

**WOMEN'S EMPOWERMENT: A COMPARATIVE ANALYSIS
OF COMMUNITY BASED INITIATIVES
AND MICRO FINANCE SCHEMES**

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**FACULTY OF ARTS AND SOCIAL SCIENCES
UNIVERSITY OF MALAYA
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ABSTRACT

The present research was conducted with the aim to provide an in-depth study of local women's participation in the process of community development using grounded theory. The target groups of the research were *mah meri* Orang Asli tribe in Kampung Bumbun and two Malay communities both in Negeri Sembilan. The majority of people in these two local Malay communities enjoyed support from national facilities in term of access to micro financial resources. The study examined the process of women's participation and the facilitating and impeding factors to improve their productive roles towards community development. The other purpose was to explore the approaches applied by the external supporting institutions and the different results due to different approaches in women's empowerment.

It was found that women are able to be active agents of the community development process in rural areas. Collective actions of women, especially their economic initiatives help them to play a significant role in decision making processes in family and local community if they apply a bottom-up saving-based approach. In communities where decisions for taking collective actions have been made by women, the process has led to their empowerment. In addition, when the decisions have been made by agencies outside of the community who encourage women's involvement in credit-based approach the results have been over-dependency of the local groups on the decision-makers. Moreover, in the process of being involved economically in the family and the community, when women are getting involved in the continuous and secure process of having micro savings with their own money (warm money) and allocate it for the group's activity, they will be able to use the money (cold money) provided by NGOs or governmental agencies in a way that led them to an increase in their capabilities; to generate more income and to have

better control over their revenue. On the other hand, when the financial resources are acquired through a top-down process and women do not practice saving “warm money” in advance, the outcome of such credit facilities led to the groups’ predominantly consuming the loans in non-income generating manners.

In the communities where women are able to improve their productive roles, they are empowered to participate in the process of sustainable community development. Meanwhile, the results indicated that the collective action of women using their local community resources, like their cultural resources, leads to an increase in social solidarity within the community.

Finally, the process of implementing micro credit projects in Malaysia is top-down, where the loans are given to individuals and not to the groups. Therefore, the process of implementation is not focused on empowerment. The success of micro finance projects are measured through the rate of repayment of the loans and not according to the empowerment of groups. In addition, the lack of a phase-out stage in the financing process encourages participants to be continuously indebted for long periods of time, which leads to an over-dependency of borrowers on microloans.

Keywords: women’s empowerment, empowerment-based initiatives, participation, development, micro finance

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Abstrak

Kajian ini telah dijalankan dengan tujuan untuk mengkaji penyertaan wanita tempatan dalam proses pembangunan masyarakat menggunakan teori grounded sebagai kaedah kualitatif yang berkesan dalam proses pengumpulan data. Kumpulan sasaran kajian ini adalah suku kaum mah meri Orang Asli, di Kampung Bumbun dan dua masyarakat Melayu, satu di pinggir bandar dan satu lagi di kawasan luar bandar, kedua-dua di Negeri Sembilan. Majoriti penduduk di kedua-dua masyarakat Melayu tempatan mendapat sokongan daripada kemudahan kerajaan untuk mengakses sumber kewangan pinjaman mikro. Kajian ini mengkaji proses penyertaan wanita dalam masyarakat dan faktor-faktor yang memudahkan dan yang menghalang dalam meningkatkan peranan produktif untuk pembangunan masyarakat. Tujuan lain adalah untuk meneroka pendekatan dan prosedur institusi sokongan luaran dalam proses memmerkasaan masyarakat. Tujuan lain adalah untuk meneroka pendekatan yang digunakan oleh institusi sokongan luaran serta hasil yang berbeza disebabkan oleh pendekatan yang berbeza dalam pemberdayaan wanita.

Dapatan kajian menunjukkan bahawa wanita mampu menjadi agen aktif dalam proses pembangunan masyarakat di kawasan luar bandar. Tindakan kolektif wanita, terutama dalam inisiatif ekonomi membantu mereka untuk memainkan peranan yang penting dalam proses membuat keputusan dalam keluarga dan dalam masyarakat tempatan sekiranya mereka mengaplikasikan pendekatan tabungan bottom-up. Dalam masyarakat di mana keputusan untuk mengambil tindakan-tindakan kolektif dibuat oleh wanita, proses ini telah membawa kepada pemerkasaan mereka dan apabila keputusan dibuat oleh agensi-agensi di luar komuniti hasilnya adalah kebergantungan wujud diantara kumpulan

tempatan dengan pembuat keputusan. Di samping itu, apabila keputusan dibuat oleh agensi-agensi di luar komuniti yang menggalakkan penglibatan wanita dalam pendekatan berasaskan kredit, hasilnya adalah kebergantungan yang berlebihan oleh kumpulan tempatan kepada institusi pembuat keputusan. Malahan dalam proses yang melibatkan ekonomi keluarga dan masyarakat, didapati bahawa apabila wanita terlibat dalam proses yang berterusan dan selamat dari segi mempunyai simpanan mikro dengan wang mereka sendiri (wang panas) dan memperuntukannya untuk aktiviti berkumpulan, mereka akan mampu menggunakan wang (wang sejuk) yang disediakan oleh NGO atau agensi-agensi kerajaan dengan cara yang membawa kepada peningkatan dalam keupayaan mereka; untuk menjana pendapatan yang lebih dan mempunyai kawalan yang lebih baik ke atas pendapatan mereka. Sebaliknya, apabila sumber kewangan yang diperoleh adalah melalui proses *top down* dan wanita tidak mengamalkan penjimatan "wang panas" terlebih dahulu, hasil daripada kemudahan kredit tersebut membawa kepada kumpulan tersebut menggunakan pinjaman tersebut dalam cara-cara yang tidak menjana pendapatan.

Dalam masyarakat di mana wanita dapat meningkatkan peranan reproduktif dan produktif mereka, mereka diperkasakan untuk mengambil bahagian dalam proses pembangunan masyarakat mampan. Sementara itu, dapatan kajian juga menunjukkan bahawa tindakan kolektif wanita yang menggunakan sumber-sumber masyarakat tempatan mereka, seperti sumber budaya mereka, membawa kepada peningkatan dalam perpaduan sosial dalam masyarakat.

Akhir sekali, proses melaksanakan projek mikro kredit di Malaysia adalah dari atas ke bawah (*top-down*), di mana pinjaman diberi kepada individu dan bukan kepada kumpulan. Oleh itu, proses pengimplimentasian tidak memberi tumpuan kepada pemerksaan peminjam. Kejayaan projek mikro kredit diukur melalui kadar bayaran balik pinjaman dan tidak berasaskan pemerksaan kumpulan-kumpulan peminjam. Di samping

itu, kekurangan proses untuk keluar dari putaran pinjaman di dalam proses pembiayaan menggalakkan peserta untuk terus berhutang untuk jangka masa yang lama, yang membawa kepada bentuk pergantungan yang berlebihan peminjam kepada pinjaman mikro.

Keywords: pemerkasaan wanita, inisiatif berasaskan pemerkasaan, parisipasi, pembangunan, pinjaman mikro

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LIST OF SYMBOLS AND ABBREVIATIONS

AIM	Amanah Ikhtiar Malaysia
BCIC	Bumiputera Commercial and Industrial Community
BPM	Malaysian Agricultural Bank
DAWN	Development Alternatives with Women for a New Era
DOA	Department of Agriculture
FAO	<i>Food and Agriculture Organization</i>
FGD	Focus Group Discussion
GAD	Gender and Development
I-KIT	Inkubator Kemahiran Ibu Tunggal: a skills training programs for single mothers
JKKK	<i>Jawatankuasa Kemajuan dan Keselamatan Kampung</i> : The Village Development and Security Committee
MF	Micro Finance
KKR	Koperasi Kredit Rakyat: People's Credit Cooperation
MDGs	Millennium Development Goals
MC	Micro Credit
MFIs	Micro Finance Institutions
NDP	National Development Policy
NEP	New Economic Policy
NGOs	Non-Governmental Organizations
OPP3	Third Outline Perspective Plan
PBR	Program Bantuan Rumah: Housing Support Program
PLP	Program Latihan dan Pendidikan: Training and Education Program
PMI	Program Pembangunan Minda Insan: Mind Development Program
PMTS Program	Program Makanan Tambahan Seimbang: Supplementary Balanced Food

PPMB	Program Pemajuan Masyarakat Bandar Bersepadu: Integrated Urban Community Advancement Program
PPMS	Program Pembangunan Masyarakat Setempat: In-situ Community Development Program
ESCAP	Economic and Social Commission for Asia and the Pacific
RM	Ringgit Malaysia: Malaysia's Currency
RNIP	Regional Network for Indigenous Peoples (Philippines)
SPI	Ikhtiar (AIM) Loan Scheme
TEKUN	Tabung Ekonomi Kumpulan Usahawan Nasional: The Economic Fund for National Entrepreneurs
YUM	Yayasan Usaha Maju (Usaha Maju Foundation)
UNDP	United Nations Development Program
WAD	Women and Development
WED	Women, Environment and Sustainable Development
WID	Women in Development

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CHAPTER 1: INTRODUCTION

1.1 Statement of the problem

Human resources are among the most valuable assets for social development in any society (Homan, 2008). The more knowledgeable and empowered the human resources, the faster and better the society will develop. Women play a major role in the empowerment process of a community. Emadi (2002) quoting a document published by the Food and Agriculture Organization of the United Nations (FAO) states: “when a man is trained, we have trained an individual, but when a woman is trained, the whole family is trained and therefore we have invested for the future”. Thus, the more knowledgeable and empowered women are, the more knowledgeable and empowered the community will be. Therefore, it is important to examine how women’s empowerment can be achieved in rural areas.

A comprehensive and balanced development in society requires the cooperation of all sectors of society, especially the rural sector which is the most important sector that needs to be developed in the process of development (Azkia, 2007). A country with more developed villages will enjoy more sustainable social development. Considering the role that is played by women in a society, and the role that villages may play in the socioeconomic development of a country, the role of rural women in community development is of great importance and is an area of concern in this study. The experience of the Grameen Bank in Bangladesh and many other credit providing institutions around the world has proven that women can be the main agents of money saving and motivators of small rural initiatives and enterprises (Emadi, 2002).

In this study, women’s local group means a formal (registered) or informal (self-help) group of rural women which is examined to ascertain how women come together by

themselves or through the support of certain facilitators to be more empowered and carry out certain activities to improve women's status in the community.

Membership of women in local self-help groups or rural cooperatives has a major influence not only in improving their own personal status, but also on their family and community. Studies conducted on women's groups in India and Bangladesh indicates that women have used their own power and abilities in the process of accomplishment of group activities (Bhattacharya, 2008). Furthermore, there are also invaluable experiences gained regarding the role and the influence of local self-help groups and rural cooperatives in the empowerment of rural women in Asia, specifically in Bangladesh, Indonesia and India (Bhattacharya, 2008; Siradhna, 2007; Swain and Wallentin, 2009; and Ghadolia, 2004). As can be ascertained from studies mentioned above, it is of importance to assess the relationship between empowerment and group agency which is explored in this study.

1.2 Significance of the study

Malaysia is aiming to eradicate poverty through development of rural areas, by providing financial facilities to poor households. There are many academic works which are assessing impacts of poverty eradication programs on improvement of life conditions in Malaysia. Inadequately the role of women in this process has not been studied thoroughly particularly, when women take joint actions during scarcity of resources. Generally speaking, the role of rural women in community development through collective actions has not been well addressed in academic literature, as most of the empowerment projects have been focused on individual initiatives conducted by women in the context of community socioeconomic activities.

On the other hand, many surveys have been carried out to examine the impact of micro finance (MF) services as one of the main strategies for reducing poverty among poor

households in rural Malaysia. Most of these studies have focused on the impact of these programs on enhancement of household income and not on women's participation process in an empowering progression. Moreover, the main indicator to assess the success of micro finance projects has been the repayment rate of loans while there is not much data on the process of using loans to generate income by women and the sustainability of their businesses in rural areas. In addition, it is not clear whether the empowerment process of rural women through these funds is conducted in a participatory manner and whether the projects have led to empowerment of poor women in their own community. The notion of micro finance institutions, their impact on empowerment and the procedure of project implementation still remain quite unclear.

This study, using in-depth data gathering tools aims to discover the process of participation of rural women in community development which is supported by micro finance institutions in one side and the process of local women's empowerment and their participate in the community development through an empowering approach and bottom-up community driven initiatives which mostly focuses on women's collective work rather than their individual actions.

Micro finance approach is to empower women through a credit-based approach providing them financial facilities in terms of cold money, while the other approach focuses on women's empowerment applying a saving-based approach to produce warm money by local women themselves. Both approaches exist in Malaysia; micro finance project is being fully supported by government to become operationally established institution with expanded branches around the country and a well-organized system in terms of financial and human resources to work in the area of poverty eradication in rural areas. The other approach studied in this research has examined the initiatives of local women to overcome poverty through their collective action by using their own savings rather than external

financial supports from institutions. These two approaches have been scrutinized in this research to explore how the applied approach by empowering institutions and groups may lead different results in rural women's empowerment in the process of participatory community development. In fact, this research compares two different approaches and it is not an ethnic-based comparative study. The researcher believes that all women have social and cultural capital irrespective of their ethnic identity that can be mobilized towards their empowerment.

Therefore, groups or agencies who are involved in poverty reduction or women's empowerment projects in Malaysia may find the results of this research useful to be considered as a working model through which group agency of women can serve as a driving factor in improving the whole community's socioeconomic status. It is also useful for them to realize that this approach could bring community members together to increase their social solidarity and would play a significant role in community development process.

1.3 Background: The context of Malaysia

Malaysia enjoys a strategic geopolitics in South East Asia among neighboring countries such as Thailand, Vietnam, Singapore, Indonesia, Bangladesh and the Philippines. Malaysia is located on an important trade route between India and China for many years. Over and above their goods, merchants from India and China have carried with themselves their culture and religion through the sea. Indian Muslims brought Islam into this country, which laid the foundation for a multicultural society. European colonialists such as the Portuguese, Dutch and finally the British held Malaya as their colony for many years (Andaya, 1982).

Under the rule of British administration in Malaya, Chinese migrant workers were brought to work in tin mines while Indian laborer was brought to work on rubber

plantations. Malays continued in the agricultural sector and those belonging to the social upper-classes and members of the royal family were involved in administrative occupations. Chinese were also permitted to take up certain engagements such as shop keeping and minor trading in small towns. The long-term social impact of this segregation has been inequality within the country and economic polarization of the society (Ariff and Abubakar, 2003). Consequently, during the pre-independence period, most Bumiputras were living in poverty; almost 60% of Malays were living below the poverty line (Arshad and Shamsudin 1997 cited by Masud and Paim 2004, Nawai 2009). Subsequently, after independence in 1957, Malaya attempted to fix the ethnic inequality in the country by formulating policies to support Malays through offering Bumiputras “special rights”. These policies were to address the big economic gap between the Malays and other citizens, especially the Chinese who were economically better off (Ariff and Abubakar, 2003). On the other hand, the government of Malaysia deployed economic plans and projects to eradicate poverty, especially in remote and rural areas through the New Economic Policy (NEP) from 1971 to 1990, the National Development Policy (NDP, 1991-2000) and Vision 2020, which was formulated in 1991 (Nawai, 2009). In addition, the government implemented the OPP3 (Third Outline Perspective Plan), BCIC (Bumiputera Commercial and Industrial Community), Mind Development Program (Program Pembangunan Minda Insan - PMI), Training and Education Program (Program Latihan dan Pendidikan – PLP), Supplementary Balanced Food Program (Program Makanan Tambahan Seimbang- PMTS), Programs to increase income (Program Peningkatan Pendapatan), Housing Support Program (Program Bantuan Rumah- PBR), Integrated Urban Community Advancement Program (Program Pemajuan Masyarakat Bandar Bersepadu - PPMB), PreSchool Building Program (Program Bangunan TASKA), Bumiputera Trust Fund (Amanah Saham Bumiputera Sejahtera), and In-situ Community

Development Program (Program Pembangunan Masyarakat Setempat - PPMS) (Berma, 2006). These plans have been clearly illustrated by Yokoyama (2006) as follows:

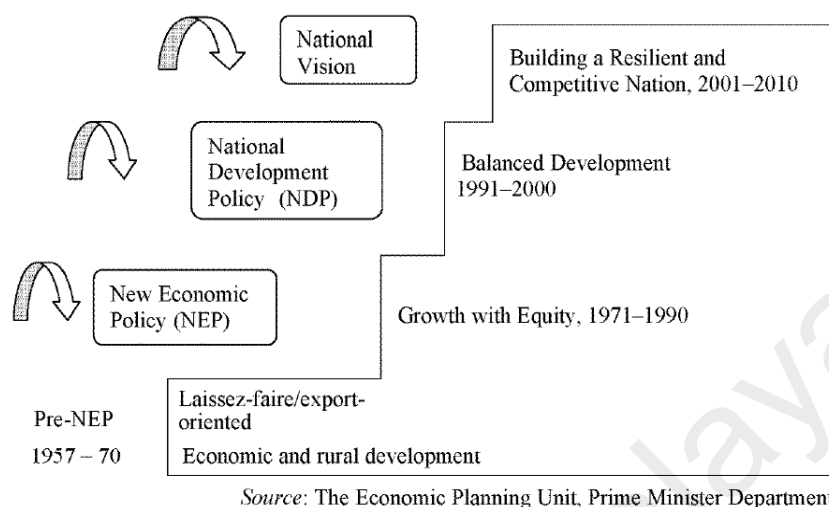


Figure 1.1 Malaysia's development plan

Some of the development programs in the mentioned plans included micro finance and micro enterprise projects which are said to have reduced the overall poverty incidence in Malaysia during a 20-year period from 49.3% to 15% in Peninsular Malaysia, and from 58.3% to 34.3% in Sabah and Sarawak and from 42.7% to 17.1 in Malaysia between 1970 and 1990 and afterward to 9.6 in 1995 (Nawai, 2009). Despite significant progress in reducing poverty in Malaysia, however no significant achievement was gained in eradication of hardcore poverty in rural areas between 1999 and 2004 in terms of its further decline, as it only decreased from 4.4 to 3.3. Incidence of hardcore poverty among Bumiputras has been higher compared to the Chinese and Indians (Nawai, 2009). According to Najib Tun Abdul Razak, Prime Minister of Malaysia, “while poverty has been substantially reduced, a significant 40 percent of Malaysian households still earn less than RM2300 a month. Income disparity and economic differences between Sabah and Sarawak on the one hand, and Peninsular Malaysia on the other, as well as between rural and urban areas within Peninsular Malaysia, must be appropriately and effectively

addressed” articulated in the last overview of MDGs in Malaysia (2010). In Sabah, still 19.7 percent of Malaysian people were living under the poverty line in 2009 (UNCT, 2011).

Based on the Malaysian Gender Gap Index (2007), gender issues have been an important concern after the independence of Malaya in 1957. Since early 1990s, mainstreaming of gender issues in the National Development Plans led to a positive impact on women situation in almost all states. The establishment of the Ministry of Women, Family and Community Development in 2001 and the Cabinet Committee on Gender Equality in 2004 are two good developments in dealing with women issues and challenges.

In addition to many programs deployed by the Malaysian Government to reduce inequality and to promote the economic advancement of Malays, some other projects have been implemented in order to improve women economic status in urban and rural areas. The Sixth Malaysian Plan (1991-1995) dealt with women issues directly to improve the socioeconomic and educational status of women in the society. As a result, the gap of literacy between male and female reduced from 22.5% to 7.9% during 30 years after 1970 (Doraisami, 2005). According to the MDG report in 2010, literacy rate of 15-24 year old women in 2009 has been 97.3% while it has been 97.2% for men. Thus “the gender gap in educational participation has been eliminated at primary and secondary levels, while women now exceed men at tertiary level” (MDG report, 2010). As indicated by the Ministry of Women, Family and Community Development, the total population of women in Malaysia has been 14,196,200 in 2010 which is almost equal to half the population in Malaysia. Hence, they can play a major role in poverty reduction and improving the living condition of rural communities in Malaysia (Jariah and Laily, 1995 cited by Gikonyo, Zainalaludin and Masud 2006). However, due to the lack of formal education (Askiah, 2002; Maimunah, 2001; and Jariah and Laily, 2005 cited by Gikonyo,

Zainalaludin and Masud 2006) they are often involved in low income jobs, particularly in agriculture labor work which has become a female occupation in Malaysia in recent years (Balakrishnan, 2005). Although, the literacy rate among Malaysian women 15-24 years old is very high (97% in 2009), “in 2008, the distribution of the 15–64 working age population by educational attainment still had a higher proportion of women than men with no formal education, and a smaller proportion with a secondary education” (UNCT Malaysia, 2011). However, lack of gender-disaggregated statistics (Doraisami, 2005) is a significant reason that policy-makers cannot understand women issues in rural areas to initiate programs for helping women in resolving their problems and promoting their status in the community (Gikonyo, Zainalaludin and Masud, 2006).

This research partly focuses on an indigenous community who are called “Orang Asli” in the Malay language. In light of this, it is necessary to briefly go through the background of the “Orang Asli” people and review some academic work from the anthropological point of view to have a better understanding of their socio-cultural context.

1.4 Demography of Orang Asli

“Orang Asli” is the term which is used in Malaysia for aboriginal or indigenous people living in Malaysia. The population of Orang Asli has been about 147,412 in 2003 (Department of Orang Asli Affairs-JHEOA in 2003, cited in Rahim, 2007) which constitutes some 0.05 percent of the total population of the country. Hence, Orang Asli is considered as a minority ethnic group in Malaysia. Orang Asli are scattered throughout Peninsular Malaysia and are one of the poorest groups of the Malaysian Society (Gill, Fadzil and Hamzah, 2009). Though the term “Orang Asli” is being used for all indigenous people in Malaysia and assumed to be a homogenous group, this confederacy which is comprised of “original or first people of the Peninsular Malaysia” encompasses eighteen ethnic sub-groups officially classified under three main groups as follows (Teng, 2011):

- Negritos: the smallest sub-category (almost three percent of the Orang Asli population) but the oldest people in Malay Peninsula; their presence in the Peninsula is recorded as long as at least 25 thousand years ago (Carey, 1979 cited in Nicholas, 2000). Their language is from Non-Khmer languages (Benjamin, 1996 cited in Nicholas, 2000). As their original homeland has been on the Malaysia-Thailand border, they have borrowed Malay and Thai words as well (Edo, 1998). The term “Negrito” originally means “little Negro” which refers to the appearance of these people who are short, with broad nose, round eyes and low cheekbones. Their skin is dark and they have woolly hair (Edo, 1998: 9). Today, this category of Orang Asli have been resettled in Kedah, Perak and Kelantan while their ancestors were nomads living in locations where they could find food resources (Nicholas, 2000).

- Senoi: the largest sub-category of Orang Asli with almost 54 per cent of the total population of Orang Asli who have entered the Malay Peninsula around 2000BC from the north. The term Senoi comes from a Semai and Temiar word which both together mean “I am a forest person”. Although they speak in Austro-Asiatic language which is from South East Asia division of Mon-Khmer language (Nicholas, 2000), nowadays they have borrowed Malay, Chinese, Indian and English words (Edo, 1998). They are living in different places in Peninsular Malaysia, mainly in Perak, Kelantan, Pahang and Selangor. The *mah meri* tribe, which a part of this research has focused on, is from the Senoi sub - category living in coastal Selangor. Their ancestors were mostly dependent on the forest. Today they have taken to permanent agriculture (rubber, oil palm and cocoa) or are working in the wage sector (Nicholas, 2000).

They originally cultivated rice as their main source of livelihood while they were hunters and fishermen as well. They were engaged in shifting cultivation moving from one paddy field to another one in groups (Edo, 1998). Later in the late nineteenth and early twentieth century, they started to establish permanent settlements for themselves. Their mode of economy has been changed from “looking for food” to “looking for money” now (Edo, 1998).

- Proto-Malays: The last sub-category of Orang Asli is “Proto-Malays” or “Original Malay” who are almost 43 per cent of the total population of aboriginal people in Peninsular Malaysia. Before introducing the term Proto-Malays, these people have been called “*Jakun*” which literally means “inland people”. They have been called in different unacceptable terms such as savage Malays, Wild Malays, Pagan Malays, etc. (Edo, 1998). Later the government introduced a more appropriate term “Aboriginal Malays”. As this term developed undesirable implications, later it has been changed by Proto-Malays (Edo, 1998).

They have been distributed in the southern half of Peninsula- Selangor, Negeri Sembilan, central and south Pahang and some parts of Johor. According to historical documents, it has been now accepted that this group of Orang Asli came to Malaysia from Borneo and the Indonesian Island between 2000 to 3000 years ago. It has also been mentioned by Gill et al. (2009) that they have migrated from southern China to South-East Asia. The Orang Kuala group migrated from Sumatra about 500 years ago. Their language is from the Austronesian family and they mostly speak in archaic variant of the Malay language, such as Malay-Polynesian, Malayic, Malayan and the Aboriginal Malay language lineage. Their appearance looks like Malays with straight hair, medium height and lighter skin than Negritos.

They are resettled and engaged in agriculture or riverine and coastal fishing. Some of them are involved in wage labor as well as other professional occupations (Nicolas, 2000).

1.4.1 The identity of Orang Asli

The common term of Orang Asli has been given to these heterogeneous ethnic groups after the 1960s. During the colonial era in Malaya, these groups have been identified as “aborigine” (Sakai). The British administration adopted the term “Aboriginal” in its Enactment No. 3 of 1939, the Aboriginal Tribe Enactment, for the state of Perak (Edo, 1998). These people also identified themselves from their geographical living area, their special identities and their diverse cultures. It was the colonial government that adopted the term “Orang Asli” to stop communist insurgents getting support from the indigenous people in the forest (Nicholas, 2000).

The aboriginal people of Malaysia, who have been categorized in a common term for administrative purposes, have a diverse ethnic background (Edo, 1998). Later in 1974, the state of Malaysia tried to replace the term “Orang Asli” with “Saudara Lama” which means “Old relatives” and also another effort was in 1989 to introduce them as “Bumiputra Asli” (Nicholas, 2000). The term “Orang Asli” was only accepted by the aborigines when they realized that they had more in common compared to the dominant non-Orang Asli population (Nicolas, 2000). They think that they could better survive as a community and ethnic group with this common identity. They believed that this common name gave them a stronger voice rather than being small isolated groups. It was important for them to be a larger group, especially with regards to their struggle on land rights.

1.4.2 The issue of land rights among Orang Asli

During the early Malay state period, Orang Asli land rights were recognized by the Sultans who awarded letter of authority to the leaders of the Orang Asli. During the British colonial administration, Orang Asli were labeled as swidden intruders whose activities were destroying the forest, a notion that was later inherited by the government of Malaysia (Edo, 1998). Most of Orang Asli people do not have any title to their lands. The Malaysian government does not recognize the land rights of the Orang Asli (Teng, 2011). According to Malaysian laws, the Act 134, the Orang Asli Act 1954 (revised 1974), these people do not have an absolute right to their land (Edo, 1998). Orang Asli's title to their land is one of a tenant-at-will in which all Orang Asli land unconditionally belongs to the state (Nicholas, 2000). The ownership of Orang Asli over their traditional land which has been taken from them through de-gazetting the land and this was facilitated by the lack of clear understanding on the matter among Orang Asli. It has been estimated that around 99 per cent of Orang Asli lack individual land titles (Endicott and Robert, 2004 cited in Teng, 2011). For instance, the Orang Asli in Selangor lost around 76 per cent of their land which was announced on gazettes (Nicholas, 2000). As a result, they have been left in a situation of little or no legal resources (Teng, 2011) and stayed away from their environment, which is not only important for their livelihood, but also for the cultural and spiritual relationship the people have with their ancestral lands (Nicholas, 2000). On the other hand, they have limited chances of moving around to find resources. So, they became poor people. According to statistics in 1997, more than 80 per cent of the Orang Asli populations were living below the poverty line (the Star, 19.2.1997 cited in Nicholas 2000).

The issue of losing their land did not only affect their livelihoods (Edo, 1998), but also the gender relations in the community. In the case of gazette land ownership, the

government assumes that men are the head of the households and the title of the lands are offered in the man's name and the customary lands that mostly belonged to the women were just ignored (Teng, 2011).

1.5 Literature review

Many studies have been conducted on participation of rural women as members of local groups that are active in community development process around the world (Goldberg, 2005; Fernandez, 2007; Sabhlok, 2006; Swain and Wallentin, 2009). Most of these studies strongly support the effectiveness of women's participation in their empowerment processes and community development as a whole. In many places, especially in South East Asian countries such as Indonesia, Vietnam, the Philippines and Malaysia and other countries like India, Sri Lanka, Bangladesh, etc. studies have suggested that local groups of rural women have created opportunities for a better life for themselves and other members (Chen and Snodgrass, 2001 cited in Goldberg, 2005) of the community.

When rural women deliberately form an organized group for helping each other, they enable themselves as the first step, and then they change and promote the situation of their neighbors. As a result, they are able to increase the quality of life for their community as a whole. As a matter of fact, women have to be considered as an integral part of their community without their participation, development is not possible (Gaonkar, 2003; Emadi, 2002). It is noteworthy that one important role women play, is their interest in spending more time within a group or within the community. Group work is a well-known cultural practice and is a tradition practiced among women especially in rural areas. Women like to do their work in a collective way. It seems that they enjoy group work more than working alone (WHO, 2010).

In many countries in South East Asia, women's participation in rural areas through self-help groups, co-operatives or other types of group activity has a deep relationship with

micro credit and micro finance projects. A large amount of information indicates that the positive impact of micro finance and micro credit or other similar projects, largely depends on women's participation in development process in rural areas (Goldberg, 2005). The emphasis should be on rural women since "micro finance is mostly a rural phenomenon" in Asia (Goldberg, 2005).

In some countries, micro credit projects have reduced poverty among local groups whose members are mostly women or they are sole female groups. Since 2004, a number of 352,575 local self-help groups and rural cooperatives have been established in India enjoying the support from official organizations. Another 716,122 local self-help groups or rural cooperatives were formed with the support of NGOs in the same period of time. These groups are mostly active in micro credit projects and where they have been involved the success rate is higher in the social and economic aspects of development. In the same year, about 23,004,000 poor families in India were offered micro credit loans through the banking system. It is very interesting to know that 95 percent of the loan-takers were able to repay their debts (Fernandez, 2007; Sabhlok, 2006).

Some studies suggest that women's participation through micro finance and micro credit projects have more positive impact than those that engaged men. A study by Nathanael Goldberg (2005) in some countries like the Philippines, Bangladesh, Indonesia, Malaysia, India, Zimbabwe, Peru, Uganda, Bosnia and Herzegovina, Pakistan, Timore Leste and Ghana, has revealed that when women take loans, "they and their families benefit more compared to when the loan had gone directly to their husbands" even though these women didn't use the loan by themselves. In reviewing the finding of research by Khandker and Mark Pitt (1998) in Bangladesh, Goldberg emphasized that through three Bangladeshi programs (Grameen Bank, BRAC, and RD-12), there was a significant increase in income (18%) among women who took the loans, though there was a slight rise in annual

expenditure (0.18 taka). The updated findings of this study in 2005 showed a considerably lower level of return by men (11%) compared to women. The results of this study indicate that the amount of moderate poverty (in 1991/92 and 1998/99) in all studied villages decreased by 17 percent and by 50 percent in families with micro finance projects. This draws our attention to the fact that this achievement was mostly due to the participation of rural women.

The role of women in the success of micro credit based projects has been highlighted in Nawai and Bashir's study (2009) which suggests "exclusively" female participation approach as the main reason for success in Amanah Ikhtiar Malaysia's (AIM) schemes and projects.

Rim Aljabi (2005) studied women's empowerment projects as a mean to reduce poverty in rural areas. She has concentrated on the qualitative indicators to measure empowerment in her study through which she has been assessing impacts of anti-poverty projects in Syria. She concludes that these projects have only focused on increasing the amount of income as the achievement of projects, and have ignored more important indicators such as position of women in decision-making process, rights and control within the household.

There has been much in-depth research on the role of women in reducing poverty in poor communities. Swain and Wallentin (2009) in their study on the impact of self-help Groups in five districts of India have found that, empowering women through capacity-building projects have helped them to be able to change and promote the attitude of the whole community, beliefs and even its customs. These researchers referred to membership in "self-help group", as an important factor in helping women to play socio-cultural and economic roles in the community development processes. Indeed the intrinsic motivation

of women in collective action and the existence of an opportunity like micro credit projects maximize the role of women in the community development process.

The result of Swain and Wallentin's (2009) survey is in line with the results of the study that I conducted for my Master's degree that was carried out with the participation of women as members of rural co-operatives in the community development process in Iran. I argued that women have the agency to change cultural attitudes towards women's participation in community development. My work in some villages in the rural areas of Iran indicated that in rural women co-operatives the "need to change cultural attitudes towards women's participation" can be converted into a powerful "demand for change" which in turn motivates women to establish a formal or informal group in villages. They become more empowered to change traditional rules and norms that limit participation of women in the process of decision-making and decision-taking in communities (Pakzadmanesh, 2009).

In Bangladesh, Muhammad Yunus, the founder of Grameen Bank, in his paper in 2003 draws attention to the role of women in the success of micro credit projects. He claims that Bangladesh is "the only country" where 75% of the loans taken were paid back (Yunus, 2003: 3). It's remarkable to know that most of the loan takers have been women in poor families. Nawai and Bashir (2009) agree with Yunus's findings, arguing that women in Malaysia have been more committed compared to men to repay their loans. Hence, generally speaking women's participation should be considered as an important factor in the community development process, especially among poor families. As revealed above, rural women have a great influence on community development, if the seeds of participation are planted and the necessary resources are provided for their growth.

Selamat and Gapor's (2006) study in Belawai village is a good example to show how contribution of women plays a critical role in community development. In this village, the invaluable practice of women to collectively conduct their socioeconomic and cultural activities helped them to manage successfully their small-scale businesses and expand their marketing targets by their efforts. Creativity, personal strength, perseverance and well-structured construction of the committee by KUNITA (Fishermen's Wives Association), along with the collaboration of their husbands is a unique case to highlight participatory community development and women's empowerment. Emphasis on economic activities as well as participation in social-cultural events has led to an increase in the sense of voluntarism among the members of this group. The opportunity of attending a number of training courses with an affordable fee for group members helped them to improve their professional lives and become more qualified in the economic activities (Selamat and Gapor, 2006).

Kassim on the other hand paid attention to status of women in a matrilineal society and the impact of economic changes on this status after the 1970s. In her study in Negri Sembilan (1997), she pointed out that the economy of Malaysia has shifted from agriculture to industry and services, and therefore women have been fully involved in agriculture especially rice cultivation, harvesting and processing the products of rice. As a matrilineal society, the land has been under the control of women and they had the autonomy over their own actions during the time that they cultivated the land and were productive. Because of economic power, women had social power to take part in decision making in the household and to some extent in the community. Thus, women were aware of their productive role as working people in the community when they were asked about their jobs. Men were mostly involved in gaining cash income, and were working on their wife's lands or in the wage market (Kassim, 1997). With changes in Malaysia's economic

policies and the transformation in economic development of the country from an agriculture based economy to a services based economy, autonomy and social power of women declines when their contribution to the household livelihood changes from an agricultural one to an industrial one. Unfortunately, their traditions of collective work on the land have disappeared with their minimized and reduced contribution to the economy of the household. Women were working on the land through informal groups of neighbors which were formed for mutual support in rice cultivation and rice processing (Kassim, 1997) and this is not observable anymore.

Many scholars have carried out comparative studies to illustrate the results of women's empowerment in rural areas through micro enterprises (Lanjouw and Lanjouw, 2001; Conroy, 2003; Goldberg, 2005; Hassan, 2006; Gow, 2001), but among them, the research conducted by Mie (2007) is one of the best in-depth studies that considered process of women's participation in Malaysian rural areas. She identified a number of limitations in social and economic participation of Malaysian rural women in her comparative study. She found that among 114 small groups in some divisions of Sabah that have been encouraged to form self-help groups by the Department of Agriculture (DOA), only 53 groups have become successful entrepreneurs. In this participatory project, rural women have been trained to get involved in the process of decision making in the family and community. They were enabled to initiate income generating activities through learning group work and making local handicrafts, food and other agricultural products. In addition, they were also trained in marketing to support them in selling their products in the market.

The biggest problem in getting women involved in their empowerment process, has been getting permission from their husbands as "the head of the household" to apply for loans. This regulation which was put forward by the banking system has been an important

impeding factor in getting loans by women because some men had left their families to take jobs in cities where they had formed new families and ignored their homes in villages. Other women, who had their husbands in the village, did not get permission to access loans and make the decision to participate in projects as their husbands thought that the new financial activities would waste the time and resources of the family (Mie, 2007).

The multiple sources of pressure of poverty on women in the communities alongside with other gender based issues have been the main factor of persistent poverty among rural women. Some scholars believe that financial support of women in combination with increasing their financial knowledge would be a practical strategy to overcome poverty in rural areas. Berma, Shahadan and Abdul Gapor (2006) in their study on reasons of persistent poverty among Bumiputras in Sarawak, have emphasized that women as well as youths should have been given more opportunities to access certain special micro credit schemes after being trained through scheduled courses, which have been introduced and implemented by the government. They believe that these courses could change the attitude of poor families in the framework of the Human Development Program to improve human capital among poor people in Sarawak. In their view, these opportunities are based on aspirations of the Ninth Malaysia Plan which promotes provision of “windows of opportunity for women” (Berma, Shahdan and Abd Gapor, 2006).

Similarly, one of the most effective solutions to promote the status of rural women and improve their quality of life has been micro credit, micro finance and micro enterprise projects in Malaysia especially in rural areas. Establishment of the Ministry of Entrepreneur Development in 1995 shows the government’s commitment to develop Bumiputras in poor communities. In addition to the Government, Non-Governmental Organizations (NGOs) are an important agent in poverty reduction programs in rural areas

through increasing women's participation in such programs. In Malaysia the five important NGOs and government institutions which are involved in micro credit and micro finance projects to facilitate participation of rural women (Adesina-Uthman, 2010) are as follows:

Koperasi Kredit Rakyat (KKR –People's Credit Cooperation) - NGO

Amanah Ikhtiar Malaysia (AIM) - NGO

Tabung Ekonomi Kumpulan Usahawan Nasional (TEKUN) - The Economic Fund for National Entrepreneurs Group - Government Organization.

Yayasan Usaha Maju, Sabah – NGO

Pembiayaan Kredit Mikro of Bank Pertanian Malaysia (BPM) - Malaysian Agricultural Bank, Government Institution

Among these institutions, Amanah Ikhtiar Malaysia is the most important NGO to implement micro credit and micro finance projects in Malaysia (Nawai and Bashir 2009, Conroy 2003). A large number of research supports positive impact of AIM's loans to decrease poverty among poor people (Al-Mamun, Abed Wahab, Hossain and Sazali, 2011; Nawai and Bashir, 2009; Conroy, 2004; Mahmud, 2006), but the influence of these projects on households which are suffering from persistent poverty is a challenging issue for many scholars. They believe that the poorest people who do not have adequate access to micro credit facilities, do not have the capacity to absorb and use the credit and start an income generating activity to overcome the poverty cycle (Hashemi, 1997; Rahman, 1998; ESCAP, 2000; CGAP, 2006; and Islam 2007 cited by Al-Mamun, Abed Wahab, Hossain and Sazali, 2010; Nawai and Bashir, 2009). However, there are paradoxical points of view on AIM's function in the case of Malaysia. As Adesina-Uthman (2010) in his study on "Sustainable Micro finance Institutions: Malaysian Experience" declared that

there is an over dependency on governmental funds and grants in the case of micro financing the poor in Malaysia.

Al-Mamun and Abdul Wahab (2011) carried out a research on the loan settlement rate of poorest clients of Amanah Iktiar in Malaysia. Through their research, they found that around half of their respondents used at least some portion of the loans on non-income generating activities. They have recommended that AIM should focus on advising its clients to use the credit in income generating activities and not to use the loans for any other purposes. They also mentioned that policies should be reviewed and re-oriented to increase employment rate and income generating opportunities among household members by providing appropriate training and diversifying the loan programs. Saad and Duasa (2011) also recommended AIM to work on providing some educational programs for those clients who get loans, especially in term of business training. They found in their research “An Impact Assessment of AIM Programs in Malaysia” that educated borrowers are using their loan in a more productive way compared to less educated ones.

From the above literature review, it is apparent that there is a major gap between the results of the women’s empowerment or poverty reduction projects and the process of women’s participation in these projects. Most of the studies mentioned above have paid attention to the outcomes of social and economic participation of rural women. But the processes of women’s membership in group activities have not been well considered in a comprehensive way. While the experiences of Grameen Bank in Bangladesh and experiences of female members of self-help groups have been published time to time, the results show that the groups have been successful in taking collective actions, their increased economic potentials and in-time repayment of the loans (Fernandez, 2007 and Sabhlok, 2006), but certain questions about the way that women participate (process of their participation) in self-help or local groups have not been well examined.

Moreover and in the case of Malaysia as a multi-cultural country, there are many studies and reports on the impact of micro finance and micro enterprise activities in poor areas, but there is a lack of information on the process of women's participation in rural areas which remains a major gap. On the other hand, the notion of empowerment by project implementers and the approaches of the projects towards women 'empowerment needs to be carefully reviewed.

1.6 Research questions

Based on what was discussed above, the research questions about the process of women's participation, the factors affecting it and the organizations that support such procedures can be addressed as follows:

1. What is involved in the process of participation of rural women in community development through their collective actions?
2. What are the facilitating and impeding factors in women's participation in the community development process through joining the local groups?
3. What are the procedures and notions of supporting institutions (non-governmental and those administered on a volunteer bases) on women's empowerment in Malaysia?

1.7 Research objectives

The following statements are the objectives that the present research aims to achieve and are related to the research questions:

1. To explore the process of local women's empowerment to participate in the community development as well as facilitating and impeding factors:
 - a) An indigenous group in Kampung Bumbun in Carey Island;
 - b) Local women's groups in one rural and one suburban area in Negri Sembilan

2. To examine the effect of approaches of supporting institutions on the process of rural women's empowerment:
 - a) A voluntarily administered group named Gerai Orang Asal for supporting the indigenous group in Kampung Bumbun in Carey Island
 - b) Amanah Ikhtiar Malaysia (AIM) as an NGO which is strongly supported by the Malaysian government for supporting local women in the rural and suburban communities in Negeri Sembilan

1.8 Organization of Chapters

The existing report has been divided into the following chapters:

Chapter one, provides a general overview on the socio-economic context of Malaysia and its efforts to eradicate poverty and inequality among poor people especially rural communities. It shows that micro finance facilities have been one of the main mechanisms with an aim to eradicate poverty in rural areas of Malaysia especially targeting women. It provides background information of indigenous people in Malaysia (as one of the studied communities) and the issues faced by them in current times. Moreover, the development process that targeted women has more or less gone through similar stages. The chapter refers to facts regarding rural women in different countries and the issue of poverty. In this chapter there is also an overview of the existing literature on the role of women in empowerment projects around the world as well as in Malaysia. It is also briefly highlights the main agencies involved with micro finance services in Malaysia. It refers to the governmental bodies as well as private institutions, mainly focuses on the work of Amanah Ikhtiar Malaysia (AIM) as the main institution involved in micro finance services in Malaysia.

Chapter two, deals with the main concepts of the study and tries to operationalize these concepts. The main concepts are empowerment, community development and women's participation in these processes through their collective actions.

Chapter Three explains the methodology of the research and focuses on data collection tools as well as the method by which the data has been analyzed throughout the research study. It explains the qualitative methods for collecting data as well as analyzing the data gathered from the ground to answer the research questions.

Chapter four analyzes the data collected from the indigenous community in a village in Carey Island, Selangor and indicates how Indigenous women participate in community development through empowerment based initiatives relying on their own human and cultural capitals. It also deals with the facilitating and challenging factors in this process and studies the processes of generating income in the village and how they are struggling to attain a sustainable market for the products.

Chapter five shows the function of micro finance schemes for rural and suburban Women's Groups which resulted in ineffective women's empowerment and community development. It presents the process of women's involvement in income generating activities using micro finance facilities offered by AIM as a program for empowerment of rural women and the way these financial capitals are consumed by rural women for non-income generating purposes. The study area focused on in this chapter is a village and a suburban area in Negri Sembilan. It also deals with the facilitating and impeding factors of women's participation in the process of generating income. Moreover, this chapter has briefly looked at AIM's designed program to remove poverty and gender inequality in rural Malaysia. The main focus of the chapter is on the critical assessment of the implications of micro credit institutions in Malaysia especially Amanah Ikhtiar Malaysia (AIM) in the process of empowerment of the hardcore poor in rural areas. The

procedure of providing loans for rural women and the impact of the services from the AIM's point of view is considered.

Chapter six is a conclusion of the findings and elaborates on the researcher's discussion on the results of the study in the targeted areas. In this chapter, the findings from each area of the study are summarized and linked to the theories and the concepts of the study and it offers certain recommendations based on the results.

University of Malaya

CHAPTER 2: CONCEPTUAL FRAMEWORK

2.1 Conceptual framework

Women play an intermediary role between formal and non-formal sectors in the society (Abdollahi, 2009, p.3). Therefore, it can be expected that the formation of local groups or women's cooperative associations as civil bodies pave the way for community development. However, women in local communities should have an understanding of their own status. In fact, to encourage women to participate and to play an active role in the society, women have to understand how they can play a role and why they should have such a role. Women's interpretation of their own actual position is different in various societies and as Mead (1967) and his student Bloomer (1969) pointed out that women's participation in local community development is subject to their interpretation. Such interpretations can be corrected during the inter-group interactions in local groups or cooperative associations and within their interaction with their outside environment (local community) and this will bring about certain positive changes in the social life of people and improve their quality of life. Therefore, women's understanding of their own actual life and their active participation in the community may lead to certain solutions for more women's presence in the process of community development (Mead, 1967, Bloomer, 1969; cited in Abdollahi, 2009).

With this short introduction, the focus of the present research is on “empowerment”, “women’s participation through local groups” and “community development”. However, to shape a framework for the research, it is necessary to comprehensively scrutinize the concepts of “development”, “participation”, “empowerment” and the existing theories about them, especially in connection with the related gender theories.

