

# COUNTRY GENDER PROFILE

**MALAYSIA**



# 1. Socio-Economic Profile

1.1 Malaysia is a Federal constitutional monarchy in Southeast Asia. It has an estimated population of 32,321,303 in 2019<sup>1</sup> and is the third largest economy in South-East Asia<sup>2</sup>. The country transformed from agriculture and commodity-based economy to one with strong manufacturing components<sup>3</sup>. The Government of Malaysia (GoMY) aspires to move from an upper middle-income to a high-income economy by 2020<sup>4</sup>. Malaysia's economy has been on an upward trend since the end of the Asian financial crisis in 1997-1998, with an average growth rate of 5.4% since 2010<sup>5</sup>. Since less than 1% (0.4%) of households live below the extreme poverty line, the GoMY's focus is on addressing the well-being of the poorest 40% of its population<sup>6</sup>.

1.2 Malaysia has maintained its position of 57<sup>th</sup> among 189 countries in the United Nations Development Program's (UNDP) 2017 Human Development Index (HDI)<sup>7</sup>. Its HDI value increased by 24.7% between 1990 and 2017<sup>8</sup>. In comparison with The Philippines and Thailand, two countries from the East Asia and Pacific region with close HDI rank and population size as Malaysia, Malaysia's position of 57<sup>th</sup> is above both countries of 113<sup>rd</sup> and 83<sup>th</sup> respectively<sup>9</sup>. Regarding the Gender Inequality Index (GII), Malaysia's once again maintained its 2016 standing of 62<sup>nd</sup> out of 160 countries in 2017<sup>10</sup>. However, the current rank is lower than 59<sup>th</sup> its 2015 position but higher than that of The Philippines, and Thailand's at 97<sup>th</sup> and 93<sup>rd</sup> respectively<sup>11</sup>.

1.3 Malaysia's rank of 101<sup>st</sup> among 149 countries on the 2018 Global Gender Gap Index (GGGI) is three steps higher than its 2017 standing of 104<sup>th</sup> out of 144 countries. Malaysia ranks 13<sup>th</sup> out of 18 countries in the South-East Asia and Pacific region<sup>12</sup>. Malaysia recorded a higher representation of women in parliament and has closed 68% of its overall gender gaps<sup>13</sup>. Malaysia has its gender gap index, the Malaysia Gender Gap Index (MGGI) which is modeled after the GGGI. Unlike the GGGI that has four thematic areas, the MGGI has eight economic structures; participation in productive activities and access to resources; education; health and related services; public life and decision-making; human rights of women and girls; social protection; disaster risk reduction, and peace and security<sup>14</sup>. Malaysia's global rank based on its 2017 MGGI was 70 out of 144 countries and 8 out of 18 countries in East Asia and the Pacific<sup>15</sup>.

Table 1. Gender at a Glance in Malaysia

Categories	Female (%)	Male (%)
Labor Force Participation (ILO, 2016)	67.7	80.2
Unemployment (ILO 2016)	3.9	3.1
Bank Accounts (WEF-GGGR, 2018)	78.1	83.0
Literacy Rate (UNESCO, 2016)	91.07	96.3
Own Account Workers (WEF-GGGR, 2018)	17.4	18.1
Unpaid Family Worker (WEF-GGGR, 2018)	7.7	2.3
Entrepreneurship (Cedar)	20	80

1. World Population Review (2019), Malaysia Country Data, <http://worldpopulationreview.com/countries/malaysia-population/>

2. Australian Government (ND), Country Profile-Malaysia, <https://www.homeaffairs.gov.au/about/reports-publications/research-statistics/statistics/live-in-australia/country-profiles/malaysia>

3. World Bank (2018), The World Bank in Malaysia: Overview, <http://www.worldbank.org/en/country/malaysia/overview>

4. Asian Development Bank (ADB), (2018), Malaysia Fact Sheet, <https://www.adb.org/sites/default/files/publication/27778/mal-2017.pdf>,

5. World Bank 2018, op.cit

6. Ibid

7. UNDP (2018), Malaysia Country Note, [http://hdr.undp.org/sites/all/themes/hdr\\_theme/country-notes/MYS.pdf](http://hdr.undp.org/sites/all/themes/hdr_theme/country-notes/MYS.pdf), P.3

8. Ibid:2

9. Ibid:3

10. Ibid:

11. Ibid: 5

12. WEF-GGGR (2018), Global Gender Gap Report 2018, [http://www3.weforum.org/docs/WEF\\_GGGR\\_2018.pdf](http://www3.weforum.org/docs/WEF_GGGR_2018.pdf), P.16

13. Ibid:21

14. GoMY (2018a), Statistics on Women's Empowerment in Selected Domains, Malaysia, <https://www.dosm.gov.my/v1/index.php?r=column/pdfPrev&id=SGMzVDh0cVUwK0t6SGN6UzhwN1dmdz09>

15. Ibid



## 2. Gender in National Development: Institutional and Policy Frameworks

2.1. Malaysia's women's development agenda was first mentioned in the 4<sup>th</sup> Malaysian Plan (1981-1985)<sup>16</sup>. In the current development plan, the 11<sup>th</sup> Malaysia Plan 2016-2020, the government's focus is on increasing women's participation in the labor force and entrepreneurship, enhancing the role of women in development, increasing the numbers of women in decision-making and improving data collection for planning, monitoring and evaluation of programs<sup>17</sup>. While the government has integrated women's issues in all its development programs since the 4<sup>th</sup> Plan, it is said that it tends to view 'women's development' as an issue of enabling women to become contributors to the productivity of the nation rather than a human rights issue of gender equality<sup>18</sup>. A gender-responsive budgeting process was adopted in 2004 and piloted in five ministries-education, higher education, health, human resources, and rural development<sup>19</sup>. Regrettably, it is yet to be implemented as a government policy<sup>20</sup>.

