



NCWO QUARTERLY

Newsletter of the
National Council of Women's Organisations
Majlis Kebangsaan Pertubuhan-Pertubuhan Wanita Malaysia

A quarterly publication to promote the advancement of women and the exchange of ideas
between NGOs and like-minded people

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Convention on National Integrity 2008, Kuching, Sarawak

by *DR Rokiah Talib,*
Chairperson, NCWO, Consumer Commission

Institute of Integrity Malaysia (IIM) held its annual convention dated 7th November in Kuching, Sarawak, to celebrate the National Integrity Day. About 700 participants from all over the country took part in the two day event, a number far exceeding the target of 500 people originally planned. This good showing perhaps is an indication of the interest of people on matters regarding integrity.

The convention kicked off with a big bang in the form of "executive dinner talk" on the 6th of November, by the royal "Voice of Reason", Duli Yang Teramat Mulia Raja Muda Perak, Raja Nazrin Shah Ibni Sultan Azlan Muhibbuddin Shah.

In a very calm, cool and deliberate royal style of delivery Tuanku expressed his concern about the state of affairs today by relating and taking the audience into the history of the country during the early Malay Sultanates. He quoted several succinct examples from the historical writings of the early historians on the rise and fall of kingdoms. Corruptions, mismanagement, excessiveness, poor advice of people surrounding the early sultans led to their downfall. This was a clear warning to the executives, especially politicians.

Tuanku also reiterated on the role of the Sultans within a modern democratic system, that the state should make full use of the positions of the Sultans for the benefit of the nation as a whole. That justice must prevail at all times.

For the people (warga) Tuanku believed that we have to inculcate self esteem, not to be easily bought and sold as commodities. One must not seek short term gains by literally pawning oneself for the brief benefit of wealth or power.

Tuanku's five page speech should be taken seriously by all, the politicians, administrators and people in general that the general malaise, constant bickering and voices of dissent churned out daily can lead to disaster. It is a wake up call.

The next day started with the usual speeches followed by a plenary session. One of the speakers is none other than the newly elected Chief justice who spoke eloquently on justice from the court's point of view. He too deliberated on corruption within the court system, late delivery of justice and what he has done to improve the system when he was heading the Appeal Court, and now the highest stature as Chief Justice. It is most enlightening to have the Chief Justice not mincing his words when he spoke about the court system, the need for non-corrupt judges and a more efficient delivery system as a means of eradicating corruption.

Later in the day there were a series of concurrent panels deliberating on various aspects of integrity. The chosen aspects were on measuring the integrity of the civil service; media; the corporate

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world and the enculturation of integrity. All the sessions were very inspiring and speakers were very vocal and gave some very interesting recommendations.

The afternoon session was back to plenary where the Chairmen of each session summed up their respective resolutions. These

resolutions were presented to the Prime Minister when he attended the closing ceremony.

True to form IIM did not have excessive ceremonies. The focus was on the content which was packed with very solid resolutions after giving ample time for discussions and deliberations. No fun fair. Congratulations IIM.

THE 13TH GENERAL ASSEMBLY AND REGIONAL CONFERENCE

By *Y. Bhg. Dato' Ramani Gurusamy, Deputy President, NCWO.*



The ASEAN Confederation of Women's Organisation (ACWO) 13th General Assembly and Regional Conference organised by the National Council of Women of Philippines was held, 20th to 23rd November 2008 in Manila Hotel, Manila, Philippines. The theme of the Conference was WOMENOMICS. WOMENOMICS combines the words "women" and "economics" giving economic value to women's contributions in the global economy. Malaysia's Delegation of eleven contributed effectively to the discussion on the theme.

Women are becoming more significant in the global market place not just as workers but also as consumers, entrepreneurs, managers, investors and owners of business enterprises. The Conference participants stated that if women are provided with equal opportunities, their economic participation can be maximized. If provided with the necessary support mechanisms such as capital generation assistance, access to training, market, technology and information women can be even more effective and efficient contributors to the national economy.

Interactive plenary sessions were held to promote a better understanding of women's economic issues and relevant policies and programme affecting ASEAN women's integration in the global economy. Best practices from women leaders were shared and new opportunities for mentoring and role modeling were presented.

