

DISCUSSION PAPER 3/25 | 10 SEPTEMBER 2025

# Interwoven Pathways: The Care and Career Conundrum in Women's Empowerment

**Puteri Marjan Megat Muzafar, Adam Manaf Mohamed Firouz,  
Ilyana Syafiqa Mukhriz Mudaris and Nur Alya Sarah Abd Hamid**



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This discussion paper was prepared by Puteri Marjan Megat Muzafar, Adam Manaf Mohamed Firouz, Ilyana Syafiq Mukhriz Mudaris from the Khazanah Research Institute (KRI) with contributions from Nur Alya Sarah Abd Hamid. The authors are grateful for valuable comments from Dr Wardah Mustafa Din, Lecturer at Pusat Pengajian Citra, Universiti Kebangsaan Malaysia (UKM); Dr Zilal Saari, Senior Lecturer at Universiti Teknologi Malaysia (UTM); Dr Christopher Choong Weng Wai, Deputy Director of Research at KRI, Wan Amirah Wan Usamah, Research Associate at KRI and Nur Sofea Hasmira Azahar, Research Associate at KRI.

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## Executive Summary

This discussion paper is part of KRI's research series on Gender and Care Work. It examines women's economic empowerment in Malaysia through two key objectives: first, exploring the circumstances of women outside the labour force, particularly housewives; and second, reviewing current policies and narratives on women's economic empowerment to identify priority areas and policy gaps. The key findings and policy implications are summarised as below:

### Key findings

#### **1. Care responsibilities shape women's access to economic opportunities yet their contributions remain undervalued**

Based on KRI's survey with SRR and on official statistics, many women outside the workforce including housewives cite housework and family responsibilities as the main reason for not working. Many housewives expressed a desire to work for pay, often through self-employment for its perceived flexibility despite its precarious nature. Policy discourses on women's empowerment continue to centre around raising female labour force participation, with policies on care subsumed as instrumental strategies rather than goals intrinsic to achieving gender justice. This framing sidelines women's perspectives in favour of the wider economy, engendering the undervaluation of women's work including in unpaid care work. Housewives remain overlooked as they are subsumed under a category of a latent labour reserve that is "outside of the work force", perpetuating their contributions as not "work".

#### **2. Labour market conditions also deter women's economic participation**

Inflexible work arrangements, low pay, and poor-quality employment discourage women from staying in or returning to work, especially when these conditions are weighed against the costs and demands of unpaid care. The KRI-SRR survey finds that 13.6% of housewives who left the workforce cited unfriendly work environments, while 9.1% pointed to low pay. Reaffirming the limited financial incentive to remain in paid work, nearly 70% of housewives earned below RM3,000 in their last job. According to an MEF survey, flexible work are not widely adopted as only 30.5% of employers are willing to offer it to executives and 25.3% to non-executives, due to concerns over productivity and discipline. Family friendly provisions also fall short, with mothers taking on average only 53.3 of the 98 paid maternity leave days and paternity leave remaining short and underutilised, limiting shared caregiving.

#### **3. Precarious finances leave housewives economically vulnerable**

According to the KRI-SRR survey, nearly 9 in 10 housewives (88.9%) rely entirely on their husbands for financial support—leaving them vulnerable to separation, widowhood or sudden income loss. While some supplement household finances through informal or part-time work (29.3%), these are irregular and rarely linked to formal benefits. Social protection coverage is far from universal, with financial constraints cited as the main barrier to participation.

#### **4. Insufficient support systems constrain women within and outside the labour force**

Support systems for women, both formal and informal, remain insufficient to ease the burden of care or support women's employment. The KRI-SRR survey finds that 74.7% of housewives provide care themselves, driven by personal values, social expectations, and structural barriers. For them to rely on formal care services, most housewives cite concerns over affordability, proximity, and quality. Government initiatives, including workplace childcare incentives and re-entry programmes, have had limited reach and uptake, leaving many women without adequate support to balance care and work.

#### **Policy Implications**

##### **1. Recognise and value unpaid care work in national policies**

Unpaid care work as by housewives is essential to families, communities and the economy, but it remains largely invisible in national policies and statistics. This invisibility reinforces gender inequalities and exposes unpaid caregivers to economic and social risks, including financial dependence and limited social protection. Incorporating time-use data into national statistics is a fundamental first step toward making care work visible. This can inform policy, shift public perceptions, reduce stigma, and frame care as a shared societal responsibility rather than a private duty.