2.1.2 Malaysia's international obligations on women's rights include the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW), which was ratified in 1995, the Beijing Declaration and Platform for Action, the Millennium Development Goals and the Sustainable Development Goals (SDGs). It has also ratified the International Labor Organization Convention NO.100, the Equal Remuneration Convention and the Protocol to Prevent, Suppress and Punish Trafficking in Person especially Women and Children<sup>21</sup>. Since the ratification of CEDAW in 1995, the country has submitted the five periodic reports to the CEDAW Committee with the most recent, the combined third, fourth and fifth report delivered in 2017<sup>22</sup>. It should be noted that unless Parliament adopts international conventions, local laws take precedence over them. A national governance structure headed by the Prime Minister for the monitoring and reporting on the Sustainable Development Goals (SDGs) was created in 2016<sup>23</sup>.

### 2.2 Institutional and Policy Frameworks

2.2.1. The Ministry of Women, Family, and Community Development (MWFCD) established in 2004, metamorphosed from the 1975 National Advisory Council on the Integration of Women (NACIWID)<sup>24</sup>. The Cabinet Committee on Gender Equality chaired by the Prime Minister was created in 2004<sup>25</sup>. The ministry is responsible for ensuring the effective implementation and coordination of programs for women and families, charting new directions for the advancement of women and strengthening the institution of the family<sup>26</sup>. The MWFCD's activities are carried out through its four departments and agencies namely, the Department for Women Development, Social Welfare Department of Malaysia, National Population and Family Development Board and the Social Institute of Malaysia<sup>27</sup>. The government declared 2018 "Women Empowerment Year"<sup>28</sup>.

16. GoMY (2018b), Introductory Message to the CEDAW Committee, [https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT\\_CEDAW\\_STA\\_MYS\\_30326\\_E.pdf](https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT_CEDAW_STA_MYS_30326_E.pdf)

17. Ng, C. (2016), Towards 2030: Localizing Gender Equality and Women's Empowerment in Malaysia, [http://onlineapps.epu.gov.my/sdg/images/sdg\\_document\\_november/presentation/Day\\_1\\_Session\\_3\\_4\\_Cecilia\\_Ng.pdf](http://onlineapps.epu.gov.my/sdg/images/sdg_document_november/presentation/Day_1_Session_3_4_Cecilia_Ng.pdf), P.5

18. UNESCAP (2018a), Where Does Malaysia Stand on Global Ranking of Commitment to Gender Equality, ICT Development, and E-Government Development? <https://egov4women.unescapsdd.org/country-overviews/malaysia/where-does-malaysia-stand-on-global-rankings-of-commitment-to-gender-equality-ict-development-and>

19-20. UNDP (2005), Gender Budgeting Malaysia, [http://www.my.undp.org/content/malaysia/en/home/library/womens\\_empowerment/GBMalaysia.html](http://www.my.undp.org/content/malaysia/en/home/library/womens_empowerment/GBMalaysia.html)

20. Women's Aid Organization et al (2018) Malaysia National Shadow Report on CEDAW, [https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT\\_CEDAW\\_NGO\\_MYS\\_30011\\_E.pdf](https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT_CEDAW_NGO_MYS_30011_E.pdf), P.7

21. UNESCAP 2018a, op.cit

22. OHCHR (2017), Malaysia Third, Fourth and Fifth Combined Report, [https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT\\_CEDAW\\_IFN\\_MYS\\_27118\\_E.pdf](https://tbinternet.ohchr.org/Treaties/CEDAW/Shared%20Documents/MYS/INT_CEDAW_IFN_MYS_27118_E.pdf)

23. GoMY (2017) Statement of the Malaysian Government at the General Debate of the High-Level Political Forum on Sustainable Development, <https://sustainabledevelopment.un.org/content/documents/25758malaysia.pdf>, P.2

24. JICA (2012), Egypt Country Gender Profile, [http://open\\_jicareport.jica.go.jp/pdf/12121836.pdf](http://open_jicareport.jica.go.jp/pdf/12121836.pdf), P.12

25. UNESCAP (2018b), Women's Entrepreneurship: Lessons and Good Practice-National Case Studies from Cambodia, Indonesia, Malaysia and Philippines <https://www.unescap.org/sites/default/files/ASEAN%20women%E2%80%99s%20entrepreneurship%20case%20studies.pdf>, P.20

26. Ibid:20

27. Ibid

28. Female Magazine (2017), The Government Has Declared That 2018 Will Be Women Empowerment. Here's What to Expect. <http://femalemag.com.my/issues/government-declared-2018-will-women-empowerment-year-heres-expect/>



2.2.2 Article 8(2) of the Federal Constitution of Malaysia as amended in 2001 prohibits gender discrimination, but it has been observed that the amendment applies only to situations of employment, trade, business or profession, and the acquisition of property<sup>29</sup>. The gender equality architecture at the national level comprises the revised National Policy on Women and the Plan of Action for the Advancement of women both adopted in 2009, and the Domestic Violence Act (DVA) of 1994.

## 3. Voice and Participation

### 3.1. Women's Civil Society Organizations

3.1.1. Malaysian women's non-governmental organizations (NGOs) have a long history of women's rights advocacy. They engage with a wide range of issues, including domestic violence and general women's rights campaigns. Their advocacy began in the 1960s under the aegis of the National Council for Women's Organizations (NCWO) with demands for equal pay for female teachers<sup>30</sup>. Through their advocacy for women's issues to be integrated into public policies, women's maternity leave days were extended from 42 days to 60 days and currently to 90 days<sup>31</sup>. Other achievements under the NCWO include the establishment of a women's unit in the police force in 1986. In the 1980s under the umbrella of the Joint Action Group (JAG), the Domestic Violence Act (DVA) was enacted in 1994. The DVA was amended in 2017 to increase protection for victims<sup>32</sup>.

