status of women continues to show remarkable progress.

9. Malaysia has made great strides in poverty eradication. The Government poverty eradication projects have successfully reduced the incidence of poverty both among the urban and rural population. However, we cannot deny that there are still pockets of poverty. The Government will continue its efforts to seek further strategies on how to empower these poor women and provide them with adequate resources/facilities so that they can escape the vicious circle of poverty.

10. Malaysians respect and revere old age, particularly the wisdom and experience that comes with age. While acknowledging this, it is important to note that an overwhelmingly majority of older women in Malaysia are vulnerable, continue to suffer from low or poverty level incomes, face escalating medical costs, increasingly reliant on inadequate pension funds, and are highly dependent on their children.

11. I do hope that one of the major themes that will be discussed in this seminar is on the issue concerning those who are the most vulnerable, basically poor, older women (and often widowed). These are the women that are often excluded and marginalised, and who experience discrimination most from being women and being poor.

12. Malaysia is a country that has strong traditional, religious values and close family relationships. Despite the wave of globalisation and its impact, these values remain significant. In all its development programmes, the family remains pivotal and the Eight Malaysia Plan stresses on the need to maintain the integrity of our family structure and cultivating a caring society. The Government always encourages the ideals of a caring society to ensure stability and creating a harmonious, resilient nation. The family institution is acknowledged as the most fundamental source of care for its members for shelter and security, food and health care, financial and emotional support. The family is the support system for most Malaysian elderly. It is true that, in spite of the forces of change, Malaysians are very dependent on their family members for support, and for the overwhelming majority of elders in Malaysia, the family either in the form of extended or co-residence, remains functional.

13. The majority of older people in Malaysia live with their children. Children are encouraged to stay with their family even though they are working and earning their own income. It is a common sight in Malaysia to observe young adults staying with their parents even after getting married. In the rural areas, this was the norm where extended family was traditional, but today things have significantly changed. Many of those who migrated to the urban areas left their parents or parent in the villages. There are cases where problems occurred when they brought their parents to the urban areas as rural parents felt uncomfortable with urban lifestyles. The concept of living in small flats or slums, the difficulty in going to mosques, strange neighbours, high costs of living, are some of the problems encountered. For those who have parents in the cities, their children will often tend to live near their parents, so that frequent contacts can take place. Research has indicated the trend of emerging nuclear families especially in big cities of Malaysia.

14. Another important issue regarding care and family is related to the issue of dependence on spouse for care.

Traditionally, most women especially in many developing countries are brought up with the notion that the husbands are the caretakers, the ones who look after their well-being. Traditionally, women were highly

dependent on men for matters pertaining to income security. Their main functions were basically to run the house and look after the children, believing that financial matters should be the responsibility of the husband. The majority of women above 55 in Malaysia today come from this generation. They have minimal education or none at all, no formal employment, and not backed by any social security. These are women who spend their lifetime working hard to raise their families and are not paid for their labour.

15. Research conducted in many western countries found that nearly 75% of older men are cared by their wives, while only 30% of older women are cared by their husbands. Widowed women who are often not backed by any strong financial security face greater stress and problems. The majority of women in Malaysia (even today) do not have their own financial security.

16. They are highly dependent on their spouses. When the husbands die, women often have to resort to their children, especially their sons, for financial security. Until recently, daughters who are working, are more likely to contribute to support their ageing mothers. Those, who have no heirs nor kin, and no money, resort to apply for welfare assistance who may likely end up having to stay in old folks homes, as a very last resort.

17. There is an emerging trend here where older women are likely to live alone after they become widows. In Malaysia, whatever reasons, some elderly women do choose to live alone. Though not of a problem for the minority middle class elderly women who have adequate social security, the poorer ones may be forced to live in greater poverty as they are not covered by any social security. Unlike their western counterparts, who prefer to live on their own, and are backed by social security, many poor elderly women who live alone in Malaysia are severely affected by inequalities inherent in the society. The majority of them will end up in old folks homes run by the Government or continue to live in poverty.

18. We have to be mindful that in multiethnic Malaysia, certain ethnic groups have many cultural values and traditional systems, some of which can be of great disadvantage to the lives of widows. Widowhood especially among the poor, illiterate and the marginalised, has to be looked into seriously to improve the quality of life of widows and to prevent social economic problems arising from widowhood.