##### **2. Design inclusive income security mechanisms for housewives and unpaid carers**

Housewives and unpaid caregivers often lack independent income and formal social protection, leaving them financially vulnerable. Strengthening social protection schemes, introducing matched savings, or providing dedicated care allowances can enhance economic security, formally recognise their contributions, and reduce reliance on spouses or family.

##### **3. Support housewives' access to education, training and reskilling**

Housewives interested in returning to work, strengthen caregiving skills or pursue general upskilling face limited and rigid training opportunities. Flexible, modular, and community-based programmes that recognise skills gained through caregiving can improve access and support sustainable employment pathways.

##### **4. Expand and improve access to affordable care services**

Limited availability of affordable, high-quality care services restricts women's participation in paid work. Scaling up community-based centres, providing direct financial assistance to families, subsidising care centres, expanding direct provision of care centres and professionalising the care sector are some options to alleviate the care burden on women and support their economic participation.

##### **5. Promote shared caregiving through gender-responsive labour policies**

Care responsibilities must be shared more equally between men and women to ensure sustainable and equitable labour market participation. Paid paternity leave is a critical measure that signals institutional support for shared parenting and disrupts entrenched



gender norms. Employers should be incentivised to offer FWAs, workplace-based childcare, and shared leave policies for both male and female employees.

## **6. Strengthen community-based support networks**

Informal support networks are a vital but often overlooked component of Malaysia's care infrastructure. Community organisations and local councils should be empowered to create support hubs, learning circles, and peer-led groups tailored for housewives and unpaid carers. Initiatives like those by Persatuan Suri Rumah Rahmah have demonstrated the value of grassroots mobilisation in linking women to mental health services, income opportunities, and social protection. Supporting these networks can help reduce social isolation, amplify women's voices, and ensure care policies reflect the lived experiences of caregivers.

## **7. Integrate gender and care in data collection and reporting**

The lack of granular and gender-disaggregated data on unpaid care work and housewives' employment pathways constrains inclusive policymaking. Current labour market surveys underrepresent caregiving roles, leaving them invisible in planning. Expanding labour force surveys to capture unpaid and informal caregiving; and institutionalising time-use surveys, are some crucial steps. Data collection should be gender-sensitive, disaggregating by sex, age, and household type to show how care shapes economic opportunities. National surveys should also track workplace practices—such as pay transparency, wage mapping, and family-friendly policy take-up—to identify equality gaps and ensure that caregiving needs are adequately addressed.

## **Conclusion**

These policy priorities provide a foundation for a more inclusive and gender-responsive economy in Malaysia. Recognising care as a systemic issue requires stronger investment, better support for caregivers, and a more balanced sharing of responsibilities between men and women. Only by building a resilient care infrastructure backed by strong investment will women be truly empower and able to meaningfully participate in paid work, while at the same time also strengthening families, social cohesion and inclusive national development.

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## 1. Introduction

Women's labour force participation in Malaysia has recorded only modest gains over the past decade, despite sustained policy attention and rising educational attainment among women. While national strategies have focused on increasing participation rates and expanding employment opportunities, limited progress in these areas suggests a need to reassess the underlying assumptions guiding current approaches to women's economic empowerment. One such assumption is the notion that women's labour market decisions are based purely on individual choice, when in reality these decisions are shaped by many factors such as caregiving responsibilities, labour market constraints, and sociocultural expectations. These intersecting factors influence whether women pursue paid employment, remain in the labour force, or withdraw from it entirely.

This study explores the interwoven pathways that women navigate when making decisions about work and care, with particular attention to those who leave paid employment or never enter it, often becoming full-time housewives. The experiences of women outside the labour force remain insufficiently understood and reflected in policy discourse, despite their significant contributions to household and societal wellbeing through unpaid care and domestic work. Although not considered as the "productive" sector, this work supports the care of dependents, reduces the burden on public services, and enables the employment of other household members. By highlighting the economic and social value of unpaid care work, the paper underscores the importance of a more inclusive understanding of women's empowerment that accounts for both care and career pathways.