3.1.2 In addition to their women's rights activism, women activists were fully engaged in the pro-democracy, anti-corruption and human rights struggles that began in 2015 after the Wall Street Journal published corruption stories against then Prime Minister<sup>33</sup>. Other campaigning issues that Malaysian women activists have engaged in include promoting women's rights within the frameworks of Islam and universal human rights<sup>34</sup>. The campaign is led by the Sisters in Islam (SIS). Women's NGOs have also forged coalitions to counteract the government's CEDAW reports and to lobby the MWFCD to get the Gender Equality Act enacted by parliament. It has been argued that the proposed legislation would help eliminate discrimination and uphold equality as enshrined in the Federal Constitution as it incorporates CEDAW principles in Malaysian Law<sup>35</sup>.

## 4. Strategic Sectors for Gender Equality

### 4.1 Women's Economic Participation

4.1.1. Although women's economic empowerment is one of the pillars in Malaysia's development agenda, women are marginalized in the country's economic sector. This is surprising as women have higher educational success than men across various levels in the sector (see section 4.2). A breakdown of the workforce shows women's dominance in the lower paying and non-paying categories of unemployed, part-time, contributing and own-account workers. Their dominance in these categories means they are less likely to have a formal contract, access to benefits or social programs, and are more likely to bear the brunt of downturns in the economy. Their precarious employment means they are unlikely to have savings to tide them over in periods of crises. Given this reality, it can, therefore, be argued that vulnerable employment is linked to poverty. While there are more women in the high-skilled workers and fewer women in the discouraged job seekers categories, overall, male workers earned more than them.

29. UNESCAP 2018a, op.cit

30. The Star Online (2017), Fifty Years of Women's Activism, <https://www.thestar.com.my/lifestyle/women/2013/08/29/fifty-years-of-womens-activism/>

31. Ibid

32. New Straits Times (2017), Domestic Violence Act, 2017

<https://www.nst.com.my/news/2017/04/226747/domestic-violence-act-2017-godsend-abuse-victims-both-genders>

33. Time Magazine (2016), Thousands of Malaysians March Against Government, Defying Threats, <http://time.com/4577701/malaysia-kuala-lumpur-bersih-najib-razak/>

34. Sisters in Islam (ND), <http://www.sistersinislam.org.my/>

35. Free Malaysia Today (2018), Putrajaya to Draft Bill on Gender Equality, <https://www.freemalaysiatoday.com/category/nation/2018/04/03/putrajaya-to-draft-bill-on-gender-equality/>



Table 2: Employment and Economic Activities

Categories	Female (%)	Male (%)
Unemployed	3.1	3.9
Informal	-	-
Part time	8.2	3.9
High Skilled workers	11.8	11.7
Contributing family workers	7.7	2.3
Own account workers-	17.4	18.1
Mean Monthly Earnings	2.4	2.5
Discouraged Job Seekers	44.7	55.3
Labor force participation rate	67.7	80.2

Source: Compiled from The 2018 Global Gender Gap Report & ILO, 2019

4.1.2. The government's aim of boosting women's participation in the labor force from 54% in 2015 to 59% in the 11<sup>th</sup> Malaysia Plan 2016-2020<sup>36</sup>, is echoed by the International Monetary Fund (IMF) in its discussion of the contribution of working women to the country's GDP. The IMF notes that women's contribution to GDP increased from 4% to 14% between 2001 to 2008 and 2011 to 2016 respectively and is higher than men's contribution of 7% and 13% during this same period<sup>37</sup>. While there is no problem with boosting women's labor force participation and growing the GDP, women as workers should be entitled to decent employment and social benefits associated with such work.

## 4.2. Agriculture

4.2.1. Malaysia's transformation from an agrarian to a manufacturing and service economy in the 1970s resulted in slowed agricultural growth and the sector's contribution to the economy. Agriculture's contribution to GDP fell from 45.71% in 1960 to 20.28% in 1985 and 8.78% in 2017<sup>38</sup>. The employment rate in the sector declined from 22.70% in 1991 to 10.10% in 2005 and 7.50% in 2017<sup>39</sup>. Female employment decreased from 23.66% in 1991 to 12.03% in 2001 and 6.54% in 2017<sup>40</sup>. Female landowners in Malaysia account for 12% -13%<sup>41</sup>.

4.2.2. Women have varied roles in the agricultural sector. In addition to their tasks in fruits and vegetable farming and chicken rearing, women work in the cash crop sub-sector. In rice cultivation, they sow seeds, take care of seedlings, transplant, and weed, while men plow, harvest, and manage the irrigation system<sup>42</sup>. In the rubber plantations, cocoa, coffee, tea, and other cash crops, women are involved in cultivation and management. The few women in palm plantation are engaged in weeding.

36. IMF (2018), Chart of the Week: Malaysia Needs More Women in the Workforce, <https://blogs.imf.org/2018/04/02/chart-of-the-week-malaysia-needs-more-women-in-the-workforce/>

37. Ibid

38. World Bank, (ND), Agriculture, Forestry and Fishing's Contribution to Malaysia's GDP, <https://data.worldbank.org/indicator/NV.AGR.TOTL.ZS?locations=MY>

39. Index Mundi (ND), Malaysia- Employment in Agriculture <https://www.indexmundi.com/facts/malaysia/employment-in-agriculture>

40. World Bank (2018), Employment in Agriculture-Malaysia, <https://data.worldbank.org/indicator/SL.AGR.EMPL.FE.ZS?locations=MY&view=chart>

41. ADB (2015), The Meek Shall not Inherit the Land, <https://blogs.adb.org/blog/meek-shall-not-inherit-earth-gender-equality-and-access-land>

42. Rozana, N.(2015), Empowerment of Rural Women in the Agriculture Community Through Women Development Programs, [http://ap.fttc.agnet.org/ap\\_db.php?id=394](http://ap.fttc.agnet.org/ap_db.php?id=394)