On behalf of NCWO Malaysia, Ms Chong Sheau Ching who is the founder and Executive Director of eHomemakers spoke on the "Critical Success Factor to bring job prospects to the Home - Malaysian case". She highlighted the 5As Process of Change which reflected the different levels of economic empowerment. Disadvantaged women go through the first three levels to break through barriers – Awareness, Acceptance and Action before entering the e-entrepreneurship building levels – Assimilation and Assessment. Once a woman has completed the 5As process of change, she has acquired the ability of growing her business through the use of ICTs, and becomes an active member in business and cyber support networks.

Active Ageing: Improving the Well-being of Older people in Malaysia through Consumption Activities

By Associate Professor Dr Ong Fon Sim

Deputy Dean (Research/Development), Faculty of Business Accountancy, University of Malaya.

Introduction

It is well recognized that population ageing is occurring not only in developed countries but also in developing countries including many middle income economies such as Malaysia. Ageing can be seen both as an achievement and a challenge. It is an achievement because we are living longer. It is a challenge because of the ramifications it has on all of us from the economic, social and political perspectives. According to the World Health Organization (WHO), by 2050 there will be 2 billion people over the age of 60 with 80% living in developing countries. While developed countries took a long process (averagely about ten decades) to age in tandem with growth in socio-economic well being, developing countries are experiencing rapid ageing (within two to three decades) before a substantial increase in wealth could occur.

Malaysia like many of the developing countries in the Asian region is ageing relatively rapidly. Malaysia will be an aged society by 2020 when the percentage of older persons, defined as those aged 60 years or over, reaches 9.9%. The demographic profile of the Malaysian population is shifting from one that is characterized by high birth and death rates to one that is low in birth and death rates. The decline in the proportion of children and young people and an increase in the proportion of people aged more than 60 constitute what we know as population ageing. Improved health care, delaying marriage and child birth to a later age especially among the urban population, smaller family size, are among the reasons offered to explain this demographic shift.

Malaysians are living longer compared to their forefathers two decades ago. The average life expectancy at birth is 70.6 and 76.4 years respectively for male and female, a great improvement from about five decades ago when it was 55.8 and 58.2 years, respectively. The median age has steadily increased over the years from 17.6 years in 1960 to 24.7 years in 2005 and it is projected to increase to 27.1 years in 2020.

Demographic ageing in Malaysia as elsewhere affects men and women differently. The usually-observed decline in the numbers of older men relative to older women, especially among the Indian group, suggesting that problems associated with widowhood will be more serious among this ethnic group (Table 1). There will also be growing differences in widowhood and rates of sole-survivorship with impacts on living arrangements for an ageing population. By 2020, the feminization of ageing looks serious where there would be more females than males among the older people. As reported elsewhere in the region, the feminization of ageing is likely to continue in the future, with associated challenges to family care and costs.

Table 1: Sex ratio (Males: Females) among people aged 60 and above by age group and ethnic group (various years)

	1970	1980	1991	2000	2005	2010 *	2020*
Age Group	Sex Ratio	Sex Ratio	Sex Ratio	Sex Ratio	Sex Ratio	Sex Ratio	Sex Ratio
Total (60+)	108.4	97.2	89.6	91.4	92.6	93.1	85.2
60-74	112.1	98.2	91.7	94.7	96.6	98.2	89.0
75+	89.5	93.4	82.2	79.2	78.5	74.7	85.2
Ethnic Group**							
Malay & Bumiputera	102.8	99.3	91.6	90.7	NA	NA	83.8
Chinese	102.8	86.3	79.4	91.5	NA	NA	87.3
Indians	216.6	163.5	114.3	86.8	NA	NA	74.8

Active Ageing

How do we deal with the challenges of ageing? According to WHO (2002:6) countries can afford to age if governments, international organizations and civil society enact "active ageing" policies and programmes that enhance the health, participation and security of older citizens. In light of this strategic direction, Malaysia can afford to grow old if we adopt active ageing. The

*projections

**The classification of ethnic groups for 1970 and 1980 differs from the classification in 1991 onwards. Main ethnic groups include only Malaysian citizens since 1991 Census, previously included both citizens and non-citizens.