### 1.1. Objective and organisation of this paper

This discussion paper forms part of a series of studies under KRI's broader research on Gender and Care Work. The study aims to advance the discourse on women's economic empowerment in Malaysia by pursuing two key objectives. First, it seeks to examine the circumstances of women outside the labour force, with a particular focus on housewives (this will be detailed further in [Section 3](#)). While it is recognised that not all housewives fall into this category, this definition is adopted to better understand their circumstances, needs, and the underlying factors influencing their decision to remain outside paid employment. Second, the study analyses the current policy landscape and prevailing narratives surrounding women's economic empowerment, to identify priority areas and uncover potential policy gaps (further elaborations in [Section 4](#)).

The study employs a mixed-methods approach, drawing on both quantitative and qualitative data. The primary data is derived from a research collaboration with Persatuan Suri Rumah Rahmah Malaysia (SRR), a non-governmental organisation dedicated to supporting and empowering housewives. The research design included a combination of focus group discussions, roundtable engagements and an online survey. While the collaborative approach informed the data collection, the analysis and perspectives presented in this paper are the independent views of the research team. To complement the findings, the paper also draws on several secondary data sources, including KRI's Graduate Career Tracking Survey (GCTS), labour force statistics from the Department of Statistics Malaysia (DOSM), as well as a literature review of relevant academic research and policy documents to inform the analysis and situate it within a broader evidence base.



This paper is structured as follows:

- **Section 2: Overview of Progress on Women's Economic Empowerment** provides an updated overview of women's economic participation in Malaysia, drawing on official labour market statistics. The section also incorporates data from the joint KRI-MOHE graduate survey to shed further light on the employment experiences of women, including those outside the labour force.
- **Section 3: Women Outside the Labour Force: A Closer Look at Housewives** focuses on housewives, highlighting their critical yet often overlooked role in sustaining the economy through unpaid care and domestic work. It examines the position of housewives within the Malaysian context and presents survey findings on their relationship with the labour market, the challenges they encounter, and the support systems they need.
- **Section 4: Policies and Programmes** reviews the implementation of key policies and programmes aimed at advancing women's development in Malaysia. It focuses on three broad areas: employment-led growth, entrepreneurship development, and family-friendly policies. The section also examines the application of global frameworks on women's empowerment and identifies critical gaps in the country's efforts to close the gender gap in economic participation.
- **Section 5: Key Findings and Policy Implications** summarises the discussions from the earlier sections and highlights several policy implications for Malaysia.

## 2. Overview of Progress on Women’s Economic Empowerment

Since Malaysia’s independence in 1957, women have experienced a profound if uneven transformation in status, opportunities, and visibility within the economy and public life. Rapid economic transformation, mass expansion of education and active state-building have opened pathways that were far narrower for earlier cohorts: girls now complete secondary school at high rates and women make up a large share of tertiary students and graduates—marginally surpassing men. Policy frameworks that once positioned women primarily within the family have gradually evolved toward recognising and uplifting their economic and civic roles.

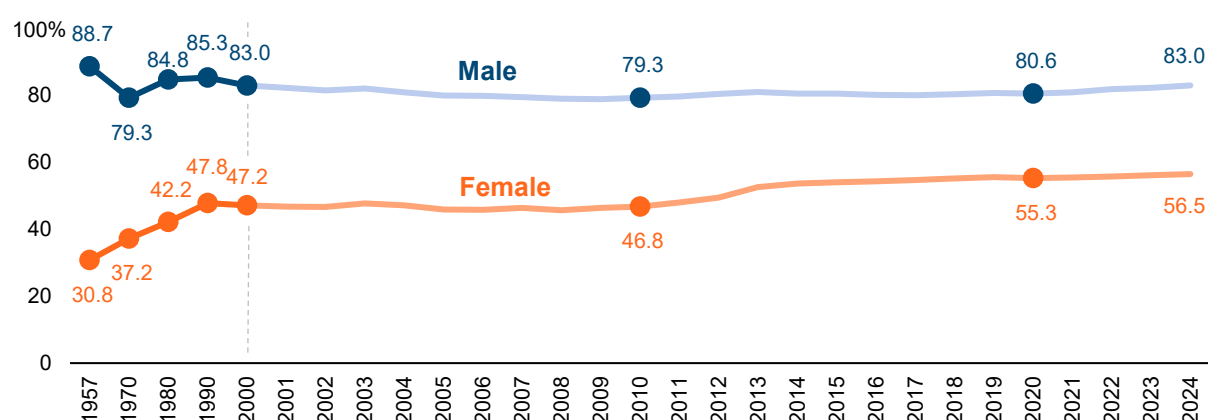
This section reviews Malaysia’s progress in women’s economic empowerment based on official labour statistics. It traces trends and gaps in women’s labour force participation, employment status, sectoral distribution, and earnings—serving as a brief update to an earlier working paper published in October 2024 on gender gaps in the workforce<sup>1</sup>. The updated findings suggest only modest progress, consistent with earlier conclusions. This section then draws on a joint KRI–MOHE graduate survey, the Graduate Career Tracking Survey (GCTS), offering additional insights into the employment experiences of women both in and out of the labour force since graduating from local higher education institutions.