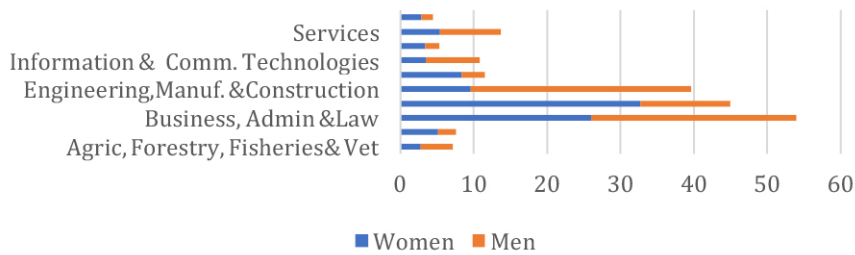


### 4.3. Education

4.3.1 Girls and boys achieved universal primary education in 2012 in Malaysia. While girls had a slightly higher survival rate (97.31%) to the last grade of primary school than boys (95.49%) in 2016, boys' transition rate from primary to secondary school for the same period was 91.66% compared to girls at 90.42%<sup>43</sup>. At the secondary school level, female students have a higher participation rate of 5% -6.5% between 2008 and 2017<sup>44</sup>.

4.3.2. Tertiary net enrollment for females was 9% to 11% higher than males between 2008 to 2017<sup>45</sup>. Regarding their graduating degrees in 2017, there were higher numbers of female graduates in six of the ten-degree domains listed in the GGGI. In the Arts and Humanities, there were 6.6% female degrees to 5.7% of males; Business, Administration, and Law had 24.6% female graduates in contrast to 13.3% males, Education 21.6% females and 11.4%, Health and Welfare 4.7% females and 2.5% males, Natural Science, Mathematics and Statistics had 7.2% females and 5.5% males, Social Science, Journalism and Information had 10.6% females and 8.9% males<sup>46</sup>. The four-degree domains that males dominated were Agriculture, Forestry, Fisheries and Veterinary, Engineering, Manufacturing and Construction, Information and Communication Technologies, and Services at 1.8%, 42.0%, 4.4% and 4.4% respectively. Women accounted for 1.6%, 15.7%, 3.6%, and 3.2%-degree holders respectively<sup>47</sup>. Technical and vocational courses such as engineering and building are dominated by male, while women are concentrated in home economics and commerce<sup>48</sup>

Figure-1 Graduates by Degree Studied in 2018



Source: WEF-Global Gender Gap Report, 2018

### 4.4 Health

4.4.1 Women's life expectancy rate is estimated at 78 years from 2015 to 2020 and men at 72 years over the same period<sup>49</sup>. The maternal mortality rate in 2017 stood at 40 deaths per 100,000 live births<sup>50</sup>. The adolescent birth rate among 15-19 years decreased from 28 deaths per 1,000 live births in 1991<sup>51</sup> to 13 deaths per 1,000 live births in 2015<sup>52</sup>. The estimated fertility rate per woman between 2015-2020 is 2 births, and the contraceptive prevalence rate in 2017 was 53% among women in their reproductive years<sup>53</sup>.

4.4.2. The proportion of birth attended by skilled health personnel increased markedly from 20% in 1970 to 92.8% in 1991<sup>54</sup> and, 99% in 2016<sup>55</sup>. The HIV notification rate dropped by 60% from its peak in 2002 of 28.4 to 11 per 100,000

43. UNESCO (2019), Malaysia Country Data, <http://uis.unesco.org/country/MY>

44. Ibid

45. Ibid

46. WEF-GGGR, op.cit

47. Ibid

48. JICA 2012, op.cit:24

49. UNFPA (2019), Malaysia Country Data, <https://www.unfpa.org/data/world-population-dashboard>

50. Ibid

51. UN (2015), Malaysia Millennium Development Goals Report, [http://un.org.my/upload/undp\\_mdg\\_report\\_2015.pdf](http://un.org.my/upload/undp_mdg_report_2015.pdf), P.126

52. UNFPA op.cit

53. Ibid

54. UN 2015, op.cit: 120

55. UNFPA, op.cit





persons in 2016<sup>56</sup>. Of the 3,347 cases reported in 2017, women and children accounted for 457 cases or 11%<sup>57</sup>. Heterosexual and mother to child transmission rates in 2016 were 39% and 1% respectively<sup>58</sup>, Malaysia became the first country in South-east Asia to eliminate mother to child transmission of HIV and syphilis<sup>59</sup>. The official minimum age for marriage in civil law for young women and men was changed to 18 years by the Prime Minister on 19<sup>th</sup> October 2018<sup>60</sup>. Before then, it was 16 years and 18 years for female and male respectively<sup>61</sup>. However, girls can marry at 16 years with the permission of the state's Chief Minister, while Islamic law stipulates 16 years, earlier age marriages are allowed with permission from the Sharia courts<sup>62</sup>.

## 4.5. Entrepreneurship

4.5.1 Women entrepreneurship development was first acknowledged in the Sixth Malaysia Plan of 1991-1995. The Plan had a chapter on women and recognized women as an important economic resource<sup>63</sup>. It also outlined projects and programs for their development and strategies to incorporate them into the country's development in accordance with the objectives of the National Women's Policy<sup>64</sup>. It is therefore not surprising that the Global Entrepreneurship Monitor Report 2015/2016 notes that Malaysian women are as likely as men to become entrepreneurs, and like men, they also ventured into entrepreneurship out of necessity<sup>65</sup>. Despite this fact, female entrepreneurs still face challenges such as lack of support, lack of confidence and bias towards their male counterparts<sup>66</sup>. Women make up 20% of entrepreneurs in Malaysia<sup>67</sup>.