2.1.1 Development

During the long historical evolution of the term “development”, the second half of the 20th century is a milestone (Thomas, 2004 cited in Sumner, 2008) and the first United

Nations Development Decade of the 1960s was the most important action taken in the interest of development (Jolly, 2003). According to the established norms, the national economic ability for creating annual growth of the gross domestic product (GDP) was a criterion of development. Although during the first decade, many countries attained development goals, no considerable change happened in the lives of many people especially in underdeveloped countries. Economic growth did not lead to improvement in social welfare in societies and inequality, unemployment and poverty was prevalent. Some critical views claim that development projects are a “neo-colonial” program to reproduce global inequalities and to maintain the dominance of rich countries over third world countries (Kothari, 2005) or Northern countries to the Southern nations (Ahamdi et. al, 2013, p.48). Ahmadi et. Al cited from Rahnema (2013) that the theory of post-modernism as a critique on development in terms of hegemony of the west to other countries with the aim of westernization of the whole world arose from 1980s. Post-modernists believed that proponents of development are to encourage all countries to follow the western model of economic and social development (Ahamdi et. al, 2013). In fact, pessimistic viewpoints of post-modernists on development was a reaction against new definition of development introduced by America and supported by United Nations and other international organizations like World Bank toward finding new ways of resolving their after-war challenges (Rahnema cited in Ahamdi et. al., 2013, p. 49).

In that line, interpreting the success of development projects in different parts of the world is a complex issue because of the diverse views on the nature and concept of development and the varied range of opinions, policies, practices, and approaches. Simmons (1995 cited in Crewe and Harrison 1998:14) believes that although reducing poverty, environmental issues and discrimination have been the main objectives of the

development intervention around the world, there is observable and statistical evidence of increased poverty, environmental degradation and inequality in many regions.

Recently introduced criterion of “more equitable delivery of wealth and income” was based on the policy of equality and poverty eradication set in the agenda to provide more living opportunities for people as the main goal of development. During the following decades more attention was paid to the human aspect, the well-being of all people as the goal of development and participation of citizens in the development process was paramount (Piran, 2003). The emphasis on local knowledge and culture also was done through the activities of post-modernists believers. They believed that the bottom-up approach of post-modernism respects a people-centered dialogue in the process of development (Ahamdi, 2013, p. 49).

Regarding the given definition of post-modernism, the theory of development applied in the conceptual framework of this study is very close to the idea of post-modernists in terms of its people orientation concept while in this research there is emphasis on other aspects of development looking at characteristics of this phenomena such as sustainability of development as well as its community direction which should be rooted in the agency of people to make changes in their living situation. These concepts will be more explained later in this study.

Two important keywords of the definition of development are the “process of positive *change*” and “depending on the *context*”. The term “change”, reminds us that development is not a sudden phenomenon like a miracle or certain actions that emerges through rules and regulations imposed by power-holders from the top levels of the society (this will be discussed later in dealing with the concept of “participation”). This positive change or “good change” as Chambers (2013) calls it, occurs through a long-term process, and requires people with “power” to create it. Depending on the context means that the

definition of development varies in different places, or times, people, professions and organizations (Chambers, 2004:186).

In fact, Chambers (2013) in his practical book in the field of local community development, entitled *Ideas for Development* discusses the evolution of the language of “development” and its related concepts such as “*accountability, capability, civil society, consumer, decentralization, democracy, deprivation, diversity, empowerment, entitlement, environment, gender, globalization, governance, human rights, livelihood, market, ownership, participation, partnership, pluralism, process, stakeholder, sustainability, transparency, well-being*”. He believes that these terms have undergone change and were modified in the last twenty years. (Chambers, 2013).

He gives an example of the meaning of “capabilities” and “entitlements” that was elaborated on by Sen (1999) which opened up a new horizon towards understanding the process of “development”. He deeply believed that “development” is a process of expanding the real freedom that people enjoyed (Sen, 1999). In Sen’s insight, although the growth of GNP and people’s income influences development, they are not the only factors for “development” and indeed “freedom” depends on the social and economic arrangements and the political and civil rights. In his point of view, development means removing poverty and tyranny, diminishing poor economic opportunities and systematic social deprivation and eliminating the neglect of public facilities, intolerance or over-activity of repressive states. In this form of freedom, people participate in the process of making social choices and public decisions that influence the progress of these opportunities (Sen, 1999).

2.1.1.1 Sustainable Development

Sustainable development was used by Brundtland¹ in the World Commission on Environment and Development (1987) that is known as Brundtland Commission, which emphasized on using natural resources to meet the present needs, and saving and promoting them for the next generation, and it includes three pillars; economic development, social equity, and environmental protection (Drexhage and Murphy, 2010). Indeed, sustainable development was a reaction against the pure economic growth approach as a development goal emphasized by developed countries that was based on capitalism, which encouraged people to consume resources without caring about the depletion of natural resources and the extinction of biodiversity. As Drexhage and Murphy (2010) state:

“The problem with such an approach [Purely economic growth] is that natural resources are in imminent peril of being exhausted or their quality being compromised to an extent that threatens current biodiversity and natural environments” (2010:2).

Piran (2003) presents a model of sustainable development process starting from personal and collective development of citizens as the main constructors of the community and continues towards the middle level. At this level, he refers to three factors and illustrates them as the three sides of a triangle: 1) awareness raising and empowerment; 2) inclusive and active participation of stakeholders; and 3) civil society. The last layer is the macro level that includes inclusive human, cultural, social and political development; poverty alleviation and social justice; and biosphere and environmental considerations.

¹ Gro Harlem Brundtland was Norway's former Prime Minister and an expert within the United Nations (Special Envoy).

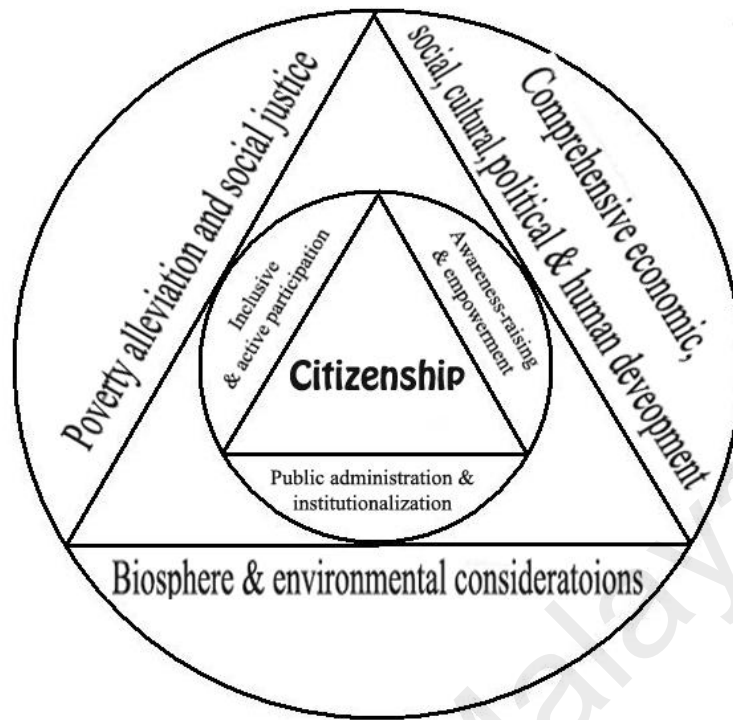


Figure 2.1 Sustainable development (Piran 2003)

Considering citizens as the central point of this model is a strong human oriented approach that puts humans as the main factor of sustainable development and entitles her/him the right to participate in her/his community development process. Through such an approach, sustainability comes from community members and by their own partnership to improve their situations by recognizing community resources, using them (Homan, 2008) and taking responsibility for their resources and well-being.

Chambers (2013), a well-known professional in the field of participatory community development, believes that in dealing with the concept of “well-being”, income has a low priority in comparison to health, family life, respect and social values. He argues that, in terms of responsible well-being, members of a community should be responsible for their own development process and presents a five-element web of responsible well-being that

includes: responsible well-being, capabilities, livelihood security, equity and sustainability.

In this model, a developed world is a world in which all citizens are able to take part and play a role and there are no factors blocking or limiting the citizens' participation (Baqerian, 2003). According to this definition, development can be interpreted as the freedom of members of a community to contribute in development process aimed at the well-being of all people.

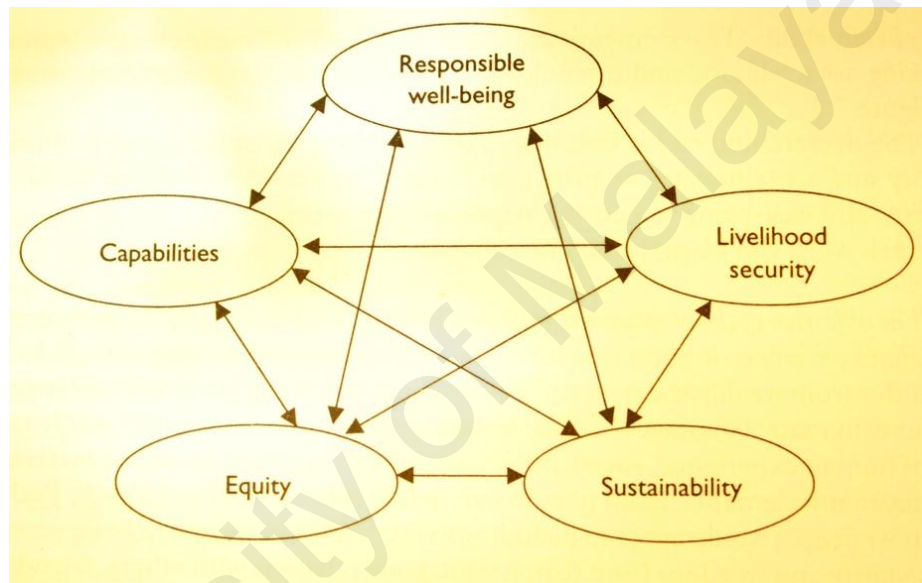


Figure 2.2 The web of responsible well-being, Chambers (2013)

Chambers considers “well-being” as a good quality of life for all people and it differs from wealth. Well-being has various meanings in different contexts and it is not a quantitative concept. Each person has her/his own idea about well-being and there is a weak link between income and well-being. “Livelihood security” is the basis of well-being that stands for basic needs such as secure rights, physical safety and reliable access to resources, food and income and basic services. “Capabilities” are a means of livelihood and well-being. By capabilities he emphasizes on people as the agent of development and they should be trained and empowered to make a better life. Capability is one of the

keywords used also by Sen in his idea of development in terms of freedom which will be discussed later in this chapter. Scoones (1998) has prepared a mixture of capability and well-being presented by Chambers and Sen as essential element of his framework on sustainable livelihood and believes that the intrinsic value of well-being and capability allows people to define their own criteria of sustainable livelihood including self-esteem, security, happiness, stress, vulnerability, power and etc. As we can see, these criteria are more important than material concerns of food intake and income (Scoones, 1998). Local people's capability should be increased in a way that they can provide sustainable livelihood while their well-being with their own defined criteria is realized.

"Equity" is the fourth pillar and it includes human rights, intergenerational and gender equity. The last item is "sustainability" that mentions changes should be sustainable. It means that all actions should involve present and future generations in their objectives (Chambers, 2004).

Feminists have also taken up the concepts of sustainable development. For this group, there is a need for a gender-sensitive definition of sustainable development (McGregor, 2009). According to McGregor (2009) this argument comes from this belief in feminism that no theory is complete without an analysis of patriarchy, women's oppression, and gender inequality. From the feminists' point of view, in the debate on sustainable development presented by Brundtland, "*the wealth of women's traditional knowledge and sound resource management had been ignored*" (Rodda, 1991 cited in Harcourt, 1994:94). This argument is rooted in the feminist ideas on the relationship between women and their environment. Certain scholars (Dankelman and Davidson 1998, cited in Harcourt, 1994) believe that women are the main victims of environmental degradation, even though they are the most important and best experienced actors to bring about sustainability.

The relationship between women and nature was the central point of eco-feminists critical theory. Eco-feminism was introduced in 1970s, asserting that the two main threats to the earth, overpopulation and destruction of the nature, are only resolvable through destruction of “the Male System” by women in order to have a greener planet (Braidotti et al. 1994 cited in Mebratu, 1998). They believe that there is a critical correlation between the domination of nature and domination of women (Mebratu, 1998), which means that the master–slave role that marks man’s association with nature is reiterated in man’s relationship with women (Daly 1979; Easlie 1981; King 1983; Merchant 1980 cited in Williams and Millington 2004:103)

This idea by the eco-feminists on the relationship of women and nature had a great influence on expanding the weaker sustainability ‘environmental justice’ approach by including the gender aspect in mainstreaming sustainable development (Williams and Millington 2004).

2.1.1.2 From WID (Women in Development) to DAWN (Development Alternatives with Women for a New Era)

Although the 1960s was a milestone for development with the first United Nations Development Decade, the early 1970s was a landmark decade in the history of women seeking a share of the development process through Women in Development (WID) strategies. It started out with dealing with women’s labor issues, presented women as productive members of the economy and it continued towards global acceptance of women as the agent of socio-cultural, economic and political development and the “dynamic promoters of social transformations that can alter the lives of both women and men” (Sen, 1999:18).

2.1.1.3 Women in Development (WID)

In the early 1970s the role and rights of women in development were highlighted by Boserup's discourse on gender studies and the role of women in development, especially economic development that coincided with the increasing wave of feminist activities around the world (especially in the USA and Europe). These feminists raised the knowledge and awareness on these issues and it was after Boserup's publication of "Women's Role in Economic Development" in 1970 that the term Women in Development (WID) first came into use (Rathgeber, 1990).

Boserup (1970) argues that women's status vis-à-vis men, has a positive correlation to their role in the agricultural economy. She argues that the inequality between women and men was the result of the imbalance in the sharing of technologies between them through discriminative colonial and post-colonial agricultural policies that considered men as the target group of the modern development resources. If women had an equal access to resources, they would have a productive role in agriculture and enjoy an equal status in the development process (Razavi and Miller, 1995).

Rathgeber (1990) believes that Boserup's theory was based on the idea that the density of population has a major influence on the division of labor between men and women. In Africa, for instance, because of a low density of population, a lack of agrarian technologies and a shortage of animals, women have had a more important protective role in agriculture compared to women in South Asia and Latin America where agriculture has always been a male job.

The WID approach supports women's full contribution in the development process. The focus of this approach is mostly on increasing women's access to credit and employment as the means through which women can be better integrated into the development process (Moser, 1993).

Certain scholars (Rathgeber, 1990; Razavi and Miller, 1995; Ndimande, 2004) have recognized five different approaches through WID, which included welfare, equity, anti-poverty, efficiency and empowerment. Each approach is different from the other.

a) Welfare approach

The first stage of WID or the pre-WID approach, that appeared in the 1950s and the following 1960s, stressed on ensuring welfare for women as beneficiaries of development programs to be a better mother (Moser, 1993). This “family-centered” approach is rooted in three assumptions: 1) women are passive recipients of development, rather than active participants in this process, 2) motherhood is the most important role for women, and 3) child-rearing is the most effective role for women in all aspects of economic development in the society (Moser, 1993: 60). This approach focused on the reproductive role of women. The main targets for improving family welfare have been low-income mothers. (Rathgeber, 1990; Moser, 1993). The results of projects based on the welfare approach did not improve the status of women in third world countries and a critique of this approach led to other alternative approaches emerging to address the role and rights of women in development that will be discussed below.

b) Equity approach

The Second Development Decade (1971-80) was the time for full and productive integration of women as active participants in total development efforts through direct and top-down state intervention (Moser, 1993). In 1975, the International Women’s Year and the International Women’s Decade (1975-1985) were declared by the United Nations. In the first year of this decade, the World Conference for International Women’s Year was held in Mexico City stressing on the themes of equity (for the first world feminists), peace (for the second world) and development (for the third world) based on women’s needs in relations to their contexts. The main reasons for this movement were the failure

of modernization, development programs were required to positively change women's status and this led to the global wave of feminists' activities along with Boserup's work. Thus, proponents of this approach concentrated on women's triple role and added the third role of women as managing community to the previous roles of active participants in productive and reproductive roles (Moser, 1993). According to this approach women's subordination was rooted not only within the family, but also in the male dominated market place and women's equity would be ensured if the market relationship became equal between the two sexes (Rathgeber, 1990; Moser, 1993).

c) Anti-poverty approach

This approach toned down the equity approach voice that was criticized by governments as Western feminism (Rathgeber, 1990). Poor women as isolated people were considered the target group of this approach, the main reason for their poverty being underdevelopment and not subordination (Moser, 1993). The orientation of this approach was rearranged through implementing income generation projects that created small opportunities for women, along with emphasizing women's economic growth and basic needs. The main issue in this approach was encouraging women in the community and increasing their tendency to be active in their productive role (Moser, 1993).

d) Efficiency approach

At the Copenhagen Conference (1980) it was debated that women are both participants and victims of political struggles (in Palestine and South Africa). According to the contextual issues during the period of a declining world economy, women became the essential actors of development and experienced a worse situation than men such as hiring later, firing earlier, long working hours for less pay and different kinds of disadvantages for females (Rao, 2011). Therefore, this approach only focused on the economic aspects through credit for women, supplementary income generating projects and micro

enterprise. Efficiency approach is still the most popular WID approach for many government agencies.

e) Empowerment approach

In the empowerment approach (1980s), women's subordination related to men and colonial and neo-colonial tyranny are the central notions (Rathgeber, 1990). Its origin is in feminist writings and third world women's experiences. It believes that the origins of women's subordination are within the family and it is different based on the context (Rathgeber, 1990). This approach also claims that women have to increase their power, meaning increasing their capacity and self-reliance and internal strength through bottom-up strategies. In this case, women will be able to enjoy the right to making choices in order to gain control over essential resources (Rathgeber, 1990).

2.1.1.4 Women and Development (WAD)

The demarcation between WID and WAD is not entirely clear (Rathgeber, 1990). Proponents of the WAD approach believe that women have always been involved in the development process and their participation in development has been the main reason for the continuation of society, but ignoring their role and rights in patriarchal societies has led to the reinforcement of structural inequalities. It believes that women's status will improve if international structures become more equitable (Rao, 2011 and Rathgeber, 1990). This could be a contradiction, to consider the ideology of patriarchy as an important factor but fails to undertake a full scale analysis of the relationship between "patriarchy", different modes of production and women's subordination and oppression and it might be due to a lack of attention being given to factors such as class, race or ethnicity. In the meantime, like WID, this theory/approach focuses on the productive role of women and does not pay attention to the reproductive role and other tasks of women inside and outside of the household (Rao, 2011 and Rathgeber, 1990).

2.1.1.5 Gender and Development (GAD)

The focus on 'gender' rather than 'women' was influenced by certain writers who were concerned about the way that women's problems were perceived in terms of their sex (their biological differences from men) rather than their gender (the relationship between men and women) in which women have been systematically subordinated (Oakley, 1972; and Rubin, 1975 cited in Moser, 1993: 3). GAD mostly highlights the importance of gender relations in the development process and the way relations between men and women are socially constructed by ideological, historical, religious, ethnic, economic and cultural determinants (Whitehead, 1979 cited in Moser, 1993: 3). According to this approach, focus on women in isolation (WID) is to ignore the real problem, which remains their subordinate status to men.

According to Moser (1990) women in third world countries not only have to play their reproductive role at home but they also have a productive role as the labor force in the society, they also have to play a triple role in their neighborhood which is community managing work. In contrast, men in the third world have been identified as bread-winners who are the main productive workers, and their work in the community is totally different from women's. Their role in the community is also related to their leadership role (Moser, 1993: 27-28).

This approach fills the gap of the modernization theory between productive and reproductive roles of women and takes into account all aspects of women's lives within the family, in the private domain and the public arena (Jaquette, 1982 cited in Rathgeber, 1990). It encourages women to have a voice in the society through organizing themselves, and recognizing and gaining their legal rights. This approach has not dealt only with women, but also wants to change the social construction of gender and the social

relationship between men and women and their roles, responsibilities and expectations towards achieving more equitable gender relations (Rathgeber, 1990).

2.1.1.6 Women, Environment and Sustainable Development (WED)

This approach appeared after the sustainability concept in development emerged with an emphasis on the role of saving the environment to attain development goal. Advocates of this approach believe that women have a closer relationship with the environment compared to men (Agarwal, 1997 cited in Ndimande, 2004). Regarding women's involvement in natural resources, forestry, agriculture, energy and etc. on the one hand and the necessity of sustainable use of these resources on the other, women's role in the sustainable development process is seen as essential factor in development strategies (Ndimande, 2004).

2.1.1.7 Development Alternatives with Women for a New Era (DAWN)

This approach has its roots in the empowerment approach, believing that structures such as inequality in law, civil codes, a system of property rights, control over women's bodies, labor codes, social and legal domains under male control which enforce women's subordination have to change. It focuses on participatory and group work activities to attain the goals mentioned above. The mechanisms for change are legal changes, political mobilization, awareness-raising, and popular education (Ndimande, 2004).

2.1.2 Community development through community capital

To deeply understand community development, there is a need for the meaning of "community" to be understood as the first step. Homan (2008) defines community by emphasizing on common needs and the resources to meet them. He declares that:

"... A community consists of a number of people with something in common that connect them in some way and that distinguishes them from others. This common

connection could be a place where members live – a city or a neighborhood. It may be an activity or their ethnic identification provides the connection” (2008:8).

Community problems occur when people fail to meet their common needs. On the other hand, when people recognize that they have certain common capitals and know how they can use these capitals in a productive way, to solve their common problems, community change or community development occurs. This process should be planned and implemented and finally evaluated through a participatory approach (Homan, 2008).

Community development links people to each other in identifying various kinds of existing resources in a community and then using these resources for creating new capitals in that community. In fact, these are the capitals by which a community grows and maintain itself to be stronger (Homan, 2008). Capital is *“the stock of capacity to do something”* (Daniels, 2002 cited in Homan, 2008:35). Moreover *“it is something that can be converted into status, actual resources, or access”* (Samson and Bean, 2006 cited in Homan, 2008:35).

Different kinds of capitals are needed to develop a community. Scoonces (1998) has identified four types of capitals that people in a community may have in their possession to use them for their sustainable livelihood. He has suggested natural, economic or financial, human and finally social capitals as four different types of capital (Scoones, 1998, p.7). While, Homan (2008:35-36) has classified capitals as below:

- Natural/environmental capital: existing resources in an environment such as sea, forest, mountain and etc.
- Physical capital: these sources of capital have been added to the environment by human hands
- Economic capital: financial wealth
- Human capital: skills, talents, energy of a community member

- Political capital: access to the system of policy setting and enforcing in the community. It is also exchanging votes or public attention for political favors
- Information capital: access to the knowledge, data and information
- Cultural capital: traditional art, artistic expression of norms, customs. This capital provides identity and meaning to its members
- Spiritual capital: community members' belief system which helps them to find their meaning in life.
- Social capital: it occurs when community members support each other in the process of community development. In this process, they can create a powerful form of wealth which infuses the community to attain their common goals. It is the system of community interrelationships by which collaborative action, trust and community consciousness will be produced.

Homan (2008) believes that in the process of community development, community members recognize their resources, acknowledge them and use them to foster growth of the community. In this process a community demonstrates an appreciation of the value of these resources, especially its human capital.

Therefore, this form of development emphasizes people's equal rights to enjoy freedom, entitles them to existing opportunities in a community and to have their own goals and strategies to make life choices (Sen, 1999; Kabeer, 1999). Sen considers participation in and access to basic training opportunities as the main necessities of development, more than economic development and the growth of gross national income. He believes that freedom to participate in or access to basic training opportunities are intrinsic, and unfortunately have been denied to rural women for a long time or have been available to them in a limited form. He also elaborates that freedoms are the ultimate goal of development as well as its means.

A deep understanding of development needs to acknowledge that different forms of freedom are the pre-requisites of development. Political freedom helps to progress economic security and social opportunities facilitate economic participation, while economic facilities lead to an increase in personal income and provide the necessary resources to create social facilities (Sen, 1999). Therefore, in the development process, various forms of freedom reinforce each other and drive forward the development process.

In this point of view, women and men should have an equal role in the development process and they should have equal rights to participate. Some scholars even think that women's part is more important than men's; since women, like men, are a human force in the public sphere, and they also play the role of educating and nourishing the next generation of girls and boys (Baqerian, 2003). "Therefore, the more knowledgeable and empowered women, the more knowledgeable and empowered communities" (Emadi, 2002:34).

Nowadays, women's empowerment is one of the main objectives in the development process of many countries around the world. In this process of women's empowerment the most important factors are training women, providing occupational opportunities and helping females to have a role in the market. The nature of roles that determines women's occupation, family and community feedback to women's economic activities and economic and social facilitating and impeding factors should be considered in women's empowerment and finally the community development process. Kabeer's studies (1999) in Bangladesh show that the continuation or ending of past norms in a community is affected by the economic and social situations that determine those norms. The changing role of women in the development process is one of the most important factors to change those economic and social situations, and the goals and outcomes of this process have a

tangible relationship with many other dimensions of development (Sen, 1999). Thus, the necessity of dealing with rural women as role-players of community development is an agenda for many related organizations and scholars. Today, in the field of political economy of development, there is no important topic than recognizing the necessity of women's political, economic and social participation and their leadership role. This is one of the essential dimensions of development as freedom (Sen, 1999).

2.1.2.1 Different frameworks in community development

Kenny (2002) in an impressive article scrutinized four frameworks in which development organizations may function in a community either based on a range of frameworks or focusing on one of them. The four frameworks are: the charity framework, the welfare industry framework, the activist framework and the market framework. Each of them is identified by the thematic discourse, their approach and their role in the development of the community.

- Charity framework: this individualist framework is constructed around three main thematic discourses: empathy, moral discipline/service, and finally, ideas of dependency/ patronage. These organizations see their role to empower individuals in the community and function in the context of mutual obligation or moral duty to assist the poor.
- Welfare state framework: there are two main principles: 1) The state should intervene in civil society and the working of the market and 2) Intervention should be based on social rights, social justice, social equality and redistribution. In fact, this framework sees its role as the agent of the state, and individual needs as well as community requirements are in the locus of attention and it is the role of welfare professionals to respond to the needs. All these functions ensure certainty and stability of people's lives.

- Activist framework: the common discourse in this framework is mutuality, empathy, trust, solidarity, organization oriented attitude to change, civil virtue, and political mobilization. The approach of this framework is based on community participation, group work and commitment to social change. Groups and communities are being supported to be empowered and to take control of their destiny. This framework is commonly used in discussions of the organizational settings of community development.
- Market framework: the approach of this individualistic framework is based on private initiative and competition. Based on this framework, individuals have to take responsibility for their affairs. This approach does not have any mechanisms for those who do not have the needed capital for developing their own enterprise or making their choices come true (Kenny, 2002).

2.1.3 Participation

“Participation” is a buzz word (Chambers, 2013). Some experts working with international organizations link participation with power. The World Bank (1994) defines participatory development by emphasizing on power as *“a process through which stakeholders’ influence and share control over development initiatives and decisions and resources which affect them”*. While the UK Department for International Development (2005), using a human rights approach, links participation in democratic institutions and organizations of the poor and describes it as:

... Enabling people to realize their rights to participate in, and access information relating to, the decision-making processes which affect their lives (cited in Hemmati, 2007:13).

Similarly, Niazi and Ghafari (2007) believe that the most fundamental concept in participation is the acceptance of human equality with an aim to encourage consultation,

cooperation and collaboration of all citizens toward improving quality of life in all economic and social aspects. Nouri Neshat (2010) puts emphasis on participation as a “process” that people become empowered and will be able to positively change their communities. During this process of participation and change, a community becomes empowered and development will occur. Indeed, through participation people who have a common idea about their future will be able to find each other, even the isolated and weak members of the community, and mobilize their own resources to create a better situation to live and to enjoy their lives. Therefore, the foundation of development is the participation of all stakeholders in a community, whereby each stakeholder plays a role in community development.

In studying participation, scholars consider certain types and degrees of participation and have used such analogies as a ladder (Arnestein, 1969) and mosaic (Tritter and McCallum, 2006). The first analogy of the ladder belongs to Arnestein (1969) who considered citizens’ participation in urban planning and management as an eight-level ladder. She believes that the “power holders” decide on the amount of authority and citizens should be given the opportunity to participate in urban planning. The first and second rungs (manipulation and therapy) represent the lack of participation in public activities and programs by citizens. Power holders decide how to manage and control everything. In these two levels, power holders through tokenism give some artificial permission for people to participate in the community, but they manipulate the situation or treat issues by themselves. The third level of the ladder, which is the first step of citizens’ participation, is “informing” people about their rights, responsibilities and options. At this level of participation, power holders give information to people. But it is a top-down and one-way direction from officials to citizens. The fourth rung is “consultation”, an upper level of participation but it is still a one-way flow because the

methods of participating are not participatory. Some methods include attitude surveys, neighborhood meetings and public hearing where people take part in the meeting and take brochures home or answer a questionnaire; however, people are not able to influence policies or guidelines. Through the fifth level of “placation” people get permission to experience some degree of authority, through tokenism given by power holders. At this level, people from the community have some seats in the management level and are able to vote. But their seats are in the minority and the majority of seats still belong to the elites. “Partnership” is the sixth rung of the ladder where “power is redistributed between citizens and power holders through negotiation and they agree to share planning and decision making responsibilities” (Arnestein, 1969:221). To be able to engage in partnership, there is a need for power to be based in communities that helps citizens to negotiate and participate in a process of give and take, but in most cases where power has come to be shared, the process would not be changed, and those who have power normally want to hang on to it and poor citizens would be neglected again. The seventh stage is “delegated powers” that provides the authority of obtaining dominance for citizens to influence on decisions and have the majority of seats in public administration. At this level, power is distributed between citizens and power holders in a way that people have the ability of being assured accountability of the programs. In the last rung of the ladder which is “citizen control”, participants or residents can govern a program or an institution and they will take responsibility for planning and management of the activities.

The issue of negotiation has been raised by Scott (2008) from a different viewpoint. For him, continuous negotiation and struggle in rural areas helps the villagers to create a normative environment. In his book entitled *Weapons of the weak: Everyday forms of peasant resistance*, he gives numerous examples how negotiation helps the villagers in

dealing with power holders to find solutions. In fact, negotiation helps them to voice out their demands, and to persuade those in power that a change is needed.

It seems that the main subject in Arnstein's model is the "citizens", while a deeper exploration reveals that the major subjects are power holders. Citizenship as a term coming from the human rights-based approach (Leary, 1999 cited by Cairns and et al., 1999) emphasizes on the rights of participation of all citizens. In this point of view, participation is not a gift from power holders that can be offered to people as a favor. People's rights to participate in all aspects of social, cultural, economic and political process are universal human rights. Whereas, in Arnstein's model, power holders decide when, where, how and how much people are allowed the right to participate. Therefore, using the term citizen in a top-down approach is not an appropriate path to take.

This form of citizens' participation that is based on authority and given by power-holders reminds us of Kabeer's (1999) notion of power in three dimensions (resources, agency and achievement) and Sen's (1999) idea of freedom that may be limited by those who have authority in the communities, who make certain barriers for rural women to be empowered and to choose their own strategic choices. Citizenship makes sense in Sen's theory by using the term *freedom* as intrinsic and as universal human rights (Sen, 1999). Tritter and McCallum (2006) from a critical perspective assess Arnstein's ladder of participation in the health system based on some evidence from the United Kingdom, the Netherlands, Finland, Sweden and Canada. They propose a new dynamic model to replace Arnstein's static, linear and hierarchical ladder. They believe that her model has adverse effects, some missing rungs and multiple ladders. One of the critiques on Arnstein (1969) is that she does not regard 'participation' as a process. She has concentrated only on the outcomes and has neglected the method, categories and differences between users of involvement/participation. For example, people who are not able to participate in the

decision making process such as the poor and disabled, who rely on others to go up the ladder were neglected in her model. Tritter and McCallum (2006) also claim that Arnstein does not pay attention to the interaction between individuals and other people and institutions in the community. Thus, they use the term social citizenship to emphasize the relationship between community members with each other and local institutions. These two scholars introduce a mosaic concept of participation, which is complex and involves the dynamic relationship between individuals and groups that shows diversity in the community.

Stakeholders must be involved in the community development process and they should be sensible about their responsibilities in this process. Although development programs should provide an opportunity for volunteers and local participants to participate (Niazi and Ghafari, 2007), rural women usually are not volunteers to be involved in development programs and have not been permitted to take part in the programs by the male members of their family. It seems that the development programs should take a step back and help rural women to acknowledge their needs and rights to participate in the decision making process as a member of their community. Most of the time, rural women have no idea about their rights as a woman and they define themselves as the mother of their children, the property of their husband, a sexual partner or a daughter of the family that is like a temporary guest and should wait for her future chance to get married and has no right to participate in family decisions (Pakzadmanesh, 2009; Movahedi et al., 2012). According to Tafnout and Timjerdine (2009), similar to many other countries in Africa, the major obstacles for women survivors of violence in Morocco are “illiteracy, poverty, unawareness” and their husband’s “authority over them” (Tafnout & Timjerdine, 2009:95).

Based on researchers previous experiences in working with local women in different project in Iran, participation can be seen as an enabling process that helps women to experience a set of professional experiences and learn to go forward step by step towards community development. In this process women start the journey through increasing their knowledge and information about their most important concern or challenge of their life that can be shared by others in public sphere. When they connect to other women who have same issues and share their ideas and increase their information about their common concerns, they become more motivated to take a collective action against their common issues. This change only happens for those who have internal motivation that changes to individual agency when they become more dedicated about their willing. When they tend to do collective work, they start to identify their local assets (like what has already explained from Homan's point of view (2008)), as valuable capitals to make a change. In this process, they may find different community assets as the resources of their work and acknowledge those resources as needed materials of their group work. For example when they realize their human capital, they form their group and gradually give more structure to it, make it more organized or even register it as a formal group with a new name which belongs to all of them as the member of their own created group. They may find a new identity of being productive besides their previous reproductive role as housewives. All these changes happen in a participatory process facilitated by women themselves or the help of an empowering institution. In this process, women start taking small steps toward their goals through climbing up the stairs of empowerment. It is in upper stairs that they practice making choices and to be involved in decision-taking process. This stairs-climbing process of women all together, is participation as an empowering process of women to be the agent of community development.

2.1.4 Empowerment

Havel (1992) has a good statement that can be used as the starting point of the discussion about the empowerment of rural women in the process of development; he says:

“It is not that we should simply seek new and better ways for managing society, the economy and the world. The point is that we should fundamentally change how we behave” (cited in Chambers, 2013:184).

Similar concerns can be seen in Sen’s viewpoint (1999) when he criticizes targeting people in the society as beneficiaries who are eligible for social support. He believes that people’s economic behavior significantly relates to freely adjustable variables that have a potential for distortion. In fact, when policy-makers and power holders look at the people as beneficiaries, people’s economic behavior would be totally different from the situation where they are regarded as agents with a power to change their community.

Empowerment comes from “power” that is defined by Kabeer (1999) as the ability to make choices. She believes that empowerment is the process of change, or in other words, the process of development. Homan (2008) draws another notion of development by using the word “change” and claims that “in the field of community change, power is the capacity to move people in a desired direction to accomplish some end”.

Domhoff (2005, cited by Homan, 2008) discusses about two forms of power. The first understanding of the term power is “*collective power*”, which is “the capacity of a group to realize its common goals”. The second, “the one most people think of when the subject of power comes up, is *distributive power* that is concerned with who has power over whom and what”. Although this study focuses on the first view of power that flows from the group’s organization, cooperation, beliefs and initiatives, it also takes a look at governmental bodies’ rules and procedures (as power holders) in the process of empowering rural women through their related projects. The former kind of power and

its promotion is a bottom-up process while the second type is a top-down process that is delegated to people in a different way from one place to another based on the system of power in the society.

Since power as the main changing part of people in the process of participatory development circulates everywhere and it can be expressed in variety of ways (as Cooke and Kothari, 2001 cited from Foucault, 1980) it is important to examine how power relations run through social body and not only in the hand of elites (Cook and Kothari, 2001, p. 152). These arguments take our attention to the importance of community members as people who have the entitlement of the rights to participate in their community to be developed through their agency and initiatives rather than by structured framework of policy holders which will be discussed later in-detail.

Kabeer (1999) believes that power is people's ability to choose and to make good decisions in their own lives. When we are talking about "choice" it logically means that empowered people have more options in their life and are able to make the best choice. If one option fails, they always have other alternative possibilities. On the other hand, being "disempowered implies to be denied of choice" (Kabeer, 1999:436).

Kabeer (1999) argues that the ability to exercise choice or power can be analyzed through considering three inter-related dimensions: resources (pre-requisites), agency (motivation) and achievements (outcomes). By resources she means not only material resources, but also human and social resources which will help people to be able to exercise choice and these are obtained through social interactions within the family, community and other collective relationships (1999:437). Therefore, it reflects the rules and norms, and the authority of making decisions in a given community. In the case of rural women, resources can be denied by those who have the authority to define priorities

and make decisions for women such as their husbands or fathers or brothers, or the chief of the community that are in the position of making decisions.

The second aspect is “agency” that refers to the ability of defining goals and following those to achieve “power within”. Kabeer (1999:438) has linked the notion of agency to Sen’s (1999) idea of freedom that has positive and negative meanings in relation to power. The positive sense of “power to” refers to the capacity of people to define their own life choices and to pursue their goals even in face of opposition from others (Sen, 1985a:208 quoted by Kabeer, 1999:438). The negative sense of “power over” through the use of violence or threat is when somebody forces people to obey them. Sometimes, women may experience a kind of denied agency in their communities. In this situation they are not able to achieve their own valued goals and the outcomes are not their desired goals. On the other hand, Sen claims that “free and sustainable agency emerges as a major engine of development” (Sen, 1999:4). Thus, if women are not able to obtain the agency in their life, they would not have the essential ability to participate in the community development process.

Sen (1985b cited by Kabeer, 1999) mentions that sometimes people are not able to attain their goals because of laziness, incompetence of individual preferences and priorities that are not related to power. When people fail to achieve their own goals because of certain deep seated constraints on the ability to choose, it can be considered as disempowerment. When we are talking about rural women, disempowerment would be a different concept that is mostly related to capability deprivation. According to Sen (1999) women’s agency and their voice to choose are influenced by certain factors such as below:

- **Weak access to education:** economic and political participation influenced by illiteracy among women (in the increasingly globalized trade environment) in certain characteristics such as quality control,

packaging industry, market assessment, marketing and etc. Opportunities to participate in the political arena may be hindered by the inability to get information and difficulties in communication because of the lack of ability in communication and writing. It seems that the lack of voice is directly related to illiteracy.

- **Neglected Ownership Rights:** despite major roles played by women in contributing to the family income, men are still considered the “bread-winner”, the head of the household and as a result, the owner of the properties. Women have many duties without enjoying the same rights as men to own property, which hinders women’s ability to participate in the decision making process.

- **Negative attitudes toward women’s employment:** working and earning money has a direct influence on women’s independence and promotes women’s status within the family and the community and it will increase women’s chance to get involved in decision making and in the development process. Women’s employment may be hindered by attitudes of family and community towards women’s economic activities, their social mobility to do their business activities, earning and saving money and other economic based changes in women’s behavior.

- **Reduced access to economic resources:** women’s access to economic resources is limited. This is because of two main reasons: 1) the earlier mentioned deprivation of women’s capabilities in education, ownership and other interrelated capability deprivations and 2) the male-dominant communities that control the market and economic resources.

- **Long working hours at home:** Working at home without any wage for long hours limits women's social opportunities to develop themselves and participate in the community development process. Duties such as child bearing and rearing, taking care of the elderly, household activities and many other duties may influence negatively women's involvement in the community.

2.1.5 Capacity building: an approach to people centered development

In concluding the section related to the three main concepts used in this research, (empowerment, development and participation) the notion of capacity building as an approach, properly synthesizes these concepts in line with the purpose of this research. If development is to be sustainable and people-centered, along with empowerment, participation and gender equality, capacity building is seen as an essential element. The capacity building approach is rooted in the liberation theology which received a lot of attention globally in 1970s, especially in Latin America, in which the humanity of Christ was being emphasized by Christians (Eade, 1997). Based on this theology, Christ became a symbol of personal, collective and nation liberation: someone who would challenge injustice and poverty in the real world. This idea was validated, especially by the Latin American Catholic Church, and was developed through the work of Gustavo Gutiérrez the Peruvian priest. The Liberation theology became a movement in rural and city slum areas of Latin America and brought people to reflect on the teachings of Christ and relate it to their real life. Later feminists extended the idea of the liberation theology to the work with poor women, which the current notion of empowerment and participation in development thinking has been extremely influenced by this movement (Pixley, 1986; Tabora, 1992 cited in Eade, 1997:12).

It has also been influenced by the Brazilian educationalist, Freire, (1985 cited in Eade, 1997:10), who was forced into political exile during a period of high political and military repression in Latin America who was under the influence of the liberation theology. He believed that no one can “develop” anybody else; people develop themselves with or without external support. In this point of view, “development” is a process by which vulnerabilities are reduced and capacities are increased (1985 cited in Eade, 1997:10). The idea of the importance of learners’ own experience and knowledge as well as mutual reinforcing of awareness, learning, self-esteem and the capacity for political action and the right of poor people for organizing and challenging authority in order to create an oppression-free society changed the notion of development to be more focused on people as the center of development.

Eade (1997) believes that after 1980s the concept of development as economic growth of societies began to come under serious critique by outstanding scholars (Chambers, 1992; Freire, 1972; Shiva, 1988; George, 1994; and Sen, 1989 cited in Eade,1997). Sen, for example, (2002 cited in Fukuda-Parr, 2003:302) argues that the true purpose of development is to enhance the quality of life of the people, which is best attained by providing them access to a wider spectrum of capabilities. He defines human development as the process of enlarging a person’s “functioning and capabilities of function” (Sen, 2002 cited in Fukuda-Parr, 2003:302). This definition by Sen strongly influenced the UNDP, which quoted him in the first line of its report in 1990 that reads “People are the real wealth of a nation” (cited in Fukuda-Parr, 2003:303). The aim of development is to enlarge the capacity of choice, so that all women and men can become agents of change (UNDP, 1995 cited by Eade 1997 and Fukuda-Parr, 2003).

From this perspective, development is eliminating the obstacles to what an individual can do in life, obstacles such as “illiteracy, ill health, lack of access to resources, or lack of

civil and political freedoms” (Fukuda-Parr, 2003). Furthermore, Homan (2008:11) believes that “when people feel a greater sense of worth and personal competence and control, they recognize that they can participate with others to influence conditions that affect them. This process and its outcome are known as empowerment”. It seems that he has selected appropriate key words to define empowerment by mentioning “worthiness”, “personal competence”, “control”, “participate”, “others”, and “conditions”. These magic words are extracted from Sen’s (1999) and Kabeer’s (1999) notions of empowerment. In conclusion all these aspects of mutual capability deprivations of rural women and other unknown factors that hinder social, economic and political opportunities for women which affect their empowerment and agency in the community development process and this was examined in this current study.

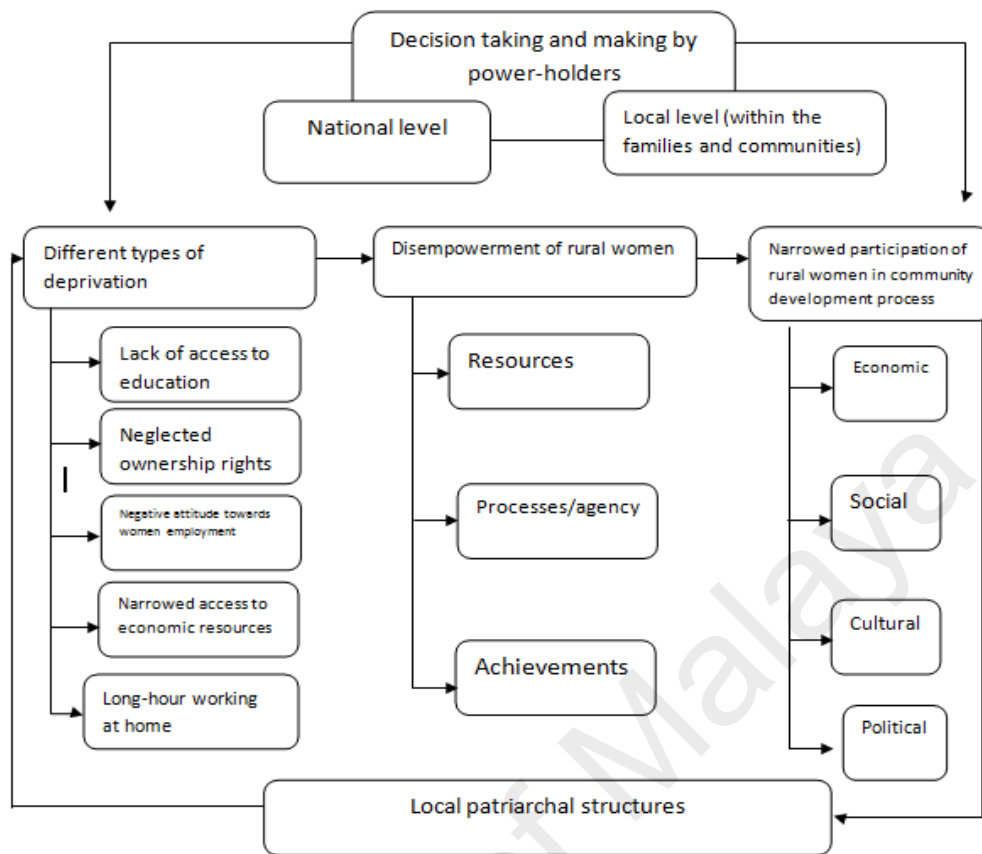


Figure 2.3 Combination of main concepts based on Kabeer and Sen

The above conceptual and theoretical diagram illustrates those components that affect women's empowerment and participation in community development in rural areas based on Kabeer and Sen's theories. According to Sen (1999), women encounter different kinds of capability deprivations in rural areas such as lack of access to education, ownership rights, employment, economic resources and long working-hours at home. These limitations lead to disempowerment of rural women in three main categories based on Kabeer's (1999) study: resources, agency and achievement. Women's lack of access to capability opportunities confine their ability to use resources or/and control their money from their own productions, as sometimes they have access to resources to produce certain things, but they have no option but to leave the control of their properties to men, and also they depend on men to sell their products. It means that rural women have no

control over their earned money. This issue is often rooted in their lack of skills to control the processes of using resources, controlling their earned money, ownership and controlling to save money for themselves. They have certain degree of agency, but they do not have the required capacity to realize it. When they come together they recognize that they have common ambitions, and that, if they work together, they might be able to make some changes in their existing conditions and attain their common goals. This recognition can be the first step in participation.