Source: Department of Statistics, Malaysia (1998; 2005) and Population Division, Department of Economic and Social Affairs, United Nations, World Population Prospects: The 2006 Revision, <http://esa.un.org/unpp>

word "active" should be given its broadest interpretation to encompass continuous participation in all major aspects of life (not restricting to physical activity only): social, economic, cultural, religious, and political. This article shares with you the research results of a large scale project¹ on older people and their engagement in consumption activities. Consumption is closely related to the concept of active ageing since it involves not only the act of consuming but it also involves the process of decision making. The study seeks to answer simple questions related to the everyday life of older people from the perspective of consumption.

- What do older people spend on?
- How much do they spend on various categories of household expenditure?
- What are important to them when they make purchase decisions?
- Are they happy consumers?

The household survey covered Peninsular and East Malaysia in which a total of 1746 people, aged more than 55 years were interviewed. The age 55 and above was used as the age demarcation since the retirement age for private sector employees remains at 55 years². Older adults living in home environment with opportunity to participate in consumption activities such as making purchase decisions, handling household expenses and etc. were covered while those institutionalized elderly were not surveyed.

Expenditure Patterns

Older adults in Malaysia spent about RM1267.2 on a list of 11 items³ covered in the study: food; beverages and tobacco; clothing and foot ware; gross rent, fuel and power; furniture, furnishing and household equipment; medical and health care expenses; transport and communications; recreation, entertainment, education and cultural services; food away from home; beverages away from home; other miscellaneous goods and services. In terms of percentage of estimated total monthly expenditure, food and beverages formed about 45% of total expenditure. This is a fairly substantial proportion of expenditure but perhaps not unexpected with the present cohorts involved. Gross rent, fuel and power (13.2%) were the items that older people spent on most after food and beverages, followed by transport and communications; food away from home and medical and health care expenses. Comparing the pattern of expenditure between older people in East and Peninsular Malaysia, research results show that they were different in their spending in all the items except beverages and tobacco; gross rent, fuel and power; recreation, entertainment and cultural services; and beverages away from home.

What Motivate Older People to Buy?

Older people in Malaysia are canny consumers; they know what they want and what to look for in a purchase. Moreover, past study also showed that they are empowered as consumers, with the ability to voice their dissatisfaction in unhappy purchase episodes. In the study of 1746 older consumers, they were asked to rate the importance of a list of factors that affect their purchase decisions: design, user friendliness, safety features, durability, clear labels, after sales service, brand and comfort. Generally, the four most important factors that motivated them to make their decision were: durability, safety features, comfort and user-friendliness. Brand was the least important. Older adults in East Malaysia were less demanding and they had a lower level of expectations since they attached a lower rating of importance on these factors compared to their counterparts in Peninsular Malaysia.

Are they Happy Consumers?

In the study we asked them to rate their satisfaction with a list of facilities commonly found in a shopping environment. They were generally happy with customer service, rest areas and security within the shopping areas, while they were not pleased with the stairs (given that many older people find difficulty in climbing stairs), and regulation to protect the elderly. In attempting to establish the relationship between satisfaction with consumption and satisfaction with life, there appears to be a tentative positive correlation between these two, suggesting that satisfaction with consumption could lead to life satisfaction.

¹The author would like to record her gratitude towards the Ministry of Science, Technology and Innovation for its generous funding under the IRPA programme.

²Although the age 60 is the United Nations standard age to describe older people, it is useful to acknowledge that there are great variations with respect to the health status, participation and level of independence among people of the same age (WHO 2002). There is also the concept of cognitive age, a subjective assessment of a person's age.

³These items are similar to the items covered in Household Survey, Malaysia.

Age is a matter of feeling, not of years.
- George William Curtis

Editorial

How do we enhance our lifestyle on this only home of ours that we call our earth

Over the years we have seen tons of garbage littered along streets and open spaces.

Many of us leave our places of work without switching off our computers. How do we solve the pot hole problems? We eat at dirty stalls with cockroaches crawling all over the place. We have dirty public toilets and leaking taps. There is the perennial problem of high prices of food items during the festive seasons. There is an increase of crime and there are many more problems that we have to contend with.

We will celebrate the new year no doubt but at the same time we worry if there will be improvements in the social services and in the general lifestyle of the people. The general public cannot do much to solve social problems, until we begin to make an effort to get a large outspoken group of citizens in our society to influence the authorities to bring change for the better.