19. The natural course of a disease may act differently in men and women. It is known that the response to treatment, access to healthcare and management of the sick by health providers are also different for men and women.

20. Health problems increase with age. Eighty percent of people over 65 have long term disorders and five percent have disabilities that require continuous medical supervision. It is a fact that the elderly have poorer health than the younger age group. Specific health problems due to old age such as cardiovascular diseases, osteoporosis, diabetes, cataracts, arthritis and glaucoma can cause severe stress, anxiety and depression and even mortality. Other than these chronic diseases the elderly women suffer from the effects of past reproductive experiences and are vulnerable to menopausal conditions such as cancers and metabolic diseases.

21. It is unfortunate that we do not have a comprehensive data and information on the health of the elderly women in this country. They seem to be excluded in health studies. Studies are usually made of women in the reproductive age-group or exclusively of men. Too much was focused on women in the reproductive years or studies of diseases that affect men than women. However, the new approach of studying the life cycle of women from the time of her birth, through her puberty, pregnancy and childbirth and finally to the menopausal stage, seems to be the popular method of researching women's health. It is hoped that universities and health institutions would do a more comprehensive research in this subject so that specific actions and strategies could be formulated to improve the quality of life of the elderly women.

22. Despite the importance of healthcare, both the extent and accessibility of health services for older people remain limited in many countries. In Malaysia, significant achievements have been witnessed, in that Malaysia has enjoyed increasing success in improving the health of its population. However, in certain parts of the country, older women's health and their access to healthcare are related to income, location and persistent gender inequalities in reproductive and sexual health. The majority of the elderly

women in Malaysia are in the rural areas. The Government has made great efforts to expand its rural health services since independence and is now rapidly decentralising its medical services by building more sophisticated hospitals throughout the country under the Eighth Malaysia Plan.

23. One of the greatest problems confronting the elderly is loneliness, the feeling of being isolated and unloved. Depression and the empty-nest syndrome are said to be more common among older women than men. Why is this so? This calls for another study in Malaysia, as there are not much data to show evidence of increased loneliness among the elderly. Some studies do show that depression and loneliness do occur among the elderly Malaysian, both living in the rural as well as urban areas. Besides, the migration of rural youth and young couples to the urban areas create gaps in family communication. Young Urban families are forced to hire maids to look after their elderly parents, and rarely have time to interact with their parents because of their tight working schedule and other leisure activities. Thus, again it is important for society such as ours to work hard to maintain close family ties, wherever we are and to continuously foster neighbourliness among us as we go about building a nation that aspire to achieve a fully industrialised nation by the year 2020.

24. Financial security largely determines the range of alternatives that people have in adjusting their everyday lives. Older people without sufficient money at the start will fall into poverty as they get older and older. Threats of poverty are therefore very real particularly in relation to the ageing population.

25. Many of the elderly poor in Malaysia have never experienced leisure. For many of them, they face problems of fulfilling their basic necessities even before they reach 'old age'.

26. Some women do enjoy the benefits of Widows' pension schemes. However the numbers are small and so is the total amount. Thus, many older women in both rural and urban areas continue to work. Research shows that older men and women will continue to be self reliant and will only seek financial assistance when their health forbid them from working. Among activities of older women in rural Malaysia are as carers of grandchildren, teaching Koranic lessons, selling food at night markets, weaving mats and selling agricultural produce at local farmers market. However, the decline in physical health leads to lower performance and lower income. In a study conducted in three communities in Kelantan, it was found that older women not only provide child care, but also provide care and financial support to their husbands.

27. Malaysia is one of the earliest countries in the Asia Pacific region to have its own Policy for Older People. It was formulated in 1995 and has the basic objective of building a society of older people who are healthy, dignified and possess high social esteem. It is geared to promote more involvement of the elderly in all sectors of the society. In this policy, it reiterated that the older persons should be given the right care as members of the family, community and the nation. It has very strong objectives of ultimately increasing the dignity and respect of older people. One of the strategic goals is to create the right environment that provides for the well-being of the elderly. The poor and disadvantaged elderly is central to this policy. It is a policy that aims to promote improved quality of life for all elderly people irrespective of class, ethnicity and geographical location.