Sometimes their achievements are neglected in a male dominant socioeconomic and cultural community. All these inequalities in communities make women unable to participate in the community development process. Patriarchal systems and viewpoints at both local and national levels (as Arnstein uses the term power holder for people or systems in the top level of society and communities that do not give permission to women to participate in the decision making process) reinforces this disempowering loop.

2.1.6 Financial systems in communities

Local communities benefit from two main financial approaches by which they can start a new income generating activity or improve their existing businesses: saving based approach or credit based approach which is also well-known as “Warm Money” and “Cold Money” (Gentil, 1993 cited in Fournier et al., 2002). Sustainability of income generating activities in the process of development in a community depends on the financial system which has been practiced by community members and especially women, who form the main group involved in this process.

2.1.6.1 Saving based approach or warm money approach

Women’s economic empowerment in a bottom-up process in local communities normally starts with women’s own initiatives through putting their limited savings in a fund that gives them the ability to resolve their problems within their families or in their

neighborhood. These problems includes preparing dowry for a daughter of a poor or low income family, beginning new small businesses for the unemployed persons in their communities through opening a mini market or buying some livestock animals and etc. This system is simple but practical and has a transparent method of accounting.

Many projects with an aim to help women to be empowered or communities to be developed, are providing opportunities that help community members (especially women's local groups or self-help groups) to experience or reexamine this process of empowerment. Examples include being able to identify their own local resources, collect and share their common resources and resolve their problems through a hand in hand (traditional) process. It is obvious that when women in the form of a local group have previous experience of saving their small amount of money will learn how to control and use budgets to resolve people's problems and they definitely will find out how to manage financial systems for their micro savings. In fact, this systematic and localized effort to generate a dynamic fund for small and time-limited credits will serve to create a sense of ownership of their own resources. As the source of the budget is from their own pockets and theory are all from one community, they trust each other and as a result the repayment of the loan is guaranteed. This continuous and secure process of making micro savings and sharing money among members of a community is called "Warm Money" (Gobezie, 2007).

Warm money creates responsibility and financial discipline through savings in comparison to an injection of money from external sources that is based on a credit approach and is called "cold money" (Bédard 1992 cited in Fiebig et al. 1999).

2.1.6.2 Credit based approach or cold money approach

In comparison to the saving approach or "warm money" which is rooted in a dynamic interaction, the money that comes from outside of the community where people do not

know the source of the money (or somehow do not care to know about it) is called “cold money”. “Warm Money” is produced and is contributed by community members themselves using their own resources and savings. “Cold Money” is injected into a community from a higher level institution which is located outside of the community and the people are not involved in the process of producing the fund.

2.1.7 Micro finance and micro credit

Goldberg and Karlan (2006) claim that micro finance (MF) (i.e., microcredit - MC) is a financial service which provides small scale loans for people who do not have good access to the traditional banking services. The term micro finance usually implies small loans to poor people for self-employment, often with the simultaneous collection of small amounts of savings (Goldberg and Karlan, 2006:4). However, the definition of “poor” or the poverty line and the meaning of “small” in the banking system are different from one place to another. These scholars (references) believe that MF is somehow bigger and more than a MC. MF contains saving products, remittances and insurance. Moreover, MF is not completely an industry for the poor as even commercial banks and insurance companies are providing a variety of MF schemes and remittance services for different customers.

Seven characteristics are mentioned by Goldberg and Karlan (2006) as traditional features of MF:

- Small transactions including loans, savings or insurance: this characteristic is likely the most necessary among other features.
- Different loans for entrepreneurial activities: Although literally MFIs target entrepreneurs, this is not a requirement for a loan by all micro finance institutions.

- Collateral free loans: some micro finance institutions require collateral such as household assets, but the value of it often is less than the loan amount.
- Loans only for poor clients: the focus on “the poor” is almost universal and one of the most critical issues on micro finance is the weak access of the poor to loans provided by micro finance institutions (Adams et al. 1984; Adams and Vogel, 1986; and World Bank, 1989 cited in Coleman 2006).
- Loans only for female clients: most of the clients or borrowers from MFIs are women. Micro finance is mostly an industry accessed by women, for example in Bangladesh 99 percent of borrowers are women (Yunus, 2003)
- Market level interest rates: micro finance loans are supposed to be competitive with the money lenders’ interest rates. The interest rate of micro finance loans should not be lower or higher than the lender’s interest rates for two reasons: 1) people will not apply for loans that have interest rates that are higher than the market rates, and 2) micro finance institutions should not make profit off the poor.
- Group lending: although loans are given to a group of clients, they mostly use it in individual businesses. In the meantime, micro finance institutions also offer many individual loans.

Micro finance Institutions provide credits to poorer borrowers and thus should play an important role in poverty alleviation programs and promote economic opportunities for the poor especially the hardcore poor (Morduch, 1999a; Zohir and Matin, 2004 cited in Caudill et al., 2009).

Nowadays micro finance is defined as an intermediate service (including saving, credit, pension, remittance, insurance, funds transfer and etc.) that should be provided for the poor and low income families, whether in rural or urban areas and to formal or informal

institutions (Bassem, 2009; Mahjabeen, 2010; Sen, 2008; Buddhika et al., 2008; Crabb, 2008; Schicks, 2007).

Goldberg and Karlan (2006) believe the elements of micro credit are a little different from micro finance. The four following elements are the main components of micro credit:

- Size: Loans are micro or small sized
- Target group: the poor and entrepreneur families
- Utilization: mostly for income generation activities, although in practice it could be extended to emergencies such as health, education and etc.
- Terms and conditions: are to be flexible and easy to operate by both parties and it is customized for the local context.

2.1.7.1 The evolution of micro finance institutions

When Muhammad Yunus in 1970s started to establish micro finance institutions in remote areas of Bangladesh, his definition of micro finance institutions was quite different from what is happening now in many countries. At that time, the social assistances of micro finance were more important than financial goals and the primary sources of funding were international donors, private benefactors and governments. The founders did not aim at monetary return, but concentrated on creating social benefits (Schicks, 2007).

There is no doubt that the fundamental principle of micro finance and micro credit services is to provide a range of services by which people who are not in a proper and equal position with other groups in the society, have a better access to resources to enable them to start micro and small projects in order to come out of poverty. In this point of view, the empowerment of poor people and sustainability of the way that they are using their loans is the most important issue.

There are different arguments about the impact of micro finance and micro credit on the empowerment of poor people in rural areas. Kabeer (2001) has reviewed the result of some evaluations of micro credit programmes in Bangladesh based on their definitions of empowerment, the methodologies they have applied and the indicators to measure the impact of such programmes. She concluded that the conflict over the result of credit approach is because some of these evaluations prioritize the structural aspects of intra-household relations, gender division of labors and some focused on the individual aspects like welfare outcome. Therefore, when looking at different studies in which the impact of micro finance on women's empowerment have been assessed, looking at results of the studies will not exactly help to have a thorough understanding of the situation. More in-depth scrutiny needs to be conducted for better understanding of their determined indicators, outcomes and also their definition of empowerment.

Kabeer (2001) has presented the result of her own evaluation to highlight that the result of women's empowerment through using micro credit facilities should be interpreted in their contextual aspects of their communities. Sometimes, social norms of a community confines women's choices of enterprise, in compare with men that do not have any hindrance to choose their occupation. Thus, in some communities, gender pattern of occupation might have negative impact on women's successful usage of micro credit loans to come out of poverty (Kabeer, 2001, p. 69). Women are not able to choose any kind of occupation that they like or is appropriate with the amount of their loan. The selection of occupation is mostly related to the social norms of their community. That is the reason that sometimes women apply for loans but pass it to their sons or husbands to work with it. In these cases women do not take the opportunity to increase their productive role. Kabeer believes that "as long as women adhere to these norms and do not significantly participate in market transactions, they will remain dependent on male

members of their family and their agency will be restricted” (Kabeer, 2001, p. 70). In fact Kabeer has suggested that success or failure of micro credit programmes might be rooted in some contextual factors like social norms of the communities.

Although, Kabeer (2001) has scrutinized wide range of indicators applied by different researchers in evaluating the impact of microcredit programme on women’s empowerment to show that how the basis of their analysis has resulted in different judgment, the researcher would like to focus and acknowledge the idea of Kabeer (1999) on definition of power (in terms of the ability of making choices) as the main outcome of empowering programmes and not to include other outcomes of micro credit which might be related to well-being of the family for instance rather than the empowerment of women (like when women pass the loan to their husband or children).

Micro credit and micro finance are cold money, which is mostly funded by government or donors. As Fournier (et.al, 2002: 15) claimed “very few success stories in terms of sustainable institutions with acceptable outreach and development impact can be sited where the credit-first strategy has been used”.

When local groups have previous experience and ability of producing micro savings and managing their small monies, they will be good users of small loans in the same system and they have enough capability to promote their situation in a sustainable way. But if not, it would be an important factor contributing to their deeper dependency and disempowerment. According to Koch et. al (2004) “cold money destroys the spirit of savings and self-help”. When people do not have enough experience of using money to start a sustainable income generating activity and multiplying the positive outcomes and impacts of participatory projects in the form of local self-help group, a devastating cycle of indebtedness may occur.

2.1.8 Micro finance in Malaysia

2.1.8.1 Amanah Ikhtiar Malaysia (AIM)

In Malaysia, micro finance is mostly organized by Amanah Ikhtiar Malaysia (AIM) which has been established in 1987 as a registered private trust. After three decades in operation more than 250,000 families in Malaysia are its clients. AIM is committed to assist the government to eradicate hardcore poverty by providing micro finance services to create income generating activities. According to AIM's mission statement, it assists, guides and empowers the poor, especially the Malays and the other Bumiputeras by providing services and financial support for the poor (AIM, 2011).

Malaysian households with an income below the Government's Current Poverty Line Income are eligible to apply for small loans without any collateral, guarantor and no legal action against defaulters. Applicants who have been motivated to participate in the project should first set a group of at least five persons of the same sex who mutually trust each other and are responsible for guaranteeing each other for repayment of the weekly installments. The formed groups have to undergo a short-term training course (only 7.5 hours) to understand AIM's rules and procedures that ends with a final test and participants should pass it successfully. Members of these groups must join at AIM's Center where all AIM's transactions are carried out through weekly meetings (AIM, 2011). The loans are given to individuals, and persons in the group will guarantee each other. Clients can apply for loans for unlimited times if they are able to repay and the finance charges that are 10% per annum or 5% for a 6-month period (AIM, 2011).

2.1.8.2 TEKUN Nasional

TEKUN Nasional Foundation is the other agency which is active in giving loans to people in Malaysia. It only provides loans for Bumiputeras but more recently it has opened up to provide loans to Indians. This agency was established in 1998 under the Ministry of

Agriculture and Agro-based Industries that provides small loans to create entrepreneurs among hard core poor, poor and young Malaysian entrepreneurs. Participants can apply for loans as long as they are able to repay the loans and as their businesses become sustainable (Interview with a TEKUN officer, February 2014).

The officers of TEKUN offer advice to clients in choosing their business and helping them in improving the quality of products and marketing and promotions. They give loans to individuals like AIM, TEKUN officers monitor the projects weekly, and the installments are repaid monthly.

2.1.9 Towards social solidarity

It is expected that any activities that aims to empower people through their collectivity, leads to an increase in social solidarity among community members. Social solidarity comes from Durkheim's writings on the factor that brings people together in a way that their functions create unity in the society like a united organism. He mentions two types of solidarity based on the complexity of societies (Crow, 2002). For simple and small scale societies that he calls collective type solidarity (mechanical solidarity), may be mostly based on kinship and shared values. In this kind of societies, people connect with each other through their similarities or through their common identity, such as people having the same education system, tradition or religion. Solidarity in these societies is mechanical. In more complex societies, solidarity is a system of various special functions with united definite relations. Although performances and functions in the society are different and each member has more freedom to do his/her function, they are strongly under the control of the society. Therefore, society would be more capable in a collective movement in which people individually act as an organ with their different roles to be at the service of a united organism. This kind of solidarity which is based on the division of labor in the society is called organic solidarity. One of Durkheim's main messages in his

writing on solidarity in a specialized society was that social arrangements that are not supported by solidarity among the people are vulnerable to fragmentation (Crow, 2002). Marx later analyzes solidarity from a different point of view, as an action or reaction of a social class to consolidate its power relative to other classes with which they have an incompatible relationship (Crow, 2002). Thus, in this kind of communities, solidarity approaches people through a common will to survive under the pressure of higher social classes.

2.2 Conceptual and Theoretical Framework

Presenting different theories related to the three main concepts used this study, i.e. participation, empowerment and (sustainable) community development in this chapter helps the researcher to present a conceptual and theoretical framework for the study. As the notion of rural women's participation in community development (in a sustainable way) is a multi-disciplinary approach, its conceptual/ theoretical framework is also a combination of theories in the gender approach on the one side and sustainable development on the other.

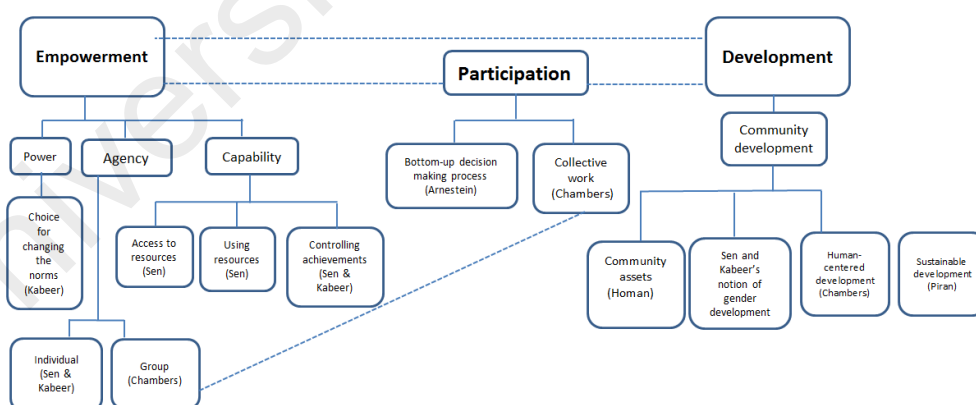


Figure 2.4 Conceptual and theoretical framework

The relationship between the ideas and theories has been depicted in the above diagram. Capability introduced by Sen (1999) and in the meaning of making choices through building capabilities introduced by Kabeer (1999) are two main components of the gender

empowerment approach. Capabilities at the individual level of empowerment can be transformed to collective group solidarity and sustainable development through mechanisms of participation represented by Arnstein (1969). Sustainable development, which has been emphasized by Piran (2003), brings together all aspects of sustainable development, stressing environmental sensitivity (as the pillar of sustainable development) besides socioeconomic, cultural and political participation of citizens in the community development process. Considering citizens as human resources in the center of his approach is what the researcher likes to highlight in her study as human-centered development approach. The idea of Chambers (2013) on collective work as the milestone for sustainable development is the result of transferring individuals' agency to group agency which is created in the process of participation. In the process of transformation from individual agency (building capabilities) to collective solidarity, recognizing community capitals/resources and being capable enough to use them is necessary. Therefore, the researcher studies community capitals from Homan's (2008) point of view which brings together all required capitals to build a community in a participatory method, emphasizing social capital as the main resource.

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Introduction

The social participation of women and their empowerment in the rural context is principally studied through application of qualitative research rather than quantitative survey. Considering the fact that each and every woman may have a unique experience within the process of social participation, a qualitative and in-depth research methodology was employed to get to deeper understanding of different experiences. The knowledge gained through the qualitative approach is an invaluable basis for evolving new queries with regard to social participation of rural women. It also facilitated the process of developing of new ideas on the participation of rural women.

In addition, the experience of rural women as members of local groups who are involved in the empowerment process is not well understood through application of quantitative methodologies. To better understand such experiences, qualitative methods which are based on dialogue, interaction and deep communication are more helpful. Certain researchers such as Mies (1993) believe that quantitative methods suppress women's voices by ignoring them or submerging them in a "torrent of facts and statistics".

The qualitative research is built on this concept that experience is an effective means for understanding the social behavior of a group of human persons (Delavar, 2005). Such methodology may refer to research about people's lived experiences, behaviors, emotions and feelings with an aim to understand deeper the social facts (Strauss and Corbin, 1998).

In fact, for appreciation of rural women's experiences, there should be a research methodology that gives them an opportunity to trust the researcher and to talk about their understanding and practices in their own simple language. Therefore, quantitative methods with their pre-determined frameworks cannot be an effective method to drag out deep data from people in rural areas who have lower levels of education, and who may

face difficulties in filling out questionnaires. An open interview which is based on mutual trust is a better technique to help the interviewees to talk about their experiences.

3.2 Qualitative research methodology

The existing studies on women's social participation in the form of local self-help groups are mostly assessments of interventions conducted through women's empowerment programs. An understanding of the processes involved in the formation of these local groups was helpful in establishing and strengthening these groups. It will especially be of a great help for researchers and practitioners who are involved in women's empowerment work as they will be able to deploy their own understanding of the processes which have been learned through implementation of new activities applied to boost social participation of rural women. This is what the researcher as a community facilitator practiced and expanded in her career during and after the research in all of the projects she was involved in.

The qualitative research methodology is a profound and comprehensive way of studying phenomena. The researcher accepts that understanding of reality among people is not the same; each and every person has her/his own unique experience and interpretation of a phenomenon. Hence, to be able to understand denotation of actions by a person or a group, it is necessary to discover core meanings of gained experiences. This concept is rooted in the symbolic interaction theory which says:

"... Human beings act towards things based on the meanings things have for them; the meanings of such things are derived from the social interaction that the individual has with his fellows; ... [and] these meanings are handled in, and modified through an interpretive process used by the person dealing with the things he [or she] encounters (Blumer 1969:2 cited in Sengstock, 2009:16).

The qualitative research helps to discover the different experiences of people from a specific reality and to find out the main reasons of people's behavior in experiencing that reality. Through finding the relationship between these different interpretations, symbols, objects and experiences, one can explain the reasons behind behavior of people (Delavar, 2005:12). This way, the common factors that affect behavior of people in a process can be determined, while a clear and comprehensible image of the reality is produced as well. By using a qualitative method, the researcher starts the research with a free mind without any hypothesis and allows the participants in the research to set her/his mind. Although it may seem impossible to be free from preconceptions, the researcher has to do her/his own best to prevent any bias in the study.

There are diverse qualitative research methodologies applied for studying different topics such as basic interpretive, phenomenology, grounded theory, case study, ethnography, narrative analysis, critical, and postmodern-post-structural analysis.

The objective of this study is to deduce a theory that is 'grounded' in the data, and that's why it is called grounded theory (Merriam, 2004). The epistemology of this methodology (as mentioned earlier) is influenced by the Chicago Interactionism School as well as from the philosophy of pragmatism inherited mostly from John Dewey and George Mead (Corbin and Strauss, 2008). Symbolic Interaction which refers to occurring particular form of interaction between persons can be well understood in the statement below as Blumer (1969 cited in Corbin and Strauss, 2008:2) states:

The peculiarity consists in the fact that human beings interpret or "define" each other's actions instead of merely reacting to each other's actions. Their "response" is not made directly to the actions of one another, but instead is based on the meaning which they attach to such actions.

Pragmatists believe in the accumulation of collective knowledge (Corbin and Strauss, 2008) which means the knowledge emerges during the process of interactions between the researcher and community members not because of a single person's experience of life. Even when individuals understand a reality, they have already had the experience of socializing in a bigger group. Therefore, the symbols made by people are directly related to the context in which they live.

Grounded theory is not only evolved from practice, it is also related to the belief system of people and the prevailing worldview in their living area (Corbin and Strauss, 2008). All these attitudes are shaped in the process of interaction among community members and the researcher who tries to identify and contextualize these interactions.

Grounded theory is used to study the social phenomena that occur in human interactions. Factors, elements, and other related data will be collected and the main concepts and processes are discovered through the interactions. The researcher then tries to explain these processes. Charmaz (2005:507-508) believes that the main strength of grounded theory methods is that it provides tools for analyzing processes. A grounded theory approach encourages researchers to stay close to their studied field, and to develop an integrated set of theoretical concepts from their empirical materials, while they have to examine and interpret them and represent processual relationships. Charmaz (2011) also claims that the openness of the grounded theory method allows researchers to develop an analysis of a major process, problem, or phenomenon in their data. It is, in fact, a field research that studies a given phenomenon as it is (Mohammadi, 2009). Meanwhile, this methodology is recommended to be used especially where there have been few studies about a particular topic like the topic of this study.

The present study aimed to discover more about the process of social participation of rural women, and the dynamics of different dimensions of this process as well as facilitating

and challenging factors which affect the process. Hence, it would be important to study and analyze the experiences of rural women, their interactions, actions and reactions, relationship with others in the group and the neighboring communities along with the external supporters.

3.3 Grounded theory

The qualitative method that has been used in the present research is the last edition of Corbin and Strauss method developed by them in 2008. In fact, the grounded theory was introduced by Glaser and Strauss in the mid-1960s. After 1978 each of these scholars took the grounded theory in different directions. These directions made the two schools of the grounded theory entitled with the name of its authors and were acknowledged by the supporters of each one. Glaserians, the roots this school is based in critical realism, believe in the existence of an independent, objective world which is needed to be discovered by the researcher who is independent of the research (Annel, 1996 cited in Sengstock, 2009:23). Straussians, in contrast, believe in the interpreted reality with an active role of the researcher being involved in the method. The ontological root of Strauss and Corbin's version of the theory is in relativism. Therefore, the researcher needs to closely pay attention to the reality of the life of people and tries to empirically identify it, collects the related data and represents the connections between the concepts while s/he is consciously aware of her/his position in the reality of the study.

Glaser's book in 1992 entitled "*Emergence vs. Forcing: basics of grounded theory analysis*" is a reaction to Strauss and Corbin's book entitled *Basics of Qualitative Research* (cited in Sengstock, 2009:24). Glaser argued that the categories emerge from the data and aggressively started the debate with his previous co-originator of the grounded theory to critically emphasize on this methodology as a method of discovery. It is important to remind that rather than placing the emphasis on the comparative methods

of the earlier grounded theory approaches, Strauss and Corbin's version focuses on the use of their new technical procedures in a very systematic scheme (Sengstock, 2009).

The researcher has used the last version of the Strauss and Corbin's method of the grounded theory to conduct the current research, as the researcher strongly believes in the interpretation of the reality by the members of a community and prefers to be actively engaged in the process of the research to generate theory from the data. In the journey of grounded theory, the researcher inductively develops a theory of interpreting the data which is generated by a study of the phenomena that the theory represents (Sengstock, 2009:26-27). The method of data analysis, finding the connections and understanding different categories in the framework of Strauss and Corbin (2008) as a 'technical procedure' is similar to perform a classic dance which follows the tune of the data.

The researcher in the journey of grounded theory in Carey Island was an active participant of the study as well. While she was careful not to manipulate the process of data collection, she helped the participants to reformulate their interpretation of their context and living situations and the roots of poverty in their community. She also made them, through reviewing the process of participation, to change the condition as a group of women so that a sort of process assessment was conducted by the participants. During the interviews, sometimes the group members, especially the founders, started to develop certain ideas for improving their group activities. As a part of the interview process, the researcher also asked participants to elaborate about the changes in their musical instruments over the time. This way, she helped them to note the ways their culture has been changed.

3.3.1 Methods of Coding

In the framework of grounded theory, data gathering and data analysis are organized simultaneously. The data analysis commences right after it comes out of the participants,

even during the interviews. This analysis helps the researcher to design his/her next questions and obtain relevant data according to the topic.

The interviews are transcribed verbatim by the researcher right after coming back from the communities. To start structured analysis, the researcher should select a method of reviewing the data, line by line or sentence by sentence. According to Corbin and Strauss (2008), the unit of analysis could be a chunk of data which contain similar concepts and through the open coding process, each unit of data which deals with the same concept is labeled under the name of the same code. In the present study, to refer to the quotations from the interviews carried out by the researcher, a coding system has been applied. The first number in the parenthesis after each quotation refers to the interviewed participant and the second is the paragraph number. For instance (1-22) in the end of a quotation, means that the quoted text belongs to the interviewee No. 1 and this is her 22nd paragraph. It is important to remind that whole interviews are kept by the researcher, while it is necessary not to publish the whole text of interviews in her study observing the principle of confidentiality. Only selected paragraphs have been included in the text.

This analytic process of label assignment helps the researcher to systematically identify the categories, their dimensions and connections. Each assigned code is using a close statement to the information given by a participant or, choosing her own exact word to reflect understanding of the researcher from obtained data. For instance, the following part of the interview with one of the women in the indigenous community is a chunk of data which contains the concept of “losing natural resources” and is labeled under that term:

Years ago we had mangroves; we could get crabs, fish and everything, so there was no need to weave for selling. We just wove for ourselves. All of them were destroyed and there are no more crabs. It is a pity that we don't have mangroves anymore.

That time fireflies were beside mangroves, we just should swim and find foods, it was very easy, but now there is no more, all gone.

Sometimes, the codes come to the mind of researcher while the interview is going on. For instance, in the above case, when the interviewee gave the explanation during the interview, the researcher thought about “losing natural resources” and asked the following question to make sure about her understanding:

Regarding the issue that you just raised, do you mean that the community lost its natural resources?

The participant may approve the given code or add more details or may open another aspect that the researcher may not have thought about. In fact, open coding is the relationship between grounded theory and Symbolic Interaction. The interpretation of a particular situation by community participants should be reflected in the code labels that are assigned to the data (Sengstock, 2009:64).

The transcripts are initially coded in a Microsoft Word format file in the computer. Coding on the computer helps the researcher to select the meaningful chunk of data easily, block them and give the same color to the different chunks that present the same theme. A common label is given to same events, actions, situations or objects in the data when these chunks are recognized as the indicators of a particular phenomenon. Then the researcher tries to find the dimensions and directions of that phenomenon. Common themes are identified among the concepts afterwards to gradually start categorizing of the concepts. It is important to remind that the researcher has had experiences of facilitation, and therefore, it helps the researcher to categorize concepts using facilitation techniques. Then a common higher order label is assigned to a group of concepts in the same category. Moreover, based on Corbin and Strauss (2008), there is an emphasis on writing memos during interviews in the field by taking notes or in the process of data analysis. These

memos help the researcher to find connections between the concepts. Writing memos changes the mind of the researcher to an active processor to discover the main variables and other related concepts from a pool of raw data. Writing memos also helps the researcher to connect open coding and axial coding from the beginning of the analysis and examine different aspects of the phenomena in an integrated framework. Later she compiles concepts to explore subcategories and identify the related subcategories which shape categories to find out the paradigm of the study. Finally, the researcher will be able to create a theory from the study based on the conceptual categories. For example, in following passage, the head of the group in the indigenous community mentioned:

Before shaping this group, we just were eating Pinang, looking for lice and waiting until evening to prepare food, we had nothing. No income. That time we were just sitting and waiting. Now we have income even if it is less.

Another participant who is the group coordinator said:

Tompok Topok help this community to earn income, because some of the members are single mothers, they have family and when they are involved in this activity, they have their own income, and they can reduce the financial burden through weaving art.

And the researcher wrote the following memo based on these parts of the interviews:

The other thing that has made my mind busy this morning is that despite the fact that losing natural resources is related to the context of this research, finding solutions like weaving and dancing is related to another process – possibly the concept of survival. Therefore, it seems that a new concept (survival) is coming out of the data. Women are dancing and weaving because they want to survive.

Later, when the head of the group said:

It's not only weaving for selling, it's weaving for maintaining the culture. We are saving our culture and at the same time we sell our products to earn income.

The researcher wrote the following memo in her own words:

This is interesting that without asking any question about selling products, she wants to emphasize that they are maintaining their culture. The main reason of weaving in her idea (as she is prioritizing) is maintaining the culture. Besides, they can generate income from their weaving. This is a mutual benefit from weaving. They can save the culture and help themselves to survive.

Also, another participant emphasized on the notion of saving the culture in her interview, as shown below:

This group keeps and sustained our culture because when our women were not involved in weaving, they didn't know how to weave. We were seeing that we are losing our culture and heritage.

The researcher wrote in the memo about the importance of cultural survival as well as livelihood survival as the two motivations of women's initiatives in the indigenous community. Writing memos helped the researcher to find the dimension of survival as the main variable. Later she noticed the idea of "survival" in the data offered by other participants and found that the level of that differs between the leaders/founders of the group and the part-time weavers.

Saving the tribe
Weaving more, earning more
Worried about losing the culture
Livelihood survival supporting the family to survive
Maintenance of weaving
Saving the identity of *mah meri*
No other choice for single mother for surviving
Weaving is the way of helping the community

Livelihood and cultural survival

When all these categorization and finding the dimension of each category have been conducted by the researcher, she insert and organized all concepts, basic codes, and categories in a table which has been presented in chapter four and five as the starting points of findings in each area of the study.

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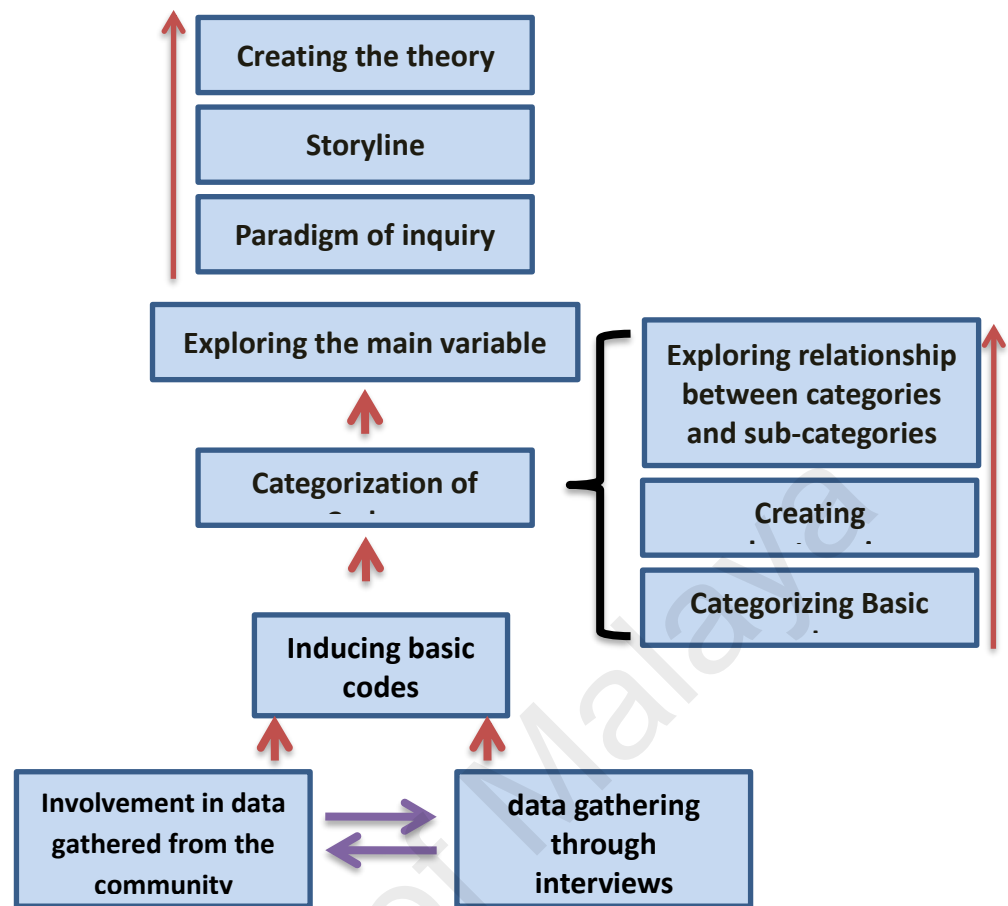


Figure 3.1 The process of analyzing data through grounded theory

3.4 Study design

This study has two main fields. One field is related to participation of a group of indigenous women in the community development process in a *Kampung Orang Asli Sungai Bumbun* village, affiliated to *mah meri* tribe in Carey Island, Selangor. The other line of the study focuses on women's empowerment through the micro finance program run by an NGO named Amanah Ikhtiar Malaysia (AIM) in two Malay communities in Negeri Sembilan (one suburban community and one rural community) as well as the procedures of borrowing, credit, or through the use of loans to start income generating activities.

3.5 Study sites and the detail of population

Kampung Orang Asli Sungai Bumbun is the first study site. The *mah meri* tribe with a population of around 500 people is living in this village. A total number of thirty-three interviews were conducted in this community, with twenty-six participants. Fifteen of the participants were members of the local women's group, including one male member, eleven were non-members comprised of five men and six women. Four male participants were the husbands of four female members.

The data was collected from Gerai OA, the institution that supports initiatives of indigenous women. The data was collected through in-depth interviews with the head of this group as well as written documents and observing the NGO activities in the targeted indigenous village.

Participants in the Malay research site were from a town and a nearby village where the researcher could interview with the women who received loans from AIM through two AIM centers. One of the two AIM centers is located in a sub-urban area in *Kampung Cempaka* and the other one rests in a rural area called *Kampung Bulan*². *Kampung Cempaka* is one of the four sub-districts of the town. It is the central town of a district in *Negeri Sembilan* located on the border of this state and Malaysia's historical state, *Malacca*. The population of *Kampung Cepaka* is not reflected in Malaysia's Population Website. According to the official portal of the Malaysian Department of Statistics, the population of *Kampung Bulan* is 2632, while it is stated some 450 people live there by head of the village.

In-depth interviews were conducted with nine suburban and fourteen rural people who had borrowed loans as well as three Focus Group Discussions (FGDs), one in the sub-

² . With the purpose of confidentiality, the name of village and sub-urban area of Negeri Sembilan in the text is not their real names.

urban area and two with the rural women. Also, the researcher could fill up twenty-four questionnaires with the rural women and thirty with the suburban members in their weekly meeting centers.

Data was also collected from AIM with some of the staff and directors of AIM through in-depth interviews. Certain documents, reports, guidelines and booklets produced by this organization were also used to collect required data. Data collection was done to explore the process of lending micro loans by AIM in rural and suburban communities of Malaysia with an aim of empowering rural women.

3.6 Data collection process in the indigenous community

The data from the indigenous community was mainly collected through in-depth interviews with the members of a cooperative named *Tompok Topok* and the other people in the village both men and women. Data collection was conducted to explore the process of participation of rural women in the community development.

Observations by researcher, FGDs and participatory observation were also deployed to collect data in this community.

3.6.1 Technics for entering the community

For carrying out a qualitative research, obtaining reliable data is the most important issue. The researcher should be involved in the community so that the people can trust and share their experiences with her. Therefore, the researcher spent a long time (almost one year) to build the trust among the indigenous women. First of all, she met with the head of the village carrying a formal letter from the Department of Orang Asli, in which the purpose of the study was explained. After getting permission from head of the village, she started to familiarize herself with their customs, rituals and belief system as well as daily life of community members. She also tried to learn *Bahasa Melayu* to be able to communicate with participants. This activity greatly helped her to build trust in a way that some of the

group members started to train her some simple patterns of weaving. She tried to be with them time to time, cook with them, closely observe their activities and learn their language with their own help and support. They taught her something in Bahasa *mah meri* as well. They started to talk about their culture and the actions taken by them to save their culture. Also, they shared some of their secrets with her. The most important indicator of the trust built between the participants and the researcher was giving her a *mah meri* title by the community. This is a traditional custom among *mah meri* that they offer a title or name to a newcomer to show acceptance and recognition of the community. The name given by the community members to the researcher was “*bindaq*” that means light.

After almost one year, a good relationship was established between the researcher and the local group. The interviews conducted after this period of trust building between the researcher and the community. During the trust-building process, the researcher tried to observe the culture, daily life and the relationship between local group members and other community members by taking part in their annual ceremony of *hari moyang* and also to spend time with local groups in normal working days or weekends. These visits helped her to understand the various aspects of their communal work in different situations. During the visits to the community and the local group, the researcher took notes in her notebook. She also took photos of the group activities and ceremonies.

3.6.2 Data collection tools

3.6.2.1 In-depth interviews

In-depth interviews were conducted by asking certain specific questions associated with the objectives of the research. As the interviews went on, new questions emerged during the dialogue between the researcher and participant. To deeply understand the experiences of the local women in the indigenous group, the researcher found a *mah meri* young girl who could speak English, Bahasa Melayu and Bahasa *mah meri*.

Although she was one of the group members, the participants asked the researcher to find another person as “*they didn’t know what was going on in her mind*”! The researcher asked them to help her to find a trustworthy person and they introduced a young girl of *mah meri* tribe who was a member of the group as well. The latter was capable in speaking English, Bahasa Melayu and her mother tongue, Bahasa *mah meri*. She was a student in a university in *Malacca* who would come back to the village mostly on weekends. It was a lesson learned by the researcher to always ask community members for finding her an assistant when needed.

When the *mah meri* assistant was not in the village, a Malay friend of the researcher accompanied her during the visit. She was a young girl studying Master of Sciences in Administrative Management and was able to have a good relationship with *mah meri* women. Local women accepted her as well. To validate collected data, the researcher had to check the data with her *mah meri* assistant during the next visit.

Most of the time, the interviews were conducted in the exhibition room of the group with participants one by one, but the door was always open and in certain cases some of the other group members came into the room and they were warmly welcomed. This open process helped a lot in collecting more in-depth data especially from shy participants. In one case, due to presence of more people in the interview session, the researcher changed the interview to a Focus Group Discussion (FGD). This FGD was helpful, since most *mah meri* women were shy, but during the meeting they became more active and conversational. It is noteworthy to say that leaders of the group were quite different from other members in talking and communicating with others in which they seemed to have good communication skills.

The data were analyzed after doing first round of interviews in each community. Then more interviews were planned and took place based on the findings of previous round of

interviews. Based on the data coming from the ground, new questions were added to the pre-determined questions and some questions were even changed. Along the data gathering and analysis, when the researcher acquired data saturation, she brought interviews to an end and focused on analyzing findings.

3.6.2.2 Observation

The researcher always used observation as a useful tool for familiarizing with the daily life of *mah meri* women as well as their relationship during the work, out of the working place, with other part-time weavers, with community members and also with tourists and visitors.

Attending different rituals, festivals in the village and dance performances of the group, helped the researcher to get to know these people in different situations and to understand further their diverse roles in the community. To record these situations, the researcher took many photos and notes in the field. These notes and pictures helped her to analyze the data afterwards.

3.6.2.3 Participatory observation

The researcher used participatory observation as another tool of data collection. Some of the local women in the indigenous group were requested by the researcher to take photos on a way that shows “how they have helped their own community to be a better place to live”. This subject was actually related to the participation of women in community development process. They took photos with their cell phones and wrote notes about the particular activities depicted in the picture. The *mah meri* research assistant helped them to write the notes in English and to elaborate ideas reflected in their pictures.

3.6.3 Data collection in the Malay communities

In the Malay communities, the data was collected in two phases. First, the researcher conducted in-depth interviews with the sub-urban and rural members of AIM and held

FGDs. The researcher entered the communities accompanied by the mother of her friend, a Quran trainer who was a trustworthy lady among women in both communities. She could speak English and helped the researcher to collect data during interviews.

After analyzing documented data which was collected through application of the grounded theory (Corbin and Straus, 2008). In this phase, the researcher realized that in order to have more people participating in the research, it would be helpful to design a questionnaire based on the information gained from the first phase. This way, she could ask more women to share their views when they were attending weekly meetings.

After designing the questionnaire and translating it into Bahasa Melayu, the researcher was in a position to administer questionnaires with the rural women and the sub-urban members in their weekly meeting center. It should be noted that when the words “participants” or “interviewees” are used in this study, they mean those who took part in interviews while the term “respondent” refers to those who filled the questionnaires.

3.6.4 Purposive sampling

Purposive sampling is concept-driven. It means that these are the concepts that drive the researcher to continue the process of data collection. It enables the researcher to find relevant concepts to the studied phenomenon.

Purposive sampling helped the researcher to take one step at a time with data gathering, followed by analysis. This process continues with more data gathering until the time that researcher concludes a data category has reached “saturation” point. In fact, in purposive sampling, the research is guided by the analysis. Asking questions and looking for the best source of data to find the answers has to be conducted by the researcher during the process of data collection. The procedure is quite simple: the researcher follows the analytic documents to find out the next steps and to select more samples (Mohammadi, 2009).

3.6.5 Saturation

The process of gathering data continues to reach the level of data “saturation”. Data saturation simply means that “when no new categories or relevant themes are emerging” (Corbin and Strauss, 2008:148). Saturation occurs only when each category has been deeply explored through recognizing its different properties and dimensions under various situations.

Although in the real world, a researcher is able to keep continuing to collect data for a long time by adding new dimensions and properties to them eventually she has to recognize that the studied concept is developed well enough for the purpose of the study. However, a qualitative researcher has to be aware of not concluding a study too soon. Sometimes when researchers say they have saturated their categories, it may mean that “they” are saturated with the process of data collection (Corbin and Strauss, 2008), but the data has not been saturated yet. In the present study, the researcher continued data collection in the indigenous community and the Malay community until she felt that no new data can come out of the study field. In the indigenous community, she collected data from almost all group members who were living in the village through in-depth interviews or FGDs. In the Malay community, data saturation occurred after conducting in-depth interviews with twenty-three participants. The analysis of the last five interviews in this field showed that the researcher was not able to find new data through interviews. Therefore, she organized a simple semi-structured questionnaire to be able to collect data from more participants and to make sure that data saturation has reached. The questionnaire helped her to collect data from all the women in two centers in both rural and sub-urban areas.

3.7 Ethical considerations

Ethical consideration has been a critical matter throughout this study. In this research, ethical considerations were carefully observed through realization of the following activities:

- To enter the communities, the researcher received formal permission letters from the faculty. For the indigenous community, access to potential participants was acquired through nomination of the researcher and her friends who have formally submitted their application to the Department of Oran Asli for data collection.
- In the communities, the permission letters have been offered to the heads of the communities while the purpose of the research has been elaborated to them in the local language i.e. Bahasa Melayu. The researcher entered the communities after getting their clearance and consent.
- Interviews took place after the targeted interviewees completely understood the purpose of the interview and have filled the consent form.
- The interviews were recorded only after getting permission from the interviewees. Whenever they requested to turn off the recorder, the researcher respected them and did so.
- Photos from the interviewees, their group work or their living area have been taken with their permission.
- Interviews took place only during the time that interviewees ascertained. Local people were not forced to give interviews.
- The researcher respected the cultural, spiritual and believes of interviewees during the interviews and also while she was in the communities.
- In writing the transcripts, the researcher did not add or omit anything of the data that had been shared by participants. She was respectful of their words and ideas.

- Interviews were conducted only with people who were interested in sharing their experiences. The researcher did not push anybody to take part in an interview.

3.8 Limitations of the study

There might be certain limitations that effect on the research flow. The researcher tried to manage these limitations and minimize the influence of these factors on the research as much as possible. In this study, the researcher had to deal with the following challenges:

- Language was the main issue for the researcher. In villages, most of the people were talking in Bahasa Melayu. Understanding the language of participants is not only necessary for proper data collection, but for connecting with people and communicating with them. To manage this issue, the researcher tried to learn Bahasa Mealayu communication skills. Although her Malay language was not perfect, her basic skills in the language helped her to connect with participants and communicate with them. When local people saw her effort to learn their language, they tried to help her, and felt more comfortable with her. This trust-building process was critical in getting accurate data from the participants. In certain cases local women got amused during the communication with the researcher because of her strange accent which was a kind of fun to local people. They were laughing at her when she was making mistakes in the pronunciation of similar words like “*cuci*” (which means washing) and “*cucu*” (that means grandchild). These funny moments facilitated the process of ice-breaking in the communities as well.
- The researcher did not have a formal research assistant. Hence, she was depending on her Malay friends to help her during first trips to the communities. Sometimes, arranging the time with friends was difficult as they had different tasks to do on the same day that the researcher was planning to go to the communities.

- The researcher had to trust her friends or the persons who were helping her to conduct interviews for translation of interviews into English. Although she was checking transcripts with recorded voices there has been always a risk of data lose because of the language barriers. To manage this issue, she kept checking any doubtful data several times with the assistants and interviewees during next and follow-up visits.

University of Malaya

CHAPTER 4: EMPOWERMENT BASED INITIATIVES

In this chapter, the result of the research on the process of local women's participation in community development in *Kampung Bumbun* in Carey Island, Malaysia will be explained. Moreover the role of the institution which helped these women to be empowered will be scrutinized. These local women are members of a local group, named "*Tompok Topok*".



Figure 4.1 The map of Orang Asli distribution, Source: Nicholas (2000)

4.1 Location and demographic information

Bumbun village is the settlement area of the *mah meri* tribe which is a sub-group of the aboriginal people (Orang Asli – see Figure 4.1 above for their distribution) in Malaysia. They “live along the mangrove coasts of Klang and Kuala Langat district of Selangor Darul Ehsan, on Pulau Carey” (Rahim, 2007; Nowak and Munitl, 2004) with a distance around 70_{Km} to the south west of Kuala Lumpur.

Out of 147,412 *Orang Asli* (surveyed by the Department of Orang Asli Affairs -JHEOA in 2003) the number of the *mah meri* population is 2,896 or about 2 per cent of the total

Orang Asli population (Rahim, 2007) and around 500 people from this population are living in *Kampung Bumbun*. The rest is distributed in the other four Orang Asli villages in Carey Island.

4.2 The context of the *mah meri* community

The *mah meri* is one of the 18 Orang Asli tribes in Malaysia. There are five main *mah meri* villages in Pulau Carey: *Kampung Sungai Bumbun*, *Kampung Sungai Judah*, *Kampung Sungai Kurau*, *Kampung Kepau Laut* and *Kampung Rambai* (Rahim, 2007).