At the same time we would be able to make a difference if all of us sincerely and continuously do the normal things that are expected of us such as cutting down general waste and food waste, buying only what we need, getting into the habit of recycling, reusing what we have and reducing consumption as much as we can, using degradable shopping bags, avoiding using tissue paper as this adds to the mountain of garbage in the land fills, using handkerchiefs to replace tissue paper, using cloth serviettes during meals, eating at clean food stalls and saving electricity. Above all we must complain incessantly to the authorities about all our social problems until there are improvements that can be seen and felt.

The only remedy is the emergence of public anger against every aspect of our social problems. It is our duty to go to our members of parliament and urge them to bring these issues to parliament irrespective of political affiliation. Social problems are national issues that call for all members of parliament whose duty is to promote the well being of the nation.

Let us start the new year and the many more years to come by making good changes in our lifestyles.

HAPPY NEW YEAR.

Datin Zaharah Alatas.

Review of Syed Farid Alatas' book "An Islamic Perspective on the Commitment to Inter-Religious Dialogue"

by *John Gurusamy, Coordinator, Malaysian Interfaith Network.*

Published by International Institute of Advanced Islamic Studies (IAIS) Kuala Lumpur, in 2008, the author gives two reasons for writing the book in his introduction to the book, namely to correct the general misunderstanding in Malaysia and elsewhere of what inter-religious dialogue is about. Many think it is dialogue confined to theologians, ironing out differences between them, and then making declarations of mutual tolerance and respect.

It stops there and there is no impact on society as a whole. Further, there is the general impression particularly in Malaysia, that Muslims are not concerned with dialogue or are indifferent to it.

In eight readable Chapters of only 63 pages, he has succinctly stressed that dialogue and multiculturalism are necessary in order to maintain peace and harmony in society. Islam's commitment to dialogue stems from the Qur'anic outlook as well as the prophetic tradition. Intellectuals and activists may contribute in meaningful ways to multiculturalism by the thematic development of a number of areas concerning the study of societies, religions and civilizations.

He focuses on three themes, namely, the multicultural origins of modern civilization, inter-civilisational encounters of mutual learning, and the point of view of the other, arguing that these are essential for the facilitation of dialogue and the development of a genuinely multicultural outlook that is so badly needed in developing societies like Malaysia.

He has made the case for an Islamic commitment to inter-religious dialogue by quoting verses from the Quran, and the example of the Prophet Mohammad's dialogue and cooperation between Muslims and Christians of Najran in 631 AD(10AH) and with the Jews of Medina soon after his arrival there known as the Sahifah, the document defining specific relations of mutual aid. The Jews were obliged to aid Muslims in war by fighting alongside them and sharing in the expenses of war. In return, they were accorded complete religious freedom and autonomy over their fiscal matters implying that there was willingness among the early Muslims to guarantee the basic rights of religious freedom and fiscal autonomy to other religions, - rights that are not necessarily upheld in Muslims countries today.

Interestingly, the term ummah for most of the life of the Prophet was not restricted to Muslims alone.

The collective consciousness of the West is dominated by an orthodoxy on Islam, on stereotypes, for example, in 1995 many in the United States immediately blamed Islamic nations for the Oklahoma City bombing, but it was later discovered that a white American had carried out the bombing. However, there is also a need for a multicultural approach in the Muslim world itself in order to deal with stereotypes against the West, Christianity, Judaism and other religions.

The global situation today requires the active participation of scholars and activists in assisting the larger Muslim community to approach the question of the role of Islam in modern life in a constructive way including the facilitating of dialogue in all its forms with other religions and civilisations while being, at the same time, true to tradition.

For people of different ethnic and religious backgrounds to develop trust, interest, admiration and even compassion for each other, it is vital that they are nurtured in an educational environment that stresses the three themes. Besides providing for a more cosmopolitan education, teaching children and youths about the multicultural origins of modern civilization, about history of inter-civilisation encounters between different groups, and about the variety of points of view would facilitate efforts to bring about harmonious relationships between ethnic and religious communities that are in conflict or have the potential for conflict.

A significant instance of the interaction between the Muslim world and the Christian West revolves around the origins of the modern university, which owes its origins to the Muslims, including the granting of certificates or degrees, the first being in 931AD by the Abbasid caliph, al-Muqtadir. To the extent that Muslim educational institutions such as the madrasah and jamiah influenced the rise of medieval universities and colleges in Europe, the modern university must be seen as a multi-cultural product.