28. At the same time, the policy aims to tap the potentials of the elderly, wherever and whenever their contributions are still needed by the community and nation. It promotes active and productive ageing. With this policy, support programmes and infrastructures are implemented to provide the necessary platform where the elderly will be provided with the right opportunity and space to be independent and active. To fulfill the above aims, the Malaysian Government has developed various strategies. Among them are opportunities in education, culture and arts, religion and recreation. There are avenues for the elderly to exploit their own potentials and strengthen their self-esteem and develop strategies to create self-reliance, and encourage active ageing, including opportunities in small business.

29. For the elderly to prepare themselves for later financial security and healthcare, opportunities are promoted through various systems of savings and insurance.

The key word is we must save while we are young. The Government has indeed developed strategies for its population to save and invest through its Amanah Saham Nasional and other unit trusts projects.

30. In Malaysia, women consist of more than half of the population of the residents in the old folks homes, which come under the jurisdiction of the Department of Social Welfare. Nevertheless, it is not a norm to enrol old people in these homes. It is noted that the number of residents in the various Government old folks homes is relatively small compared to the number of the elderly in Malaysia. However, there are groups of elderly who have no families and no source of maintaining themselves. As Malaysians, we have to work hard to ensure that our older people will not have to choose to live in old folks homes as the last alternative. Again, we should strive to maintain the integrity of family structures and make all efforts to inculcate the sense of caring and responsibility among our communities, especially among our young today. The Government through the Ministry of National Unity has over the years allocated substantial amount of funds to ensure that these homes have the facilities and programmes that will benefit those living in these homes.

31. The Government has ensured that the elderly poor have some form of financial assistance to help them attain a certain standard of living. The Government, through its Welfare department provides a yearly budget to aid the elderly poor, both men and women. Each recipient of the aid is required to have a guardian from among the family members. If the family is not available, the next closest to the person is appointed, including one's friend or neighbour.

32. In this address, I have attempted to explore the multiplicity of issues relating to older women in Malaysia. In the final analysis, it is important for all of us to be able to assess the implications of these challenges and issues for more strategic planning in the future. We need to see how we can translate effectively all these strategies into actions that will address the issues pertinent to the well-being of older women.

33. The discussion on women and ageing today will provide us with some interesting issues related to the lives of being women, old and to many, poor and marginalised, in a globalising and industrialising Malaysia. It is crucial that Malaysia has to be pro- active and gender-friendly in dealing with an ageing population. The aim of highlighting gender in the issue of ageing is to push for more comprehensive and gender sensitive programmes. Development policies should avoid regarding older people as a distinct and a homogeneous group but to understand that there are different implications of ageing for men and women, and to assist them build productive and fulfilling lives. A range of strategies, using the life cycle approach, is needed to promote the well-being for both men and women throughout their lives. Structural interventions to reduce inequality at all levels and spheres in society should be intensified.

34. The Policy for Older Persons and its Plan of Actions need to be implemented effectively to ensure the well-being of our elderly. This is crucial to ensure that the marginalised, poor older women in the country are well taken care of. The culture of productive and successful ageing should be promoted early on in the life cycle, so as to prepare our younger generation to plan for a healthier, active and disability-free years later in life. In addition, collaborative efforts between Government ministries should be more actively mobilised to ensure the well-being of women in this country. The Ministry of Women and Family Development should work effectively with other ministries in developing strategies. Universities, such as the University of Malaya, as a premier university in the country have enough resources to set up the first Centre on Ageing Studies and Research. Only then, can we truly be on our way towards building a nation that is committed to producing a nation of healthy people.

35. Let us now direct all our efforts towards achieving the goal to ensure stability and harmonious living for all women and men in the nation.

36. Finally, I wish to again congratulate NACSCOM and Institute of Postgraduate Studies, University of Malaya and all those who are involved in organising this important conference that embraces issues so significant for our society today.

37. I have now great pleasure in opening this National Seminar on Women and Ageing: Meeting the Challenges of the 21st Century.

38. Thank you. Wabillahitaufik walhidayah wassalamualaikum warahmatullahi wabarakatuh.