The *mah meri*, also known as *Ma' Betisék* or *Hma' Btsisi'* who are Austroasiatic Mon-khmer speaking people in Peninsula Malaysia (Nowak, 2000). In *Besise'* language 'hma' refers to 'people' while 'meri' means 'forest', thus it can be translated as 'people of the forest'. The *mah meri* elderlies mention that on the mainland, their neighbors used to call them *Hma' Besise'* which literally means, 'people with (fishing) scales' referring to their preference for living in coastal areas and being involved in fishing. People of *mah meri* call themselves "*hma' hae*" which means "our people" (Rahim, 2007).

The *mah meri* have traditionally been hunters, gatherers, swidden cultivators, fishermen, paddy farmers and shellfish collectors (Nowak and Muntil, 2004). Deforestation, which was started by a British coffee planter, continued with rubber and oil palm, dramatically limited the availability of primary forest land (Nowak, 1988). The *mah meri* no longer practice swidden agriculture (Teng, 2011) as well as fishing activities. *Kampung Sungai Bumbun* (the area of the research) has been landlocked by the early 1990s and they do not have direct access to the sea (Rahim, 2007).

However, nowadays this tribe is known as unique community for their dance, wood carving and weaving art compared to other Orang Asli communities.

4.2.1 *Kampung Bumbun, the study site*

In the Basis' language (the language that the *mah meri* tribe are speaking), "*bumbod*" (*Bumbun*) refers to a trap used when they want to catch birds. *Bumbun* village is actually composed of three riverine hamlets namely: *Sg. Bumbun*, *Sg. Mata* and *Sg. Salang*. These three hamlets are ruled by one head man who is now Batin Sidin and he is assisted by a group of village elders. The whole area is called *Kampung Sg. Bumbun*. Almost 500 people are living in this village, consisting of 83 families (Rahim, 2007). The women's group is in *Sg. Mata* hamlet.

The *Mah Betsisi* people are adapted to a mangrove ecology which allows them to maintain an extremely varied economic system, one which is dually orientated to the land and the sea. For this reason, they are not only active hunters and gatherers of the lowland rainforests and mangroves, but they are also keen fishermen and sedentary agriculturists (Karim, 1981). Unfortunately, today because of the loss of natural resources during the last century, many young men are landless. Some help their parents by working on the family land. Others prefer to find wage work outside of the island or in nearby seafood restaurants or shops, while a few have gone further away. With better education, they now stand a better chance of receiving a good salary (Rahim, 2007).

4.2.2. *Main jo'oh dance*

Main jo'oh dance is an integral part of *mah meri* identity. As Nowak (2000:2) highlightd, this dance provides a locus of expression for demonstrating distinctiveness in terms of identity, class and gender. Their dance, namely "*main jo'oh*" is a recreation of the cosmos and mythology that is actually a sequence of seven different songs of what differentiates human beings from the spirits. The totality of the dance is an expression of the unity of the seven worlds based on the belief system of these people (Nowak, 2000).

The dance is performed around a cylindrical shape which is called *busut* (sacred mound/mountain). The *mah meri* believe that it is a symbol of the center of the earth (Nowak and Muntil, 2004; Karim, 1981:117) or the mountain that the original *Ma'Betisek* siblings moved around in opposite directions, and married when they met each other on the other side of the mountain and found out there was nobody else on earth.

“Busut symbolizes the mountain; Mountains in the old days. We remember a family that wasn't well off. There was no one else. They had a daughter and a son. And they had a hard life so their parents suggested that they go around a hill or a mountain. If the two of them meet then it's their destiny. So that's why we have Busut here; we remember about the old days” (interview with Maznah Unyun, the leader of the performance).

The dances are performed by five or six women and two men who have covered their face with wooden carved masks. The masks are the carved shape of some *moyang*. They have different kinds of masks, but usually they use three (if the number of the dancers is limited) or five (if the dancers team completely participate).



Figure 4.2 Moyang pongkol



Figure 4.3 Moyang putery gunung lidang



Figure 4.4 Moyang tunani

One of the mask (figure 4.2) called *pongkol*. *“Pongkol is bad, very bad. When people enter the jungle it makes them get lost. It makes hard for them to turn around and come back. Or Pongkol will disguise itself as a home owner or as a wife waiting for her husband or a child waiting for its parents. Then as a kid it will call out “Mom, mom when are you coming home? It’s taking a long time for you to come back. So Pongkol is bad. It disguises itself as people’s children (Maznah Unyun, the leader of the performance)”*.

Figure 4.3 belongs to *Putery Gunung lidang*. Once a year, she will descend to the sea to look for crabs and snails.

Figure 4.4 indicates the mask of *tunani*. *“Tunani which is very handsome, he’s a gentleman. He likes to collect things; wood, ‘Upih Pinang’, and beautiful things to put in his house (Maznah Unyun, the leader of the performance)”*.



Figure 4.6 Moyang siamang



Figure 4.5 Moyang bajus

Figure 4.5

belongs to *moyang bajus*. His nose is above. *Bajus* doesn't like the rain, it likes the heat because it lives on the top (of trees). He loves hot weather which helps the fruit to be ripened. When it rains, he covers himself with the leaves of the trees.

Figure 4.6 shows a picture of *moyang siamang* mask. It is the mask of the ape ancestors (*Maznah Unyun, the leader of the performance*). The leader of dance group does not know about this mask too much but, Ronald Werner (1974:385-386) explains that *moyang siamang* is the mask of an animal (probably an ape as Maznah says) shot by a *mah meri* hunter by blowpipe. When the animal was shot and died, the sky turned dark for seven days and nights and the sun never appeared. The hunter made a vow and prayed for the sun to rise as usual, he slept and he had a dream asked for having a replacement for the *siamang* which he killed. Then he made a mask which looked like the *siamang* to fulfill his dream.



Figure 4.7 Mah meri music band

The musical instruments used by the *mah meri* have changed over time. Certain musical instruments have been originally made by them, while some others have been introduced to them from other cultures. Some of the instruments are obviously not from their culture and they are aware of it.

The group of musical instrument players consisted of five people of whom four persons play with the instruments and one person sings the songs. The singer can be one of the musical instrument players as well.



Figure 4.8 Gedang



Figure 4.8 indicates *tambo* in *mah meri* language and *gendang* in Malay which is a two-headed drum. They believe it is originally from them, but it can also be from Indonesia.

Gong shown in figure 4.9 is a percussion instrument in the form of a flat, circular metal disc hit by a mallet which has been taken to East and South East Asia from Africa. *Mah meri* people know that it is not originally from *mah meri* and it has been accepted as part of their musical instruments many years ago. They do not know when and how, but they believe it might be entered by Chinese merchants many years ago.



Figure 4.10 tuntung

Figure 4.10 shows the *tuntung* which is a Bamboo stamping tube and is used by most Orang Asli people including the *mah meri*. They make it by themselves.

The last musical instrument is violin which has been definitely introduced from the outside to the *mah meri* people. They cannot remember the time that the violin was added to their musical instruments but they are sure that it does not originally belong to them.

Regarding the appearance of the dancers, based on the researcher's observation, female dancers make themselves as beautiful as possible. Their hair is made up with beautiful crowns that they weave using *Pandanus* leaves. Their grass skirts are also plaited streamers woven with *Nipah* leaves that are attached together to make an artistic skirt. They believe that they should have a smiling face during their performance (based on researcher's observation and talking to the people during some *mian jo'oh* performance in the village). Male dancers also wear old grass cloths made of plaited leaves. Women start the performance around the *busut* and then two mask wearing men join them.

These two sets of dancers express the symbolic separation of the human world from the spiritual world by forming two concentric circles. Female dancers form the inner circle which belongs to the human and masked dancers form the outer circle.

The direction of the dance for both men and women is anti-clockwise. Karim (1981:117) mentions that the present *mah meri* people do not behave like their ancestors. Their ancestors committed incest by marrying their siblings. Now the *mah meri* community believes that if they (spirits and humans) move in the opposite direction, they would adhere to their sibling ancestors and commit incest. On the other hand, by moving in the same direction, humans and spirits will never meet each other and they will remain separated and the human and the spiritual world can be maintained (Nowak, 2000:334). There are seven songs in *mah meri* culture by which the dancers would dance in their rituals or in their performances for tourists. Despite of the use of musical instruments that have been changing over time, they are cautious about their songs. They have seven songs as stated below:

1. *Jabus* is the most important song which is also like a welcome note. *Mah meri* sing this song in hot seasons especially during the harvesting time. *Jabus* is the watchman of the forest.
2. *Gema lebat*: Echo of heavy rain. In fact, it is a prayer for raining.
3. *Si'oi*: Melancholic song that is about feelings. It is a prayer for the human's feelings and for the village.
4. *Sidut* is about something that has spilled from a container such as seeds, corn, paddy, cucumber, eggplant or chili seeds. It is also a metaphore of *mah meri* people's feeling about over their nature which they try to spread it.
5. *Paru guteng*: it is the bird voice. It is suitable to be performed *during* harvesting season (or fruit season) such as durian season. As soon as *durian* season is over,

they will perform this so that in the coming year, the *durians* will grow even more abundantly for all the villagers.

6. *Tok naning*: *Tok naning* is a powerful man; he lives in the forest, and makes many things out of the natural materials. If there is a sickness in the village, he helps send of the sickness away.
7. *Kuang kuit*: it is a bird like a flying bat. The song represents a snapshot of a moment of *mah meri* life years ago when mangroves were moving because of the wind; fishes were hunting their food and a man was carrying a tobacco bag in the shore. This is related to the real life of Orang Asli years back when they had Mangrove forest and they also had access to the sea to prepare their food materials.

The two first songs should be always the first ones to be sung and danced with, but the order of the rest can be changed.

Nowak (2000:342) mentions that the performance of this dance (based on what she has been told by *mah meri* people during the time she was studying about *Main jo'oh*) would only be completed when the dancers perform it with all seven *main jo'oh* songs. Otherwise “*moyangs* would become angry”. She continues arguing that the dancers are nowadays performing mostly with two songs which is in contradiction with their traditional belief. And she adds that she neglected to ask the people about this issue.

The researcher discussed this issue with the leader of the group to be sure whether this is true or not and here is her explanation:

We must finish the dance with all seven songs only in ari moyang, otherwise our ancestors would be very angry. In other situations performance should be finished with odd numbers of the songs, it means that we can perform with three or five or seven songs. When we have more time, we would dance with all seven songs, but if we do not have much time we can finish it with at least three songs. It is up to us.

But we cannot dance with 2 or 4 or 6 songs. This is because of the need for balancing the system that we believe in our religion. (Maznah Unyun)

This explanation indicates the loyalty of *mah meri* people to their beliefs and traditions which remind them of the equilibrium principle in *mah meri* custom which no longer exists in certain aspects of their life, like the gender role which will be described later in this chapter.

4.2.3 Wood carving

Wood carving is the traditional art of male members of the *mah meri*. It is a long lasting art. It has been transferred through generations, from fathers to sons. It is traditionally used in *ari moyang*, the annual celebration of *mah meri*. The carved woods also are used in their healing rituals. They used to decorate their boats and houses to hold disease spirits extracted by shamans in healing rites (Nowak, 2000:341). Carvings have a deep relationship with *mah meri* religious notions and carved masks are mostly related to *Moyang* in an artistic theme. However, the art of wood carving was recognized as a tourist attraction by the tourism department and agencies in Malaysia. Nowak (2000:341) explains about wood carving in an issue of the Malaysian Airline inflight magazine providing some information about the *mah meri* tribe, the opportunity of visiting their village and the chance of buying wood carving sculptures inside the village.

Wood carving has changed in line with commercialization of this art. The sculptures and masks were related to the *moyangs* and had at least one mythological story connected to them. Little by little, wood carvers have found that their traditional religious motifs are not always what the tourists prefer (Nowak, 2000:341). Nowadays we can find sculptures of cowboys, Christ on the Cross (Nowak, 2000) and even a carved ball for the football match among Orang Asli villages (the last one has been seen by the researcher).

4.2.4 Weaving art

Weaving handicrafts has been *mah meri* women's artistic skill like in other aboriginal tribes in Malaysia. *Mah meri* women were making handicrafts for daily use. They use *Pandanus* and *Nipah* leaves for weaving mats, baskets, pouches for daily use and selling them in the market. They also make decorative ornaments shaped like birds, crabs, prawn, fishes, butterfly, and flowers and streamers for ritual occasions. Some weavers formed a group in 2003 and formally registered it in 2005 as *Tompok Topok* which means "*To begin an effort of the women and also the beginning knit of a weaving craft*" (based on group members' definition of the name of their group).

4.3 An overview of the participants in the research

The table below presents status of the members in terms of age, sex, level of education, marital status, and number of children, occupation, and duration of membership.

Table 4.1 Participants in Kampung Bumbun, Members of the group

Age	15-24	25-34	35-44	45-54	55-64	65 and above
	1	6	5	3		
Sex	Female	Male				
	15	1				
Level of education	Illiterate	Primary school		Secondary school		University

	2		12			1		1		
Marriage status	Single		Married			Single mother				
	1		14			1				
Number of children	1- 2		3-5			6 and above				
	6		7							
Occupation	By own	Weaver	Dancer	Entrepreneur	Carving	Student	Cleaner	Housewife	Plantation	
	2	11	1	1		1	1			
Duration of membership	Less than 2 years		2-4 years			5-7 years		8-10 years		
	2		1			9		4		

Source: the researcher

As you can see in the table 4.1, most of the members of the group are between the ages of 24 to 44. It means many of them are young women. Most of the participants, including members of the local group, have low levels of education. Most of the participants, including members of the local group, are married. Almost half of the group members have between three to five children. Almost the entire female members of the group mentioned that they are weavers and dancers and non-members have emphasized that they were working for themselves. One of the group members who is the head of the group calls herself as an entrepreneur. One of the non-member participants refers to herself as a weaver, even if she is not a member of the group. She weaves for herself and sometimes she sells her products to the group. Most of the group members have more than five-year membership in the group.

4.4 Research findings from the *mah meri* community

257 codes and 135 memos of all deduced codes and memos from the data were collected from the *mah meri* community. As explained in Chapter 3, open coding and axial coding were applied simultaneously based on Corbin & Strauss's (2008) approach.

Table 4.2 below shows the combination of concepts that were used to create sub-categories and categories:

Table 4.2 Categories and sub-categories of the study in Carey Island

Concepts	Range	Subcategories
Saving the tribe	Moderate	Survival: Survival
Weaving more, earning more	Very high	
Cultural survival, Worried about losing the culture	Moderate to high	
Livelihood survival, supporting the family to be survived	High	
Maintenance of weaving	High	
Saving the identity of <i>mah meri</i>	Moderate to high	
No other choice for single mother for surviving	Very high	
Weaving is the way of helping the community	Moderate to high	
Taking care of the children	Not very much	Impeding factors
Household duty	Moderate	
Different roles of women at home, taking care of husband and elderly people, the risk of family issue	Moderate	
Aging difficulties	Moderate	
Supportive husbands	Very much	Facilitating factors
Support from outside	Very much	
Physical resources	Moderate	
supportive communities in terms of preparing materials for weavers	Almost supportive	
Members commitment	High	
NGO who helps them for marketing	Very supportive	
Trying harder	Moderate	The needs of the group, from men's point of view
High quality of woven items	Moderate	
Sport: a strategy for making women more socialized and promoting social capital	Weak	The needs of the community, based on full time members
Custom training class for the younger generation: a strategy for cultural survival	High	
A supportive group: another aspect of helping each other for being survived.	Very much	The nature of the group work
Stress: working situation	Sometimes	

Managing issues in the group: the working situation, concerns about selling	Moderate	
Working together: a strategy for being successful	Very high	
Friendship: the main factor to resolve the issues	Very high	
Friendship leads to cultural survival	Very much	
Group work is funnier and friendly	Very much	The advantages of group work
learning from each other	Very much	
Moving forward to attain a common goal	High	
Working faster	High	
Collective work is attractive	Very much	
The group work gives energy and positive feeling	Much	
Sharing idea and knowledge	Very much	
Loss of natural (difficult livelihood condition) and cultural resources	Significant	Context
Isolation	Very much	
Being afraid of losing culture and identity	Very much	
Lack of traditional knowledge by the younger generation	High	
Believing system: spirits make our village attractive for tourists	Very much	
Belief system supports taking positive action	Very much	
Modernization	Moderate	
The sense of belonging to the community	Very high	
Separated but not yet divorced single women	Moderate	
Gratified people	Very much	
Low income families	Very much	
A part of the culture is going to be lost (wood carving)	Very much	
The younger generation: interested in weaving, likes to stay in the village because of the peace	Moderate	
The younger generation doesn't like commitment, The necessity of being wise by the younger generation	Moderate	
Supportive community	Very much	
Educated children	Totally	

No physical change in the village	Mostly	Definition of development
All group members can work	Moderate	
Saving the tradition besides getting some physical development and facilities	Totally	
More areas should be protected	Requested by men	
Maintaining the current condition	A few	
Dynamic learning	Very much	Results
Relationship with other tribes (diversity besides solidarity), external solidarity	Very much	
Attractive village	Very proud of it	
From natural resources to cultural resources and social capital	Completely observable	
To be empowered	Very much	
Increasing community capital through improving cultural resources	High	
Movability	Very much	
Expanding the market	On the progress	
Being tired of struggling for survival	A few	
Saving identity of <i>mah meri</i>	Very much	
Capability of controlling money	Most of the time	
Development not modernization	Mostly	
Sharing ideas	Totally	
Women are community's pride (the agent of change)	Mentioned by men	
Productive role of women	Very high	
Earning income inside the village	Very much	
Leadership	High	
Conservation of environment	Moderate	
Saving the culture (weaving versus woodcarving)	Very much	
Facilities for the village	Moderate	
Realized natural resources to develop the community	High	Founders - leaders
From collective work to social capital	Observable	
Sensitive elderly woman with agency for making the change	Very much	
The founder family was aware of losing resources (natural and cultural)	Very much	
Founders: men and women hand in hand	Very much	

A self-help group	Mentioned by community and group member	
Finding the market		
Collaboration with group members in the main core	Very much	Full-time members
Teaching new members: the role of full-time weavers	Very much	
Being the agent of the change in the whole Island: expected role of the group	Totally	
Group members like a chain	it is observable For leaders add full time members	
Being indifferent (careless) about an unsupportive husband: the strategy to overcome the patriarchy	A few women	
Issues with second layer (part-time)	High	
Easy talk: a strategy of managing the issues inside the group	Very much	
Listening to the leaders: as a strategy for resolving the conflicts inside the group	Totally	
Teaching new members: exchanging information, finding the market and a strategy for external solidarity	Very much	
Successful children	Totally for married women	The ambitions of the members
Maintenance of Weaving and dancing	Very much	
Internationally famous	Mentioned by men and leaders	
Maintaining the identity of <i>mah meri</i>	Everybody wants that	
Earning more money	Mostly	
No change in the village	Mostly	
Cultural survival by young generation: a link between tradition and modernity	Very much	
Making more products	Very much	The strategy of saving the collective action
Diversifying the patterns and products	Mentioned by leaders and more educated full time members	
Improving weaving techniques by the members	Leaders mentioned that	
Encouraging other rural women to join the group	Leaders and full-time members are very busy with that	

Joining the group through a friend	A few	Part time weavers
Don't care about social activities	A few. mostly part-time members	
Are not listening to the leaders	A few part-time members	
The issue of cooperation	Moderate	
Do not attend meetings	Only part-time members do not attend	
No idea about the future in part-time weavers	Very high	

Source: the researcher

Organizing the concepts as seen in the above table helped the researcher to find sub-categories and main categories of the study. In total, fifteen subcategories were created through a combination of concepts as you can see in table 4.2. Then the main categories of the research were deduced out of the data. These categories were related to main variables which were the causal condition, strategies, intervening factors, context and results.

The context	Losing the nature and culture in a previously prosperous community
The main concept	Livelihood and cultural survival
Causal condition	Agency for taking action towards sustainable survival
Supporting factors	Internal and external
Strategies	Creating sustainable market
Impeding factors	Internal factors
Consequences	Empowerment and solidarity

Figure 4.11 Summary of the research findings

As it is shown in figure 4.11 the main variable in the process of women's participation in community development among the *mah meri* local group was 'agency for survival in terms of livelihood and cultural survival'. Recognizing cultural resources for survival through collective action was the causal condition that rendered the main variable to be achieved. They used certain strategies in the process of achieving their goals such as increasing the quantity and quality of products as well as diversifying patterns that were weaved by women. In this process certain factors from outside of the community, such as support by groups, NGOs and the government as well as internal factors like support from their husbands, community and the group members facilitated their work. There are other factors that impeded women's participation in the process of community development. The main consequences were empowerment of women who were members

of the local group as the agents of change to increase solidarity of the community of *mah meri* by saving their culture and the nature at the same time. All these processes and results occurred in a context of supportive community, amidst the situation of a loss of natural resources and a reduction of the younger generation's commitment and traditional knowledge about their identity. However, the guardian spirits of this tribe are helping the community to be attractive to tourists!

4.4.1 Context: losing nature and culture in a previously prosperous community

In qualitative research reports, one of the steps is to show what the context of the study is and what the reality is. We need to know in what situation, a group of women started to take a different action and change their social and economic environment positively. Knowing the context of the study will help the researcher to understand the other concepts in a better way.

4.4.1.1 The lack of natural resources and its impact on losing the culture

Years ago we had Mangroves; we could get crabs, fish and everything, so there was no need to weave for commercial purposes. We just were weaving for ourselves. Then Mangrove forest was destroyed and there were no more crabs, they were destroyed by... I don't know the government or a company. It's a pity that we don't have mangroves anymore. The fireflies at that time were in mangroves, we just needed to swim and find food, it was very easy, but now there is not anything (2-4).

The above-mentioned quote shows destruction of the environment in this village. It was only around 25 years ago that Nowak depicted *Mah Btsisi*'s area as a "rich environment" where the inhabitants knew how and when to look for food (Nowak, 1988). Karim (1981:102) also mentions that the people *Ma' Betisek* are almost completely dependent on the environment for their livelihood:

The nature of their economic activities manifests the regular utilization of the physical and natural resources around them, the mangrove environment allows them to maintain a highly diversified economy oriented around sedentary agriculture, hunting, gathering and fishing.

However, mangroves, *Nipah palm*, the variety of crabs, wild pigs, the extensive variety of fishes and mangrove forest birds are all gone or extremely endangered. Now people know that there is no food in their place and they have to buy what they need in the nearby market.

A young man during the *ari moyang* celebration was comparing the present situation with the time that he was a child regarding the accessibility of natural resources especially in terms of food:

It is not many years ago, it's only 20 years less or more. For ari moyang we prepared everything from the forest, from Mangrove forests, but now we have to buy everything from outside. I can remember very well, when I was a child, we had everything here (23-1).

The head of the women's group described how she could help her family when she was a young girl:

... We don't have hutan (forest) anymore. Those days I worked to help my family. For example, when we had jungle, I was collecting leaves for the roof or sea food and sell to the Chinese and we could get money (1-21).

Before losing the natural resources, this community had certain relationships with other people outside of the village to sell fish, crabs or other seafood and also some other products they gathered or hunted from the forest. When they lost their natural resources, there was no reason to have a relationship with outsiders unless to buy food for the family.

Therefore, the people who were productive and produced most of their needs for years have now changed into consumers who do not have enough income even to buy their own subsistence needs; and that is why there is such a sense of isolation. It is not only losing the natural resources, but it is also changes in the mode of their economy. Before losing their natural resources, the community members mostly looked for food in the sea or forest. After losing these natural resources, they had to look for money outside of the community, and their occupation changed. This issue reminds us of Gomes's quote (1990 cited in Edo, 1998):

Their mode of economy has been changed from "looking for food" to "looking for money" now.

A woodcarver man who has a workshop in the village says:

We were fishermen. We caught fish, birds, and crabs and... then we could sell these products to the Chinese and they gave us the item that we wanted (19-7).

Last time there were many trees just behind our house, banana trees, there were many monkeys, but now there are no more trees, monkeys went to the other villages.

They cut trees for Palm oil. I feel very sad, sometimes in my dream, I can see the birds from the mangroves, and now there is no more. I know Mangrove birds. They are different (2-32).

Losing natural resources did not only threaten the livelihood survival of the community, but also threatened the existence of an ethnic group with a long history. Such destruction for the sake of development, led to the erosion of the identity of the *mah meri* tribe. This destructive process is still on-going and is eroding the culture of the *mah meri* in a silent way, as the voice of these people is missing in the thunderous noise of modernism under the name of development:

The responsible person should protect the mangrove area because Niribatu tree only grow in Mangrove forest and we use it for wood carving. When they come to clear the area for plantation, as they don't know Niribatu, they cut all the trees. At least they can ask us. [When they cut Niribatu] then we don't have raw material for wood carving. This Island should be a protected area. Niribatu takes a long time to grow and become a tree that we can use it for carving. It is not easy to grow Niribatu (17-6).

The culture of the people of the forest is directly related to their nature. If the nature is destroyed, the culture would be destroyed too. This is the context of this community which drives some women to take action in saving the nature and the culture, as well as working for the survival of their family, and later the identity of their community.

We were seeing that we are losing our culture and heritage (15-2).

Because of development and modern technology, we are scared to lose our culture (1-5)

Loss of identity is a side-effect of losing the culture. Even now the group and the head of the village are trying to save the identity of *mah meri*, because they are worried about the lack of knowledge among the younger generation about their customs and traditions. In *Ari moyang* celebration (in 2012) the head of the village (*Tobatin*) felt upset over the changing customs of the younger generation due to technology improvements. He was making the hut to put food and beverage for spirits in collaboration with his son and wife and decorating it with flowers while explaining the principles of this work:

"This small hut for our ancestors [in hari moyang] should be prepared in a very silent mode with the sounds coming from the forest, the sounds of the birds, wind..., but now some young people, as you can see here, are making this room when they

are listening to the loud music. They do not know the tradition” (field note, Feb. 2012).

The elders in the community and also members of the women’s group are worried about the younger generation and their lack of knowledge about the tradition and the customs, and the sense of belonging to the community. They believe that ‘technology’ has created a distance between the *mah meri* identity and the younger generation. They are afraid of losing their language because of the formal National Type Malay school education system. A young educated member of the women’s group believes that:

School children are a very important group. They do not know our tradition. The education system does not teach anything about our tradition in the school. We have to tell them by ourselves. They should learn the customs at home (15-10).

They also are deeply worried that TV is taking their children far away from the customs and traditions of their tribe:

Last time there was no TV and our ancestors knew everything, we asked them and they told us the stories. But now because of the TV, children are not interested in our traditions (2-31).

Last time people were talking to each other and listening to each other. But this generation does not listen. Maybe it’s because of TV, for example last time if we saw some children doing wrong, and we tried to advise them they would take it and listen to us, but now, they don’t accept it and it is because of the media/technology and TV (2-15).

This respondent is worried about the distance which is created by TV/ media between the young people and the elderlies in the community. In this community it is important for the next generation to be aware of their culture and they do not have any other way to

learn about their culture and customs except from the elders. This distance will accelerate the risk of losing their culture and even the identity of the *mah meri*.

Now I transmit the mah meri values to Ajan (her niece), now she can sing a song and her parent record her singing (1-49)

Their rituals that were organized using their own natural resources, is now organized mostly with the materials bought from the outside. Therefore, this is exactly true that elderlies of the community are worried about losing cultural resources. Thus, the loss of one resource may lead to the loss of other resources and vice versa as already mentioned in Homan's (2008) point of view.

The perception and the definition of development among *mah meri* people was one of the concerns in this research. As the researcher found through the interviews, from the local group members points of view, especially for the leaders, and also the head of the village, development means losing natural resources:

*The only thing that I'm scared of is **development**. We don't want **to lose our resources** any more. We already lost everything (24-3)*

The most important thing that I am worried about is Pembangunan (development).

I don't like housing; I don't like this kind of development. I like a kind of development that gives us back what we've lost, like Mangrove forests that we had.

I like that, some of the villagers were fishermen and now they are not any more. I like to be a fisherman again; fishing is our tradition (2-22).

All participants in the research wanted minimum changes to happen in the village in terms of physical development. They like the village to remain in peace, not crowded, not polluted, and not with many buildings and roads. Only some infrastructures would be enough for them:

I don't like development changes here in a bad way that we lose animals. Just a little bit, only some facilities (17-6).

I don't like the village changes, but I like this village becomes well-known. I like to maintain same condition. Years ago were better. Birds were everywhere (20-6).

According to the findings, definition of development among participants is close to the concept of sustainable development which has been conceptualized in Chapter two. Saving the natural resources and the environment for the next generation is one of sustainable development pillars, as mentioned by Piran (2003). For these people, development would only be acceptable if their tradition and natural resources are revitalized.

These days, due to transportation facilities and internet access in the village, it has been easier to communicate with people outside of the village and even the whole country. The technology of smart phones, cars, motorbikes that are attractive for the younger generation, as well as their need to go out of the village for buying food or earning money for paying their expenditures have accelerated the process of modernization in this village. What is being seen in the *mah meri* is mostly modernization rather than development. Although the destruction of Mangrove forests which are replaced by palm trees and rubber plantation has taken place for the sake of development, for the *mah meri* people it has been mostly a destruction of nature rather than development. Or one may call it modernization as it happened through a top-down process initiated by outsiders.

When modernization happens, it does not only affect the natural resources, but it also affects the culture. Based on the researcher's observation, in *Hari Moyang* 2014, one of the group members was dancing in a fashionable dress (*Baju Kebaya* which is mostly worn by Malay women in Malaysia), while wearing a *traditional* Pandanus woven crown on her head.



Figure 4.12 A mixture of woven crown and Malay dress

Although the other women had worn Malay dresses or jeans as well, the combination of the woven crown and a Malay dress is a proof of the mixture of their culture and tradition with other culture.

4.4.1.2 Belief system

In the context of the *mah meri* community, it is necessary to understand that their belief system is totally related to the nature and spirits. In the *Ma' Betisek* belief system, humans, animals and plants are from the same root, but they are fundamentally different. Human, animals and plants was formed from an onion shape universe with seven layers starting from the deepest layer at its core. The first five layers belong to the animals, plants, mosquitoes and insects. The sixth layer is occupied by humans and the seventh layer is the world beyond which is the territory of the spirits, sky, moon and sun (Karim, 1981: 68-69). The idea of having the same roots and being fundamentally different creates a contradiction in the concept. Based on the first ideology, humans should not eat plants and animals together, but according to the second belief they are edible. *Ma' Betisek* resolves this problem through another ideology which says animals and plants have been

cursed by the *moyangs* so they could not be eaten together by human beings, especially those with sweat-taste (Karim, 1981:188). And they need to follow their *moyangs*' ways in order to please them.

The deep relationship the *mah meri* belief system has with the nature is clearly visible in their cultural activities such as their annual ceremony for the spirits (*hari moyang*) and the songs they sing in this ceremony, the musical instruments they use, the style of their dance and other ritual activities. Also, they have other ceremonies held in the rice and durian harvesting seasons, in their shamanistic cure, in their marriage ceremonies and in their daily life activities (Nowak, 1988; Karim, 1981).

In their daily life they believe that spirits are looking at them all the time, and sometimes they are helping the village:

It is weird that people are attracted here; I think it is because of the spirits that make our place/here attractive (2-30).

Moyang are happy, they look at us all the time. They see that we are trying to save the culture of mah meri (1-50).

They respect their ancestors for leaving the culture and tradition to them:

I am very grateful and thankful from ancestors that created this craft and dance.

Even though the population is not much, but the idea is massive (2-21).

In ceremonies like *hari moyang*, a wedding, or harvesting ceremonies, they decorate every where using leaves (mainly *Pandanus* and *Nipah*) to make streamers, flowers, birds, fish, butterfly and other animal shapes as well as making headbands for men and women and decorating their clothes with woven leaves. Even their worship style is related to the nature as they make smoke from certain plants and make an aromatic watery paste (it is called *bedak*) from rice flour, lemon grass and some other smelly plants, spices and seeds. The shaman of the village rubs this watery paste on their hands and forehead while

he is blessing them and they follow certain instructions from him to give him back the blessing. The wood-carving is also another strong symbol of an in-depth connection with nature, the culture and the belief system.

The main part of *mah meri* tribe's identity is connected to their belief system, especially the content of their songs and the style of their dances that are symbolically related to their nature. This integration of nature, culture and belief system seems to be strong among these people. Thus, in the case of losing one of them, the other ones would also be gone.

Based on the researcher's observation, there are certain strange things in the belief system (other than the mixture of Malay dress and *Pandanus* crown) that the researcher could not find an explanation for them. One of the reasons can be the increasing interactions of these people with other nations. The following are some of things that seemed weird:

During the *hari moyang* celebration in 2012, 2013 and 2014, the researcher took part in *mah meri* tribe's annual ceremony. As the festival was about to finish, they had a fireworks display to thank the *moyangs* for giving them health and wealth during the last year and they wish for good things to happen in the coming year. Surprisingly, the researcher observed small posters of Chinese paper money set on fire as part of the ceremony. These papers were 30x30 cm and had Chinese symbols on them. The papers were distributed among the people and everybody burnt them in order to show thanks to the *moyangs*. At this time, even the shaman of the village had a hat and sleeves made out of the paper money:



Figure 4.13 Chinese paper money in the *mah meri*'s annual ceremony

These papers have been kept with other materials in the decorated hut in which many foods, beverage, fruit and other things are kept for the celebration and offering to the *moyangs*, which was located right behind the shaman's sitting place as he blessed people with the aromatic mask.

The researcher asked a woman who was one of the group members about the paper money and the reason for burning Chinese paper money in their celebration. Here is her answer:

I have no idea why we are using these types of papers, the only thing I know is we set fire to say thanks to our ancestors for the health and wealth they gave us during the last year. We ask them to give us these things again in the new coming year. This is a tradition.

How burning Chinese paper can be considered a *Mah Betisek*' tradition? The answer could be mostly similar to the mixture of the 'Malay dress and *Pandanus* woven crown'.

4.4.1.3 Gender roles

Nowak (2000:339) believes that women have had a central role in *Btsisi (mah meri)* daily life which is symbolically represented in their *main jo'oh* dance, through the placement of women closer to the *busut* (the center of the earth). She also notes in her dissertation about the deep relationship between married couples in *mah meri* culture as comrades, work mates and companions rather than being only the parents of their children. For Nowak, as *mah meri* couples spend their work and leisure time together, it leads to greater solidarity among *mah meri* families and the community as compared to American married couples. She also described an egalitarianism between men and women in the *mah meri* culture in terms of their equal rights to choose their future spouse, their property ownership, their equal right to divorce (divorce through local custom and not officially) and in other aspects of their togetherness. She also mentions that although in the past the villages have been ruled by a council of elderlies, the '*batin*'³ who was the leader (symbolically) has always been a woman rather than a man. Nowak (1988:28) deals with egalitarianism in the *mah meri* couples by mentioning a new gender-free household name (*gelah odo*) adopted by newly married couples which is different from their original names. And through this egalitarian relationship between men and women, duties are shared mutually as well. Household activities have been carried out by the women and outside duties have been the responsibility of the men. However, women used to help their husbands in fishing, catching crabs, cultivation and other outside activities and the husbands used to assist their wives in household tasks.

Currently, it seems that the centrality of women in leadership and the cooperation between *mah meri* couples, and the equality in rights no longer exists, as Nowak has predicted around 25 years ago. She believed that with continuous "pressure of modernization and the encroaching modern nation state, egalitarian gender relations is under threat" (Nowak,

³ . *Batin* or *Tok batin* is the head of the village among Orang Asli in Malaysia.

1988:10). The *Batins*, who are now the connection of the village with outside authorities, are no longer women as the Malaysian state prefers to work with men (Nowak, 1988). At the period of the research (2014) 9 out of 20 members (45%) of the women's group were single mothers whose husbands have left them alone with the responsibility of taking care of kids without any termination of the marriage. In fact, in *Kampung Bumbun* couples are not officially married to each other and their marriage is not registered. Among the Orang Asli a community recognizes a man and woman as "married" when they begin acting like husband and wife (Benjamin 1967a:3; Dentan 1965:136, 1979:73, 1983:9; K. M. Endicott 1979a:10; Howell 1988a: Williams-Hunt 1959:66-69 cited in Nowak, 1988:73) and their marriage agreement is under the marriage customs of the tribe.

"In mah meri Aslis in the past gender role was so egalitarian. Men were not superior or inferior to women. There was a kind of balance in their relationship. So the women had the right to kick their husbands out or take another husband. But now they follow the Malay norms. Men are the head of the household. But those days women and men took the decision together. Actually the women were never married formally. Their marriage has not been registered anywhere" (RR, head of GOA).

During the period of the research in *Kampung Bumbun*, the same issue happened to one member of the group. She was a powerful woman who could always influence on decisions taken by the groups and she had good enough income through weaving and dancing to take care of her family. When she met the researcher, she hugged her, cried, and tried to make the researcher understand that her husband left her alone in the village and got married in another village.

These women often accept their situation as they do not know any other alternative to come out of this situation. Their husbands simply left the village and in some cases never

came back. For these women working with the group is the only option for them to be survived:

Before I join this group, my husband left me here and got married to a woman in another village. I didn't have any job so I started working with this group (9-1). I didn't have anything to do, so I joined the group (9-2)... Weaving is my only hope (9-8).

He left me and got married in another village. He left me 9 years ago, I am still married to him, but he didn't come back (5- 12)...

According to the findings, the loss of natural resources does not impact the livelihood of men and women in the same way. Single mothers are the ones who have suffered the most from poverty more than any other community members after losing their natural resources. Other members of the group can find an alternative livelihood outside of the village in the wage market. Before starting to earn income by working in the weaving group, single mothers were living in poor conditions, especially because they had to take care of their children in the absence of their husband. This issue seems to be a silent social problem in the community. Some norms in this community need to be changed. The women need to make themselves stronger in order to take actions to resolve this issue. Changing these norms in the community is one important aspect of empowerment according to Kabeer's (1999) point of view.

4.4.2 The main concept: Livelihood and cultural survival

'Survival' was the most important factor mentioned by the *mah meri* women, among other factors, of being involved in a group of weavers and dancers. Survival for these women do not mean only saving people in terms of livelihood, but also saving the identity of the *mah meri* and their culture. For those who were involved in the process of forming the

group or 'the leaders', 'livelihood survival' and 'cultural survival' were equally valued, but for those who joined the group later, 'livelihood survival' comes first:

It's not only weaving for selling, it's weaving for maintaining culture. We maintain our culture and at the same time we sell our products (1-4).

I want the mah meri to work more collectively and the tradition to be continued and never die. I want to maintain dancing, weaving, handicrafts and culture forever (2-20).

Besides getting income from weaving... we should move our hands to create a couple of arts. We must continue doing this for the tradition won't be gone (2-9).

I love weaving because of the beautiful products. And I can earn money to buy kitchen stuff and pampers and to pay household expenditures (14-2).

For single mothers, livelihood survival definitely comes first:

When I joined, I was thinking about the children, in terms of money. If we don't have much money, especially for children, then what would happen to them, I give (my products) to Puan Maznah and ask her some money so I am saving for the future of my children (5-7).

Another single mother says:

I work in weaving and dancing to earn money... my income is not a luxury, but it's enough for me and it is a little bit easier because my son is now working and I only have to take care of me and my daughter. (5-13).

For single mothers actually there is no option to generate income but, weaving:

I can just get money through weaving and dancing... it is not enough, but this is what we have. Sometimes I like to buy a dress or other things, but I cannot afford. If our hands start to work, we have money, if not, we don't have money. But the problem is we have to use energy to work, if we feel sick, still we have to work, we

cannot stop, if the hands are working, we will have money. I have to take care of the children, and when the children need something that I cannot afford, I become sad and even cry (9-6).

If there is no weaving, we will dance, if there is no dancing we will weave. If there is no dancing and weaving we have to work in the palm plantation (8-16)... For those people who do not have a job, for those women who are not working or living like me (alone)... they can work with this group (8-11).

For part-time weavers earning income for livelihood survival is the most important factor:

We like weaving, especially when we can make money. We weave 10 bookmarks get 10 RM, 20 bookmarks, 20 RM. (FGD- 1)

When I am weaving, I am thinking about earning money, income (14- 9, 16-1)

The leaders encourage part-time weavers to be more interested in collective work, to attend meetings, to color together and to be more concerned about the “culture” rather than only the “livelihood survival”.

The quotes below show that the founders of the group have really been worried about losing the culture of weaving. Elderly women used to weave for their own use, but the younger people do not weave, it means that the young people are going to lose this culture of weaving:

We formed the group to maintain the weaving and not to allow it to disappear.

When we formed the group, Pandanus weaving was less. Many of the old people were weaving only for their own use and not for selling (13-1).

This group helps our culture to be maintained because when they were not involved in weaving, they didn't know how to weave. We were seeing that we are losing our culture and heritage (15-2).

They are aware of losing their natural and cultural resources and have a great sense of belonging to the tribe. They are worried about losing their identity in the process of the rapid modernization of the community.

(sebab pembangunan dan zaman teknologi) Because of development and modern technology, we are scared that we will lose our culture if we don't have a group and do not try (1- 5)...If we don't sell our own culture (a few people in the village nagged at them for selling the culture of the tribe) it will be taken over by other people, the government will take our culture, our dancing, and make it for themselves. We work for our people. The government cannot take it. If we don't do this dance, the government will take it, because this is Malaysia. They will take, that's why we do that, when my father passed away, this village became silent. No one could play violin for the dance, so the government said if mah meri do not practice it by them, the government will take over because this culture is Malaysia's heritage. If the government takes the culture, then we don't have anything (1-32).

An old woman who is not the member of the group because of her age, but knows how to weave believes that:

If young women go outside to work, they will forget weaving. Women above 40 should know weaving. If not, our culture will be lost (18-4).

From the findings, it is clear that 'survival' has been the most important motivation of group members to work together. Also, for most members, 'livelihood survival' has been the most important factor to join in the group. For founders/leaders of the group, in addition to 'livelihood survival', 'cultural survival' is important too.

4.4.3 Causal condition: Agency towards sustainable survival

In the context of losing natural resources and the necessity of taking an action for survival, the *mah meri* women's empowerment has been achieved in two interconnected, parallel

and mutual synergic processes of production and selling in the market that each one fuels the other line. The first process that the researcher has called the ‘empowerment process’ has occurred in the community rooted in the identification and mobilization of local resources by the local community as well as involvement in certain sustainable development projects in collaboration with different entities both governmental bodies and non-governmental agencies like UNDP; and the second process which is having access to the market to sell the products is called “enabling marketing process” to be facilitated mostly by the support given by an NGO named Gerai Orang Asal (GOA) to help the local group to have access to the market and being able to create a sustainable marketplace for their products.

4.4.3.1 The action taken by the community for being productively empowered

In the process of empowerment, the *mah meri* women could identify and mobilize three types of resources in the initial steps of their action in line with the community development process: 1) human resources, 2) knowledge resources, and 3) cultural resources. Identification, mobilization and building upon these resources helped them to come out of severe poverty and enhanced the collaboration and built trust among the community members to improve their social capital and solidarity.

4.4.3.1a Building upon the human resources

In the process of struggling for survival, some women in the community have taken a new action. These women were those who had the initial agency to take an action for changing the existing situation. Identification of human resource and having an in-depth look at what they have been left in such a terrible situation of losing natural resources, motivated them enough to reorganize themselves as a new identity in the form of a group of productive women. In fact, the group was formed upon an existing resource which mostly was based on the agency among the member of one family:

... The first time that we started the group, we were only 6 people. It was first only here, later other people joined us (5-6b).

My mother, my sisters, my son and I started. After we started, in the second year our other relatives became interested to join us and came here to learn. That time only nenek (grandmother) could train all of us. Little by little our group became bigger and bigger. From 2-3 persons, now we are 60 people. They are not only from Kampung Bumbun, we have some other weavers from other Kampung too (1-6).

She continues:

I like working together. "Berat sama dipikul, ringan sama dijinjing", difficult experience will be happy with group work! If we work together the heavy things will be lighter (1-44).

The *mah meri* has a tradition of working together and they even believe that no one should work or sleep alone. "No Btsisi wants to work alone". "No one wants to sleep alone, it isn't good" (Nowak, 1988). Their living conditions have necessitated them to be together. Also, being involved in "group work" has its own advantages.

Another member believes:

Rather than working alone, we work collectively with relatives and friends and we can take this time for a social life with our loved ones and this relationship is nice. We can share ideas together with friends, we build the attachment with others (2-11).

They believe the group is useful for the community:

This group is very good for the village. If one member of the group has issues, the other member will help. For example, when a member is sick, and doesn't have money, we collect small money and send her to the hospital (1-14).

Table 4.3 Advantages of collective work among *mah meri*

Data on advantages of collective work	<i>From Interviews</i>
It makes work easier	<i>If we work together the heavy things will be lighter.</i>
It strengthens the social ties in the village	<i>We can take this time for a social life.</i>
Members can help each other when there is a problem	<i>If one member of the group has issues, the other member will help.</i>
Group work is fun and friendly	<i>Working in the group is funnier.</i>
Moving forward to attain a common goal	<i>If I don't know anything I can ask other friends in the group like a goose.</i>
Doing work faster	<i>If we work in collective work, it will be faster.</i>
The group work gives them a positive feeling	<i>This group gives me pleasure, ease and feeling happy every day.</i>
Sharing ideas and knowledge	<i>I like this group because we can share ideas and knowledge.</i> <i>I like working in the group because of sharing things.</i>

Source: the researcher

Table 4.3 shows some of the advantages of doing collective work among the *mah meri* such as the work environment is fun and friendlier, it helps them to attain a common goal, the work gets done faster, it gives them a positive feeling and pleasure, and it can facilitate the sharing of ideas and knowledge.

According to Homan (2008:35) human capital is the most important source of capital compared to other community capitals. Through this capital, women in this village could take a collective action, not only to come out of poverty, but also to save their culture. Acknowledging human capital and taking a collective action to overcome a common issue (here livelihood and cultural survival), is actually moving from individual agency mentioned by Kabeer and Sen (both 1999) to group agency emphasized by Chambers (2013). It is a transformational change in the community which led to the growth of other forms of capital in the community, especially social capital which will be discussed later.