The university was also the site of inter-civilisational encounters. For example, Frederick II (1194-1250AD) Holy Roman Emperor of the Hohenstaufen dynasty, came into contact with Muslims in Sicily and during the Sixth Crusade (1228AD). He was so impressed with the culture that he adopted Arab dress, customs and manners. He was able to read philosophic works in Arabic and in 1224 AD founded the University of Naples which specialized in translating the scientific works of Muslims from Arabic into Latin and Hebrew. It was through the encouragement of Frederick that Michel Scot spent time in Toledo in 1217 and translated some works of Ibn Rushd (Averroes) on Aristotle. St Thomas Aquinas who studied at the University of Naples was exposed to the works of Muslim philosophers and their commentaries on Aristotle.

The point of view of the other. The historic meeting between St Francis of Assisi and the Sultan Malik al-Kamil of Egypt during the fifth Crusade enabled both to pray for the other in a mosque and to appreciate the positive values in their respective religions to the point of being mutually inspired. For example, after witnessing the adhan or call to prayers in Egypt, St Francis suggested his people should praise and thank God every sunset after the appropriate signal was

given by herald or through some other way. The case of St Francis and the Sultan clearly illustrates what results from a realisation of the point of view of the other.

Religion in the West often refers to the beliefs and private lives of believers. The danger is that Islam is also seen in these terms, whereas, in fact, there are no such dualities in Islam. There is no distinction between secular and religious education. All knowledge and education is either about God or the creations of God.

Some of the problems of Eurocentricism include the mix of fact and fiction, the imposition of categories and concepts from the outside that clash with self-understandings, that is constructions based on European models, the homogenizations of heterogenous entities, the textualist approach, the essentializing and stereotyping of whole societies, the dismissing of indigenous claims, the denial of the authenticity of other civilizations and the neglect of non-European categories and concepts as ways of knowing. Recognition of Eurocentricism suggests the need for alternative discourses in the human sciences, which should go beyond the critique of Eurocentricism towards the development of new concepts and categories, new interpretations of history and the establishment of a concern with Eurocentrism within the field of the philosophy of the social sciences.

In discussing the different types of dialogue, he states the following areas where Muslims, Christians and others need to form a common front namely,

- i) the unilateral use of force in international relations by military and economic hegemony like the US;
- ii) the negative and ill-effects of unbridled capitalism and the consequential disenchantment and despiritualisation of life;
- iii) the environmental degradation of the world and the failure of humankind to live up to its role as the trustee of the earth;
- iv) the dangers of religious extremism;
- v) the dangers of secular extremism.

He gives examples of religious extremism in Palestine where many Muslims were unwilling to condemn suicide bombers. Rabbi Dov Lior chairman of the Yesha Rabbinical Council of Jewish settlers in the West Bank and the Gaza Strip is reported to have ruled that Israeli defence forces are allowed to hurt innocent civilians during warfare. Similarly, the Greek Orthodox priest in Jerusalem, Atallah Hana, supports means used by Palestinians to achieve freedom including suicide operations. He then asserts that Muslims in Malaysia should defend the right of Christians to erect crosses on their places of worship consistent with Islamic tradition, and that is one of the functions of inter-religious dialogue, that is cooperation and mutual aid. He concludes with the remark of a friend from Holland when asked about the salvation of Muslims, that she would not want to be in heaven without her Muslim friends. This must be the supreme goal of dialogue to get Muslims and Christians to feel this way about each other.

Highly recommended reading for social harmony through dialogue and multiculturalism.

INTERNATIONAL Day of Persons with Disabilities (IDPD)

By *Anthony Thanasayan, Petaling Jaya City Councillor*

The theme for this year's UN annual celebration is based on two significant words that matter a great deal to our local disabled community: Dignity and justice.

Here's a random checklist to help us participate in making Wednesday, 3rd December 2008 a truly special day.