4.5.2 Given the GoMY's interest in female entrepreneurship, several programs were introduced to enhance their growth in the country. Among them are the Inkubator Kemahiran Ibu Tunggal (I-KIT), Inkubator Keusahawanan Wanita (I-Keunita), Jejari Bestan, Rural Economy Funding Scheme, Skim Anjakan Usahawan SME Bank, Women Entrepreneur Startup Grant<sup>68</sup>. At the institutional level, the Credit Guarantee Corporation, Malaysia Berhad (CGC), the primary institution that guarantees the loans of small and medium-sized enterprises launched the Biz Wanita-I scheme in 2015. The scheme targeted women entrepreneurs (women-owned business), as well as businesses and companies that are managed by women. In October 2015, two months after the launch of the scheme, CGC approved RM 10 Millions of financing to 76 SMEs<sup>69</sup>.

4.5.3 Skim Pembiayaan Mikro, finance microenterprises to the tune of RM 50,000 is an easy, fast and convenient credit scheme without collateral. A total of 185,000 microenterprises have been funded to the tune of RM 3.1bilions since the program's inception in 2006 until the end of 2015<sup>70</sup>. In 2018, women entrepreneurs were allocated RM 250, being 50% of the National Entrepreneurs Group Economic Fund (Tekun Nasional). The funding will assist women entrepreneurs to start or expand their businesses<sup>71</sup>. Other initiatives to increase women's entrepreneurship growth include the Women Exporters Development Program (WEDP), organized by the Malaysia External

56. GoMY (2016), Overview of the HIV/AIDS Epidemic in Malaysia, <https://www.mac.org.my/v3/resources/hiv-statistics/>

57. Ibid

58. Ibid

59. Malay Mail (2018a), Malaysia First in the Region to Eliminate Mother to Child Transmission of HIV and Syphilis, <https://www.malaymail.com/s/1680542/malaysia-first-in-region-to-eliminate-mother-to-child-transmission-of-hiv-a>

60. Malay Mail (2018b), Dr. M Ordered All States to Raise Minimum Marriage to 18 Penang Exco Reveals, [https://www.malaymail.com/s/1684906/dr-m-ordered-all-states-to-raise-minimum-marriage-age-to-18-penang-exco-rev?utm\\_source=izooto&utm\\_medium=push\\_notification&utm\\_campaign=browser\\_push&utm\\_content=&utm\\_term=](https://www.malaymail.com/s/1684906/dr-m-ordered-all-states-to-raise-minimum-marriage-age-to-18-penang-exco-rev?utm_source=izooto&utm_medium=push_notification&utm_campaign=browser_push&utm_content=&utm_term=)

61. Girls not Bride (2018), Malaysia Country Data, <https://www.girlsnotbrides.org/child-marriage/malaysia/>

62. Ibid

63. Arrifin, A.I et al. (2017), Enhancing Women Entrepreneurship Development Framework: Policy, Institutional Gaps and Challenges in Malaysia, <http://jostip.org/index.php/jostip/article/view/57>, P.4

64. Ibid:4

65. Allianz (2017), 6 Programs That Malaysian Female Women Entrepreneurs Should Know, <https://www.allianz.com.my/6-programmes-that-malaysian-female-entrepreneurs-should-know>

66. Ibid

67. CEDAR (2017), Women and Family: Entrepreneurship in Malaysia, <https://www.cedar.my/publications-store/63-women-entrepreneurship-in-malaysia-a-formidable-economic-force.html>

68. Arrifin, op.cit:6

69. Ibid:7

70. Ibid:7

71. SME Corporation (2018), Women Entrepreneurs to Get RM 250 Million From Tekun Nasional, <http://smecorp.gov.my/index.php/en/resources/2015-12-21-10-55-22/news/2587-women-entrepreneurs-to-get-rm250-million-from-tekun-nasional>



Trade Development Corporation (MATRADE). MATRADE was looking forward to increasing the number of women exporters by 2020, including the WEDP and eTRADE. Women exporters account for only 14% of the 19,000 companies registered with MATRADE as of March 2017<sup>72</sup>.

## 4.6 Water, Supply and Sanitation (WSS)

4.6.1. Through improved water and sanitation services, water-borne diseases reduced by 85 %. As of 2009, 92.9% of Malaysian households had access to treated water supply<sup>73</sup>. The number increased to 95.1% in 2014, except in Kelantan, Sabah, and Sarawak States have water coverage of less than 90%<sup>74</sup>. Urban water supply increased from 96.5% in 2007 to 98.8% in 2014. Rural water supply was 82.9% in 2014. All states have coverage of 80% except Sabah, Sarawak, and Kelantan, which had coverage of less than 65 %<sup>75</sup>. The GoMY's roadmap is to increase clean water coverage to 99% of the population by 2020<sup>76</sup>. Regarding sanitation, 97% of the population has access to a flush or pour-flush toilet, an indicator of an improved sanitary facility<sup>77</sup>. This increased to 99.5% in 2014. Apart from Sabah State, where just under 95% has access to improved sanitary facilities. All other states have 99.5 %. Sanitary latrine coverage in rural areas increased from 80.6% in 1990 to 96.5% to 2000 and 98.6% in 2014<sup>78</sup>.

4.6.2. Although Malaysia has one of the highest rates of water and sanitation coverage in Southeast Asia, the sector still faces challenges<sup>79</sup>. Among them is a lack of a central agency to manage the overall aspect of water resource management, high rates of water wastage in domestic, industrial and agriculture use are unsustainable in the long-term<sup>80</sup>. High rates of non-revenue water (NRW) usage in Malaysia is higher, with a national average of 40%<sup>81</sup>. This equals a loss of 40 liters of 100 liters of treated water. If Malaysia reduces the NRW to a minimum, the building of new dams could be delayed. Water pollution is a severe problem in Malaysia and impacts negatively on the sustainability of water resources<sup>82</sup>. Other challenges in Malaysia's WSS sector includes access to adequate coverage to indigenous people; communities affected by large dam projects; people living in informal settlements; and refugees and asylum seekers<sup>83</sup>.