- Formation of the Group and its structure

During the field visits, the researcher found that the group members introduced each other as full-time members or part-time members. When, for example, the researcher was asking about a new person whom she didn't know, the other group members were introducing her as a full-time or part-time member (e.g. *she is Jonaida, a full time member*, or *she is Tilo, a part-time member*). This categorization among the members was observable from the first day. Some of the participants referred to themselves as a full-time member when they were filling up the consent form and others called themselves part-time members (*ahli sementara*). For full-time members weaving and dancing was acknowledged as their occupation. Beside these two types of membership, there were a few people in the group who called themselves as the founder of the group, and the head of the group, also called herself as an entrepreneur. Other members also respected these people as founders and acknowledged them as their leaders. For example, when the researcher asked all group members "who formed this group?" almost all of them said *Puan Maznah*, her mother, her sister and her son were the first people who formed this group. This explanation of the membership can be interpreted as the structure of the group which will be explained in more details in the following section.

Knowing the process of formation of the group and the structure of the group helped the researcher to find out how human resource has been identified, grown up and facilitated mobilization of the community toward development and improvement of the life situation.

Although, each person in the group has her/his own characteristics as a group member, we can see certain similarities between each sub-category which have been classified into three sub-groups:

- Founder/leaders
- Full time members

- Part-time members

Identification of the group structure maybe especially useful for those who are involved as NGO members, facilitators or consultants of community based projects in local communities. For the researcher, who was a community facilitator, scrutinizing the process of group formation and its dynamic structure was important (and in line with the purpose of the research) as she, based on Sen's point of view, believes capability of women to be the change agents of their community can be achieved through their group actions against averse situation of their life.

In the process of forming the group and increasing the size of the group, the structure of the group underwent changes. It is an intrinsic process which looks like an onion-shape structure where the sense of membership and helping others to become a member of the group begins from the inner layer and grows to the outer layers. At the core of the group, there are founders who are also the leaders and from the same family. The next layer of membership belongs to the full-time weavers who have joined the main core right after formation of the group and these are other members of a big family or close relatives. These members are weaving together in the same place and mostly at the same time, from morning to the evening and they even eat together. The last layer belongs to the part-time weavers who have joined the group later and weave at home. They sell their products to the head of the group who is one of the founders. These women are connected. In fact, the link between the founders and full time members is mostly based on consanguinity relationship but the group has expanded through affinity. It means that the first layer of the group has been constructed by the persons from the same family, and from the outer layer as the group has expanded, the relationship has widened and included near relatives and later far relatives. Thus, we can conclude that the direction of the formation of the group is from consanguinity relationship towards affinity based linkage. This is how the

root of a group has been planted in the community and the branches have developed in the community.

There are still other women in the village who are not members of the group, but the leaders and full-time members developed certain strategies in order to encourage them to be involved in the production process. Meanwhile, women from other villages are interested in revitalizing their skills of weaving and requested this group to help them to form their group and start to weave. These women have also a kind of affinity relationship with *Tompok Topok* women. The diagram below shows the structure of the group in the community while there is a dynamic connection between layers and a relationship between this community and other villages:

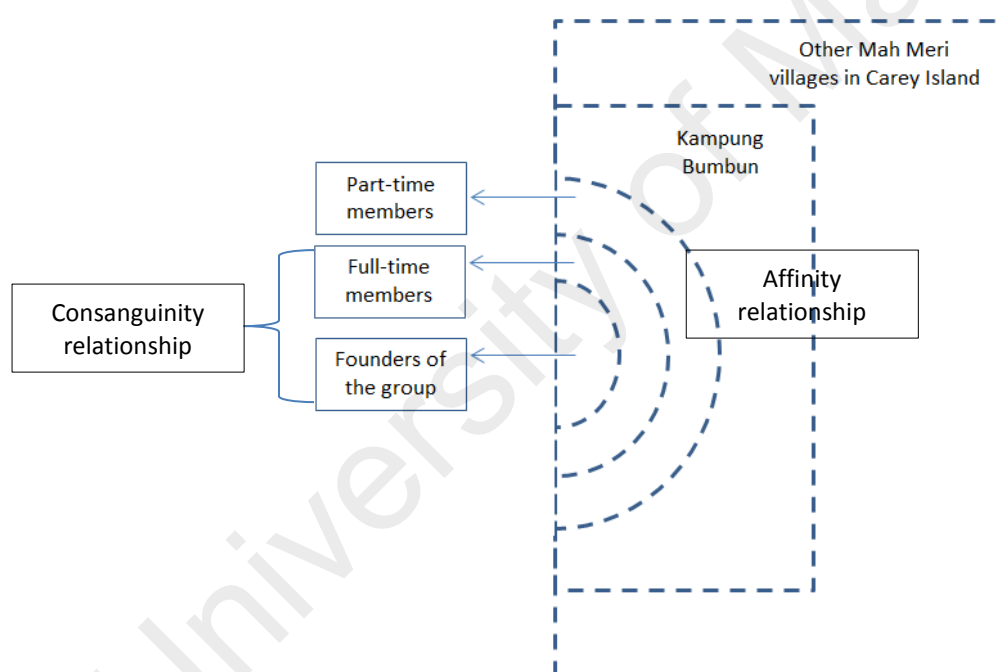


Figure 4.14 Structure of the group

Source: the researcher

The inner layer or the core consists of the leaders who have been able to identify natural resources, cultural resources and human capital during the process of survival and mobilize them to start income generating activities. The process has been started from

their own family using the potential of familial members to work hand in hand for developing an alternative sustainable livelihood.

That time I was not confident, we didn't have people. Then Maznah told us, never mind if we are limited, we can be gathered, just let start it (2-7).

These men and women formed a “self-help group”. Later they started to increase the number of the group members to have a bigger group. The motivation of this inner layer was both “cultural” and “livelihood” survival. They called themselves (and also mentioned by other members) entrepreneurs taking the main responsibility of teaching new members, combining the patterns and creating new styles of weaving, finding the market and managing the group’s activities. These are some quotes from the leaders that show their different roles in the group:

When we don't have enough products, we call each other and start weaving. I encourage people to join the group and do group work. I try to attract other people because it seems to be very sensitive, so it has to be aware how you want to attract people (2-12).

The leaders try to manage group work. They take care of the group’s limited resources and try to teach other members of the group not to waste the resources:

When some people make mistakes in weaving, I try to explain. But, sometimes they make the mistake again and again and then they don't want to weave any more... for example, in terms of coloring the leaves, they have to color here, but somebody wants to color at their home. I advise people we have to do it here, if other people see you coloring at home, they also want to color at home. So everybody should come here... If they want to do at home, there is no more group work. It is better to do together. If everybody does it at home, always some color remains, and it would be a waste. So it is better to color together (2-13).

The leaders take the message and the name of the tribe to other communities and are invited to national and international festivals. Their participation in different festivals is one of their routine activities. Therefore, the researcher had to set the date of her trips to the village according to the group's schedule. Sometimes she had to postpone her visit till the group members come back to the village from an exhibition or a conference. The head of the group takes other members into the events and sometimes she goes alone. She arranges the time of the events with sponsors and with women in the village.

They are always busy and sometimes they are under pressure because of the hard work they do:

Before this I could work better, but not good anymore, because of the heart, feeling difficult. Sometimes the life circle is not good, I feel tired, everyday weaving, sometimes I cannot rest (1-41).

We have to do a lot of work under stress. If we couldn't finish our work we feel stressed up (1-28).

a) Full time members

Seven or eight women of the group are full time members, who were connected to the leaders of the group based on the consanguinity relationship. These members have joined the group after observing the positive impact of the weaving on the leaders' life situation. Four of them are single mothers. The single mothers have joined the group to earn an income to fulfill their livelihood survival. One of the full-time members is a young girl who is the current coordinator of the group and she is trying to take a leadership role to coordinate the group activities outside of the village and development of certain training workshops for members in different subjects. The training workshop's main topics are related to team work for the group members and holding continuous meetings with teenagers of the community to increase their awareness and knowledge about their own

culture. She is educated and speaks English, and she helps the group to expand its outside activities. The other full-time member lives with her husband and her children, and the husband helps her to manage the household so that she could be able to work with the group as a weaver and a dancer. She joined the group because she saw changes happening in the lifestyle of her relatives:

When I saw my friends wear nice jeans, beautiful clothes, I'd liked to join this group. Then I joined and weaved and danced (6-1).

Full-time members like to work in the group as the group increased their mobility:

Sometime I go to KL, but sometimes I don't like because of the weather. But I like to go to KL, go around and go shopping (5-16).

These women learned weaving from the group leader and actually they can be considered the second link of the group chain.

My mother taught me how to weave. Weaving is the attractive part because when my mom taught me, I liked to weave (5-4).

I was interested in weaving and dancing and I will love it forever. Before I joined this group, I just collected stalks for broom, but when I saw Maznah (the leader) was weaving, I became interested and became a member of this group (4-1).

These women help the leaders in training new members:

We help each other in weaving. If other people don't know how to weave, I would teach them (4-4).

They are close to each other and take the responsibility of transferring the culture to the next generation. They respect their leader and listen to her advices.

They like weaving as they don't need to go outside for work and be ruled by other people.

They prefer to work in the village as they want a sense of autonomy and dignity:

Finding a job outside of the village is very difficult. So I like to work here. Working here is easy, not complicated as outside. Working outside means you have to be directed by other people. We have to obey other instructors. Here we are not instructed. We are working collectively. Here, working is easy (4-6).

I joined the group because I like to weave and nobody forces me and I feel very happy when I am weaving (5-3).

Women who have joined the group later through their friends call themselves (and also by full-time members) “part-time weavers”. These women weave at home as they believe that they have different roles such as taking care of their children, their husband and household work. They say weaving at home is easier for them while they can manage their other duties:

It is not easy working there (with full time members under the gazebo) and come back late. I can do my housework and weave at home. When I’m weaving I have to think about cooking. From the morning I prepare breakfast, wash the dishes and weave. Washing the clothes, cooking for lunch, washing the dishes again, take a nap and then weaving again (16-3).

The responsibility at home, limits our time to weave. If my husband cooks, I have more time to weave (FGD, 9).

For these women, only earning an income is important. They do not attend group meetings and do not have much concern about the future of the village. The full-time members think that they should have certain plans for these women to make them more aware of their potential roles and responsibilities in the group and in the community.

Cooking, weaving, weaving and more. We don’t think about the future (FGD- 10).

Each sub-group has its own characteristics which are different from other categories in terms of motivation, interests, level of concern, involvement in group work and their

position in the process of empowerment. The table below, which has been organized based on the interviews with respondents and the researcher's observation, compares these three subgroups in terms of different characteristics:

Table 4.4 Comparison of founders, full time and part time members

Subgroups Characteristics	Founders	Full-time weavers/members	Part-time weavers/members
	<div> <div>Joined based on consanguinity</div> <div>Continued by affinity relationship</div> </div>		
Membership duration	<ul style="list-style-type: none"> • They formed the group 	<ul style="list-style-type: none"> • They joined the group and they have a main role in the formal establishment of the group. 	<ul style="list-style-type: none"> • They joined the group after establishment.
Involvement in group work	<ul style="list-style-type: none"> • They encourage group work 	<ul style="list-style-type: none"> • They work together at the same time and in the same place. 	<ul style="list-style-type: none"> • They work at home.
Motivation for joining the group	<ul style="list-style-type: none"> • Although livelihood survival is important, cultural survival comes first 	<ul style="list-style-type: none"> • Livelihood survival and then cultural survival 	<ul style="list-style-type: none"> • Earning money
Managing roles	<ul style="list-style-type: none"> • They are entrepreneurs 	<ul style="list-style-type: none"> • Weaving/dancing is their job, they are able to manage their roles 	<ul style="list-style-type: none"> • Household activities, then weaving
Expanding the group	<ul style="list-style-type: none"> • Implementation strategies to expand the group 	<ul style="list-style-type: none"> • Attracting other women to join the group 	<ul style="list-style-type: none"> • No idea about the size of the group
Improving weaving art	<ul style="list-style-type: none"> • Training of trainers 	<ul style="list-style-type: none"> • Training weaving skills, patterns and techniques to other women 	<ul style="list-style-type: none"> • Learners: patterns, skills and techniques
Resource management	<ul style="list-style-type: none"> • Trying to train members to manage resources 	<ul style="list-style-type: none"> • Managing the resources through sharing, planting, preparing leaves, and coloring together 	<ul style="list-style-type: none"> • They prefer to prepare and color the materials at home
Mobility	<ul style="list-style-type: none"> • Taking part in conferences, exhibition and festivals 	<ul style="list-style-type: none"> • Going along with the founders to conferences, exhibition and festivals 	<ul style="list-style-type: none"> • They do not care about events
Time-table	<ul style="list-style-type: none"> • Very busy with festivals, training, 	<ul style="list-style-type: none"> • Very busy with preparing products for 	<ul style="list-style-type: none"> • They do not have a time- table. They

	performing and marketing	exhibitions and taking part in festivals	weave in their free time
Marketing	<ul style="list-style-type: none"> • They have to find new markets and maintain inside and outside existing markets 	<ul style="list-style-type: none"> • They have to maintain the satisfaction of the market 	<ul style="list-style-type: none"> • They don't know any markets other than Reita and Maznah
Issues	<ul style="list-style-type: none"> • Being busy all the time without a day off • Lack of knowledge and commitment among the younger generation 	<ul style="list-style-type: none"> • Managing household responsibilities • Part-time weavers do not attend meetings (no/little involvement in the group) 	<ul style="list-style-type: none"> • Household activities
Ambitions	<ul style="list-style-type: none"> • Being internationally famous • Sustainable development • Sustaining the identity of the <i>mah meri</i> (language, weaving and dancing) • Solidarity 	<ul style="list-style-type: none"> • To attract more young women to join the group • Being famous • Successful children • Knowledgeable younger generation • Sustaining the identity of the <i>mah meri</i> • <i>Tompok</i> <i>Topok's</i> success • Sustainable income • Sustainable development • Solidarity 	<ul style="list-style-type: none"> • Earning more income • Not very concerned about the future of the village • Successful children

Source: the researcher

b) **Non-members**

There are other women and young girls who are living in the village, but they have not joined the group yet. Some of them are young girls, teenagers and some others are housewives. Different roles at home such as taking care of their children and elderly people, and household duties are the main reasons for non-membership of these people:

The main reason is that children get sick, if they get sick women cannot work (21-11). We have different issues. Home issues, husband issues, children, taking care of elderly members of the family (1-30).

However, the group coordinator believes that this group of women should be one of their targeted groups to be encouraged to join and to learn to weave:

Besides the weaving I target the young people that do not go to school and do not do anything, helping them just to learn something in the life, because they are wasting the time. It is hard for our group to encourage these people to weave. Because those are involved in the weaving should like to weave and it should be based on their willingness. If they don't like, they cannot do it. I think they are not socialized with group members, and they do not know how to weave and they don't know what they want to learn (15-9).

Although the researcher has seen some young student girls who weave or dance to earn income, there are some younger girls who say that they cannot take part in the group actions because of school assignments:

I have exam and assignments. I want to focus on my school work (20-2).

For older women, it's the matter of age and household duties:

My husband disturbs me when I am making a handicraft; I feel not to be free to do that...

I am also old and cannot see the tiny things (18-1).

Although they are not involved in weaving or dancing activities, they support the local group and they are proud of them.

The function of the group is good because they cause young people to weave (18-2).

4.4.3.1b Planting the traditional knowledge as a resource

The change process in *mah meri* people in *Kampung Bumbun*, boosted through applying the traditional knowledge as a resource by an initially organized community was for their survival. The action was firstly initiated by a family that was aware of losing their cultural resources. This family has been the source of information, so the members of this family had enough source of power to make a change in their situation. As Homan (2008:136) believes 'information' is one of the power bases and "those who control the symbols of information and the interpretation of those symbols are likely to be among the most

influential individuals”. They drew especially from their grandmother as the source of traditional knowledge and experiences on how to survive in such a tough situation.

This family started this action because they were aware of something, our granny was still alive and we learned all the techniques. Our granny was sensitive and cared about young people; she was our leader, the founder of this group. When she was young, she was one of the dancers, and she also knew weaving, so that’s why this family is sensitive about the culture (13-3, 4).

Weaving and dancing are two important arts in the *mah meri* tribe and both of them have their rules and techniques. To weave a handicraft, one should know which plant is appropriate for which product, which leaves should be used, how to prepare the leaves for weaving, how to color them and how to weave. And the patterns are also important and mostly related to the nature and their beliefs. Certain patterns are related to the root of some trees, or the shape of a fruit, flower or animals. The beginners start with simple patterns like making a butterfly (like what the researcher did when she started to weave and they liked to teach her more how to weave a butterfly). Those who are experts spend more time making mats or boxes and they can showcase their skills, especially using colors and patterns. Unfortunately, there is not any explanation about the patterns in the information tag attached to the products. If the grandmother (or other elders) who knew about the patterns and weaving techniques had not taught the methods and skills to their daughters, the *mah meri* weaving art would have been in a real risk of being lost.

Nenek was afraid of losing weaving skill by our younger generation. At first she started to teach the weaving to her daughters. She wanted young women know how to weave different patterns and not only simple ones. She was so afraid of losing mah meri culture of weaving and also dancing in her family after she dies (2-5).

Losing the weaving skills has been a serious issue:

Because Pandanus weaving that time was less... . If young people were not learning weaving, it would be lost. That's why Nenek started to teach her daughters. She knew all techniques for weaving. She knew how to prepare leaves for weaving, how to color the leaves and she also knew patterns (13-2).

Nenek started to weave and taught others. She taught us how to improve weaving, coloring and etc. (5-6a).

The grandmother (*Gendoi Samah Seman*), who was the source of traditional knowledge in weaving and dancing (and other tribal information), died in July 2012. She was very old (more than 80) when she passed away. In the researcher's field visits she used to see her around the weaving area, walking slowly, looking around and sometimes touching the leaves and woven bookmarks or other products. One time the researcher pointed at her and asked her daughter that "is she happy?" The daughter answered "*she is very happy. Now she knows that our weaving art will not be lost, as many women have learned to weave and every day the number of interested women is growing*". She was happy to transfer the traditional knowledge of weaving and dancing to her daughters, nieces and nephews and other community female members, especially among the teenage girls.

4.4.3.1c Recognizing and improving cultural resource

The founders of the group have identified their capability of weaving as a cultural resource for not only saving the *mah meri* culture, but also to protect the whole community from hunger and isolation:

Before shaping this weaving and dancing group, we just were eating Pinang, looking for lice and waiting until evening to prepare food, we had nothing. No income. That time we just sit and waited. Now we have income, even if it is less (1-33).

This is what the male member of the group who is the grandson of the old lady says about the initial stages of their action:

We started to shape this group by Maznah, then Nenek trained them, then Reita (the institute- Gerai Orang Asal (GOA)) and Awam (NGO) and the Center for Orang Asli Concerns applied for the fund for this group. That time only Reita was buying the products. Then the products displayed in wood carving houses and then in Ari Moyang celebration the tourists came here and saw them and bought (13-10).

We started to weave because we were losing the forest, it was hard to find a job and we needed money to buy stuff... before that we had our own resources. (1-7).

This recognition happened when they could identify that they can weave and sell their product to earn money. Although they already had the capability of weaving, they did not use it as a way to earn an income. In fact, they already knew how to weave, but they did not know this capability could be applied as an entry point to start looking at weaving (their capability) from a commercial point of view. Therefore, for recognizing a resource which is crucial input for earning income, being aware of that resource was a main factor. In this factor (recognition of a resource) we can see rationale as a fundamental element. It does not matter if local people have the resources, they might not use it if they did not identify and acknowledge it as a resource; even if it is a box of gold⁴.

They already had handicrafts, but it was not made for sale... They used it for their daily use and some of the women even did not know that they can sell them. We helped them to know that they can make money with handicrafts. Especially those single mothers and the elderly (RR, head of GOA).

This recognition of cultural resources was during the time that their natural resources had been destroyed and they could not find enough food from the forest or the sea.

⁴ This topic reminded the researcher of a moral story of an old man, who used to sit on an old box and beg the people for help. One day a wise man came to him and asked him to open his box. He refused. The wise man talked to him and convinced him to open the box. He accepted and opened the box. It was full of gold and jewels. Then the wise man told the beggar that he could have opened the box and stopped begging all these years.

Recognizing and acknowledging cultural resources is one of the important stages in the process of community development as Homan (2008) emphasized.

4.4.4 Supportive factors in the process of empowerment

There are certain factors that have helped the women to achieve their goals in the process of empowerment. These factors can be categorized into two different levels. The first level relates to the factors in the community like a supportive family, internal relationship between members, and community members who support women's activities. The second level relates to the entities that have come from outside of the community like NGOs, institutions and the Malaysian government.

4.4.4.1 Internal factors

The group members work in a better situation when their husbands help them with household duties or at least support their work in other ways like helping them to prepare raw materials for weaving:

I am proud of her. I support her by supporting and giving encouraging words (21-1).

If the group does not have enough raw material, the community, especially men, can provide them with the raw materials (19-4).

I am involved in this group. I help my wife to collect leaves to weave and in the cultural activities (3-1).

Some women believe that their husbands support them because they are helping their husbands:

He likes my work because I help him (6-4).

In fact, in those families in which egalitarian customs of the *mah meri*, is still practiced between couples (especially men), the man and woman play a collaborative role to manage household activities and make an improved situation for the whole family.

The friendly relationship among group members is another factor which is helping them to continue their collective work. Based on the researcher's observation and interviews with the research participants, group members like to work with each other. They believe that they can learn from each other through sharing their ideas, improve their social life, deepen their friendly relationship and support each other. It is in fact because of the common root of the group members especially the main core who is connected to each other through consanguinity relationship. The kinship direction which is from consanguinity to affinity relationship acts as a supportive factor for the whole group working in a productive and positive mode. They are relatives and this relationship either consanguinity or affinity has shaped a trust based context for the whole initiation to be self-sustained. Relatives listen to each other as they know each other deeply and they can realize who is working for what reasons.

The leaders believe that the main factor which helped the group become successful is the "community" and by the "community" she means the *mah meri* tribe who are all relatives: *If there was no community, this group will not be there. The community helped very much to shape this group. Community is the first one, then volunteers, NGO and Government are the next (1-47).*

Although NGOs and the government help them very much, the community was the main supportive factor (Gera OA).

In the participatory approach of group empowerment, it is very important to see the community as the most important element of the process as compared to the other external factors.

When the women's group (*Tompok Topok*) started to connect with other NGOs or government bodies, they managed to expand their activities and this benefitted their income generating activities:

NGOs and the government, also gave us initiatives like training for the weavers, make commercially attractive products, they also had carnivals (15-5).

NGOlah, government; both were very good for Tompok Topok. NGO did very deep research. If NGO didn't help we could not revive our lost material culture. Regional Network for Indigenous Peoples (RNIP - Philippines) provided the fund for replanting Pandanus (1-37).

Kraftangan Malaysia also came here and gave us support (2-6).

Regional Network for Indigenous Peoples (RNIP)⁵ is a network with the central objectives of safeguarding, restoring, and protecting the natural livelihood resources, for the sake of poverty alleviation among indigenous people in South East Asia.

We didn't have materials for weaving for our celebrations, then an NGO came here and helped us to plant Pandanus, now we are planting it and we have material for weaving. I plant it by myself (2-17).

Some of the people from outside gave them the opportunity of performing for the tourists (21-8).

The government has also helped the group by providing some facilities for them:

The government made this house and gave us the equipment, gas, pans for coloring the leaves. If other village establishes the same group they will get this equipment from the government as well (1-38).

We got help by other people like government. They helped us to advertise our weaving and sell our products. They informed us about carnivals and festivals (14-3).

⁵ <http://www.cvpod.org/v3/rnip.php>

It seems that the governmental body which wanted to take their culture away (as mentioned in the context section of this chapter) is different from this governmental body that supports them to save their culture.

4.4.4.2 External factors

Based on the interviews with group members, among external institutions and factors which are the NGOs, the government and institutions who have helped women's group in *Kampung Bumbun*, the group of volunteers headed by Reita Rahim, has been said to be the most supportive entity to help these women to achieve their success. The significant importance of marketing becomes central to the group's survival especially because these women are handicraft producers who produce to sell and survive. And Gerai OA has helped this group to find a sustainable market. Without marketing and not being able to sell the produced items, the process of empowerment will not be complete. Producing and selling are two essential elements of empowerment among local poor communities. They have to produce commercially acceptable products in the market fulfilling the quantity, quality and beauty of the items to be able to compete with the marketplace which is under the control of giant companies. Finding a sustainable market is a big challenge of every project with an aim to empower local communities to come out of poverty and take the necessary action to improve their livelihood situation. Therefore, in this challenging phase of the empowerment process, whoever could support local communities to conquer the market based issues, help them to have access to the market and teach them how they could sell their products is the one that has brought money into the local communities pocket and to be in the best position as supporters. This is from the local communities point of view.

First, it was very difficult, at the first it was only Maznah, Nenek and me and my family. Then Reita came here she gave us support and she said we should continue this to keep this art alive... Before that we just wove for ourselves (2-1)

... But before Reita we didn't know about the selling (2-6).

Gerai Orang Asal (Gerai OA) is the name of a group of volunteers who formed their organization in 2004. Eighty four people have filled up membership forms of Gerai OA and have been added to its email list, but among them only ten members are actively involved in the field work. The rest call upon when there is an event. They also support women's group through buying their products. Gerai OA is now working with more than 30 Orang Asli communities in different regions in Malaysia and help them mainly in terms of producing handicraft and selling them in the market.

Gerai OA has been established after a research carried out by Reita Rahim, a craft specialist, and her friends among indigenous people in Malaysia. Following her research in *Carey Island*, she found that the *mah meri* women are able to weave, which has not yet been identified as a skill to generate income. Initially they lacked knowledge on how to produce market friendly items and how to have access to the market.

I was seeing the crafts in the village, but I couldn't see their crafts in this type of market... It was about the market issue. Because it's such a pity, there are so much good stuff there and they could not reach to the market (RR, head of GOA).

Subsequently, the volunteer-run group of Gerai OA was established with an aim to document and revitalize the indigenous people's crafts in Malaysia. The routine fixed costs like fuel and transportation expenses is covered by the reinvested inheritance of the head of the group's late grandfather which amounts to RM 10,000. The vehicles are being provided by the volunteers, but the fuel, transportation and other expenses are being covered from a contribution from Reita's late grandfather. With a working capital of

about RM 15000, the Gerai OA is able to purchase the products from the weavers as soon as they are produced.

They do not request any commissions for selling the products and 100% of the stated price is being returned to the product makers in two payments, one during product collecting time and the rest after the products were sold out. They are able to manage the process because they usually organize the sales in rent-free sites, the active volunteers are not paid and the costs are covered by the volunteers. During the research period (the time that this research was conducted), the group did not receive any funds or grants from the government or other agencies.

Gerai OA manages donations (receives them), distributes the donations among the Orang Asli people who are in need. They also manage the medical fund, which provides basic medicinal items for the Orang Asli people. This actually increases their access to basic medical care:

Sometimes our donors like to donate money. To avoid money problem, we put that into our medical fund. But we don't give the medicine for free to the communities, we ask them to pay for it. Although communities used to ask for free medicine, we tell them that we cannot afford to give you free medicine. They pay and we purchase same medicine to make sure that we always have enough medicine for other in-need people in communities. It means we roll the capital there (RR, head of GOA).

Although Gerai OA may provide extra services for Orang Asli people, its main focus is on crafts and increasing the producers' access to the market. Their goal is to empower them to be able to have a good position in the market and to compete with others. The products should be standardized according to market-friendly colors and products that are of quality and with the right publicity:

Sale of the handicrafts, has been just a small component of what we do, [we do sell] because we have to make sure it can be sold; the only way to make sure of this is that they need to adjust to the market needs. So we do things like that, plus publicity, plus documentation, everything adds up to make a sale easier... (RR, head of GOA).

Sales create an opportunity for raising awareness about the life of Orang Asli communities by bringing them or their products to the market. Gerai OA members believe that selling Orang Asli products is not only an act of selling, but it is also connecting the customers to the Orang Asli culture and their daily life:

The actual main reason for Gerai OA is to tell people about the problems faced by local communities through sales. The buyers learn a lot more if we can find a way to make people to approach the issue. By doing the sales a lot of the regular buyers learn about the issues behind the communities and they become more sensitized (RR, head of GOA).

A group of ten active volunteers from the headquarters manage other different kinds of services too, as stated below:

- Traveling all around Malaysia to carry out research on crafts, to document the existing capability of producing crafts, and also to collect the woven products:

... We cover different parts of Malaysia. Some are small villages, some are big villages... Normally for the communities that are far away from KL we do it every three months. For the communities in Peninsular like Pulau Carey we go once a month. Sabah and Sarawak once a year (RR, head of GOA).

- Trying to revitalize the heritage of weaving arts among Orang Asli people through helping their communities to identify their traditional arts as an alternative source of generating income:

... And for the women, they really never did earn from weaving. Weaving was their skills, but they didn't know they could earn money... We help them to identify their skills to earn money (RR, head of GOA).

- Encouraging Orang Asli women to form groups of weavers and helping each other to improve their weaving skills:

We don't work with the whole village. We only work with those who want to work as a group (RR, head of GOA).

At first everyone sat in their own home and we really didn't know how to shape a group, when Reita came here she told us how to shape the group. Reita saw one of the woven products here then asked us to weave more (one of the local women's group members 5-5).

- Helping Orang Asli groups to produce crafts of high quality that can compete with other products in the market:

It took a long time to get them trained up to reach the quality that I wasn't scared to buy (RR, head of GOA).

- Capacity building by conducting participatory training workshops:
 - Coloring workshops in which participants learn how to color the items and create market-friendly products.

Color workshops are useful because it had a very direct impact, they like it and they can directly get its benefit (RR, head of GOA).

- Increasing their capacity through training them how to use new equipment like scissors, laminating machines or other tools for easier weaving.

I sometimes add on to the skills that they already have. I provide some equipment that they didn't know how to use even a simple one like a small scissor (RR, head of GOA).

- Processing workshops to create an opportunity for all group members to share their ideas on weaving art.

We also had process workshop. Processing the weaving. We actually train them to improve what they already have, the quality of what they already have because by improving the quality, you can increase the price (RR, head of GOA).

- Designing new products for attracting the market

I put pressure on designing (and coloring) and improving the quality, because if they can't improve the quality, I won't be able to sell and get the money back... For example, we tell them you need to put some patterns on the mats and also on the bags (RR, head of GOA).

- Pricing the products in collaboration with weavers and helping them to understand that they should have a voice and talk about their creations. They should be able to negotiate with each other and finally to make decisions about the price of the products. In some cases, they even do not know that it is their right to make a decision about the price of what they have produced. The pricing is based on the price rate of the same products in the market, as well as the price that producers determine in the process of negotiation with the head of Gerai OA. The price should be neither lower nor higher than the market price. It should be reasonable and affordable for the customers:

We ask the communities how much they normally sell it. And then we adjust it. Sometimes we revise up when it is low and sometimes it is not reasonable, it is a little bit high for that quality. We tell them that we cannot sell this item in this price. And then we set the price together with the group (RR, head of GOA).

- Finding the market for sales in rent-free sites
- Organizing sales and promoting products for the sales and exhibitions

- Tagging the products under the name of the producers and the price of the item with a short introduction about the product
- Finding resources for covering the operational costs in sales events, and other additional costs
- Marketing as well as publicizing Orang Asli's cultural and social life for the customers, and trying to raise their awareness about indigenous minorities in Malaysia

They need to know how to market it. Because most NGOs don't do anything for marketing that's why we give them advise freely. For example, we tell her she needs to put some patterns on the mats or on the bags (RR, head of GOA).

- Bringing group members to the market by facilitating their participation in selling activities, and coaching them to learn selling skills as long as they are able to sell by themselves:

... Later, when they made their group bigger, it was Maznah who helped the traders in the area and she helped through asking women to produce the stuff. Then later I left Pulau Carey to them because I don't have to maintain them just watching. I only go once a month, so I don't have to sell much of their stuff and I can concentrate to other villages. That means we let one project to manage itself. We ask the group members to go directly to the market (RR, head of GOA).

- Devolving the responsibility of selling and marketing to those members who are qualified and well-skilled.

We start helping them to sell in some exhibitions, little by little when they are ready, we tell them you can do it by yourself like Maznah who has her own booth here (RR, head of GOA).

- Connecting Orang Asli groups to NGOs or governmental funds, as well as helping them to take part in related conferences and festivals to present their culture and issues

... Rohsia for example went for a workshop on gender training, Maznah went to Vietnam for a workshop presentation with RNIP and Aton followed me to the Philippines indigenous crafts conference. They traveled over the years. They were standing by their own capabilities and then NGOs contacted them directly so I didn't keep eyes on things. They could manage themselves (RR, head of GOA).

- Helping Orang Asli groups apply for national and international grants to expand and improve their culture based economic activities:

This community with the help from Collin applied for a grant from RNIP, and they were introduced to a bigger network and then they could get training like empowerment and these things. And then they could leverage on the network.

We do get inquiries for grants. That's why I normally redirect. For example, we redirected Tompok Topok aid grant for original work to the network for indigenous people, that they could publish the ja'hit book and other things, like replanting skills (RR, head of GOA).

- Facilitating the process of decision making by local women in villages:

Making choices for some of them is a weird concept. When we ask them that how much you want for this handicraft, they say we don't know, you decide. I said why can't you tell me roughly how much then I'll tell you whether it's a good price or not. Since nobody never asked them. Always somebody made the decisions for them. So making small, small decisions is also a big thing for them. Then they suddenly realize that they are worth something. Like Rohsia for example, who has attended many human right symposiums and she knows a lot about land rights now (RR, head of GOA).

Sometimes they didn't know they could say "No". When I saw the middle man said I want this and this and that in this price, they didn't say no, and I told them why you don't ask for a better price? They were scared he might go and never come back and they can't earn any income. And we just broke the monopoly of middleman and taught them that you can sell to somebody else or you can sell by yourself. By giving them choice of access to the market, it was really good for them (RR, head of GOA).

All three above mentioned quotes indicate that in the process of empowerment they have changed from their own cultural values and start making decisions on their own to come out of their existing value of accepting what was being offered to them. This initial individual agency helped them to attain the ability of negotiation in the process of finding sustainable market for their products.

The head of the group also likes to take volunteers to the villages so that they can understand the real life situation of the Orang Asli and the context of their struggle for a better life, so they would be more dedicated in the process of helping the Orang Asli to become more empowered:

When the Gerai OA members just are active in the selling part of the work for example in an exhibition, it doesn't make sense for them when they write a name of a village, but when they go to the village they become super dedicated to the people. And then when their products are here, it makes sense and they say oh this is that person's piece of work. They know where and to whom their money goes and how the community appreciates that extra cash. Or when I need a car they really understand and give me the car. Or when I say I am tired, they know how much I am tired (RR, head of GOA).

The way Gerai OA has worked with the women's group and helped them to reach the market has been a bottom-up or an intrinsic approach, or "organic" as the head of Gerai

OA calls it. In this process, the Gerai OA has relied more on women's capability instead of relying on grants or financial resources:

We both didn't know anything, we started, then we found out what we should do (RR, head of GOA).

It was very organic. When we started the project, I didn't know anything about how to deal with NGOs. It's always easier when you start something that people can help. But if you start with a grant, everything will die when the grant dies. Because we started with no grants, slowly, when they needed money, they started to sell to earn money. It slowly grows up and when you get certain grants, then you know how to organize it (RR, head of GOA).

Therefore, this process of earning money by local women based on their own cultural, natural and human resources helped them to identify their internal and indigenous capitals, and to realize that their community has valuable local resources and that by managing these resources they can make certain opportunities available for the members of the village to overcome poverty. In the meantime, in the process of working and building their capacity with their own resources, they could also identify external resources and apply them for strengthening the basis of their group work to generate income, and consequently increase their economic, cultural, natural and human capitals in the community. These interconnected processes are what is called community based asset building (Homan, 2008).

This bottom-up approach not only led to the local women to conduct a sustainable socio-cultural income generating activity, but also helped a volunteer-run entity (Gerai OA) to document the process and build on its capacity in this process and uses the lessons learned in expanding this approach in working with other indigenous communities as well. This

is a win-win approach in which both the middle-level institution (Gerai OA) and the local institution (*Tompok Tompok*) grow up in the process of community development:

They have a natural resource based management, but most of the time it gets over run. That's why the documentation is important to find out what exactly is there, who is using what. That's why, for example, in Pulau Carey we found that they don't have resource and they must replant. That's why we ended up a small grant for replanting Pandanus. And what we found was that they have traditional knowledge for replanting and what we learned in Pulau Carey we applied in other villages (RR, head of GOA).

In the process of marketing the local group had to improve human capital to be more involved in the process of being empowered to act as local coordinators, for instance. These local coordinators are able to take part in conferences, national or international exhibitions and festivals, visiting other tribes and are able to share their ideas and lessons learned with people in the visited communities. The local coordinators are also involved in working with NGOs, integrated in the process of marketing and finding more resources, transferring what they taught to the other members, and managing internal group activities. They are not fixed persons, and they can be changed if needed. It means that everybody is able to take a leadership position or role in terms of managing financial and secretariat issues:

The way the village level work is managed is by using a local coordinator. We work with local coordinators in the villages so that they can monitor the things that are running, they can keep an eye on things. Without the local coordinators the projects will die. And most of the local coordinators are women (RR, head of GOA).

Pulau Carey was very organic and still is very organic in terms of leadership. We had Maznah up to a certain point and then some issue happened and we decided to find a more flexible leader and we went for Rohsia and then now Diana is the coordinator as

secretary and she also takes care of finance. So it is so flexible and doesn't rely on only Maznah that if something happens to her, the project dies (RR, head of GOA).

The quote above represents flexibility in leadership which is internal to egalitarian culture of *mah meri*. This egalitarianism is observable in inter-personal relationship of group members as well. It means that they share the power of leadership among each other. Whoever is capable for leadership takes the responsibility of coordination. This flexibility in leadership brings certain advantages for the entire group. There is not monopoly of leadership among them. So, the flow of empowerment goes beyond individual agency and transfers to other members:

In 2007 we had a joint workshop and we called all the master trainers for villages, that time there were only 6 villages doing Pandanus, two persons from each, we went to Perak for a three-day training. We just focused on training the master trainers and told them to go back and teach the rest (RR, head of GOA).

Although Reita does not claim that the Gerai OA had any plan to empower the local women and she emphasizes that they only focused on marketing, but the result of their intervention has been reinforcing the process of empowerment among the local group. In fact, the process of empowering women to identify their resources, recognizing their situation and believing their power to make a change, happened through their group work. This part of empowerment is being continued towards acquire the capability of negotiation in the market for their products. The first phase of empowerment process helps the women to increase their capacity with the aim of being productive members of their community (through forming a group of producers). The second phase of empowerment is related to this fact that they need a place to sell their products either handicrafts or their tourism activities (marketing). None of these phases of empowerment could be achieved without the existence of the other process. These two processes,

being productive members and attaining the power of negotiation to find sustainable market, are the complement components of the empowerment process.

4.4.5 Strategies of the group to achieve the main goal: creating sustainable market

The process of taking actions to generate income based on community resources resulted in the involvement of women to improve their productive role. In the meantime, an entity, as a facilitating factor, helped them to obtain access to the market and enabled them gradually toward a sustainable bazaar for their products including handicrafts and ecotourism. These two main achievements (income generation based on community resources and trying to have access to the market) were gained through application of parallel strategies with a synergic effect.

The local group has applied certain strategies to create a sustainable access to the market. These strategies were developed by the group members, especially the leaders and the full-time members in the process of generating income. The strategies are categorized into two approaches:

- Increasing the quantity of products: the strategy of ‘weaving more-earning more’
- Diversifying the patterns and shape of the products

4.4.5.1 Increasing the quantity of products

The leaders of the group have developed a strategy of holding enough stock of products in their local shelves. They have learned that delays in preparing the orders for customers are against attaining a sustainable market. To do so, they have to increase the number of weavers in the village. They encourage every female member of the community, even teenagers, to manage their time in a way that they can weave. They buy products from the weavers to guarantee the motivation of women to be productive and earn income as long as they weave:

Members of this group should not only focus on selling their products to Reita (Gerai Orang Asal). That is the problem. They also need to sell their products here. We have some buyers here, sometimes other villagers come here, sometimes visitors and sometimes the government gives order to make something. They can divide their products in two parts, one part is to sell to Reita, the other part to be sold to other customers. The problem is that weavers keep their products at their home and wait for Reita, but they can bring their products here and display here (14-6).

... We cannot increase the price, because if we increase the price, people will not be interested in buying. Our Products should be cheap and very much in quantity (5-17).

We can collect many products and if other customers want to buy, we have extra stock. If we have more products, we can sell easily. Weaving more, earning more (1-42).

We, as suppliers, need more members to have more products (13-7).

They believe that managing the group production in this way will help the community to be economically sustained and also, more women, especially from the younger generation will be informed about their tribal culture which is an outcome that is generated by increasing the numbers of people in the community involved in the production/weaving process. It will increase young generation's sense of belonging to the community and enhance their knowledge about their traditions and customs:

... We ask them (young generation) to start weaving. When they weave and earn money from their weaving, they will be interested in our culture and they want to know more about it (15-11).

They believe that when the shelves of the local center are full of colorful products, they could manage to meet the demand from the tourist customers who come and visit the community. This is what both local group and Gerai OA want in terms of creating a sustainable market at the local level.

4.4.5.2 Diversifying the patterns and quality of the products

The other strategy applied by the local group for creating a sustainable business is diversification of the patterns and designs of the products. The young, educated coordinator of the group who has certain plans for improving the function of the group believes that:

The younger generation, not married, should be encouraged to learn different and new types of weaving. Moreover, most of the young married weavers only focus on one type of weaving. They cannot make only one easy product because it will not generate more other products (diversification of products) and they will lose their diverse weaving techniques. They should learn new styles and patterns from Maznah, the head of the weaving group (15- 4).

They attend training workshops held by Gerai OA to improve designing and coloring products. These participatory workshops help them to increase the quality of their products based on their traditional knowledge and the advice given by Gerai OA's specialists about the market's feedbacks and demands. They are also involved in the marketing process through taking part in different sales around Malaysia which gives them the chance to know what the market wants and modify their products according to the demands. This modification has affected the shape or the patterns of the products.

Although, they are very loyal about their traditional patterns and avoid changing them, they are creative in designing and weaving new patterns. For example, teenage weavers have created new designs of bookmarks in the shape of English alphabet letters. It means that the nature of weaving, as a traditional art, has the capacity of changing, diversifying and growing. As long as the weavers are creative, the weaving art would survive in their culture.

The bookmarks are also a creation product of this group. The head of Gerai OA says:

We were going to a conference in the Philippines with one of Tompok Topok member. In the airplane I was thinking about what we could give the participants as a gift which is not very difficult and time-consuming for weavers and at the same time it is a cheap product. That time the group used a kind of woven small string to punch the mobile case/bags to their leek. I discussed with the group member and we decided to create bookmarks using the same pattern and design of the punching part of the mobile bag. We created bookmarks. It was very cheap, only 1 or 2 Ringgit and is a small and beautiful mah meri artistic product to offer as a gift.

The professional discussions helped them to find new ideas to improve the quality and variety of their products based on the demands of the market. Here is one picture taken by one of the group members showing that they are discussing about the possible products that they can produce for an exhibition:



Figure 4.15 Rosiah Anak Keng discussing about an exhibition

In the above picture, *Rosiah*, one of the *Tompok Topok* members who is wearing a red T-shirt, is discussing with *Maznah* about the new items to be produced for the National Crafts Days.

The community members who are proud of weaving art for the local women's group believe that they should have an extensive vision to make the *mah meri* art internationally well-known and create a global market for it:

For exporting the products at the international level, they have to standardize the product in terms of the quality and color, for example, making red and pink bookmarks for women and blue for men (19-4).

The women should show more effort and if they face challenges, they should try and overcome... If the customers come and order something, women should try to prepare the products on time (17-2).

According to the findings, diversifying and increasing the quantity and quality of the products are two main strategies of the group to attain their common goals (i.e. cultural and livelihood survival). They are struggling to design and apply these strategies all the time by making decisions regarding different factors linked to their resources and their market place. This process of dealing with the market demands gives them the power of controlling the resources and the process of production. This is, in fact, in line with Kabeer's (1999) notion of increasing women's ability to make decisions in the process of empowerment.

4.4.6. Negotiating with and managing the challenges/impeding factors

It is worth to mention that although there are certain factors which limit the participation of women in the process of community development in *Kampung Bumbun*, but those limitations are not impeding factors. It might be better to call them challenges or limitations.

Based on the observations and interviews with the participants, four hindrances were discovered inside the community which limits the participation of women to be actively involved in the process of empowerment:

- Different household roles of women
- Aging difficulties
- Less commitment among young girls

- Certain degree of patriarchy in the community

The first limitation mentioned by part-time weavers is about not being able to work in *Tompok Topok* Center (the group center near *Maznah*'s house) and preferring to work at home. They are burdened with the issue of managing household duties which hinders them from joining as full-time members in the center as stated by the head of the group: *They weave at their own home because they have to manage their children and their housework and for some of them maybe their husbands do not allow them to weave at the center. So we give them freedom, you can work at home, as long as you have products. We are not strict (15-7).*

There is an intense connection between single women's reproductive and productive roles among the full-time members. They are able to manage household tasks to do their group work. They work and eat with the whole group members and their children. The other full-time members, who live with their husbands, leave the group work to eat lunch together with their family. Although they have to leave the group at lunch time, they are also able to manage their reproductive and productive roles. Working in the center is important because it increases the sense of belonging among them. During the working time they share their ideas and learn from each other. Part-time members are not able to join the other members in the group center. The most important factor which limits their full participation in the group is the different roles that they have to play:

My husband doesn't feel comfortable with my work here (Tompok Topok center) because when I work here, I may go home late and I have other things to do at home. (4-5).

Although part-time members are not able to participate in the group work, they are still able to manage their household work and to weave. It means that the weaving activity among the *mah meri* women is successful because it is a kind of work through which women are able to effectively improve their productive roles. Neither full-time members

nor part-time members have any serious difficulty in managing their roles as mother and wife and their role as weaver to generate income. Based on the researcher's observation, two main reasons can be seen for this success: first, weaving has been integrated with other roles of women in the *mah meri* culture which acknowledge weaving as a female function, and the second reason is that weaving is the best existing way of earning income by these local women. They have chosen it as the best way, which is rooted in their own culture and community. Although it is a new income generating activity, it is not an unfamiliar activity because they are building on their existing capability.