1. **Sensitive terminology:** Say "persons with disabilities" or "disabled persons". The latter is based on the position taken by many international disabled activists who see themselves as people who are disabled by society because of the lack of provision of disabled-friendly facilities rather than by their medical conditions. Never use the word "normal" when referring to yourself if you are not a disabled person. Switch to "non disabled", instead. Ban all negative labels such as "deformed", "crippled", etc, from your vocabulary unless you happen to consider yourself as a perfect human creature.

2. **Cope vs cure:** Except for those who have been disabled recently, most disabled persons are not looking for a cure to their conditions. This is because in reality there is still no cure for the majority of disabilities.

Acceptance of one's condition is the key to positive living with disabilities. Rather than a cure, for instance, the handicapped want jobs so that they can live like anyone else.

Children with disabilities want and should be given the same right to go to the same schools as non disabled children; not "special schools".

Please be very careful when referring to disabilities as a "tragedy" or an "unfortunate incident." Disabled people do not feel that they are second to non disabled persons. Many of them even celebrate being disabled, which is what IDPD is all about.

It saddens me deeply when some people write to my column and claim to offer cures to the persons I write about. They miss the point of the stories I share entirely. This column is not about cures and false mambo jumbos but about the celebration of life with disabilities and positive living.

3. **Be a pal to a disabled person:** Befriend a disabled person today. Not only will he or she be thrilled when you approach them, the experience will enrich you too. Don't ask him about his disability. Save that question for later. By then, it probably won't matter to you after all. Take him to the latest blockbuster movie or her (in wheelchair) to the dance floor.

There are other great things you can do such as help them pay their utility bills when you do yours, collect their medication and even clean their room or home periodically.

4. **Service providers please help!** : Phone companies, how about coming up with a truly caring package for the handicapped? The non disabled are presently getting better deals than disabled subscribers. How about free calls or really low flat rates? Phones as you know for the disabled are not a luxury item but a basic necessity. They are also life savers during emergencies.

As for the Internet how about a RM1 token monthly fee? Helping the handicapped to get online will not only significantly up their chances to get educated but also find jobs that they can do at home.

Wouldn't it be great for a change to see phone companies competing with each other to come up with the best solutions for the disabled? And when you do such a thing, please don't see it as a charitable project but rather as part of your social responsibility to help a most disadvantaged community to catch up with the rest of society.

5. **Others:** Banks, why don't you start renting out at least one of the nearest car parking slot at all your entrances and reserve them for your disabled and elderly customers?

Please make it a covered facility so that you can also perform quick transactions on the site. This would be most helpful if your centres are not disabled-friendly as yet. The provision will be an ideal temporary measure as you upgrade your banks in stages to all eventually go disabled-friendly.

The UN says around 10 per cent of the world's population, or 650 million people, live with disabilities. Eighty per cent of persons with disabilities – more than 400 million people – live in poor countries.

According to the UN, 80 per cent to 90 per cent of persons with disabilities of working age in developing countries like Malaysia are unemployed.

According to UNESCO, 90% of children with disabilities also do not attend school.

With such stark realities, it is imperative that countries the world over take three significant steps to improve the lives of disabled persons in their respective nations. They must first, sign; second, ratify and third, implement the UN Convention on the Rights of Persons with Disabilities and its Optional Protocol.

To my knowledge Malaysia has to date made the first move only in this all-important pathway that stands to make a tremendous difference in the lives of all disabled Malaysians.

NCWO CONFERENCE ROOM

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Q & A and INVITATION TO WRITE

1. Questions & Answers :

Do send in your questions regarding women and health which should be brief and clear and we shall do our best to answer them.

We would very much appreciate news and events and activities your organisation is involved in. You may write in Bahasa Malaysia as well.

2. Write In :

We would like our readers to write their comments on any current issue or those raised by NCWO Quarterly.

Do send your articles and rejoinders of not more than 500 words to be included in the next NCWO Quarterly **(Jan-March 2009) latest by 15th February 2009.**

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What is NCWO ?

The National Council of Women's Organisations (NCWO) Malaysia was formed in 1963.

It is a non-political, non-religious consultative and advisory body for women's organisations affiliated to it.

The council promotes the development and advancement of women.

Its purpose is to eliminate the major disadvantages, inequalities and discrimination affecting women.

NCWO VISION

A just society free from discrimination in which women at all levels enjoy equality through the promotion of their human rights. NCWO continues to be the leading advocate of women's human rights in the sustainable development and advancement of society.