4.6.3. Maybe, there is no need for water users associations because of the availability of clean water across households in the country. However, going forward, women as household managers should work with utility companies to start conserving water for the future.

## 4.7. Energy

4.7.1. The GoMY changed its Four-Fuel Policy based on oil, gas, coal and hydropower to the Five-Fuel with the addition of renewable energy as the fifth source of fuel under the 8<sup>th</sup> Malaysian Plan 2001-2005<sup>84</sup>. To realize this policy objective, the government established the Small Renewable Energy Power Program in 2001<sup>85</sup>. This policy framework was strengthened in the 9<sup>th</sup> Malaysian Plan 2005-2010, with strategies for developing energy security highlighted along with several broad strategies including rural electrification, fuel diversification, energy efficiency, renewable energy, and energy business development<sup>86</sup>. Other initiatives to promote renewable energy include the

72. SME Magazine (2017), MATRADE to Increase Number of Women of Women Entrepreneurs by 2020, <https://smemagazine.asia/matra-de-to-increase-number-of-women-entrepreneurs-by-2020/>

73. UN (2015), op.cit:187

74. Ibid:187

75. Ibid:188

76. Ibid:

77. Ibid:190

78. Ibid: 190

79. Leong, M. (2018), The Future of the Water Industry in Malaysia, <https://ww2.frost.com/frost-perspectives/future-water-industry-malaysia-2018/>

80. WWF Malaysia (ND), Managing Water Resources Well for Sustainability, [http://www.wwf.org/my/about\\_wwf/what\\_we\\_do/freshwater\\_main/freshwater\\_sustainable\\_water\\_use/projects\\_sustainability\\_of\\_malaysia\\_s\\_water\\_resources\\_utilisation/smwru\\_issues/](http://www.wwf.org/my/about_wwf/what_we_do/freshwater_main/freshwater_sustainable_water_use/projects_sustainability_of_malaysia_s_water_resources_utilisation/smwru_issues/)

81. Ibid

82. Ibid

83. IISD (2018), Special Rapporteur on Water and Sanitation Urges Malaysia to Focus on "Off-Radar" Groups, <https://sdg.iisd.org/news/special-rapporteur-on-water-and-sanitation-urges-malaysia-to-focus-on-off-radar-groups/>

84. Zafar, S. (2017), Renewable Energy in Malaysia, <https://www.cleantechloops.com/renewable-energy-in-malaysia/>

85. Ibid

86. Ibid





Biomass Power Generation and Cogeneration Program in the oil palm and industry initiated in 2002, and the Malaysia Building Integrated Photovoltaic Integrate Projected begun in 2005<sup>87</sup>.

4.7.2. Despite these laudable policy initiatives and projects to promote renewable energy, Malaysia's energy mix consists of fuel oil and diesel at 40%, natural gas at 36%, coal at 7% and renewable resources at 7%, of which 4% comes from biomass and 3% from hydroelectricity<sup>88</sup>. The GoMY sets a new target of 20% clean energy generation by 2030 in September 2018<sup>89</sup>. Malaysia's slow growth in embracing renewables has been attributed to lack of awareness and financial constraints<sup>90</sup>.

4.7.3 The Malaysian Gas Association (MGA) established the Malaysia Women in Energy (MyWiE) in 2018 to champion equal opportunities for women in the energy sector. The organization aims to guide discussions and develop proposals to address the challenges faced by women in energy<sup>91</sup>.

## 4.8. Rural Development

4.8.1. Rural development was prioritized in the 10<sup>th</sup> Malaysia Plan 2011-2015 and extended to the 11<sup>th</sup> Plan 2016-2020 as part of the GoMY's national agenda of becoming an advanced inclusive nation<sup>92</sup>. The focus of rural development was to uplift the wellbeing of rural communities and stimulate economic activities based on land and natural resources. Government's focus during the 10<sup>th</sup> Plan was on improving basic rural infrastructure and service delivery, intensifying economic activities, promoting entrepreneurship and empowering communities<sup>93</sup>. Rural road coverage increased by 11.7% from 45,905 kilometers (km) in 2009 to 51,262 km 2014<sup>94</sup>. In Sarawak, 250 km of ex-logging roads were upgraded to provide accessibility to 31,512 people in underserved rural areas<sup>95</sup>. Utilities rural electricity coverage reached 97.6% and water supply at 93.8%, 188 water tanks were provided to supply clean water to 251,200 rural households in remote areas of Sabah and Sarawak States<sup>96</sup>. The GoMY will continue its rural development program to uplift the wellbeing of rural communities in the 11<sup>th</sup> Plan 2016-2020 through re-energizing rural economic activities; enhancing human capital capabilities; extending provision of quality of necessary infrastructure and service and streamlining services<sup>97</sup>.

4.8.2 Concerning women, the state of Sarawak established the Women Economic Development (WEDA) in 2005 to strengthen the entrepreneurial potential of women<sup>98</sup>. The program focused on rural industrial development to assist women and had four components, namely, entrepreneurship development, family income and diversification, product development and technology transfer, and market and entrepreneurial training<sup>99</sup>. A review of the program showed that 80% (30) of respondents had increased income after participating in the program, and 50% increased their ownership of properties, indicating an improved standard of living<sup>100</sup>.