The other hindering factor which is mostly related to elder women is health issues. Unlike, younger women, this group of women know how to weave well, but they are not able to be involved in the collective work because of health problems:

Health, eye problems, especially because of age, eyes, back pain, if I don't have this problem I can weave by night (2-25).

The older people cannot see the tiny things and young people have not much commitment at home. But I have to take care of granny and my husband. When I was young, I was dancing, but if I was younger, I may weave and dance (18-1).

The younger girls take part in dancing, as they believe it is more exciting than weaving for them, but they do not like to be a member of the group because it may bring them responsibility:

Because I like to feel free, I don't like commitments (20- 5).

Although in the *mah meri* culture there is no community-based hindrance for women's activity in the public sphere, there is a threatening (but not so serious factor), felt by men. The men feel that they may lose their wives if women participate in the group activities:

It is up to individuals, if a woman works and focus on her work and not doing something else, it's OK. The bad thing happens when women go to work and look for other men and then something which is not good would happen (3-4).

One of the issues in this village is that some men have left their wives and the family in the village, and have established another family in the town or other villages. Among the women who were interviewed, nine out of twenty were single mothers who had the full responsibility of supporting their families. It is clear that the group members do not like to talk about these men (as they had not mentioned in their consent form that they are single mothers; and it was only during the interviews that they referred to the issue or other members talked about single mothers).

Another man in the village was worried about women who are involved in the group. In his point of view, this group increases the mobility of women and the same situation may happen to men (being left behind to take care of the children) when the women leave the village. This hidden assumption may limit the mobility of women in the village, but it is not a serious issue at the present time.

Among the challenges/limitations, the multiple roles of women in the family is one which was mentioned by Sen (1999) as one of the main factors of women's disempowerment. However, from the researcher's point of view, the women were able to integrate the reproductive and productive roles so that none of the roles impede the other. Full-time members are more capable in managing their roles compared to part-time weavers. So, it is concluded that *mah meri* women do not suffer from serious impeding factors, they just need to deal with certain challenges to manage their reproductive and productive roles.

Women have been able to play their reproductive and productive roles in a synergic way. That is why these two roles were not a serious obstacle for the other one. The full time women have been more successful than part-time married women in their managerial

roles since they have been able to manage the reproductive roles and at the same time to be involved in collective production.

4.4.7 Consequences: Empowerment and solidarity

Empowerment and social solidarity are two main outcomes of the *mah meri* women's collective work for their livelihood and cultural survival. Empowerment can be seen in these three aspects:

- The ability of women to make choices in three areas: resources, agency and achievements
- The ability of women to control their achievements
- Women as agents of change

Social solidarity as the other consequence is an effective factor to improve unity among the community members and it has strengthened the tribal identity inside and outside of the community through a dynamic process of gaining and sharing.

4.4.7.1 Empowerment: The ability of women to make choices

According to Kabeer (1999) empowerment is bound up with the condition of disempowerment (like the poor conditions of the *mah meri* women before taking action to come out of poverty) and refers to the process by which those who have been denied the ability of making choices, would be able to acquire this ability. The possibility of having alternative options is the essential component of making choice. This means that a process of making decision between different options needs to be experienced. As it has already been mentioned in chapter two, Kabeer (1999) considers three inter-related dimensions for the ability of making choices as empowerment: resources (pre-conditions), agency (process) and achievements (outcome). By resources she means material, human and social resources which are obtained through diverse social relationships inside a community. These resources are essential to take action for coming out of disempowering situation. The agency is defined as one's goals and actions taken

to realize them. Therefore, it has two aspects, subjective (goals) and objective (action). Achievement refers to the outcome of the action and action taker's control of her/his achievements. What Sen (1999) refers to as capability, is especially composed of resources and agency. From Sen's point of view, capability is the potential of living in desired situations by people, achieving respected aspects of their life and being able to effectively perform the productive functions (Sen, 1999; Kabeer, 1999). Capability means attaining the access to resources, being aware of how to use resources for changing the situation and taking action to achieve the goals ("agency" for Kabeer (1999) or "function" for Sen (1999)). Then, people have the capability of acquiring their desired achievements/goals.

The action taken by women in the *mah meri* community helped the members of the group to generate income through weaving and dancing activities. These activities have been part of their traditional culture, but this is the first time that they use these cultural resources to earn an income.

Before forming this group, women didn't do anything, just talking and making brooms. But now we can see that the community is coloring and weaving. They are busy now (13-19).

Or in another quote (already presented in page 93 and 161), a woman says before identifying weaving and dancing as alternative livelihoods, they only used to sit around and look for lice (which is a metaphor of having no alternative way of generating income). During the process of empowerment, the *mah meri* women increased the capability of identifying their material resources to weave, and enhanced their cultural resources at the same time with building on their natural resources through planting *Pandanus* or using other natural resources as the materials they needed for weaving. They also organized their human capital in the form of a establishing a local women's group and enhanced

their social capital by increasing friendships and trust-building among themselves and the community members. They also had the agency to take action by finding alternative livelihood options to come out of their poverty. Therefore, they achieved their goal, which was both livelihood and cultural survival through this process. In fact, from Kabeer and Sen's points of view, they have acquired the ability of providing resources or building on their required resources, the capability of realizing their goals, and the capability of using these resources to achieve their goals.

They have also showed the capability of controlling their achievements by sustaining it which is an indicator of empowerment from Sen's view point. This is another aspect of empowerment; the capability of women to control their income and to decide on how to use it. Losing natural resources in the village has drastically reduced the income in most families. Therefore, the women in the group had to use their income in fulfilling their household expenditure. However, the control of the money is, in fact, in the women's hands and they decide how to spend their money.

I save my money and I use it for buying groceries, for children and if something remains for me for buying cream (cosmetics). I help my husband in household expenditure (2-16).

I keep my income with me, if my husband needs, I'll give him (6-3).

I keep it, I just keep it.... To buy a washing machine or water purifier (16-2).

This is good that my wife is weaving because she can help me when my income is not so much. She can also use that money for something that she wants (17-1).

That money belongs to her; I cannot ask her to give me money, in a very difficult situation I may ask her (21-10).

According to Sen (1999), improving women's capability is central to their empowerment. The capability of using resources and controlling their income is definitely an indicator of empowerment among these women. This capability has been improved through the

women's collective work and has helped them to change their situation based on their individual agency (Kabeer, 1999). Since the women control their income themselves, this gives them the power of playing the role of decision maker in the process of decision making in the household. As they have money, they are also breadwinners like men and therefore, they have the power to decide.

Back to Kabeer and Sen's idea, increasing social mobility can be one of the other achievements of these women. However it can also be as one of the indicators of their empowerment. To enjoy the opportunity of going outside of the village, especially to other tribes/communities, has increased women's knowledge about weaving, and to be more creative in their work. This opportunity helps them to create new patterns of weaving through combining different patterns, and creating a new item. This is the dynamic aspect of weaving and dancing which makes it an enjoyable activity for women and to be kept as a living artistic capital of the tribe:

The most important experience for me was that I could go to other places: Penang, Kedah, and Kelantan... (4-2).

I get to go places, because I am dancing, and I like it (9-9).

This opportunity for mobility also helped them to know other Orang Asli sub-groups who have been categorized under the community of indigenous people by the government although they are different in certain important aspects from the mah meri but a common sense of identity and belong does exist.

We could go to other states, we could see other tribes; those days [before forming the group] it was not available, now we can go to the Temiar, Semai, Jahood, Jakun in the neighboring states, in Sabah Kadazan, Rungus, Murut, in Sarawak Iban, Bidayo, it was because of this group that we get to visit them (1-35).

These women have been able to make a change in their community. They have changed the status of single mothers to be women who are able to take care of their children, maintain their family and be involved in income generating activities, instead of being dependent on the community members. During this process, they have tried to make small decisions and to move forward towards making bigger decisions. Based on the interview with the head of Gerai OA, at the first stages of Gerai OA's work with this community, the local women were not able to even make small decisions:

For some women it was so difficult to make choices. For example, one day after getting money from one of the women I told her do you want the oil or plaster (for the wound in her hand)?... When you ask them, they start to think then they say for example plaster, plaster. Making choices for some of them was a weird concept. ... Little by little women started to make decisions, for example about their health care. They were never given any choices. Now, when somebody is sick, they discuss together and say maybe this is because of that, they talk about marital issues and resolve them

Now they are able to make decisions about their group activities. For example, regarding earning money in a better way, they decide by themselves. We conduct meetings only; they discuss and decide what they need to do.

They also have the ability of making decisions for some other things which may happen out of their group activities. The following is an example of a situation where the head of Gerai OA mentions this as a sign of the women's increased ability to make choices:

She had a broken ankle for a while and her bicycle was destroyed in an accident, when she came back to the village, she didn't have a bicycle to take her son to the school, the ladies told me that they want to pull their money together to buy her a second hand bicycle. And I told them no need I can ask my volunteer to pay for that. A second hand

bicycle is not very expensive. I knew it was very difficult for them. But it was very nice that they were thinking and making a decision on helping a co-group member.

They are now trying to help other *mah meri* communities in Carey Island to change their life situation. They started to go outside of their village to train other women:

And now our community in another village is making a group with the same purpose and they want to maintain their weaving, they call our group to teach them how to weave, how to color, in Kampung Sungai Judah. They also established a group and the government helps them, monitored by Reita, because the government asks an NGO to monitor them (15-6).

The photos below taken by members of the local group during a training workshop in the neighboring community show their collective effort towards changing the existing situation.



Figure 4.16 The leader of the group teaching in a nearby village

Maznah is the leader of the local group who is weaving Pandanus leaves. She is one of the first women who had the idea to maintain the art of weaving. She also teaches other women who are interested in weaving (photos taken by local group in the process of women's participation in the community development).



Figure 4.17 Salma



Figure 4.18 Junaidah



Figure 4.19 Woven bookmarks

Salmiah (figure 4.17) is one of the members of the *Tompok Topok* group that is helping *Maznah* to teach the new weavers at *Kampung Sungai Judah*. *Junaidah* (figure 4.18) also helps *Maznah* to train the new weavers at *Kampung Sungai Judah*. She was teaching how to make bookmarks with new patterns.

The head of Gerai OA believes that they are empowered because they know more about their rights. Although the head of Gerai OA believes despite the power of these women to change the status of their life in terms of livelihood survival, save their culture and create certain changes in the community, turn the village into a tourist attraction, they still are not strong enough to change the existing powerful structures. These structures are

related to the situation of single mothers who are not even able to get officially divorced from their husbands and the government policies about their land rights.

Rohsia, the group member who is the one who goes around to NGO conferences. Her brother is doing community research, GPS mapping. They are aware of everything but she is frustrated by what happened to her father's land which was taken by the government. Courts and so on – they go. They have the awareness, but there is very little they can do about it. They can complain about it, they can tell me about it, they can tell the other NGOs about it, but not always leading to results they want.

It seems there is still a long way to go for this group in the *mah meri* tribe in terms of addressing their land rights issues but they have taken a good step forward in addressing their livelihood and cultural survival.

4.4.7.2 Solidarity

Solidarity is the other main outcome of the women's collective action in this village. It has happened by improving unity as well as the identity of the tribe inside and outside of the community, through a dynamic process of learning and training. They also have created social capital in their community.

The group is able to achieve its goal to save elements of the culture of the community. They also have tried to conserve their remaining natural resources, especially *Pandanus* and *Nipah* trees as their weaving materials. By conserving natural resources and producing materials for weaving, they could save their customs of the annual celebration to pray for their ancestors (*ari moyang*). These are the main elements to save the identity of the *mah meri*. Moreover, they have created social capital through their collective work and supporting each other which resulted in increasing collaboration, and trust among the local women.

I want if people have issues and some concerns they talk to each other, they can share their issues and they try to resolve it. Collective work is very important (2-27).

The weaving is very good. We are not only teaching them to weave. We also have new friends. We help single mothers, they join this group, and weave and they get some small income (1-16).

The group helped women, especially the leaders and the full-time members who take steps to be involved in a process of dynamic learning from each other, and later to initiate training sessions in weaving for new members in the community, and even in other tribes. This process has helped the women to create a common sense of identity with other indigenous tribes, as well as to understand the uniqueness and specialty of their own traditions and culture. This can be regarded as practicing diversity, as well as pluralism among indigenous people in Malaysia. A process of experiencing diversity and uniqueness of their own identity, beside a common sense of belonging to a minority group has occurred among the members of the local group. Both outcomes resulted in increasing social solidarity in the community and at the same time with other ethnic groups in Malaysia:

I hope these three things remain: our culture, dancing, and our own mother tongue, as these three components make the mah meri identity. I hope these three remain until I die (1-48).

Learning about the crafts is very interesting, this is for Jahood, this is for Jakun, and we know which craft belongs to which tribe. (1-36).

The most important experience for me is that I am still learning, not only from our own people but also from other people. I learned from other weavers. Even though the weaving style is different, but the main purpose is the same (1-8)

The local group has a special advantage as the first established group among the *mah meri* people in all five villages of Carey Island. This initiative gives a sense of uniqueness to this group from its members' point of view.

Teaching is exchanging information. I am very happy. Because I help many people to open their eyes! And see this group. Tompok Topok (1-24).

I feel proud of them (the group members) because only this village has weaving for income generating compared to the other mah meri villages. They make a good name for this village (21-2).

This group makes a good name for this community, they also create job opportunities, and then the whole Malaysia knows the people who are interested in weaving and the name of this village can go to the international level (17-5).

People in Kampung Orang Asli believe that these women should take the leadership role among women in other *mah meri* villages:

The weaving group should be established in all the five villages and Kampung Bumbun should be the center. Then Pulau Carey will be very well-known in Malaysia. Then we can send our culture from here to all over the world (19-6).



Figure 4.20 Women of Sungai Judah

The *Tompok Topok* is now helping women in other neighboring villages to establish their own groups. The figure above shows women at *Kampung Sungai Judah* focused on a

training workshop to weave some handicrafts from *Pandanus*. These women will certainly use the lessons learned of *Tompok Topok* in their work.

Although they are training the local women in other villages to weave, there are some special patterns that they do not like to teach others. They think these are the secret patterns that belong to the *mah meri* people living in *Kampung Bumbun* and should be kept in their own culture. This was conveyed to the researcher by the Gerai OA's head:

They decide what kind of skills they want to teach. How much you want to teach to the next community. For certain designs they don't want to teach. They say it's their own design.

People in this village are proud of women's work and they think that their community is now well known throughout Malaysia. They think that this group will help in the continuation of the weaving culture of the *mah meri* which will be gradually transferred to the next generation.

Saving the culture and the nature simultaneously is another aspect of saving the identity of the *mah meri*, as the culture and the nature of this community are interconnected. One would not survive without the other:

I am proud that women can weave. A few years ago we did not weave for commercial purposes but now we have woven items for selling. And more over their weaving is related to the flora and the patterns are from birds, flowers and different things. I like it (19-1).



Figure 4.21 Pinta Anak Unyan

She is making a small *handicraft* as a wedding souvenir;



Figure 4.22 Julida Anak Uju

The above picture shows Julida who is preparing the raw material of Pandanus leaves to make various sizes of *sungu*. They were working hard with Pandanus for the National Crafts Days which was held from 27 Feb – 11 March 2013.

The other cultural resource is dancing. The local women perform it for tourists to earn income and also showcase the community's uniqueness. This community is the only *mah*

meri village that performs *main jo 'oh* dance for visitors. Dancing, like weaving, is helping the community to increase their unity, as well as the diversity of the Orang Asli cultures: *When we showcase our dancing, in our celebration events, we make the village to shine (She is laughing...) Tompok Topok is very good for the village (1-10).*

The first advantage of the group is that it can help the community, regarding the income. The second benefit of the group is that they depict a good image of the community (19-5).

In summary, these women have used all sorts of capitals to save their culture, as well as to improve their life situation. During this process they could use one form of capital (such as cultural resources) in favor of the other (such as natural resources). By using cultural resources for survival, they have been able to plant trees which they needed as materials for their weaving work. They are now more concerned about their environment and they like to conserve their natural resources. They believe that their culture is related to the nature, and when they are trying to save their culture, inevitably, nature would be saved as well.

In fact the group has been able to create a new capital which is solidarity using all sorts of resources including cultural, spiritual, traditional knowledge, human capital from inside the community and increasing their capabilities to access some resources from outside of the community. All these changes have happened and contributed in the process of community development.

4.5 Conclusion: Towards a model of empowerment and community development

In the journey of the application of grounded theory, the combination and integration of concepts, sub-categories and categories can be reflected in a visual map to illustrate the reality of the phenomena that is examined in this study. This map as a part of assembling represents the reality of *mah meri* women's effort for changing the existing situation to a desired one. Diagramming helps the researcher to recognize how the categories and sub-

categories are inter-related. The researcher starts to draw on simple shapes and gradually complete it based on the conceptualization of the findings.

The figure 4.14 indicates how the process of taking action for survival starts in a community which has been affected by the lack of natural resources caused by macro level pressures, under the name of development and modernism. For many years, the economy of the *mah meri* tribe in Carey Island depended on the Mangrove forest. They used to hunt animals and birds in the forest, get seafood amidst the Mangrove roots and gather fruits and seeds from trees. The development of plantations cleared most of the Mangrove forest, and by planting oil palm trees, the forest land became agriculture land and the livelihood of the *mah meri* was hit by a crisis. The loss of natural resources made their survival a big issue among these people. Like the livelihood crisis, the culture of the *mah meri* which is directly related to the nature was at risk of loss. When the forest was being cleared to plant oil palm trees, it was not only the Mangroves as a rich source of livelihood that was cut down, but the *Pandanus*, *Nipah* and *Niri batu* trees, which were the main material used for their material culture i.e. for wood carving and weaving as an inseparable part of traditional ceremonies, were also cut down. They mostly used *Pandanus* leaves as the material to weave the daily use products and *Nipah* leaves for decorative items used in their ceremonies and *Niri batu* for making wooden sculptures. The ongoing loss of natural and cultural resources as the two main dimensions of the *mah meri* community, led a group of women to think about an alternative way of generating income and saving the culture and identity of the *mah meri* as an indigenous minority. For these people saving the fundamental aspects of their culture like their ceremonies, songs, dances, weaving and wood carving was very crucial. They took collective action to achieve both livelihood and cultural survival based on their community resources. Through this action, they established a group of women named *Tompok Topok* and

managed their group work to prepare materials for weaving, and struggling to create a sustainable market. They had to replant *Pandanus* trees as well as to find a market for their products which were woven products and dancing performances.

Their collective way of thinking, which is rooted in the *mah meri*'s belief system, and is strongly recommended by the elders, helped them to apply group work as the causal condition of the change in their situation. By combining community capitals such as human resources, cultural resources and traditional knowledge, and previously egalitarian role of women along with other opportunities and facilities from the outside such as non-governmental and governmental organizations, the community was able to come out of their disempowering situation. They were supported by a volunteer-run group of people from Kuala Lumpur namely Gerai Orang Asal (Gerai OA) who helps them to attain good access to the market inside and outside of the village. The local group also empowered local women in other *mah meri* villages in Carey Island by training them on how to weave and how to form a group to manage team work for livelihood survival, as well as saving their culture and nature at the same time.

The diagram 4.23 below shows that recognizing the cultural resources to create alternative livelihoods helped them to start certain income generating activities for local women, by using their traditional skills. The achievements led to financial independence, as well as other outcomes by which they were able to save their culture and identity. Saving the culture and identity helped them to increase solidarity inside the community and it also was socially connecting them to the other *mah meri* villages in neighboring communities. These women, through increasing their capacity and building on their own skills, as well as local resources, are the agents of change in their community.

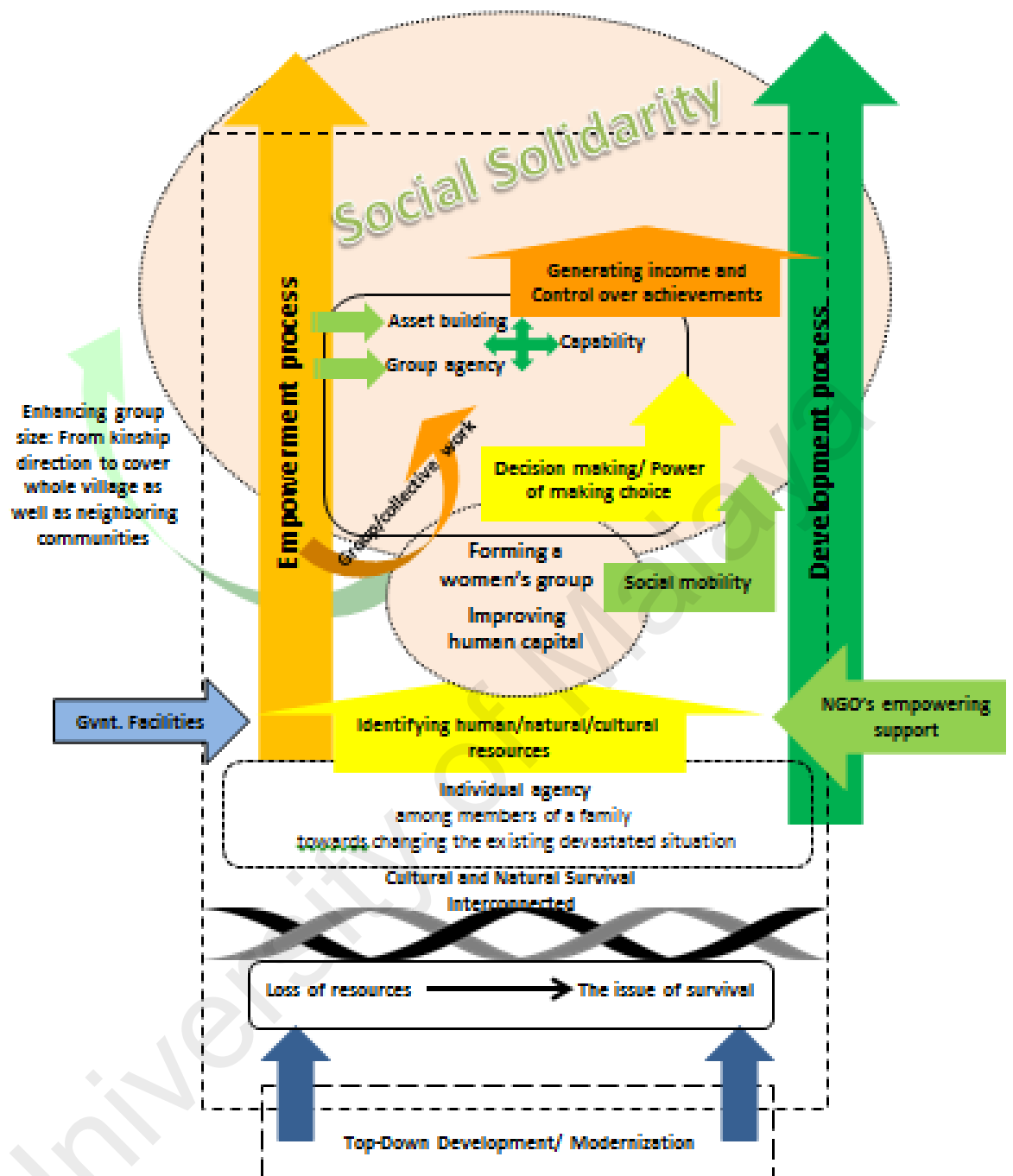


Figure 4.23 The model of empowerment and community development

CHAPTER 5: MICRO FINANCE SCHEMES

5.1 Introduction

One of the most effective solutions to improve rural women's status and their quality of life has been micro credit, micro finance and micro enterprise projects. Micro finance in Malaysia was started by Amanah Ikhtiar Malaysia (AIM) almost 30 years ago with an aim to offer Ikhtiar Funds to poor households, especially women in the rural areas and "to finance income generating activities, reduce poverty and improve well-being of the community and educate the poor to have a responsible attitude through active participation in every program that is running"⁶. Based on the results of this research which will be explained later in detail, AIM's approach in the implementation of its program seems to be top-down which includes sending its staff to local communities, and motivating women to join the program by encouraging them to form groups of five women who trust each other, and will apply for the AIM loans.

There is a great deal of conflicting data found in the governmental reports and certain academic research reports about the impact of micro credit projects on women's empowerment. A large amount of research show that AIM's loans does reduce poverty among poor people (Conroy, 2003; Mahmud, 2006; Al Mamun, Wahab, Hossain, & Malarvizhi, 2011; Nawai & Bashir, 2009), but the influence of these projects on hardcore poor households is a problematic issue for many scholars, as they believe that the poorest people do not have easy access to micro credit facilities, and they do not have the capacity to absorb and use the credit to start an income generating activity in order to come out of the poverty cycle (Hashemi, 1997; Rahman, 1998; ESCAP, 2000; CGAP, 2006 and Islam, 2007 cited by Al Mamun et al., 2011; Nawai and Bashir, 2009).

⁶ AIM's website, retrieved on 23.10.2011, 9:36pm

However, there are contesting viewpoints on AIM's success. As Adesina-Uthman (2010) in the study of "sustainable micro finance institutions: Malaysian experience" claimed, there is an over dependency of people on government funds and grants in the case of micro finance (MC) supported programs in Malaysia.

This chapter will explore these conflicting views on the success and failure of micro credit initiatives in poverty eradication programs in Malaysia by examining the processes of implementation of micro credit initiatives by AIM in the context of two local communities, one suburban and one rural, in *Negeri Sembilan*. This chapter will also highlight certain challenges that AIM encounters in the process of implementing the MC program. Furthermore, this chapter will examine the conflicting views and draws our attention to a lack of a conceptual consideration on its applied approach on women's empowerment and women's participation in the community development process.

In order to do this, the researcher will present data documented through interviews with AIM staff, as well as local women who have borrowed from AIM and also the data collected through the researcher observations and the information gathered from AIM's guidelines and official documents.

5.2 AIM as the institutional field of the research

5.2.1 An overview of AIM

Amanah Ikhtiar Malaysia (AIM) was established in 1987 as a registered private trust. As off the year this study was going on (2015), more than 340,000 families in rural and urban areas in Malaysia have become members of AIM who are called Sahabat in the AIM system. AIM is committed to assist the government to eradicate hardcore poverty by providing micro credit financing that helps creating income generating activities for the poor. According to AIM's mission statement, it assists, guides and empowers the poor,

especially the Malays and the other *Bumiputeras* by providing services and financial support to the poor.

AIM's objectives presented in its official documents are as below:

1. To reduce poverty among poor households and low income groups in Malaysia by providing micro credit financing to fund activities that can enhance and increase revenue. Malaysian households with an income below the Government's Current Poverty Line are eligible to apply for small loans without any collateral guarantor, and there is no legal action taken against defaulters. Based on AIM conditions for membership, the household income of applicants must be lower than RM 2,300 a month or has a per capita income of below RM 460 a month (this amount may change every year based on the inflation rate in the country) (AIM official website, 2 May 2014)⁷.
2. To create entrepreneurs among the poor and low income families.
3. To provide financial guidance and training to entrepreneurs from poor and low-income families.

To achieve these objectives, AIM provides the following products:

- a) Capital Financing (Skim Pembiayaan Ikhtiar (SPI))

AIM offers seven schemes with a top limit of financing and payment periods shown in the table below (5.1):

Table 5.1 Seven capital financing schemes offered by AIM

Financing scheme	Limitation of cost (RM)	Payback Period (Weekly)
<i>Economy</i>		
i. i.Mesra (cordia)	1,000-2,000	12, 25, 35, 50
	3,000-10,000 (Max)	12, 25, 35, 50, 75, 100

⁷ <http://aim.gov.my/index.php/component/content/article/87-artikel-aim/144-syarat-syarat.html>

ii.	i.Srikandi (heroine)	12,000- 20,000 (Max)	12, 25, 35, 50, 75, 100, 125, 150
iii.	i.wibawa (authority)	5,000 (Max)	12, 25 weeks or every month for 6 months or lump sum.
Other loans			
i.	i.Sejahtera (Peace)	1,000-2,000 3,000-10,000 (Max)	12, 25, 35, 50 12, 25, 35, 50, 75, 100
ii.	i.Bestari (Smart)	1,000 – 2,000 3,000 – 5,000 (max)	12, 25, 35, 50 12, 25, 35, 50, 75, 100
iii.	i.Penyayang (Affectionate)	1,000 – 2,000 3,000 – 5,000 (max)	12, 25, 35, 50 12, 25, 35, 50, 75, 100
iv.	i.Emas (Gold)	2,000 (max)	12, 25, 35, 50

Source: AIM official document

The Ikhtiar Loan Scheme (SPI) is supposed to be a specialized credit delivery system focused exclusively on the poor, where credit is literally brought to their doorsteps. This approach should ensure that credit is delivered to the target beneficiaries who in turn would be empowered to improve their living conditions (Shamsul and Daud, 2006).

The main program of AIM, as mentioned in their documents, is to provide interest-free loans without collateral or a guarantor to facilitate the poor family's ability to have a share in the national economic pie. The loans offered by AIM are divided into three schemes:

b) Ikhtiar Loan Scheme 1 (SPI 1)

A member gets maximum RM 1,000 for the first round of borrowing in this scheme. Borrowers who have a good repayment record on their first loan are considered for a second loan which is twice the amount of the first loan. The second loan could be an amount up to a maximum of RM 2,000 followed by a maximum of RM 3,000 for the third loan, RM 4,000 for the fourth loan and RM 4,900 for the fifth and subsequent loans.

c) Ikhtiar Loan Scheme 2 (SPI 2)

This scheme offers a range of loans from RM 5,000 – RM 9,900. Borrowers who have shown good repayment records in SPI 1 and who have a monthly income of at least RM 600 will be considered for this loan. The repayment period is between 50 to 150 weeks.

d) Ikhtiar Loan Scheme 3 (SPI 3)

The loan offered in this scheme is RM 10,000. Borrowers with a good repayment record, who are disciplined and have a monthly income of at least RM 1,000 are considered for loan in this scheme. It is specially designed to give opportunities to those who need bigger capital to expand their business activities. The repayment period is between 50 to 150 weeks (Shamsul and Daud, 2006).

f) Compulsory Savings (Simpanan Wajib)

Members are obliged to save on a weekly basis between RM 1 to RM 15 (based on the amount of their loan). This is important for use in emergency situations and other purposes as approved by the center.

g) Welfare Fund and Wellbeing of Companions (Tabung Kebajikan & Kesejahteraan Sahabat)

This fund (TKKS) has been set up to reduce the burden of members and their dependents, in the event of misfortunes, and to reduce problems related to stalled projects due to disaster. This fund provides some auxiliary benefits covering hospitalization, death benefits, treatment for chronic diseases, destruction of property and projects due to fire and natural disasters, and pilgrimage contribution. The source of this fund is made up of members' RM 1.00 monthly contribution (it has been recently increased to RM 2.00), one per cent contribution from the loans and yearly contributions by AIM.

5.2.2 AIM's achievements

After more than almost three decades AIM has a running system in implementing micro credit projects. The most important members of the AIM are rural women who are

identified and registered by its staff at its branches all over the country. Table 5.2 provides some basic information about AIM as of January 2013. At the time of this research, AIM had more than 332,355 active members, and some of them have been taking loans for more than 10 years.

In the AIM website, the repayment rate has been stated to be 99.14% which is a very high percentage of repayment. This rate was approved by the AIM staff during the researcher's interview with them. The members can continue applying for loans as long as they are able to repay the installments.

Table 5.2 An overview of AIM's coverage and budget

No. of members	332,355 p.
No. of groups	81,403
No. of branches	123
No. of centers	8,509
Rate of repayment	99.14%
Total loan distribution (RM)	8,338,484,403
Governmental support	90% budget comes from government

Source: AIM official website⁸, and interviews with some of AIM's directors

Therefore, what is being seen in AIM system is an institution with a giant pool of clients who can continue their membership in this system forever. This long-lasting situation guarantees the existence and sustainability of AIM system and its institutional revenue.

5.2.3 The field research site

Historically, the Malays of Negeri Sembilan in Malaysia, have been noted for their "matrilineal kinship organization" (like Orang Asli people in Carey Island) which has been recognized as "Adat Perpatih" (Kassim, 1989). Kassim (1989) has studied women's status in some districts in Negeri Sembilan, focusing on the land rights of the clans, and

⁸ <http://aim.gov.my/index.php/component/content/article/87-artikel-aim/151-pencapaian-terkini.html>

(visited at 2nd May 2014, 5:16 pm)

the substantial changes to women's autonomy following the decline in agricultural based economy in this state.

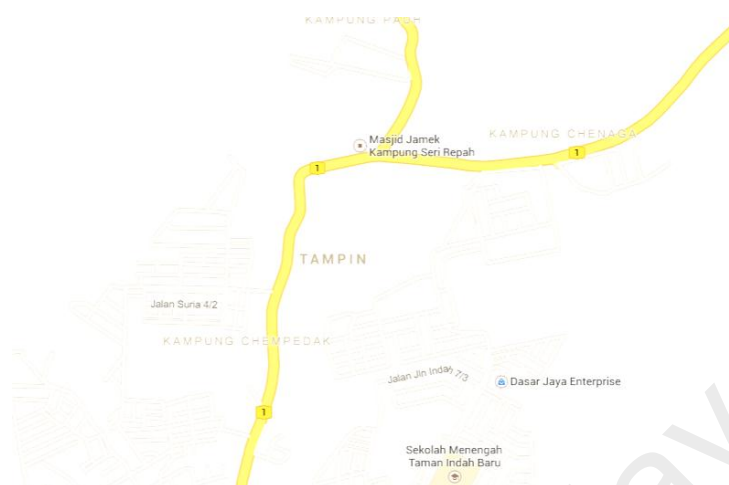


Figure 5.1 Map of study area

Kassim (1997:24) sadly notes that after the 1960s, women lost their economic power and social authority in *Negeri Sembilan*, which was a negative effect from the declining agricultural based economy, especially in terms of rice farming. Before the 1960s, men were mostly working in the village on their wives' land. Women were actively involved in agriculture and according to the customs (*adat perpatih*) practiced in *Negeri Sembilan*, as a matrilineal society, they had full control over their lands. Therefore, women had a central role in the decision making process in the family, and in the community. Since the source of income is not dependent on agriculture any more, women are only housewives who are mostly dependent on their spouse's income.

5.3 The research participants and respondents

According to the head of the center, 60 women are members of AIM in this unit and attend weekly meetings is a must for members. However based on the researcher's observations, when she attended three weekly meetings, there were only around 40 to 45 sub-urban women members who attended the meetings. The absent women could simply pass their money to their friends or the head of their own group, and they did not attend the compulsory meetings. Also, in the rural site of the study, there were supposed to be

55 members, but only 36 women attended those meeting that the researcher attended. This center was the only AIM center in this village.

The information about the age, marital status and their education level is presented in the following tables.

5.3.1 Age

The ages of the participants ranged between 22 to 78 years old among the rural women and 27 to 63 among the suburban women. Therefore, there were very young female members in their group as well as very old women who have joined the AIM in the rural area, compared to those in the suburban area.

5.3.2 Marital status

In the rural and suburban areas of targeted town in *Negeri Sembilan* 79% of the AIM members are married and only a few women in these areas are single mothers. Table 5.3 indicates the marital status among participants.

Table 5.3 Marital status among interviewees

Marriage status		Married	Single	Single mother	Total
The area					
Kampung Bulan (rural)		11 79%	----	3 21%	14
Kampung Cempaka (suburban)		9 100%	----	----	9

Table 5.4 Marital status among respondents of the survey

Marriage status		Married	Single	Single mother	Total
The area					
Kampung Bulan (rural)		22 92%	1 4%	1 %	24
Kampung Cempaka (suburban)		26 88%	2 6%	2 6%	30

The table 5.4 shows the number of married women who filled out the questionnaires in the two meeting centers. According to this table, most of the AIM members in the rural (92%) and suburban (88%) center are married and only a few women in these centers are single mothers. Based on the data from the questionnaire, the main source of income for these families is from the husband's income.

5.3.3 Education level of participants

The two tables below (5.5 and 5.6) show the educational level of interviewees and respondents in the rural and suburban areas.

Table 5.5 The rural and suburban interviewees' education level

Education levels The area	Illiterate	Primary	Secondary	Diploma	Total
Kampung Bulan (rural)	2	6	6	----	14
Kampung Cempaka (sub-urban)	----	----	8	1	9

Table 5.6 The rural and suburban respondents' education level

Education levels The area	Illiterate	Primary	Secondary	Diploma	Total
Kampung Bulan (rural)	2 8%	6 25%	15 63%	1 4%	24
Kampung Cempaka (sub-urban)	3 10%	3 10%	24 80%	----	30

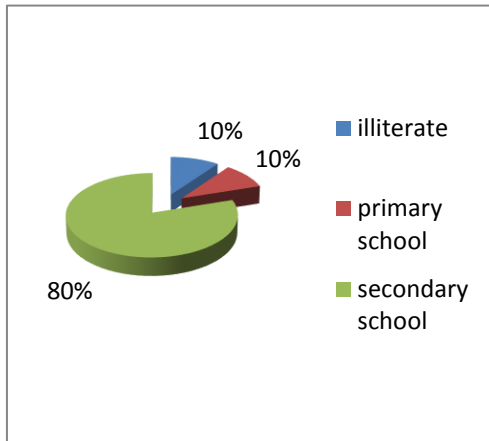


Figure 5.2 The rural members' education levels

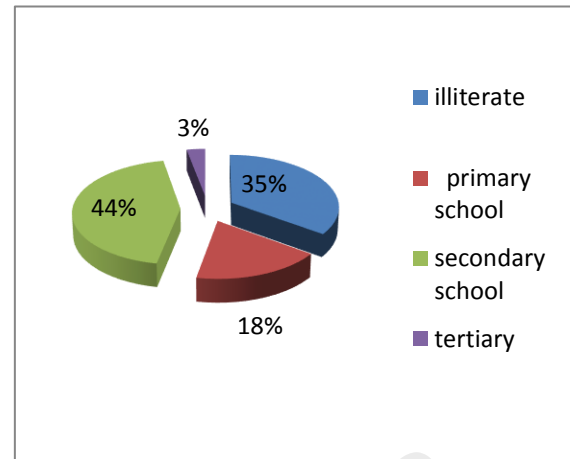


Figure 5.3 The suburban members' education level

As figures above (5.2 and 5.3) show, most of the respondents (those who filled out the questionnaires) in both rural and suburban centers are educated and they are able to be trained in the process of running their projects in order to be more productive. Out of the 34 women who were in the meeting center, 24 women filled out the questionnaire and the rest said that they are illiterate. Two of the respondents were illiterate women who filled out the questionnaire by the help of the educated women. Therefore, 35% of the AIM members in this center (village) were illiterate and the rest were educated. However, AIM needs to design the training schemes in a way that is appropriate for both educated and non-educated members.

5.4 Findings

130 codes and 82 memos were deduced from the interviews conducted with the rural and suburban members of AIM. As it has already been explained in chapter 3, open coding and axial coding were done at the same time based on Corbin & Strauss (2008).

The table 5.7 shows the combination of concepts to create subcategories and categories by which the researcher could gradually find the main variable, causal condition, strategies, context and intervening factors of membership in AIM groups among the rural

and suburban women. In this chapter, data deduced from in-depth interviews have been written *italic* and the code of participants has been showed in parenthesis. The rest of data referred to the result of questionnaires which mainly organized and presented using charts and tables. The source of data that were from observation of the researcher or official documents of AIM has been clearly stated in the text.

Table 5.7 Categories and sub-categories in Kampung Cempaka and Kampung Bulan

Concepts	Range	Sub-categories
○ Tendency for borrowing	Very severe	Simpan Sahaja (keeping only)
○ Being financially independent	Moderate	
○ Use in difficult times or other non-income generating activities	Very much	
○ Easy application procedure	Very much	The characteristics of the loan
○ Does not need collateral	Very much	
○ Interest-free	Much	
○ Not monitored	Much	
○ Continuous	Much	
○ Accessible	Very much	
○ Bit by bit repayment	Very much	
○ Auxiliary services	Moderate	
○ Creating a new business	A must	Monitoring the loan and business
○ Expanding the existing business	Weak in villages and moderate in suburban area	
○ Not monitored by loan- giver	Much	
○ The result of business	Not being assessed	
○ Paid from the income of the business	Not very much	The source of paying installments
○ Paid by family members	Very much	
○ Paid by the community of borrowers	Not very much	
○ Careless about repayment of the loan	Much	The reason for failure
○ Financial problems	Not very much	
○ Lack of training approach in AIM for: <ul style="list-style-type: none"> ○ Starting a project ○ Promoting the business ○ Marketing issues 	very much	
○ Education of children	Much	Using the loan
○ Household expenditure	Much	
○ Renovation of the house	Much	

○ Repairing the fence of the yard		
○ Going to Mecca	Moderate	
○ Expanding the business	Moderate	
○ Difficult times	Moderate	
○ Buying stuff for the kitchen/ groceries?	Much	
○ Using for themselves	Not very much	
○ Health	Not much	
○ Supportive husbands	Very much	Context
○ Supportive children	Very much	
○ Supportive community	Much	
○ Extra time	Very much	
○ Middle class women in suburban area	Much	
○ No need to be involved in community development process (patriarchy)	Much	
○ Managing different roles	Moderate	Action/ reaction in doing business
○ Husbands help	Not much	
○ Home based business	Much	
○ Happy	Very much	The feeling of borrowers about loan-giver
○ A win-win trade	Much	
○ AIM is good	Much	
○ Aim makes money from borrowers	Not Much	
○ Finding five trustworthy friends	Very much	Rules and regulations
○ Shaping a group of 5	Very much	
○ Approved by AIM	Very much	
○ Attending in compulsory weekly meetings	Very much	
○ Paying on time	Very much	
○ Leaders role to find group members	Very much	Facilitating factors of successful repayment
○ Joining through friends	Very much	
○ AIM workshops on the procedure	Not much	
○ Auxiliary services like insurance	Moderate	
○ Expanding the network	Much	Output
○ Friendship	very much	
○ Small scale entrepreneurship	Moderate	
○ Earning income	Moderate in the suburban and not very much in the rural area	
○ Working with husband	Not much	
○ Saving	Moderate	

○ Allowance for continuous borrowing	Very much	
○ Being good client instead of building a team to work together	Very much	
○ Social shame for failed persons	Not very much	
○ Tendency for Modernization	Very much	Willingness for change in the community
○ The sense of belonging to the community	Very much	
○ Needs should be fulfilled: ○ Transportation ○ Wifi and internet accessibility ○ Media ○ Industry	Very much	

Organizing the table above helped the researcher to find the relationship between concepts in different layers. From the combination of all concepts, thirteen sub-categories were created and these sub-categories led to identifying six main categories: 1) In the whole process the main phenomenon or the pivotal variable was “High tendency or enthusiasm of women to keep the money and then consume it in non-income generating manners rather than income-generating activities”; 2) AIM’s loan was the “Causal condition” that influenced the main variable through 3) certain “Strategies” such as joining AIM’s groups and managing the payment of installments from any sources; 4) The “Context” of the process was the supportive community as well as family members’ of the borrowers; 5) “Intervening factors” are the local leaders and AIM staff and their workshops; and 6) the “Consequences” has been the use of micro finance by the local women.

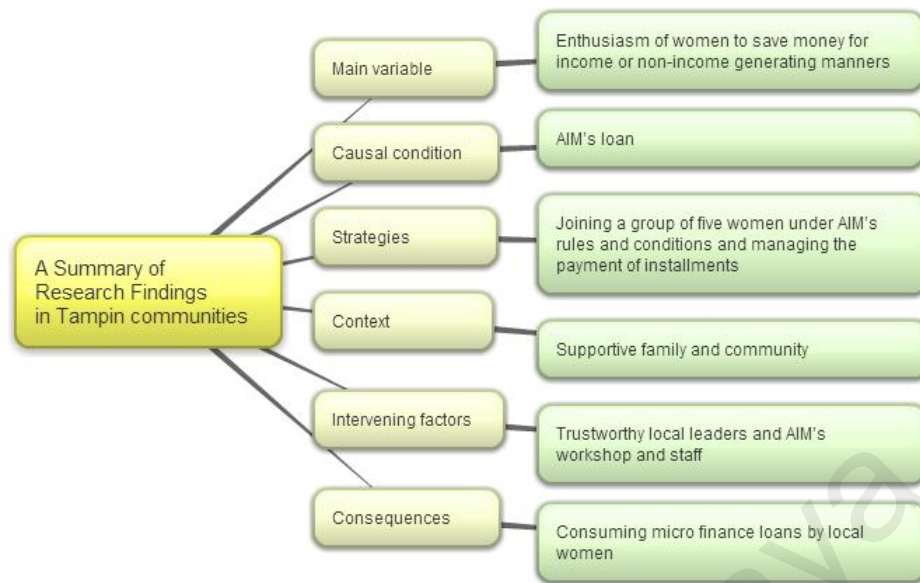


Figure 5.4 The Summary of findings

5.4.1 The main variable: enthusiasm for applying the loan to use it for non-income rather than income generating activities

During the interviews, the first question was about the reason for women to join the group.

Borrowing from AIM was the only answer given by all participants:

We wanted to become 5 persons and form a group and then apply for loans (FGD3-5).

We formed a group to borrow loan (P22- 1).

The reasons for borrowing were different. Generally there were two groups of participants who have borrowed. One group has been involved in a business for some years, and the other group had to start a business in order to be eligible to apply for the loan. The first group, especially those who were living in suburban area became a member of AIM and applied for a loan in order to expand their existing businesses:

Normally we join AIM because we lack capital, so this was one of the ways we could get money and put it in our businesses (FGD1- 5).

I'm doing a business, I'm doing the printing, and sometimes I don't have enough budget to conduct my business. When I heard AIM helps women in this way, I joined (FGD1- 5).

... My job is tailoring; I took on a loan to expand my business. I bought a new sewing machine (FGD3-2).

The second group, especially those who were living in the village (*Kampung Bulan*), borrowed money in order to start a new business:

I got RM 2,000 to prepare a place for rearing goats and then I applied for another RM 2,000... (FGD3-9).

The loans were used for expanding an existing business or for starting a new business. Based on the interviews and the observation of the researcher, the existing businesses were diverse in size and form i.e. from businesses that needed less financial capital like direct-selling, tailoring, printing, making traditional cookies and selling women's decorative items, to businesses that needed more financial capital like food shops/stalls. The newly started businesses included poultry farming, goat rearing, chili planting and making traditional cookies.

The impact of the loans to the borrowers with existing businesses was positive:

I have a burger stall in front of my house. I am doing well now. I started in 2009. Before joining AIM, there was just a table over there, when the business was expanded by my son and Amanah Ikhtiar gave me capital, we were able to buy many things, and then my business became better (FGD1-5).

In the cases of new businesses started by the rural women, there were some failures:

I bought chicken, I spent RM 1,000 for the first year, and then, again I took another loan worth RM2000. I bought many chickens, more than 100, but most of them died. They died of diseases (FGD3- 4).

With first loan, I bought chicken. Many, many, but all my chickens got sick and died (FGD3-5).

And some of the loans were used for other purposes and not just for starting a business:

Most of the borrowers' take the loan only for keeping. Only a few of them are doing business (P16- 10).

I used the money for [renovation of] our house and I also used some of it for preparing the goat place, both (FGD3-9).

What I can do? I am old, I cannot do anything, so when I borrow I just keep it simpan sahaja (FGD2-16)

According to AIM's rule, borrowers need to present their income generating ideas in the form of a simple business plan before getting the first loan. In fact, the loan must be invested in starting a business or expanding an existing business. If the business continues in a successful way, the women can borrow for the second time, either for expanding their businesses or keeping the loan. However, the important issue is that the only indicator used by the AIM to assess the success of a project is through the members' ability to pay the installments. AIM does not have any mechanism to monitor the source of the money used to pay the installments. Therefore, when women do not have enough money to pay for the installments, the installments are being paid using their husband's or children's source of income. As long as they are paying the installments, AIM believes that they are successful and they are allowed to apply for the next loan. Therefore, for the members, there is always the possibility of starting or continuing (in the case of expanding the existing business) the business only to show that they are eligible for new loans, but after the second year (sometimes even from the first loan) they use some part of the loans for non-income generating use, instead of investing the loan in an income generating activity. Lack of an effective monitoring system by AIM staff gives the borrowers the opportunity to use some parts of the loan for other purposes rather than to improve their productive role and to increase the income of the family. Now we need to explain in what ways

women use the loans for non-income generating purposes, and I will address AIM's monitoring system later on in this chapter, in the causal conditions section of this report. There are certain parts of the interviews which indicate how much have been invested in income generating activities and how much are used for other purposes:

The purpose of joining Amanah is getting money and keeping it and if something happens in the future we can use it. For example, if we have to go to hospital or we want to buy something for the house, we can use it (FGD 2-13).

My sister applied for RM 6000 and repaired the fence of her yard (FGD3- 7).

The high tendency of women to keep the money and use it for other needs rather than conducting an income generating activity was observed in the village:

Most of the people in this village just apply for a loan to keep the money for themselves (P20- 9).

We as housewives borrow money only for keeping (FGD3-26).

My loan was RM 2000. I gave RM700 of my loan to my son to buy a motorbike and the rest, for my business and home expenditure. My husband is sick and I need money. (16-14)

I apply for loans because if something suddenly happens, I want to have enough money (FGD1- 28)

I keep the money, I am a very clever person. I keep my money (FGD1-15).

I will apply for RM 2000. If I can keep it, I want to go to Umrah, inshaAllah. (FGD2-18)

For Mekka. Going to Hajj (FGD1-16).

I want to keep it for my children (FGD3- 11).

Based on the interviews with these rural women, eight out of fourteen participants (57%) said that there were no changes in their income before and after getting the loans from AIM. These women have borrowed between 3-4 times. Three persons (21%) mentioned

that their income have increased after getting the loans. The changes have been between RM 200 to RM 1,000. The person who is earning at least RM 1,000 per month, has applied for a loan to build a big poultry farm (for raising chickens), and her husband and son are helping her to run the business. She has borrowed RM 13,000 through four loans. She is the only woman among the borrowers in the village who is using the loans to expand her business. When I asked her “*what will happen to your business if AIM stops giving you more loans?*” first she answered, “*it will not run*”. But after a few seconds, she said “*It’s OK, I think my business is stable, I can use my savings*”. And this was the only precise reference to the word “saving” among rural participants that is different from the concept of “keeping the loan”. She was running a successful business and she could save some money from her income. She mentioned that the AIM staff have not visited her project at all, as the staff only visit the big projects which get more than 20,000. The *Wakil* (representative) has visited her business only once. In fact, the *Wakil* is her friend and she only signed the form M8 (the project monitoring form) to prove that her business is operational. The form has been signed at the meeting center, and not in the place where the business is running.

Three persons among the participants (21%) claimed that their income decreased after borrowing from AIM. All of them have borrowed for three times. Two of them believed that their income decreased before joining AIM, the rubber price was higher, and that they and their husbands were younger and therefore, in the past, they could work better. The other was a 75 year old woman who said that that she could previously collect vegetables and sell them in the local market, but now, she is very old and has to rely on her monthly pension. She has applied for the loans only for safe keeping, as she thinks that she is too old to run a business.

In the suburban area, five out of nine members (56%) claimed that there was no difference in their incomes before and after joining AIM. They have been borrowing for 3-5 years. Four of the participants (44%) have mentioned that their monthly income has increased after joining AIM. Two of them have earned RM 3,000 additional income and one has earned RM 1,000 and the other one had an increase of RM 500. They have borrowed between 3-5 loans from AIM. There is no meaningful difference between these four persons, and the rest of the five members in the duration of their membership and the total amount of their loans. The payment schedules and loan schemes are almost similar. The only factor which affected their income was the amount of the loan that they have used in their businesses. The women who claimed that there were no differences in their income, used between 100% and 50% of the loan for non-income generating purposes, and the other four persons who said their income had increased, used a larger portion of their loans for their businesses. One of the women who had a RM 3,000 increase used 90% of the loans in her business. The other one used most of the loans to change her part-time burger table-shop into a full-time fully equipped burger shop. The woman who had RM 1,000 increase in her income, spent 70% of her loan for expanding her tailoring job. The other person that had only RM 500 increase spent 50% of her loan for her business. Meanwhile, AIM officer in the headquarter claims:

We don't allow that (using loan for non-income generating purpose). When our members take a loan, they must use it for their businesses.

Table 5.8 shows how AIM members in the suburban center have used the loans. As we can see, only 20% of the respondents have been unemployed and have started new businesses using AIM loans. This means that the rest of the loans have been given to the people who already had their businesses. If we assume that the 74% (as we have 6% who have not started any business) were not satisfied with their businesses before applying for

AIM loans, then we need to expect that the businesses of these women will show an improvement after 2- 3 years of taking loans, as they already had their businesses, and they have the experience of running an income generating activity.

Table 5.8 The usage of the loans by borrowers

The status of business	No. of people	Percentage
Newly started business	6	20%
Continuing the previous business	13	43%
Different business	9	30%
No business	2	6%

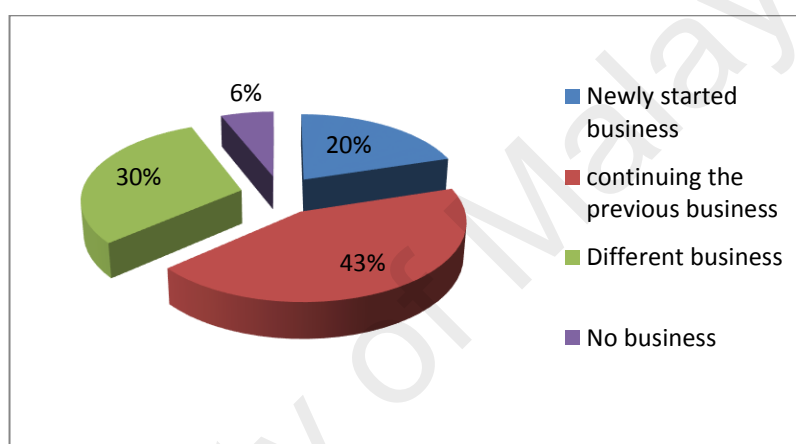


Figure 5.5 The percentages of loan usage by borrowers in the suburban center

According to the figure above, two respondents in the suburban center have no businesses, while they have been continuously applying for loans for more than four years. Moreover, 40% of the respondents in this center are running their previous businesses. Among these women, one member, even after four years of continual borrowing, still needs her husband's support in paying the installments. Her last loan was RM 19,000 and her total amount of borrowing during the last four years has been RM 34,000. She is the second borrower who had the highest loan in that center.

Her job is working in the night market. During the last three years she has spent 30-50 per cent of her loans for household expenditures and not for expanding her business.

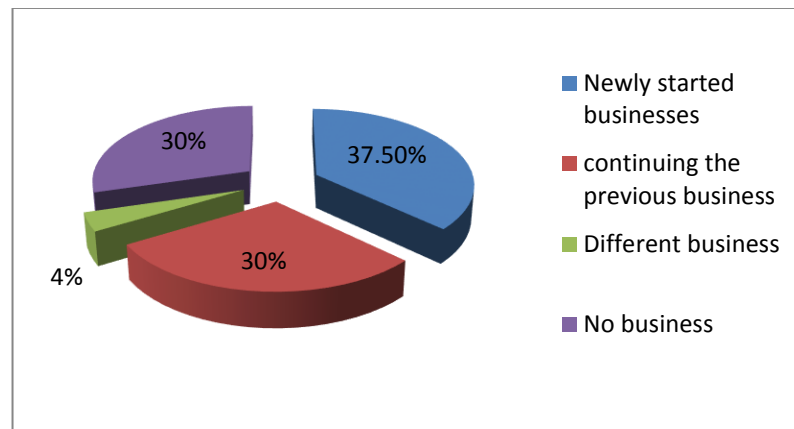


Figure 5.6 The percentages of loan usage by the borrowers in the rural center

According to the figure above, in the rural center, 30 per cent of the respondents have no business at all. One of the respondents in this group has mentioned that she has borrowed for more than four years. There are also two respondents with no businesses who have borrowed for three years.

Moreover, 30% of the respondents are running their previous businesses. Among these women, one member still needs her husband's support to pay the installments after over three years of continually taking loans.

In the rural meeting center, 54% of borrowers want to partially use their loans for expanding their business. Among these women only 3 out of 13 members want to use the entire loan for expanding their business, and the rest prefer to spend part of the loan for other purposes, and 42% of them still need their family to take care of their installments. The rest of the 36% of respondents used their loans to go to Mecca or for their children or other non-income generating reasons. Therefore, there is no mechanism to encourage members to focus on their businesses and to use the money only for income generating activities.

Also, among the respondents in the suburban center, 43% of the women are not able to pay their installments without their husbands' income. 77% of these women have been applying for more than four years for AIM loans. One of these women has borrowed RM

38,000 from AIM during the last five years and she is the top borrower in this center for the last five years. She refers to her job as “trading” and she is selling clothes. She has mentioned that their total family income is more than RM 5,000 (RM 625 per capita) which means she is not from a poor family and she is actually not eligible for AIM loans. In summary, in both rural and suburban areas, around half of the women have used the loans for non-income generating purposes. That is why most of the women in the rural area and around half of the women in suburban area are not able to pay the installments from their own income, and they still need their husbands or their children’s support.

5.4.2 Causal condition: a self-benefited system

AIM is a self-benefited system while its members (those who are not using the loan for income generating activities) are not empowered. This issue is rooted in AIM’s approach and structure which is mostly in favor of its own system. The causal conditions of this situation which allows women to use AIM loans in non-income generating activities, has been categorized into three factors including:

- The formation of women’s groups which is mostly for reducing the risk of non-repayment rather than collective work to generate income;
- Injecting cold money into the rural poor communities rather than helping them to be empowered to generate their own warm money; and
- Monitoring the process of borrowing the loans and paying the installments rather than monitoring the process of women’s empowerment by being involved in an income generating activity.

5.4.2.1 Forming risk reduction groups

The women who have been motivated to become a member of AIM, should firstly set up a group of 5-6 persons who mutually trust each other and are responsible to guarantee the repayment of the weekly installments by other members of the group. Members of each

group must join an AIM's Center where all AIM's transactions are carried out through weekly meetings in this place. All members of a group know each other very well. Membership of two siblings in the same group is not allowed, as it will increase the risk of the group's failure. If two members, who are from the same family, encounter a family problem and default in paying the installments, the other three or four members of the group are burdened with paying back the debt instead of them. The members can apply for the loans for unlimited times if they are able to repay the installments. The group must take on the responsibility of repaying the loans back to AIM. This is how AIM manages the risk of the loans:

If some members of the group do not pay their loan, the other group members have to pay, but she cannot apply for another loan. They (defaulters) cannot take more loans. We pay RM2 every week. Not only our group, but all members in this center have to pay that RM 2; all groups have to pay, until the loan finishes (FGD3-15).

In fact, AIM punishes the good-payers. And the good-payers are not able to do anything about it:

She doesn't want to pay. When you take a loan, you have to pay, but someone just takes the loan and goes away. They (AIM) don't take legal action. We cannot do anything. Allah decides (FGD3-16).

Based on the researcher's observations, each group has a leader, who was, most of the time, the person who has introduced AIM to other members and motivated them to be a member. This person is responsible for managing the group member's attendance at the weekly meetings, collecting the installments and the financial report (a simple one) for the group. When the weekly meeting starts after reciting a verse from the Quran, leader of one group stands up, introduces herself and her group members, presents a short report of the number of group members and the amount of their installments. Two women from

the local headquarters receive the money from the leader of the group, count it, check the list, approve it and continued to listen to the next group presentation. When all groups have paid their installments, the staff from the local headquarters delivers the whole paid amount and the list of the payers to the AIM staff. The meeting ends up by singing an Islamic song and praying to God and the prophet Mohammad by the members except for a few non-Muslim members.

When the meeting finishes, the women leave the center for the next week. Thus, the groups' function (collective function) is seen only at the meeting center. The chance of sharing the experiences and work issues among women with the AIM staff is limited. The time spent by the women at the meetings is not long enough to discuss about the process of running businesses by women. Some women come between 5 to 15 minutes before the meeting and there are always some women who come late to the meetings. When the meeting starts, the procedure of delivering installments, informing them about the new rules and regulations, recently launched financial facilities or changing the weekly meeting date and time because of changes related to the AIM staff in charge of the center, are among some of the main issues discussed. When the meeting finishes, the AIM staff runs for the next meeting in the next center and the women also leave the meeting and do not spend extra time to discuss about their businesses and other related issues. Some of the women who sell food or clothes, scarf pins and barrettes may get a chance to sell a few things to the other women who attended the meeting. Women in the rural area may see each other more than the suburban women, but there is not an organized occupational relationship among them which provides them the opportunity of sharing their experiences and the lessons learned.

It seems that the women's groups play a specific role predetermined by AIM, simply as loan borrowers and installment payers. There is no other procedure conducted by AIM or

any initiative taken by the women themselves to improve their capacity with an aim to collectively enhance their productive power. Those who run businesses do not have a systematic way of sharing their experiences. Those who are not involved in any businesses or use the loan mostly for non-income generating purposes are not benefiting from the experiences of those who use the loans for income generating activities. At the same time AIM has no plan for experience sharing between these two groups. The only system in place is the system of taking and repaying of loans. While, the members of the groups, who are mostly Muslim women, usually meet each other in organized religious meetings to recite the Quran, AIM is not able to use such gatherings for experience and knowledge sharing to improve their productive role in their communities. Thus, the function of the women's groups in AIM's system is limited to reduce the risk of the loan repayment, by taking part in the AIM weekly meetings in order to pay the installments and other related financial issues such as selling their products.

5.4.2.2 Injecting cold money: AIM loans

The women who are members of AIM in local communities (rural and suburban areas) would be able to apply for a loan (I will explain later how the process of using the loans is not monitored in a reliable way), by presenting their business idea. As it was discussed in chapter two, cold money is a loan which is given by an external organization to local people. This money is called "cold" because it is not generating any processes that help local people to be able to manage the money or they are not involved in generating the money from the local group, or to control the process of generating income using the financial resource. With this explanation, the loan given by AIM to the local people can be an example of injecting cold money into the local poor communities. Based on the interviews with the AIM directors, the local women, as well as the researcher's

observations, the characteristics of the AIM loan can be categorized as the following categories.

5.4.2.3 No need for collateral

AIM loans do not need collateral. This characteristic makes it very desirable for local women, as it is quite difficult in villages to find certain people to guarantee their loans at a bank. Therefore, they welcome AIM loans:

This is like an NGO, when you join you can borrow the money, no need for collateral, very easy (FGD1- 3).

5.4.2.4 Easy application procedure

Dealing with complicated procedures of the banking system is difficult for rural women, especially for those who are uneducated (35% in the rural area) or those who less educated (18% in the rural area) when they want to have access to some source of financial support. The process of applying for a loan in AIM seems to be easier for women. They only need to attend AIM's workshops which last for 1.5 hours per session for a period of five days in order to understand the rules and regulations of borrowing the loan and repaying it. Then women need to form a group with five to six trustworthy friends and to have a simple idea of starting or expanding a business. Then they are eligible to become members of AIM and to apply for financial support.

They give loan; the process to apply for a loan is easy (P23-3).

Borrowing from the bank is very difficult (P22-2).

5.4.2.5 Accessible facilities

According to the AIM official website, more than 2000 employees are working for AIM in more than 8000 centers in Malaysia. Most of these centers are in villages. AIM staff visit villages to encourage women to become members of this organization. They find local leaders and explain the application process to them, and then they find other women

through these leaders. They invite women to attend AIM workshops, they approve eligible borrowers, offer the loans, and then they hold weekly meetings to collect the installments. Everything happens in the local area. They facilitate the access of local women to the loans.

AIM staff came to the village, asked us to form groups with our friends (FGD3-1).

5.4.2.6 Unlimited times of borrowing

If borrowers can repay their installments, they will be eligible to apply for another loan. Borrowers pay the installments using any source of income, either from their businesses or from their family's income. The lack of monitoring the source of repayment by AIM staff and the possibility of applying for more loans by good customers (those who pay back their installments within the determined period), cause the members to repay the installments from their family's income, even if their business is failed or they are not involved in income generating activities. This continuous opportunity to take a loan may lead to a cycle of debt in longer term.

New members can apply for a small amount then it will be increased (FGD2-3).

We borrow more if we can pay more installments in the weekly, meetings (FGD 2- 5).

You can borrow as long as you need our money. (One of AIM's director, 4th of Oct. 2014).

5.4.2.7 Impression of an interest-free loan

AIM charges borrowers 10 per cent annually for administrative services. For those who borrow for a period of 6 months, they would be charged 5 per cent. AIM claims that this is not an interest rate and it is the service or administrative charge which is lower than any other micro finance institute in Malaysia:

This service charge is for our actual expenses. I think it is reasonable if you compare it with other institutions like banks which is doing MF. I think our charges are still lower than theirs (One of AIM directors, 2014).

Participants also believe that the charges are lower than other financial systems like banks. Based on the women's opinions (participants in the interview in both rural and in suburban areas) the AIM loans are cheaper than the banks of Malaysia (in terms of interest rate), and they would like to apply for loans continuously:

The interest [rate] of AIM loan is less than the bank. In AIM you can apply for an affordable loan (P22- 2).

In fact, according to the Shariah law in Malaysia, AIM, like other MFIs, must be interest-free. But as Mokhtar et.al. (2012:66) mentions the interest has been replaced by the administrative or service or management charge.

According to the Bank Negara Malaysia (2010), the interest rate charged in MFIs in Malaysia is based on the Bank Lending Rate (BLR) plus 0.50%. As BLR is 6.30%, the interest rate charged by MFIs is 6.80%. Therefore, the AIM administrative charge is higher than the BLR. The administrative charge in other MFIs like TEKUN is 4% - 10% and Yayasan Usaha Maju (YUM) is 10% (Mokhtar, 2012:66).

The lending scheme in these three main MFIs in Malaysia is almost similar. In all of them, borrowers need to pay for compulsory saving (*simpanan wajib* which is something like the membership fee), and they collect installments at the premises (AIM and YUM in the centers). The repayment for AIM and YUM is collected weekly and TEKUN is more flexible in terms of collecting repayment weekly/ bi-weekly or monthly. AIM and YUM are NGOs, and TEKUN is a governmental agency under the Ministry of Entrepreneurial and Cooperative Development. The lending method in AIM and YUM is group based and in TEKUN the loans are given to individuals. All these institutions' main target groups

are the hardcore poor, but TEKUN lend to small enterprises as well. AIM and TEKUN are active all over Malaysia but YUM only covers the state of Sabah. TEKUN's clients are only Bumiputras but lately they are giving loans to Malaysian Indians too. The size of the loan and the repayment period are almost similar in these three institutions.

Therefore, it is only AIM's impression that its administrative chargers are lower than other MFIs in Malaysia. The members believe this as well.

5.4.2.8 Affordable installments (bit by bit)

AIM gives the loan in a lump sum amount to borrowers and the process of repaying the loan is done weekly through small installments, which is not very difficult for women. Those who are working are paying the installments using their own income, and those who do not have enough income and are not running an income generating business, are using their husband's or children's income for the loan repayment.

It (the installment) is small and the weekly payment is not very much (FGD2-10).

5.4.2.9 Auxiliary services

Services like health and life insurances are certain auxiliary services which encourage women to be a member of AIM. Women are insured after paying only RM12 (and recently RM24) per year and enjoy the services of AIM welfare fund.

We call it a welfare fund, but its function is more like insurance. If our member and her husband go to hospital, we pay RM 50 for 20 days (a year). It goes for hospitalization. It is unemployment compensation. In the case of death, we pay RM 500 and there are also other things, it is for seven things, for marriage, renovating the house, performing Haj, disaster, when children go to the university (one of AIM's directors, 30 Sep. 2013).

The welfare fund or unemployment compensation is called *insurance* among members in the centers:

We can also use the insurance; we are old and we need insurance. If we go to hospital, AIM insurance pays RM 3,000 for hospitalization (FGD2-17).

This RM 3000 is only for members who have been hospitalized and not for medicine (P 16-9)...

These women believe that AIM pays RM 3000 for hospitalization, while it is only RM1000 for a year. It seems that the women's information about this fund is not very much accurate and the policies about unemployment compensation have not been very well explained. However, this fund is an encouraging mechanism to motivate women to join, especially the older women

5.4.2.10 Grant from the government for the community fund

Some of the participants believe that AIM is using members' money to give loans. They believe AIM collects money from women in different centers, and then give them back their own money. They think that the source of money is from the women's pocket, and therefore, it is their right to apply for loans. They also think that AIM's budget is from the government, which has been allocated for low income families. Moreover, they believe that the money paid by members for "insurance" (welfare fund) as well as the money that women have to save in AIM accounts as *Simpanan Wajib* (or compulsory saving which is like a membership fee) are good sources of money that AIM uses in giving out loans.

They [AIM] is making money through our loans, so they have to give us a loan (FGD3-25)...

They use our money, through our insurance. Each year RM 24 and for all members, it will be a lot of money. And every week we pay RM 1 for the center, RM 1 per week for AIM, it depends on the amount of the loan... It means that we pay something like RM 4 per month (average) to AIM. If one applies for RM 2000, she has to pay RM 47 per week.

And we are many people. That's why we pay a lot of money. Besides that, we have to pay for compulsory savings. We pay this money, at least RM 4 per month; they keep it... It takes time, but it is a lot of money too (FGD3- 27).

Since women think that the source of money is from their own pockets (even the governmental fund), they would continue borrowing, even if they do not start any kind of income generating activity.

5.4.2.11 Monitoring: the process of lending and repayment of the installments

After getting the first loan, the borrowers must have a project plan. For those who already have a business, the loan can be applied for expanding the existing enterprise, for those who do not have any business they can choose any kind of project that can be run in their community.

The monitoring of projects is done through the AIM staff and a representative, who is one of the members and who takes the responsibility of monitoring the projects. The AIM staff should visit projects every six months:

Yes, we have it (monitoring) every week through the meetings in the centers and during those meetings we monitor their businesses. And our staff visit their projects. At least two times a year.

In the area where this research was carried out, only projects run by an amount of RM12000 and more were by AIM staff while for the rest of the borrowers, the representative visited their projects. As the representative knows women very well, she knows exactly what they are doing, and therefore she feels that there is no need to visit their projects. She only asks women to sign the M8 form at the center (this statement was obtained based on the interview with the representative in the area of the research).

At the beginning stages of the process of lending, AIM's monitoring system is also weak. They supposed to conduct interviews with applicants before approving their applications

to check the economic status of the family, to make sure that they are below the poverty line, and review their business plan. The table 5.9 shows the percentage of women who have been interviewed before approval of their applications for a loan and the topic of the interviews in the rural area of the research. Among 24 respondents in this center, four persons said that they were not interviewed before borrowing the loan at all.

Table 5.9 The purpose of AIM staff's interviews with rural applicants

The purpose of interview	Number	Percent
Checking the level of family income and properties	13	54%
Asking about her plan of doing a business	12	50%
Encouraging her to get involved in the group	11	46%
Encouraging her to borrow money from AIM	10	42%

They interviewed only with 54% of the rural families regarding their economic status that means they have not interviewed with almost half of the applicants for economic status. Thus, there is no defined procedure for identifying eligible people who need the money to start an income generating activity (people who are below the poverty line). Moreover, they have not been strict about the purpose of applying for the loans by the applicants or their ideas of using the money to do a business. However, they have encouraged almost 46% of the members, to form initial groups and apply for loans.

According to the table 5.10 in the suburban center, 77% of respondents said that the AIM staff had interviewed with them before giving them loans. Among these women only 36% of the respondents said that the AIM staff have checked their properties and economic status before approving their loan, and in 40% of the cases, they did not ask about the applicant's business plan or their ideas about using the loan.

Table 5.10 Purpose of AIM staff's interviews with suburban applicants

The purpose of the interview	Number	Percentage
Checking the level of family income and properties	11	36%
Asking about her plan of doing a business	18	60%
Encouraging her to get involved in the group	11	36%
Encouraging her to borrow money from AIM	7	23%

Therefore, what AIM monitors, is the process of lending the loans. To monitor the process of lending, AIM conducts training courses, collects the installments every week and if somebody fails to pay back the loan, the members know that they need to pay in her place. However, for the initiatives which take place in the process of income generating activities, the function of AIM's monitoring system is very weak. This is one of the reasons why the loan may be used for non-income generating purposes by some members. Since they are not monitored, they are not identified as non-income generations and therefore, the system will not recognize any problem, and consequently the institution will not think about any solutions to address this issue. AIM moves within its institutional structure which is not very well in favour of its members.

5.4.3 Strategies – to acquiring the loan

5.4.3.1 Being organized based on AIM's format

To be able to apply for the loan, women have to be organized based on AIM's format which is group-based lending. Whether the applicants want to use the loan for an income generating activity or they just want to keep it for non-income generating purposes, they are classified as clients. However, as women like to apply for loans, they start to act following the top-down procedure of AIM and form groups of 5 or 6 of trustworthy women. This grouping happens without experiencing the bottom-up steps of forming a group. Although women have the chance of selecting other members in their group, the idea of forming the group does not belong to them and has been structured has been

imposed from the outside. That is why they do not have any collective function in the process of income generating activities, and in this process they act like separate islands and they only gather at the time of repayment. This shows that the function of the group is not for empowerment of women or for community development. Although they belong to a group, they use the loan individually and for purposes that are not related to the group members.

5.4.3.2 Manipulating the process

The loans are given to the rural and suburban women to start a new income generating activity or to expand their previous business. Both groups of women either those who use the loans to start or expand an income generating activity or those who keep the loans for non-income generating purposes try to be on-time payers of the installments during the weekly meetings. Unfortunately, because of the weak monitoring system in AIM and the lack of capacity building approach, it is seen that the groups of women use the entire loan or a part of it in non-income generating purposes. Therefore, as these women do not produce enough income to pay back the installments, they only manage to return the loans based on the AIM scheduled period using the family (husband's or children's) income. They know that the continuation of their membership with the AIM system depends on on-time payment of the installments. In fact, on-time repayment is the other strategy managed by the women members to be able to continue their membership in AIM system. The installments are expected to be paid from the generated income of women, but as repayment is more important to AIM than the source of repaying the installments, these women simply manipulate the process of repayment. They are not systematically being asked about the source of repayment, and therefore, they can manage paying back installments without running an income generating activity. Therefore, there is no

capacity building for the women and no effort is made to ensure even individual agency is achieved, let alone group agency.

5.4.4 Context: supportive family and community

None of the participants in this research claimed that their families disagreed with their membership to the AIM system. They were supported by their families either in their income generating activities (women who used the loan for income generating activities) or for repaying the installments (women who did not use the loan for income generating purposes).

In the local community level, both in the village (*Kampung Bulan*) and in the suburban area (*Kampung Cempaka*) women would like to live in their present homes/areas. Especially, the rural women did not like to leave the village to live in a township area. However, both groups liked certain changes in their living areas such as “a modernized community”, “transportation facilities”, “Wifi and Internet”, “media”, “new buildings”, “new environment” and “an industry in every village”.

They had no motivation to be active in the process of these changes in the suburban community. Actually, they believe that this is the responsibility of men to make decisions about changes through the committee for community development in their neighborhood: *We have a community called JKKK (Jawatankuasa Kemajuan dan Keselamatan Kampung), they decide what should change in this community, the head of the Kampung; we (women) cannot do whatever we like (FGD1- 26).*

The Village Development and Security Committee (JKKK) is responsible for planning, coordinating, monitoring, and evaluating the village development program. Through the bureau heads, JKKK also acts as a platform for interaction among the various village institutions. Some JKKK members are leaders of economic groups, such as the cocoa farm group. The members are holding multiple positions, facilitate communication

between JKKK, and the particular projects they lead. As an extension of the district office administration, JKKK acts as the liaison between the village and the government (Muhamad and Teh, 1998). JKKK was established in 1962, five years after Malaysia gained its independence in accordance with Order No. 3, Plan on Country and Rural Development 1962. JKKK was given the responsibility to lead the village community, and is the representative of the government within their administered areas. JKKK can be the channel for the government to be close to the rural community. Through JKKK, the government will be informed of the rural communities' needs, problems and development (Hassan et al., 2011). As participants mentioned, there are no female members in this local organization and it is mostly composed of men.

In comparison to the suburban women, some of rural women like to be involved in the community development process by making handicrafts, but they believe that the natural resources have been destroyed and it is very difficult to get materials for weaving. Pandanus trees have been removed because of the oil palm plantations.

We can help (the community) through weaving handicraft (P22-14)... we have an association but it is not active. We want to learn to make handicraft... Weaving baskets and other things... from bamboo, rattan... but now there is no material (P22- 15, 16). All gone. The jungle was destroyed and it was changed into the oil palm plantation by the company. This entity has a main office in KL, it is an NGO from the British time, they have a branch in Seremban and that branch established a sub-branch in this town. This association supposed to train women in different things, including handicrafts, but it is not active in this district. (P22-17).

Therefore, there is no system encouraging the communities, both in rural and suburban areas that motivate women to be involved in the community development process. Even in the village where some women are motivated to participate in the community

development process by improving their cultural resources like making handicrafts, they are not able to find the required materials. They have lost their natural resources due to development of palm oil plantations.

Although, they are members of AIM that can play a role in organizing women and taking an action to improve their situation, the institution is entity with a top-down system, and is not established and led by women. It has no function in community development and it seems to be ineffective.

However, it seems that there are certain capacities in the context of these two communities both in the rural and sub-urban areas, and if AIM would recognize them and set plans for improving these capacities, more women would be involved in the process of community development and not just become a group of borrowers for non-income generating purposes.

5.4.5 Intervening factors: facilitating and impeding factors of the participation of women in community development process

5.4.5.1 Facilitating factors

There are two important factors that facilitate the process of women joining the AIM system. The first one is related to the leaders in the community who inform women about AIM facilities and services. These women are those identified by AIM staff from the community and AIM tries to connect with other women through them. These are the entry points for AIM to start the lending system in a community. People in the communities, trust these women and finally they choose them as the leader of their group to guide them, to collect the installments and to become the liaison for the group. The other facilitating factor is the families of the borrowers who do have enough income to repay the installments. These family members help the borrowers to repay the installments within the scheduled period.

5.4.5.2 Impeding factors:

The impeding factors of women's involvement in income generating activities and their participation in community development are rooted in the AIM's lack of capacity building initiatives for empowering women, as well as AIM's top-down approach in the process of women's empowerment. The main objective of this micro finance institution is supposed to empower rural women and help them to start self-sustaining activities to generate sustainable income without long-term support from such an agency. So AIM has not put in place any effort towards achieving the objective of empowering women but expect it to happen on its own through the loans without any capacity building initiatives.

5.4.5.3 The lack of a capacity building scheme

Women, especially rural members and those who are not involved in income generating activities do not have access to information they need to start or run a project. The only training scheme that is taken seriously and implemented by AIM is the predetermined inception course provided for those who are interested in becoming members.

“All members of the group have to follow the process of empowerment through a compulsory course that runs for 5 days, each day for 1 and a half hours. The course provides an understanding of the rules and regulations of AIM”⁹

The course is compulsory and it ends with a final test and participants have to pass the test. In this course, the members learn about applying for loans, paying installments, the repayment period and other financial issues which are topics that are not enablers of empowerment.

⁹ <http://www.aim.gov.my/index.php/component/content/article/87-artikel-aim/210-syarat-kelayakan.html>

Despite this training service, women, especially the rural members, do not have access to the necessary information about running an income generating activity, improving the quality of their products, managing their money, marketing and other related subjects in the production process. If one member needs information, she will be referred to the other organizations like the Department of Entrepreneur Development or Department of Agriculture:

Yes, we have our system in training. We link them to other agencies like entrepreneurship (Ramdani)

But this training system of AIM seems to be ineffective, especially for rural women, since their trainings are not easily accessible for rural areas:

I stopped because a kind of insect attacked the chilies (P23-2)... we didn't want to stop, we wanted to continue. I'd like to have the greenhouse secured from the insect. I have to go and learn about the greenhouse and chilies. This is a high risk job; but AIM doesn't provide training for us in the village (P23-9).

This rural woman who had a chili farm, failed in her business as insects attacked her chili plants. She tried to figure out the problem, but she could not do anything. When I asked her why she had not requested help from AIM staff, she answered:

I did not report it to them because they don't do anything. I knew that they would send me to agriculture department and I already tried to talk to them and it is very difficult for me to go to the city and take part in their courses. It's too far and I have many things to do here (P23-15).

It seems that AIM is starting to take notice of this issue of the lack of training schemes. Recently, they started up a training scheme, but it was conducted in urban areas which was not accessible for rural women:

We also have our own courses. They can apply for our courses. We just set up our entrepreneurship unit and they started their operations to help rural women to access the services. We started in 2010 on some topics such as marketing, networking and the like. We offer our own training services in urban areas. It's called Program Kewangan Mikro Bandar (PKMB). We opened 17 branches in different urban areas (One of AIM directors, 2014).

Therefore, AIM does not have any schemes to guide poor women on how to run an income generating initiative to come out of poverty. While women, especially rural members, need to be trained in the process of income generating activities. According to the figure 5.7, almost half of suburban respondents, like the rural respondents, believe that defaulters need to be trained. The attitude of suburban members of AIM about this group of members is different from rural members. It seems that rural women are more flexible than sub-urban women about this issue. The issue of trust in the suburban area between AIM members and defaulters is more important than rural area. Suburban members may reject these people more than rural women. In the village, members believe that defaulters are irresponsible people. These factors should be noted by the AIM staff to avoid increasing the sense of distrust and social shame between defaulters and other members of AIM who are living in the same neighborhood.

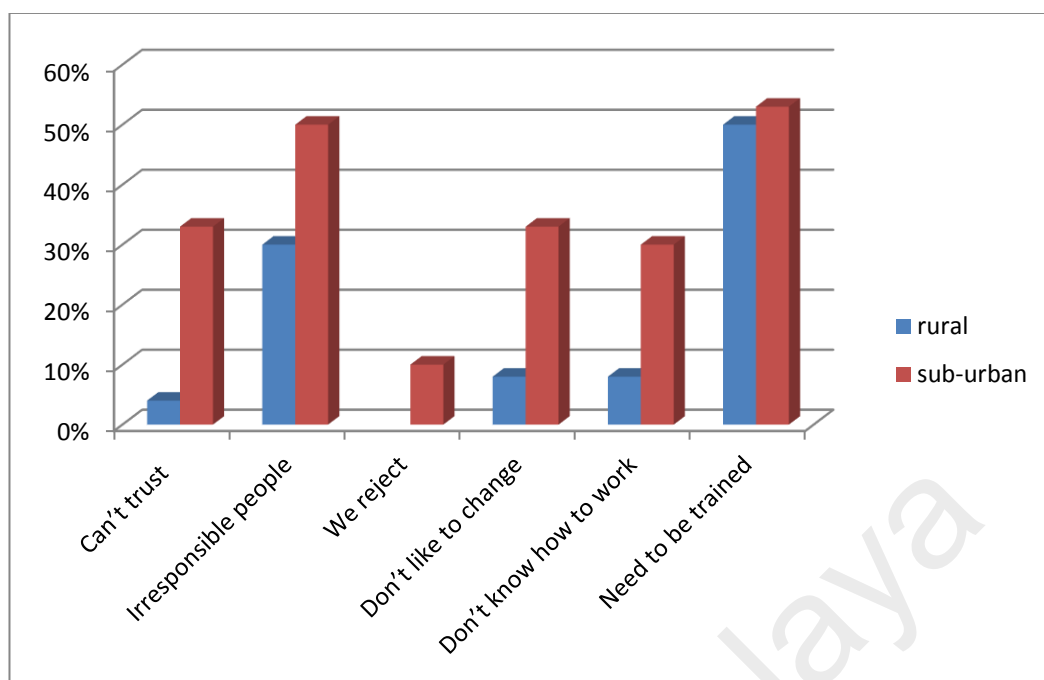


Figure 5.7 Reaction of rural and suburban women on defaulters

As it has been presented in figure 5.8, most of the AIM's staff (2113 people in 2014) has a secondary level education, around 84 percent. Only 14 percent has a diploma or degree.

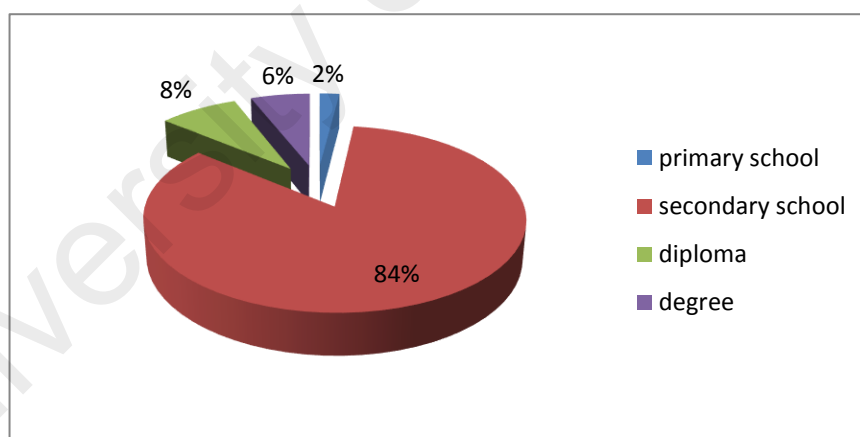


Figure 5.8 Distribution of AIM's staff by educational level
Source: Pembangunan Lestari Keluarga Miskin Melalui Kewangan Mikro, Amanah Ikhtiar Malaysia & Universiti Utara Malaysia, 2011

Although, they have the responsibility of guiding their clients to achieve certain skills, such as improving the quality of products, marketing and other related topics, they do not properly deal with these issues. Their representatives in the meeting centers, who are called "Wakil" are mainly responsible for giving advice to the members if they need it.

5.4.5.4 Top-down approach

Women who use the loans to generate income, in both rural and suburban areas are running different businesses even if they belong to a group. These businesses can be categorized in two forms of income generating activities that are daily income jobs or seasonal jobs. The daily income jobs include professions such as running a printing shop, tailoring, direct selling, making traditional cookies, running a food shop and etc. and seasonal jobs include businesses such as chili farming, rubber plantation, poultry farming, growing vegetables or goat rearing. In the rural area of the study, six out of twenty-four respondents are working on the seasonal businesses. AIM considers both categories similar in terms of the schedule of paying the installments. According to the top-down, non-flexible procedure of AIM, all members are treated similarly and the seasonal job members, just like others, have to repay the loans within a predetermined period, which is a weekly payment, while, for example, TEKUN's repayment scheme is more flexible and this MF institution considers the nature of the businesses in the schedule of repayment.

In fact, AIM does not care whether loan takers use the money to start or expand an income generating activity or keep it for non-income purposes. AIM also does not care about nature of the businesses in income generating activities. What AIM expects from its borrowers, is to be punctual in the weekly meetings and to repay the installments based on the predetermined schedule; this expectation has been totally accepted by borrowers (excluding the defaulters), as their membership in the AIM system depends on the scheduled repayment period.

On the other hand, AIM's top-down procedure in local areas does not allow rural and suburban women to participate in the decision making process. It has been observed in the rural area of the study that women were complaining about the time of weekly

meetings, saying the time and date of the meetings were being changed all the time by AIM's staff without consulting with them:

We don't like to have meetings on Mondays, our meeting was on Wednesday, and they changed it to Mondays. They sent a new officer and she changed it. They change it all the time (P16-11).

However, in the process of working with local communities, one of the basic rules that is supposed to be considered by the external empowering institution, is arranging the time of meetings based on consultation with the locals. They should be given the chance to participate in planning of the meetings. But as AIM's procedure is top-down, "because of a new staff", the meetings can be changed from a scheduled day to what s/he prefers. Therefore, women in the local communities do not have a chance to participate at the basic stages of decision making process.

5.4.6 Consequences

5.4.6.1 Over dependency

The impact of the loans on the poor is a big challenge for AIM, especially in rural areas. The high tendency of borrowers to apply for more loans shows that it is not making people to be independent. All borrowers who took part in this study liked to apply for more loans from AIM. In the rural area, among those women who have used the loans for running a business, only one woman claimed that her business is now stable and if AIM stops giving loans, she would be able to continue her poultry farming project. The rest of women who were almost half of the borrowers in the village, were afraid of failure if the loans were stopped. These women also believed that AIM must lend them the money since they are not able to get loans from any other institutions. They all had borrowed for more than three times:

If AIM stops giving me the loan, I will borrow from Tekun or Mara,... I will stop the business. I will stop the business until I find another alternative (FGD1- 28a).

If AIM stops giving me the loans, I cannot continue the chili project (P23-14).

We cannot borrow from anywhere. They (AIM) must give us a loan (FGD3-24a).

The rest (half of the borrowers in rural area) who were not involved in any kind of income generating activities would still like to apply for more loans. Old women consider AIM loans like a pension and the others prefer to be involved in weekly meetings rather than staying alone at home:

What can I do? I am old, I cannot do anything, but I like to borrow for safe keeping (FGD2-16)

If AIM stops giving loans, it's okay. I like to join because I can see my friends in the meetings. I don't want to be alone at home. I like our weekly meetings (20).

This tendency of non-income generating women to be in the weekly meeting is a sign of women's tendency to be involved in collective activities, but such group based agency is not being acknowledged by AIM as the potentials of moving towards empowering. AIM should be able to use this agency of women to help them to be involved in collective income generating activities, but this potential has not even been identified, let alone used towards empowering the women.

In the suburban area, among those who used the money for running a business or expanding their previous businesses, there are two groups of women who depend on the loans. Four out of the nine interviewed women claimed that they did not need to apply for loans from the first day and they could continue their businesses as their projects did not need much capital:

I will continue with my own money. Tailoring doesn't need much capital (FGD3-24b).

I think my business will be OK. I will use my own savings. If money goes down, our business will go down... I'll keep on doing that... I'm selling green tea through direct-selling (FGD1-28b)

The direct seller lady continues:

I meet my friends, and my network will expand and they buy things from me. Sometimes they recommend my products to other friends. That is one of the reasons, not because I need the capital (FGD1- 30).

Another woman said that that she did not apply for the loans to do a business. She actually wanted to help other women to be involved in the process of borrowing the loans and to ensure that the meeting center would remain active:

I don't need any money, but if I don't get, this center would go down (FGD1- 32).

There is a long term relationship between AIM and its members. 14 out of 24 rural women and 19 out of 30 suburban respondents have borrowed from AIM for more than four times. The data from AIM shows that the AIM system encourages a long term relationship between members and the institution through the lack of a phasing out stage in its lending procedure that allows members to apply for unlimited loans. The table 5.11 presents the period of membership in AIM's lending system in one of their surveys carried out with 5014 members in eight states across Malaysia in 2008. As it is shown, 43% of the members are still borrowing from AIM after six years.

Table 5.11 Membership duration in AIM

Row	Years of AIM's projects	Numbers	Percentage %
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1	1-5	2,425	57
2	6-10	1,098	26
3	11-15	530	13
4	16-20	178	4
	Total	4231	100

Source: Pembangunan Lestari Keluarga Miskin Melalui Kewangan Mikro,
Amanah Ikhtiar Malaysia & Universiti Utara Malaysia, 2011

The data from the interview with one of the AIM directors confirms the great dependency of borrowers on AIM. This is her answer to the question on “what will happen if AIM stops lending money to its clients?”

“From our findings, more than 20% are rich [self-sustaining] and 30% quite able to sustain. While another 20% are fragile [at risk /vulnerable] and would fall back to poverty if not supported. If we don’t follow and if we stop supporting them, they cannot continue and 30% are quite un-sustainable and tend to be fragile.”

The curve chart below indicates the sustainability of the projects of AIM’s clients. 20% of their clients are self-sustaining and not borrowing anymore, another 30% tend to be self-sustaining but still need to borrow. At the other end of the curve are vulnerable clients where 30% are falling into becoming at risk and still need financial support and 20% are at risk and beyond help.