4.8.3 In contrast, the NGO CEDAW Shadow Report 2018 states that the lack of rural infrastructure has resulted in irregular school attendance of girls and reduced employment<sup>101</sup>. In the Penang communities in Sarawak State,

87. Ibid

88. The Diplomat (2018), How to Green Malaysian Energy, <https://thediplomat.com/2018/03/how-to-green-malaysian-electricity/>

89. The Edge Market (2018), Malaysia Sets New Goal of 20% for Clean Energy Generation, <https://www.theedgemarkets.com/article/malaysia-sets-new-goal-18-clean-energy-generation-2030>

90. Leadereconomics (2018), Solar Energy: The Future of Energy Consumption in Malaysia <https://leadereconomics.com/business/solar-energy-the-future-of-energy-consumption-in-malaysia>

91. Focus Malaysia (2018), Fueling Malaysia's Sustainable Future, <http://www.focusmalaysia.my/Snippets/fueling-malaysia-s-sustainable-future>

92. GoMY (2015), Transforming Rural Areas to Uplift Wellbeing of Rural Communities, [http://www.nationalplanningcycles.org/sites/default/files/planning\\_cycle\\_repository/malaysia/malaysia\\_rm\\_11\\_strategy\\_paper\\_04.pdf](http://www.nationalplanningcycles.org/sites/default/files/planning_cycle_repository/malaysia/malaysia_rm_11_strategy_paper_04.pdf)

93. Ibid:

94. Ibid:42

95. Ibid:42

96. Ibid:42

97. Ibid 4.7

98. Rozita, A.M. et al (2015), Women and Entrepreneurship: An overview of Women Entrepreneurship Programs in Malaysia, <http://repo.uum.edu.my/15205/1/Ar.pdf>, P. 23

99. Ibid:23

100. Ibid:23

101. NGO Shadow Report op.cit:21

women endure land right denials and access to services<sup>102</sup>. Furthermore, it was noted that there is a lack of female representation in decision-making on rural projects, low female representation in village committees and a lack of consistent and planned skills training for women<sup>103</sup>.

## 4.9. Urbanization and Urban Planning

4.9.1 Malaysia's is urbanizing at a fast rate. Its urban population leaped from 19% at independence in 1957<sup>104</sup> to 76% in 2018<sup>105</sup>; this rate is more than 20% higher than the global urbanization rate<sup>106</sup>. While the country's urbanization rate for 2015-2020 estimated at 2.13%<sup>107</sup> is below the Southeast Asian rate of 2.4%<sup>108</sup>. Malaysia's urban population growth of 4% is among the fastest in the region behind the Lao People's Democratic Republic, Cambodia, and Vietnam<sup>109</sup>. Moreover, the United Nations Department of Economic and Social Affairs projected that Malaysia's urbanization rate would be 80% in 2020, and between 85 to 90% in 2050<sup>110</sup>. Noting these projections, the GoMY has begun to make early preparations to properly manage the urbanization process to ensure that the country remains competitive<sup>111</sup>. In line with this, the government adopted the second National Urban Policy in 2017 and the National Transformation 2050 Strategy (TN 50) in 2018.

4.9.3 The GoMY's approach to integrating gender equality in urban development is based on its economic definition of gender equality and women's empowerment mentioned earlier. It, therefore, aims to increase women's labor force participation rate to 59% by 2020. To this end, the government is working on creating a more conducive working environment that will promote gender equality and diversity. As a result, the government has provided tax incentives to employers to train and re-employ women who have been out of the labor force and has provided grants for the renovation and furnishing of childcare centers within government offices<sup>112</sup>. Furthermore, women have been given the opportunities to acquire the necessary knowledge and experience in areas such as entrepreneurship. Other initiatives include flexible working arrangements, the work from home concepts and the 'back to work' programs to encourage qualified women who have been out of the workforce due to family or other commitments to re-enter the labor force easily<sup>113</sup>.

# 5. Thematic Areas

## 5.1 Climate Change

5.1.1 Two phenomena-El-Nino and La Nina characterize Malaysia's climate change experience<sup>114</sup>. El-Nino refers to hot and dry weather, while La-Nina describes wet weather characterized by excessive rain<sup>115</sup>. Malaysia has witnessed unusual droughts and rainfalls in recent times, and climate scientists have predicted a dire situation in the near future. It is forecasted that Malaysia will experience more frequent water shortages by 2030 as dams become drier<sup>116</sup>. As a result, Malaysians will be queuing not only for water but also hospital treatment for heatstroke and

102. Ibid:21

103. Ibid:22

104. UNICEF (2017), UNICEF Annual Report 2017:Malaysia, [https://www.unicef.org/about/annualreport/files/Malaysia\\_2017\\_COAR.pdf](https://www.unicef.org/about/annualreport/files/Malaysia_2017_COAR.pdf)

105. CIA (ND), The World FactBook, <https://www.cia.gov/library/publications/the-world-factbook/fields/2212.html>

106. New Strait Times (2018), Government Prepares for Rapid Urbanization, <https://www.nst.com.my/news/government-public-policy/2018/03/347940/govt-prepares-rapid-urbanisation>

107. CIA, op.cit

108. World Bank (2015), Malaysia among Most Urbanized Countries in Southeast Asia, <http://www.worldbank.org/en/news/feature/2015/01/26/malaysia-among-most-urbanized-countries-in-east-asia>

109. Ibid

110. New Strait Times, op.cit

111. Ibid

112. GoMY (2016), Malaysia National Report for Habitat 3-, <http://habitat3.org/wp-content/uploads/Malaysia-National-Report-28092016.pdf>, P.5

113 Ibid:5

114 Zainal, Z. et al (2012), Economic Impact of Climate Change on Malaysia's Palm Oil Production, <https://scialert.net/fulltextmobile/?doi=tasr.2012.872.880>

115 Ibid

116. South China Morning Post (2018), Climate Change in Malaysia: Flood, Less Food and Water Shortages- Yet Its People are Complacent, <https://www.scmp.com/lifestyle/article/2164866/climate-change-malaysia-floods-less-food-and-water-shortages-yet-its>



the consequences of lack of clean water<sup>117</sup>. All the worst floods in the last 30 years took place after 2003. Floods in the northern states of Kelantan and Penang in 2017 caused more than 30 million ringgit and 34-million-ringgit damage, respectively<sup>118</sup>. In addition, it has been argued that if the estimates are correct, a quarter of Malaysians will be displaced due to climate change by 2030<sup>119</sup>.