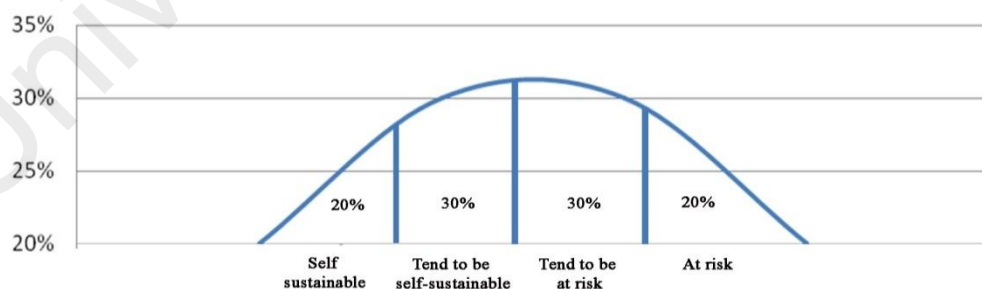


Figure 5.9 Sustainability of micro credit projects
Source: interview with one of AIM’s directors (4th Oct 2011)

Over dependency of poor people on loans and financing the poor through micro credit, as a mechanism to bring them out of the poverty cycle, should not be encouraged indefinitely, if it leads them into a permanent state of debt.

It seems that the loans have been more effective for AIM as the loan giver to sustain a powerful system with certain permanent clients and good staff coverage in branches. However, this institution is not focusing its energy and resources on helping women to become empowered in rural and suburban areas or helping women to utilize existing opportunities to make themselves independent as agents of their community development. The institution has become self-sustaining by maintaining a pool of members who remain with them for a long period of time and who are good at paying back their loan installments. This institutional logic creates dependency, not empowerment.

5.4.6.2 No collective actions, no community development

Micro credit projects in Malaysia are not implemented based on the collective actions of rural or suburban borrowing women with an aim to real empowerment. The loans are provided for individual businesses and women have no chance to experience team work. If the overall aim is to create independent entrepreneurs to facilitate poor women's role in the community development process, to make women agents of positive change in their families and communities, the process of micro enterprises should encourage rural women to experience real group work and a sense of belonging and ownership in a team with common goals. In the present approach some individuals are involved in the projects, while the participation of the whole community in the development processes is not happening, especially for some hard core poor women and marginalized people.

5.4.6.3 Missing out on empowerment in the process

It seems that AIM suffers from a lack of theoretical understanding of what is called “empowerment” and “capacity building approach”. In terms of understanding the main concepts of the process of empowerment such as participation, collective work, sustainability, capacity building and entrepreneurship, AIM staff believed that *doing a business, having an active account* (no matter what is the source of the account), *having income* and *being able to repay back the fixed amount of the installments* are equal to empowerment. The answer of one of AIM directors to the question about AIM’s notion of empowerment was as stated below:

This is our mission, we want to empower people. This is empowerment: did you have your own business? Did you have your own account? Did you have your work? Did you have an income? Now you keep the money, come to the meetings, start producing, and start to capitalize it. We want to empower them. We encourage them to save money. We tell them that you have an account and you have to make your account active, you should keep the money. And then we have a fixed amount of repayment. We don’t accept less than this amount or more than this amount. If they have extra money, we tell them to save it. Don’t pay less, don’t pay extra (one of AIM’s directors, 4th of Oct. 2011).

Although all the mentioned financial terms that AIM believes to be equal to empowerment are the necessary components of an empowered woman, they mostly are related to the results of a process. AIM has neglected the process of women’s empowerment and only concentrated on the results of the process. That is why borrowers are able to manipulate the process in order to attain these achievements (by using the family/husband’s income to pay back the installments).

Small loans from AIM increase women’s accessibility to resources to start a business in rural and suburban areas of Malaysia. The main objective of these micro credit projects is to empower rural women and help them to start self-sustaining activities to generate a

sustainable income without long-term support from AIM. Based on the findings, the AIM system mostly cares about the repayment of the installments. As long as the clients (as AIM's staff use this term) are able to repay the loans they are happy with their target groups' and their function.

Although this institution claims that occasionally they conduct training courses for rural women in weekly meetings (the whole meeting takes less than one hour and a half) it is not a predetermined process in training women to improve the skills they need to participate in income generating activities and in the community development process. Indeed, this organization helps rural women in terms of having access to resources, but it fails in terms of addressing their capability deprivation and does not help these women to overcome their limitations and become empowered agents of community development.

AIM's structure facilitates the accessibility of loans to poor people in rural areas. AIM has an expanded network in rural areas by creating branches and centers in villages which are used for weekly meetings as well as the transactions of the loans:

Each block has one staff, one block means a few villages. Sometimes ten small villages or centers are one block. They have to take care of one block. The center is in contact with group members. Normally in every village we have one center. But it depends on the population. If many people are there and our target groups are more than 60 members, then you can set up your own new center or if there is not many members in a village, you can combine with other villages nearby (one of AIM's directors, 4th of Oct. 2011).

These facilities help rural women to have easy access to the loans. It means that women are able to apply for loans and start an income generating activity using these resources. The loans are given mostly to the women and women have the control of using the loans for generating income to come out of poverty. But having access to financial resources is not enough to increase women's productivity. From Kabeer's point of view (1999) they

need to increase their capability to be involved in the process of income generating activities. If AIM changes its process from only lending the loans to helping women to improve their capabilities, the women would have control of the process of their productivity. When women are able to use the resources in a way that they enhance their productive roles, and they could have control over their achievements, then they would be able to act as agents of change in their communities. The power of women in these three inputs of productivity (resources, process and achievements) rather than simply being inactive loan consumers in the community will lead to empowerment of women. Otherwise, what will happen in the real life of women could be anything other than empowerment, or as Sen (1999) mentions: it would be “disempowerment”.

5.4 Descriptive story telling

Women in rural and suburban areas have joined the AIM system through “forming groups of 5 or 6 women” based on the rules and regulations of AIM. The main reason of rural and suburban women to form groups was so that they would be able to be a member in the AIM system and become eligible “to apply for loans”. However, for AIM, the main reason for forming groups is to reduce “the risk of the loans” through a system of “group based lending” that guarantees that group members will take the responsibility of paying back the installments in cases of defaulters.

Rural and suburban women have used the loans for “income and non-income generating purposes”. Among the rural and suburban women, almost half of the women have used the loans for non-income generating purposes. Those who have used the loans to generate income might apply for loans to expand their previous businesses (especially in the suburban area) or to start a new business.

AIM’s staff at the centers, have delegated the responsibility of monitoring the process of income generating activities to local women who are called “Wakil”. These

representatives are not dedicated enough in monitoring the process and just monitor the projects by “filling up a form in the center”. “The lack of a monitoring system” in AIM for the projects that are supposed to be run by borrowers, has created a bug in their system that is “to use the entire loan or a part of it for non-income generating activities” by the borrowers. “Keeping and consuming the loan” for “children, house renovation, going to Mecca, for use in difficult times, or other non-income generating purposes” seem to be a normal consumption pattern among borrowers. Moreover, “the unlimited opportunity to borrow” in the AIM system, gives women “a high tendency of taking on more loans” and their “attachment” to a system whose mission is supposed to be “empowering poor people in rural areas”.

Moreover, “the lack of capacity building approach” in AIM has led women to become not empowered enough to successfully run their project, especially among rural women and those who have used the loan for starting a new business. “Their husbands or children” supported them in paying back the loans. So, an “over dependency”, “consuming the loan for non-income generating purposes” and a “lack of the empowerment approach” is observable in the study area.

5.6 Conclusion: towards a theoretical explanation

The main processes in micro finance program of AIM in rural and suburban areas of the study have been providing the loans that are being used for non-income rather than income generating activities. Almost half of women have consumed the entire or a part of the loan (between 10-100 percent) for non-income generating activities. To do this, women have tried to fulfil AIM’s top-down requirements, which are forming small groups to guarantee the repayment of the loans, as well as repaying the loans based on the period set by this institution. To gratify AIM, women, especially those who have used the loans for non-income generating purposes, use their husbands’ or children’s source of income

to pay the installments. Therefore, women have tried to play the role of good clients in the AIM system.

The lack of a monitoring mechanism for supervising the local projects to be run by borrowers has led to the high tendency of women to apply for more loans and being attached to the AIM system for a long time or even an unlimited period. The loans are very accessible, the installments are affordable and the impression given of the interest free loans made these financial facilities very pleasant to women. All these conditions have caused AIM to be a cold money injector organization to the local communities which is mostly surviving itself rather than empowering local women. In fact, for those who are not properly using the loan for income generating activities, loans are consumption facilities that are being consumed for fulfilling non-productive purposes of the borrowers and have not resulted in their empowerment.

The conditions of AIM loans as well as the expanded AIM's operational network in communities have provided the accessible financial resources for women. Indeed, as Sen (1999) believes, the women's accessibility to the resources is one of the determinants of their empowerment in local communities, but it is not necessarily enough. They need to increase their capabilities to use these resources to improve their living situation. Therefore, the empowerment of women is a process, that empowering institutions like AIM (as it has been mentioned in its mission statement), needs to consider as a process, and play their institutional supportive role in capacity building of local women. This means that without a capacity building approach and human-centered programs to increase women's capabilities, the process of empowerment is not properly achieved. The lack of local women's capability improvement leaves women disempowered and productively inactive in their families and communities. Although AIM helps women to have access to the resources, it fails to remove their capability deprivations. The lack of

a proper training system in the local areas to increase the productive knowledge and skills of borrowers, caused women to have little or no control in the process of using economic resources, and loans are being used for welfare purposes instead of productive activities to change the living situations. This means that these are family members who are deciding about the purpose of using loans as the resources which systematically belong to women and they should decide how to use their resources. Since there is no capacity building activity in place in AIM micro finance system, women do not have enough power to decide about it by themselves and they will offer the money to the family to decide about.

In fact, from Sen's (1999) point of view, AIM as the policy maker or the power holder looks at women as beneficiaries who are eligible for social support. Therefore, the economic behavior of borrowers is more akin to loan consuming rather than agents who are able to acquire the power to bring about change in their community. As long as AIM does not change its approach to become a more empowering institution rather than a financial service provider, changing the status of women, and giving them a chance to play a role in the process of decision making in their communities, seems to be far away to be happened.

On the other hand, AIM as an empowering institution should help women to increase their power in terms of the "ability of making choices" in their families and communities from Kabeer's (1999) view point. Such ability is not evident in the process of taking loans from AIM by at least half of the women who are not able to make a choice on how to use their provided economic resources in a productive way. This lack of agency in non-income generating consumers of the loans is an issue that needs to be addressed by AIM. AIM's focus on regularity of repayment as the main indicator of its services led women to become on-time payers of the installments from any source of income, even taking

money from the family income instead of their own businesses. Thus, it will increase the control of the real payers (husbands or children) of installments over the women. That could be one of the reasons why the loans are consumed for non-income generating purposes like for children, house expenditures, recruitment of the family, hospital or other welfare purposes.

Furthermore, agency, which is the ability to define goals and the struggle to achieve them from Kabeer's point of view, is not seen in the AIM process of empowering women. Although women have been asked to prepare their business plan before borrowing the loan, a lack of a monitoring system and the weak capacity building approach in AIM does not allow women to elaborate their ideas in the process of income generating activities. So, non-income generating borrowers fail to achieve their initial goals and continue borrowing only for keeping the loans and using the money for non-income generating purposes. Therefore, non-income generating borrowers will not be able to obtain their agency (desire goals) as Sen believes, and they do not have the necessary capability to participate in community development process.

Moreover, the lack of collective action among women in the process of generating income, led to their limited participation in community development. As long as they are working on individually run projects to generate income, they would not have the chance of learning from each other and sharing the ideas, experiences and issues or to get mutual support from the community of borrowers. They are not organized in the form of real groups in the community, involved in conducting collective work, deciding on common interests and increasing their voice to fulfil their collective desires. Thus, as Homan (2008) believes, collective action is the basic step of community development, these women are not able to play their role in this process.

CHAPTER SIX: CONCLUSION

6.1. Introduction

The present chapter is the concluding part that starts with an overview of the research. In the next section, the empirical findings have been discussed based on the research questions. The findings are presented according to the process of rural women's participation, the facilitating and impeding factors in women's participation and the procedures and notions of supporting institutions. Then, based on the empirical findings, the concluding paragraphs have been provided. The next part, the contributions of the study have been presented. The chapter continues with a list of recommendations based on contents of the conclusion and finishes with a summary.

6.2. An overview

The present research was conducted with the aim of an in-depth study local women's participation in the process of community development and to explore the related facilitating and impeding factors using grounded theory as an effective qualitative methodology. Two different sites have taken part in this research. The first one was in an area with degraded natural resources, in a critical situation for survival of people, where the community was not enjoying substantial support from responsible national organizations for poverty reduction and people were being treated as a minority group of indigenous people named Orang Asli, the *mah meri* tribe in Kampung Bumbun. The other area of the study was a Malay community in which two local neighborhoods, one suburban in *Kampung Cempaka* and one rural area in *Kampung Bulan* both in *Negeri Sembilan* province, took part in the research. The majority of people in these two local Malay communities enjoyed significant support from national facilities to have access to financial resources. The study examined the process of women's participation in targeted communities and the facilitating and impeding factors of women's participation in

improving their productive roles as well as their participation in the process of community development.

The other purpose of this research was to explore the approach of the external institutions who took the position of supportive agencies in the process of empowerment of local communities especially regarding the increase of indigenous women's access to the market. Two entities have been interviewed: one volunteer group named Gerai Orang Asal that helps indigenous women to attain marketing abilities, and one NGO namely AIM (Amanah Ikhtiar Malaysia) supported by government, with an aim - as mentioned in its mission statement - to help hardcore poor people to come out of poverty and become empowered especially in the Malay population.

The researcher identified the agency of indigenous women in taking action for survival as the main variable of participation, while the nature of their collective actions and the structure of the groups have been reviewed. It was found out that where empowerment approach has been applied, women have had the control on their resources and the process of production. The research also studied the results achieved by their participation in producing "warm money" through income generation activities in one indigenous tribe and consuming "cold money" for income and non-income generating purposes in the Malay community. The process of women's involvement in income and non-income generating activities using "cold money" injected into the communities through AIM, as a micro finance institution, has been studied in both areas too.

6.3. Empirical Findings

The first research question was about the process of rural women's participation in community development through their collective actions.

The *mah meri* women's group in *Kampung Bumbun* was formed by a few women who had kinship relations. They shaped the group as a solution for their survival because they

were losing their natural resources in their hamlet. The founders of the group found out that by using collective thinking and human and cultural capitals, they were able to change their living conditions and guarantee their livelihood and cultural survival. Therefore, the main core of the *mah meri* women's group in *Kampung Bumbun* was formed with an aim to attain livelihood and cultural survival by starting income generating initiatives using their weaving skills and dancing performance.

Later, the structure of the group was formalized by being registered as a rural cooperative in 2005. The group enjoyed the support of external institutions which entered into the village to empower them and to help local people commercialize handicrafts of indigenous tribes of Malaysia. Registering the group as a rural cooperative helped them to be acknowledged by governmental and non-governmental agencies, and to be supported by them to build capacity of group members in terms of improving their access to facilities for expanding their income generating activities, as well as increasing their knowledge and skills. These opportunities enabled them to have access to grants for replanting their natural environment used for weaving and increasing their capabilities as human resources through their team work. Working together created a sense of belonging to the group and mutual trust among women. The group continued its evolution by encouraging other women in the village to join them and helping more women to participate in the process of saving the nature and protecting the culture of the tribe through weaving and dancing. The founders of the group taught other women to weave and dance too. In fact, through expanding the size of the group, the built trust among the group members, distributed among the community. The combination between this trust and capacity building of the group members created levels of social capital in the community. This new capital is one of the most important achievements of the group.

They could expand their connections with governmental agencies and local and international NGOs to be able to participate in national and international conferences and festivals. These opportunities helped them to increase their mobility and opened their eyes to the world. In the new learning environment, they could get invaluable information about the rights of indigenous people on their lands and how to empower other people in the village to take common actions for asking their rights as well as saving the tribal identity and the unity of the community.

Moreover, they could attract tourists to visit their village and by opening a local handicraft shop at the place the group works together, they made a small market for tourists to purchase their woven products, visit other handicrafts making center and even having the chance of learning to weave certain simple items like a butterfly or a bird from the weavers. They could attract tourists for taking part in their ritual ceremonies as well to distribute the voice of the *mah meri* in the world.

Gradually, the group became an active and empowered entity with full-time members who were collectively involved in income generating initiatives. Also the group has the agency for change in their communities and this has led into an increased solidarity among them. Social solidarity is an effective factor to improve unity among the community members and it has strengthened the tribal identity inside and outside of the community through a dynamic process of gaining and sharing.

In contrast, in the Malay communities, in both rural and suburban areas, the groups were shaped not because of the collective action of women to change their living conditions, but as a prerequisite in having access to financial facilities of a micro finance institution. In fact, AIM's staff encouraged women in local areas to shape the groups based on the AIM rules and regulations to be able to apply for micro credit services. Although the group members must mutually trust each other, the idea of forming the group was not

rooted in the community. The groups were formed quickly based on AIM's top-down procedures without going through the process of collective initiatives. Therefore, shaping groups in the Malay communities were a sort of compulsory formatting in order to guarantee repayment of installments and reducing the risk of the loans. In contrast, in the *mah meri* women's group, women are working on the same income generating activities through which there is a dynamic flow of exchanging experiences, sharing information and increasing friendship, and at the same time, a sense of belonging to the group as well as a motivation for improving themselves and the group is being strengthened.

In the Malay communities, the members of the groups, who are a group of around fifty women, systematically meet each other in a less than 2-hour meeting. The meeting is not between women's groups to share their issues and experiences, but between women and AIM staff in order to collect the instalments. While in the *mah meri* community, the members of the group are working together in the same place and there is always the opportunity of sharing the ideas and the lessons learned among them.

The process of sharing the knowledge and resources as well as exchanging the experiences has been gradually systematized in the process of participatory income generating activities among the *mah meri* group members. This is while there is no systematic program to deal with exchanging knowledge and experiences among AIM members in the rural and suburban areas of the study. Moreover, these women have received some form of training, albeit ineffective, from AIM as their supporting institution.

The motivation of forming a group among the *mah meri* women and the Malay communities needs to be considered as well. The main motivation for forming the group by the *mah meri* women has been livelihood and cultural survival, as they were in extreme loss of natural resources and were facing difficulties in preparing food. Also, they were

afraid of losing their tribal culture and identity because of the direct link between their rituals and weaving art with the natural resources from the forest that has been destroyed in the top-down process of oil palm plantation by big companies. In contrast, the motivation of local women to form groups in the AIM system has been the access to AIM financial facilities, which are extensively delivered by this institution to help poor and hardcore poor women in the rural and suburban areas. However, the access of women to financial facilities does not mean that these facilities enabled all of them to perform their productive roles in the community. According to the findings, a huge part of the financial facilities in the rural area and a part of resources in the suburban area have been spent for non-income generating purposes, mostly to fulfill the welfare needs of the families, including house renovation, children's education, going to Mecca, buying vehicles and certain other purposes, rather than being used to increase the family income.

Also, the group structures are different among the *mah meri* and the Malays. In the *mah meri* group, there is a main core of the women who are actually founders of the group and the idea of forming the group and using human and cultural resources for livelihood and cultural survival belongs to them. They also encouraged other women in the village to join the group as full-time members or part-time weavers. The direction of the expansion of the group is from consanguinity to affinity relationship. In fact, it is based on the kinship relationship between the founders and the other members who joined later. The founders have a common root and connected to each other through consanguinity relationship. In fact, the founders of the group have been the leaders. The full-time members learned from these leaders how to work in a team and became the weaving masters. Thus, the group, during its evolution, prepared an opportunity for the community members to play their role in the process of community development based on their motivation and capabilities, and to have a share in the collective action. Gradually

growing the size of the group and changing the role of full-time members to take on leadership roles in the community have been continuous in a way that a dynamic interaction is seen between different layers of participation in the group.

The kinship direction acts as a supportive factor for the whole group working in a productive and positive mode. They are relatives and this relationship either consanguinity or affinity has shaped a trust based context for the whole initiation to be self-sustained. Relatives listen to each other as they know each other deeply and they can realize who is working for what reasons.

In the AIM system, however, the form and the structure of the groups that are formed are not similar. The number of members should be five to six women and they would continue their membership in the group as long as they could pay their instalments, otherwise their membership would be canceled, and they would be rejected by other members. Therefore, there is not much change in the form, nature and the function of the groups over time. Although the mutual trust among women may increase or decrease during their membership and borrowing period, the form and the function would remain without much changes. Therefore, the evolution of the *mah meri* group seems to be more progressive than AIM's.

The research questions two and three are interrelated and therefore, they are responded together. The second research question was about the facilitating and impeding factors in women's participation in the community development and the third question was the procedures and notions of supporting institutions (non-governmental and volunteer run institutions) about women's empowerment. According to the findings of the chapters four and five, the impeding and facilitating factors in both fields of study as well as the notions used by the supporting institutions have been summarized in Table 6.1.

Table 6.1 Impeding/facilitating factors in supporting entities

	Impeding factors	Facilitating factors	Approach of the supporting institutions
Malay community	Cold money Limited function of the group and no collective action Enthusiasm for applying the loans for non-income generating activities No motivation for community change	Formation of women's groups by the leaders in the community Families of the borrowers (helping in payment) Previous businesses Easy procedure and accessible facilities	AIM
			AIM lack of capacity building and a scheme of empowering women AIM's top-down approach in the process of women's empowerment Weak monitoring system (severe on returning loans, lack of monitoring on production)
<i>mah meri</i>	Different household roles of women Aging difficulties Less commitment among young girls Certain degrees of patriarchy	Warm money Group dynamism Collective action Supportive family and community members	NGOs, institutions, government
			Bottom-up approach Capacity building Encouraging community development Self-monitoring

In the above table, the impeding factors for the communities have been arranged in column one. In the Malay community, one of the most important factors which has affected on the participation of women in changing their situation was injecting cold money by AIM in the community.

The cold money has had a freezing effect on the relationship between community members and decreased the capability of the group to attempt together for obtaining their own achievements. Although they had to have their savings, the direction of the saving process was from AIM to the members. The other hindrance was the limited function of the group members in the Malay community. The groups were not self-helped to be shaped by women in a free and willing process. They have been shaped because they are essential in the process of taking loans to control the risk of payment and there was not much collective action among group members. The other factor that was impeding the active participation of Malay women in community development was their eagerness for

using the loans in non-income generating ways. And finally there was not much motivation among women to participate in community development process as they thought it was men's responsibility.

In the *mah meri* group, the hindrances for women to take part in community development process have been their various roles in the household, aging problems and less commitment among young girls. The ability for management of the roles was different among the members of the group. The founders were successful to manage, but other group members were trying to manage their different roles. The reason why some of the women liked to work at home and were not present in the group, was that they could not manage these different roles properly. Patriarchy could be one of the reasons why they cannot participate in the group income generating activities since their husbands prevented them to have such roles.

The second column of the table contains the facilitating factors. In Malay communities, the individuals who have the role of leadership and could be able to have certain women as the members of the group are among facilitating factors. The formation of groups is a prerequisite for taking loans. This is a strengthening actor that women gather together based on an initial trust to the leader. From women's point of view, their family members have had a supporting role especially in returning the loans. For those who have used the loans properly, the previous experience has been a facilitating factor which has helped the women to spend the money in a proper way. For them, the easy access to financial resources has been much effective but not for those who used the loans for non-income generating purposes.

In *mah meri* community, the women's endeavor to produce warm money is one of their assets and can be regarded as a facilitating factor. This money is the result of their labor that has been achieved through their group dynamism, friendly and productive

relationship. Family of women's group and people of the village have supported their activities and this can be regarded as other facilitating factors in the process of community development. Those who have supported have benefited from the advantages of the participation.

In the last column, the differences in approaches of the supporting institutions have been studied. In Malay communities, AIM as the supporting institutions has entered the communities with an aim to reduce poverty, however capacity-building and empowerment are not practically and structurally seen in this institution. They use a top-down approach and they monitor these top-down procedures. In the indigenous community, non-governmental institutions have been active with an aim to empower and to facilitate the access to the market. They have used a bottom-up and capacity building approach and they have helped the women to become empowered playing a productive role with agency for change. Of course, the existing agency among the leaders has been effective to help NGOs to be active in an enabling environment. The government's assistance has been in the form of providing facilities and production tools and not in the form of giving direct money.

In Malay communities, the process in the selected villages is affected by the approach of the supporting institution on one hand and on the other hand by the agency of women. In fact, if the supporting institution has applied a bottom-up empowering approach, then the results would have been different from the situation where the institution has only acted as a finance entity. The difference has been well shown in chapters four and five of the present research.

Regarding the agency of women, the *mah meri* leaders have the agency to change their conditions. They have already changed their conditions, and they could affect their culture, identity and solidarity within their community. However, the leaders in the Malay

communities, become agents of AIM instead of having agency of change. In the *mah meri* community, the process of empowerment has led to an increased agency in women. In the Malay communities, the accessible financial resources have increased the number of women to be involved in loan-taking process without creating any agency for a change in their conditions.

It is true that AIM has increased the women's access to resources but as there is not an approach of capacity building, their control on the process of production has not changed and therefore, the loan-taking seems to be unsustainable even if women have been using the loans. Basically the resources are only moving from one person to another, with certain successful results for a number of women. However, the situation is different among the *mah meri* community. Due to the capacity-building approach, a limited access to the external resources has been accompanied with identification of internal resources, and thus, a suitable control on resources has been shaped. As a result, the process of production has been going on whether by them or through the facilitation of the institutions, and income generation is effectively going on. They have control on their achievements and they can decide about them. Of course, they are poor people, and thus, most of the income is spent in the family, but this is under their control and these women decide about how they want to spend their money. It is important to refer to gender roles here. In Malay communities, most of loan takers introduce themselves as housewives while the *mah meri* women introduced themselves as weaver or dancer and one of the founders even has called herself as an entrepreneur. It means that they have accepted a productive role beside their reproductive role, and even some of them play another role of being an agent of change in their community.

It is necessary to add that the *mah meri* women are monitoring and evaluating their activities all the time; it is important for them to conserve the originality of their works,

and to keep their old motifs. The quality of products has improved. They do not want to present less quality products to the markets. The leaders monitor the diversity of products and number of products. They also carefully watch over the way they prepare the raw material for weaving.

Table below 6.2, presents a comparison between different characteristics among two sets of groups have been formed based on two approaches of credit-based empowerment applied by Orang Asli women and saving-based empowerment applied by AIM as the framework of micro finance institution:

Table 6.2 A Characteristics of groups in saving and credit based approach

Characteristics of groups	Saving-based approach (Orang Asli group)	Credit-based approach (AIM targeted groups)
Purpose of shaping the group	<ul style="list-style-type: none"> • Collective work • Improving human resources • Generating income 	Risk reduction of the loan
Founder of the group	Group members	AIM staff
Composition of the group	From consanguinity to the affinity and then community	No consanguinity relation among the member of one group is allowed
dynamics	From individual agency to group agency and then community development and change/social solidarity	No change in the structure and form of the group
Power relations	<ul style="list-style-type: none"> • Between group members (horizontal) • From group members to institutions (bottom-up) 	From the institution to the members (top-down)
Decision making/taking	By group members together	By AIM: top-down
Capacity building	Asset building, collective work, sharing knowledge and lessons learned, diversifying and increasing quality of the products, the rights of people, natural and cultural improvement, arts, marketing	Training on banking/ applying/ paying the installments
The identity of group members	Weaver, dancer, entrepreneur	Housewife/client/applicant
Membership	Productively working	Filling the forms
Duration of formation of the group	Gradually during the time by group members	As fast as possible by AIM staff to start the process of lending loans
Financial resources	Warm money produced by local women through their income generating activities	Cold money injected from the outside
Result of group work	<ul style="list-style-type: none"> • Empowerment of women in terms of power to make decisions 	Over-dependency of borrowers to AIM loans Disempowerment

	<ul style="list-style-type: none"> • Being the agent of community development • Increasing social solidarity in the community 	A pool of long-lasting clients to guarantee the existence of institution
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The result of the study shows differences in some characteristics of groups formed in these two approaches which will be discussed as below:

- Purpose of shaping the group: the purpose of shaping group in these two approaches is totally different. The main reason for formation of the group under the approach of women's empowerment was to facilitate and lead them to work collectively, to improve and human resources in the community and generating more sustainable income using the local assets. While in the second approach taken by AIM as a MF institution, the main purpose of establishing women's group is to control the risk of repayment by women.
- Founder of the group: the group has been created by women in Orang Asli community as a result of acknowledging their community members as their available resource to be gathered jointly for producing income. The individual agency of founders helped them to take an action against poverty. While the founder of groups in the second site of the study has been AIM staff to control the risk of repayment.
- Composition of the group: the first members of Orang Asli group were women with kinship relation. This composition of group gradually expanded through their consanguinity relationship and later it was enlarged through joining other relatives and friends with affinity relation. While AIM does not allow any sanguinity relation among group members to avoid the risk of repayment.
- Dynamics: the approach of producing warm money in a process of learning by doing and continuous process of increasing women's capacity in Orang Asli community led to a dynamic growth of members to be able to change their

individual agency to group agency through their collective work and gradually become the agent of change in their community. But, in the second approach applied in MF scheme, there is no dynamism among group members that even acknowledge their individual agency and use it at least towards generating income with their offered financial facilities.

- Power relations: women in the first approach who work based on their own savings through producing warm money in Orang Asli community in the process of empowerment gradually learn how to make horizontal relationship among each other as the member of a productive group and later their enhance this power through negotiating with external institution with the aim of accessing more resources in their community development process. While the power relation in the other approach of credit-based activities the direction of power is from MF institution to the local women.
- Decision making/taking: women in Orang Asli community become empowered to participate in decision making process in their productive businesses, inside their family and later in the community development process. They learn how to make small decisions like pricing their products, diversifying the patterns and etc. in a participatory method toward making bigger decisions like their participation in festivals, conferences, applying for grants and etc. While in the result of second approach (credit-based by MF institution) some women even cannot decide to use their loan to generate income and simply let the family decide for the purpose of loan consumption. There is no involvement of these women in decision making process of working with AIM, and since there is no group action and collective work, we cannot see any group decision among women as well.

- Capacity building: capacity building is integrated in the process of empowerment in saving-based approach applied by Orang Asli women. They started the work through learning to weave handicraft by their grandmother and gradually in their relationships with other indigenous tribes in Malaysia they have learned how to increase the quality of their handicrafts as well as to know more on the similarity and differences of their cultural aspects with and from other tribes. Their role of being trainee in the beginning phase of their group work has changed now to be active trainers of weaving art in their community as well as other neighboring communities of Orang Asli. While there is no capacity building mechanism in place in the credit-based approach taken by MF institution. The only capacity building workshop held by AIM is focusing on the procedure of applying the loans, financial topics and repaying the installments. Among women's groups also no capacity building activity is being observable in women's local projects. There is no mechanism local/institutional to share the individual experiences of borrowers in place and encouraged by women or AIM.

- The identity of group members

Membership: women in Orang Asli community join the group with the motivation of being productive and earning income for their livelihood/cultural survival. Whoever wants to produce handicraft or as a member of dance group, joins the member and become involved in generating income. While in the second site, women become the member of groups through filling application forms to borrow loan. The sense of productivity is missed and the form of membership is mechanical, not based on productive interactions of members.

- Duration of formation of the group: the group in Orang Asli community formed and expanded gradually in a participatory process of women's empowerment. It

took a long time that the size of group increased and the group expanded in the whole community. While the formation of groups in micro finance scheme has been as fast as possible to be organized and become eligible to borrow the loan.

- Financial resources: the saving-based approach applied by women in Orang Asli community helped them to recognize their financial resources inside their community and provide their needed materials for their productions first through their own savings and later to be able to absorb external financial facilities. While the credit-based approach has provided financial facilities through injecting loans (cold money) to the local communities and make the financial facilities available for women at the first steps. Warm money produced in the Orang Asli community through women's collective work and as a result of their interaction with each other which helped them to learn how to manage their financial issues and control the risk of their resources gradually. But, women in the second community did not have the opportunity of increasing their financial skills. That is one of the reasons for lack of control over their loan by AIM targeted groups and consuming it in non-income generating activities.
- Result of group work: women in the process of empowerment through saving-based approach will enjoy increasing their capability and power in terms of making choices and become the agent of change in their community. They also are the agent of increasing social solidarity in Orang Asli community as a whole. While women in credit-based approach experience an over-dependency to the AIM as a MF institution and empowerment is missing out in the whole process of their involvement in this program.

6.4. Conclusion

According to the findings of this research, three pairs of contrasting concepts are identifiable as the main conclusion of the study: over dependency versus sustainability; individualism versus collective work; and from individual agency to group agency.

The process of micro finance without empowerment has led into over dependency in the Malay community, while the income generation activities by the local *mah meri* women have been sustainable. This is while over dependency of the clients to the existing system of micro finance for getting more loans is the result of a top-down disempowering approach by the NGO. This model does not help the rural or suburban women to change their economic status because the procedure of AIM micro loans reinforces continuously indebtedness of the clients rather than helping them to invest the loans on a self-employment business and come out of poverty, as Goldberg and Karlan (2006) have defined it. In this approach, it supposed to empower its targeted groups in a way that they could start playing a new role in their life as economically productive members of the community by running sustainable businesses. While in the case of Malay communities in this research, the results have been over dependency of a great number of clients. Using the term “clients” by AIM staff reveals how this system acknowledges its target groups. Clients are the people who a system prefers to keep them as good customers who pay back in time for guaranteeing its existence. And this is what has happened in the Malay communities.

At the same time, the process of loan-taking is accompanied with a spirit of individualism. The women in Malay communities have to be a member of a group, but in fact they are individuals and there is no group activity after taking the loan. In fact, forming the group is a kind of temporary arrangement of individuals to fulfill the eligibility of having access to the resources. Although it is a good strategy to find a collective way to have access to

the resources, without dynamism in the group after accessibility to the loans, it seems it does not result in a sustainable change. Among the *mah meri* it is the collective work that is the effective factor in their process of empowerment. The dynamism of the group from the core to the followers and in all activities done by the group members is observable. This dynamism is rooted in the agency of women to change the situation. In the first stages of the process, the agency has been individual and during the growth of the group it has changed to group agency.

Piran (2003) considers empowerment and participation as two parts of the sustainable development process. Chambers (2013) refers to the responsibility of community members for their own development process. Homan (2008) believes that in the process of community development while community members recognize their resources, acknowledge them and use them to foster growth of the community. In this process a community demonstrates an appreciation of the value of these resources, especially its human capital. In this view, the resources are from inside community, not from the outside. Also, the community recognizes its capitals in a collective activity. The concept is a collective one since the community members should be together to find out or recognize the capitals. This is different from individual activities that are supported by the micro finance model applied by AIM. Sen (1999) considers participation in and access to basic training opportunities as the main necessities of development, more than economic development and the growth of gross national income. He believes that freedom to participate in or access to basic training opportunities are intrinsic, and unfortunately have been denied to rural women for a long time or have been available to them in a limited form.

Micro finance should be a tool for helping people in rural areas to come out of the poverty cycle. As Salim Rashid (2012) mentions “micro finance is *micro* finance... it is finance

which is small. If finance works, micro finance works as well”; therefore if it does not work, it is not micro finance, it is in fact a consumption loan. The model by AIM is similar to the “Charity framework” raised by Kenny (2002) which is an individualist framework around three main thematic discourses: empathy, moral discipline/service, and finally, ideas of dependency/ patronage. Kenny mentions that the organizations of this charity framework see their role to empower individuals in the community and function in the context of mutual obligation or moral duty to assist the poor. They do not promote collective action (activist framework).

It is necessary that a change in the approach takes place so that micro finance for economic empowerment of rural women will be more effective. Malaysian institutions can change their approach by using the lessons learned in the process of empowerment of women in existing local women’s empowerment projects, such as the process of empowerment of local women in Kampung Orang Asli Sungai Bumbun.

There is one notion which is common in all targeted communities and that is “negotiation”. For Malay communities, negotiation is a must. They have to negotiate with those who decide for the loans or check for the installments or repayment. However, the negotiation for the Malay community does not end into participation and solidarity since the negotiation happens within a context of individualism. Among the *mah meri* community, there is an intrinsic negotiation which contributes to the solidarity since it happens within an empowered and enabled environment. This is what Arnstein (1969) emphasizes and mentions that on the sixth rung of the ladder, negotiation is used to redistribute the power. Those in the weak party negotiate to have more share in planning or decision-making. Also, Scott (2008) refers to negotiation as a means for a normative environment. He believes that constant negotiation and fight are necessary for villagers to set their norms, and to have their own share in power. The *mah meri* people were

successful to change the situation in their interest and preserve their culture as much as possible based on their agency for change. However, they are losing their language since their children are studying in Malay schools. They try to talk in their own language at home. They have a concern to lose their language as an element of their identity. In their tacit negotiation, they have been able to safeguard their traditions, dance and weaving arts as two other elements of their identity. However, during the recent years, certain important aspects of their life such as musical instruments used in performances have changed. Also aspects of other cultures such as the Chinese culture of burning papers as gifts to *moyangs* are seen. Regarding the weaving art, although the traditional patterns are conserved, the new patterns have been created by the new generation such as the bookmarks with the English alphabets. Even in carving on wood, new pictures are entering into their work while they still carve the *moyangs* images. This is a kind of negotiation between the existing agency for protecting the traditions, and the dominating power. In fact, organized negotiation in case of the *mah meri* happens in an empowered community while individual negotiation may have certain results for taking loans in the case of Malay communities, but it may not bring about changes in the community.

Diagram below (figure 6.1) compiles all processes and results of applying two approaches of saving- based method (empowerment approach) by Orang Asli women in the first site of the study and credit-based approach (micro finance approach) applied by AIM in the second site of the study.

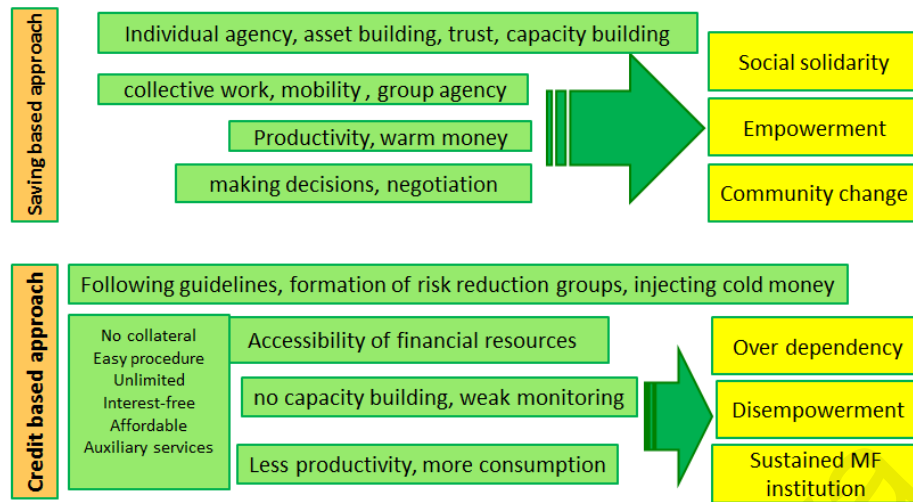


Figure 6.1 Empowerment approach versus micro finance scheme

Reviewing the diagram above, in the saving based approach applied by Orang Asli women in the process of empowerment, their individual agency through community asset building and capacity building help them to successfully generate income in the form of collective work and an increase in their social mobility. The result of this process has been changing their individual agency to group agency through which they enabled to make choices and empowered to be able to negotiate with the power system in and out of the community. The result of the whole process has been empowerment in the process of community development, acting as change agent to increase social solidarity in the community. While from credit based initiatives applied by AIM as a micro finance institution, the results have been different. AIM staff who have followed their institutional guidelines started the process of their micro finance scheme through establishing risk reduction group of local women to inject them cold money through which the accessibility of financial resources has increased for borrowers. But, since there is not capacity building programme to increase women's capability to use these financial facilities in income generating activities, a big portion of loans are being consumed for non-income generating purposes. Moreover, since AIM does not monitor the process of women's

project after lending them the loan, less productivity is observable. Although Malay women (like *mah meri* women) have individual agency which motivate them to be organized in the shape of small groups of borrowers and would like to be productive and empowered, AIM's approach does not fulfill local women's expectations and is far away from the empowerment notion. Therefore, in the credit based approach used by AIM has not provided the opportunity of changing local women's individual agency to group agency to do collective work and less productivity and more consumption is observable. The result of such process would over-dependency of women to the loans, their disempowerment to become the agent of community development but the system of AIM as a micro finance institution has been strong and sustained through these long-lasting pool of its clients.

6.5. Contribution of the study

The major contribution of the study is the case of women's agency for change. It was found out from the *mah meri* group that an empowering bottom-up approach that is based on the internal assets of the community will increase the women's agency for sustainable changes in their own community. The agency of women is rooted in the agency of the nature and culture of the *mah meri* tribe which actively wants to conserve itself, even though it has lost its strength in the process of modernism and has been suppressed by the power of a top-down development.

In each community there are often individuals who are more motivated to change their community. This motivation can be called agency when it is enhanced and changes to a sense of action for change. In societies where there is suppression and a top-down pressure, it is more possible that the agency enhances. However, the individual agent cannot stand against the suppressive system, unless these individuals find each other and trust each other in an enabling space, their awareness and capacities increase and their

individual agency changes into a group agency. This group agency has more power in comparison with the individual motivation, and the group gradually learns how to start to influence the system and even to negotiate with it. The more complex and the more inflexible the system becomes, the tools and methods of negotiation changes, and it may change from the explicit and open negotiations to implicit communications and indirect ways. Without such agency, the change in local communities becomes more difficult. In fact, the agency is the intrinsic power for continuous improvement within a community; it enhances the process of participation, solidarity and consciousness and awareness.

Another contribution of the study is that financial resources should be invested in empowerment rather than giving loans to women. It was found that 1) loans without empowering is not effective; and 2) Women themselves can have their own micro finance system (based on the definition of empowerment): they can control resources, the process and the achievements, and have the ability to make their choices. The process of women's participation in the indigenous communities has led to their empowerment while the process of women's participation in *micro finance* indicates some sort of disempowerment at least for a number of women. Back to Kabeer's (1999) point of view on empowerment, we can conclude that the indigenous group of women has been enabled to decide on three aspects of resources, process and achievements of their initiatives. On the other hand, according to Homan (2008) they are able to affect their community as agents of changes.

They are able to provide the materials of their products by themselves or using their connections with their neighboring communities to buy them. These women have had control over their resources in a sustainable way. Therefore, they are now certain about their control over their needed resources and through revitalizing their natural resources they have done community asset building based on Homan's (2008) point of view.

This sustainable accessibility to resources is the result of a long-term trial and error process initiated by the group members and through learning from their lessons and experiences as Chambers (2013) says that good changes occur through a gradual process. This gradual process is not seen with the Malay communities and the procedure of forming the group is as fast as possible to be able to apply for the loans. The length of the process has been determined by the micro finance scheme of AIM and the whole system is at the service of keeping the process in its predetermined line.

Women in the indigenous group have control over the process as well. Decisions in this group have been taken in a collective way. In the process of production, they have understood the necessity of teamwork and have tried to consolidate their group work. In fact, as Homan (2008) says, they have understood that their collective power is important in their empowerment, and collective power here means the capacity of a group to attain their common goals; like livelihood and cultural survival, solidarity and saving their identity. Moreover, the common experiences among these indigenous women have created the opportunity of making group decisions which according to Sen (1999) is taking steps towards development as freedom. Through group work, women in this group learned how to resolve their conflicts which is a kind of decision making, they learned how to combine ideas and choose the best one and how to manage their roles and use their time which is also another form of decision making. In the Malay communities, the decisions are taken by the micro finance system and the determined procedure which is to be conducted according to the guidelines as much as possible. The staff monitor the procedure of the loan-taking rigidly while the monitoring on the process of investing the loan for running a business is weak. In fact, as there is not enough motivation and empowering approach by the system to create productive situations for the loan takers, there is no need to monitor this process. When there is no productive sense among the

stakeholders, no need for decisions to be taken. It seems that the process finishes by taking the loans by applicants and the rest of the process is for controlling the risk of the repayment.

The other aspect of empowerment, as Kabeer (1999) believes, is controlling over the achievements. The *mah meri* women are able to decide about their income and it is under their control. From this point of view, women should be able to make choices. Although most of the women spent their income for livelihood survival of their families (because of the poverty in their community), this regretful situation has not made them disempowered persons.

The Malay women, in comparison, are not involved in the process of empowerment due to AIM services. Although they have good access to resources, they are not able to control the process of using their resources. The loans are being used for non-income purposes rather than income generating activities. As not many women are involved in the process of income generating activities through AIM services, the concepts of control over the process and control over achievements are nonexistent. Those who use the loans for income generating activities are controlling the process by their individual initiatives or by running their previous businesses. Moreover, as there is no group work among them, there is no occupational connection between their projects and sharing the knowledge and the lessons learned. If AIM provides the opportunity for the women to share their experiences, it will definitely lead to a significant change among the borrowers as well as to the communities. It may facilitate the involvement of women in the process of community development.

6.6. Recommendations

According to the conclusion of this research, certain recommendations are proposed as follows:

- The Department of Orang Asli in Malaysia needs to document and distribute a best practices report/document of indigenous people's initiatives and efforts to save their cultural resources, as well as to conserve and revitalize their natural resources.
- AIM and other micro finance institutions in Malaysia need to be evaluated with regards to their impact on the economic situation/behavior of poor people in real life. The methods which can be used for evaluation should be participatory qualitative methods of evaluation and not quantitative methods. The participatory qualitative methods are useful techniques which can be used to deeply understand the facilitating and impeding factors of the poor and hardcore poor people in the process of accessing financial facilities of micro finance institutions in order to come out of poverty.
- AIM needs to change its indicators from repayment of installments to the economic and social empowerment of women's group in its procedure. It may lead to social solidarity as well as economic independence of women in the local areas. To do so, AIM needs to provide certain training courses in the process of using the loans for income generating activities by the borrowers.
- It is better to facilitate women's collective projects by providing group loans instead of offering individual loans in the local areas of Malaysia by AIM; since women in group support each other; they can share knowledge and experience; moreover collective work increases the solidarity among women and within the community.
- The AIM staff at the weekly meeting centers should encourage and facilitate sharing the experiences, issues, and lessons learned by the borrowers during extra weekly or monthly meetings in the local areas.
- AIM can provide an opportunity of visiting the indigenous people's initiatives in saving their culture as well as in running income generating projects by themselves for its

borrowers in the local areas. The connection between AIM and the Department of Orang Asli can be useful in this regard.

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