5.1.2. While the government has improved agricultural technology and developed climate-change resistant crops, critics have noted that Malaysia is among the biggest greenhouse gas emitters in the Association of Southeast Asian countries (ASEAN), and is doing very little to reduce emission<sup>120</sup>. The assertion by critics is reinforced by Malaysia's lowly position on the Climate Change Performance Index. Malaysia's position dropped from 44<sup>th</sup> out of 61 countries in 2017 to 52<sup>nd</sup> out of 60 countries<sup>121</sup>. Regarding women, Malaysia's Intended Nationally Determined Contributions is gender-neutral, and the country's National Steering Committee on Climate Change does not include representation from the MWFC.

## 5.2 Islamic Finance

5.2.1. Malaysia has the leading Islamic economy ecosystem for the fifth year running in the 2018/2019 State of the Global Islamic Economy<sup>122</sup>. Islamic banking started in Malaysia in 1983 with the enactment of the Islamic Banking Act and the establishment of Bank Islam Malaysia Berhad<sup>123</sup>. The country currently has 16 licensed Islamic banks, of which five are foreign-owned<sup>124</sup>. Islamic banking assets accounted for 7.1% of Malaysia's banking assets in 2008, the figure increased to 28% by 2016, and the Malaysian government plans to push to it over 40% by 2020<sup>125</sup>. Malaysia is ranked third globally after Iran and Saudi Arabia, with a total asset of US\$ 204.4 billion at the end of 2017<sup>126</sup>. Malaysia has a robust Islamic financial industry which includes Islamic banking, takaful, Islamic money market, and Islamic Capital Market<sup>127</sup>. Malaysia is the main driver for both sukuk outstanding and issuance, with a market share of 51% and 32% respectively<sup>128</sup>. Finally, the country has scored a series of first in the global Islamic banking sector. For example, the first world's green sukuk was issued there in July 2017, it leads in the Islamic wealth management with US \$28.3 billion (36.5% of global share) as of 2017, and it is first in terms of the number of funds, with a total of 394 funds representing 27.9% of global share, followed by Pakistan and Indonesia at 147 and 143 funds respectively<sup>129</sup>.

5.2.2 Amah Ikhtiar Malaysia (AIM) was established to alleviate poverty and has evolved through the use of multiple strategies to become an organization which primarily promotes entrepreneurship among women, with a focus on single mothers and housewives with no fixed income<sup>130</sup>. AIM employs a holistic approach to providing services to poor women through the integration of social development programs into its microfinance schemes<sup>131</sup>. It offers borrowers a wide range of entrepreneurial development programs including training in entrepreneurship, leadership, financial education, value chain support, and social services including saving and welfare schemes to support borrowers cope with hardship due to death, accident, chronic disease, among others. As of June 2015, 336, 631 families had benefited from its services<sup>132</sup>.

117. Ibid

118. Ibid

119. Ibid

120. Pryce, P. (2018), How to Green Electricity in Malaysia, <https://thedi diplomat.com/2018/03/how-to-green-malaysian-electricity/>

121. German Watch (2017&2018), Climate Change Performance Index, <https://germanwatch.org/sites/germanwatch.org/files/publication/16484.pdf>,

122. Thomson Reuters (2019), State of the Global Islamic Economy Report, 2018/19, <https://haladinar.io/hdn/doc/report2018.pdf>, P.9

123. GoMY (2014), Islamic Banking : Malaysia's Perspective, [http://www.tkbb.org.tr/Documents/Yonetmelikler/PRESENTATION\\_MALAYSIA\\_1.pdf](http://www.tkbb.org.tr/Documents/Yonetmelikler/PRESENTATION_MALAYSIA_1.pdf), P.

124. Bank Negara Malaysia (ND), Islamic Banks, <http://www.bnm.gov.my/index.php?ch=li&cat=islamic&type=IB&fund=0&cu=0>

125. Standard Charter, red Bank (2018), Five Reasons Why Islamic Bank is Taking Off in Malaysia, <https://www.sc.com/en/trade-beyond-borders/five-reasons-why-malaysias-islamic-banking-sector-is-taking-off/> <http://www.bnm.gov.my/index.php?ch=li&cat=islamic&type=IB&fund=0&cu=0>

126. Malaysia Reserve (2018), Malaysia Remains Lead in Islamic Finance, <https://themalaysianreserve.com/2018/04/05/malaysia-remains-lead-in-islamic-finance/>

127. Ibid

128. Ibid

129. Ibid

130. ESCAP op.cit:34

131. Ibid: 34

132. Ibid:34



## 6. Development Partners

- The United Nations System
- The World Bank
- Japan International C Agency (JICA)
- The Asian Development Bank.

## 7. Recommendations

1. The IsDB should provide technical expertise to GoMY to enable them adopt a multisectoral gender mainstreaming approach across all sectors of society, revive the gender-responsive budget initiative and the deployment of gender focal persons in the bureaucracy;
2. The IsDB should work with the GoMY on water conservation issues with women having a central role;
3. The IsDB should work with the GoMY to expand its Affirmative Action policy to all sectors of the society; stipulating a minimum of 30% quota for women across all sectors of the society be enacted and enforced;
4. The IsDB should work with the GoMY to ensure that women have access to decent work and all the social benefits;
5. The IsDB should work with GoMY to develop an education strategy that will increase women's participation in the TVET sector;
6. The IsDB should provide technical assistance to strengthen the Islamic finance strategy to move women from microfinance to the SME sub-sector; and IsDB should work with the GoMY to strengthen the water supply and sanitation sector.



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