### 2.1. National Trends Based on Official Labour Statistics

#### *Labour Force Participation*

As a headline indicator of women’s economic empowerment in Malaysia, the female labour force participation rate captures the ability of women to participate in the economy alongside men. While it rose significantly during the early decades since Malaysia’s independence, its rise has been moderate in more recent years (Figure 2.1). Reaching 56.5% in 2024, it remains well below men’s participation rate of 83.0%. This also places Malaysia’s women behind other countries within the ASEAN region and of similar income levels (Figure 2.2). Nonetheless, Malaysia has done relatively well in reducing the participation gap between men and women, as women’s participation rate continues to rise in Malaysia unlike the global average<sup>2</sup>.

**Figure 2.1: Labour force participation rate by sex, 1957 – 2024**

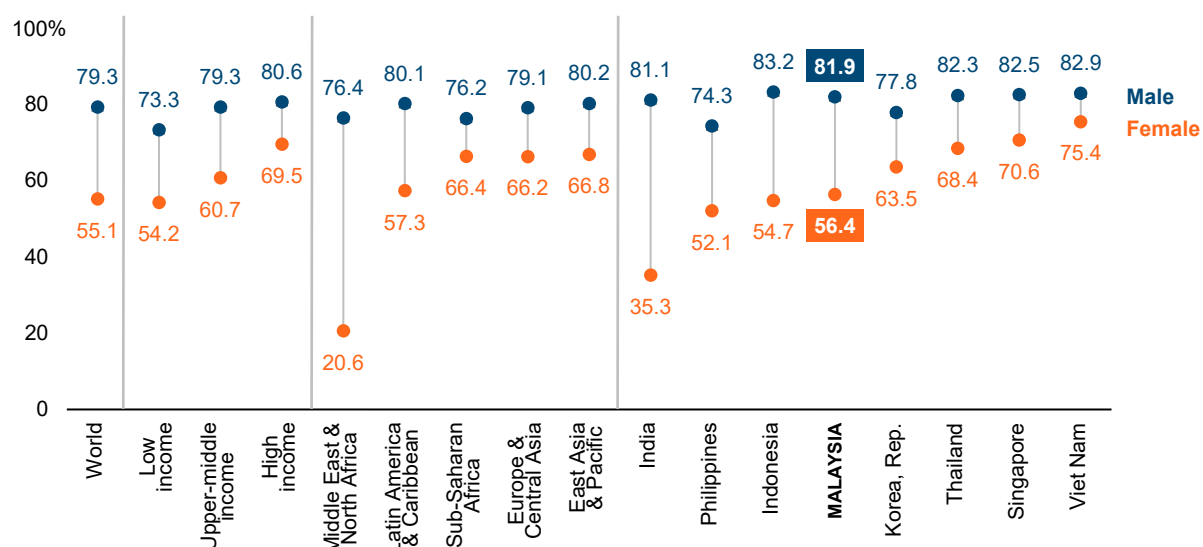


Source: DOSM (Various years), MWFCF (2003)

<sup>1</sup> Puteri Marjan and Hawati (2024)

<sup>2</sup> *ibid*

**Figure 2.2: Labour force participation rate by sex and country, 2024**



Source: World Bank (n.d.)

Breaking down Malaysia's LFPR, notable variations and gaps exist (Table 2.1). Compared to men, women's participation rate is consistently lower across all subgroups, with the gender gap most pronounced among men and women in rural areas, those in older age groups (45 years and above), and those with lower education levels.

Comparing between women of various subgroups, Chinese and Indian women continue to record higher participation rates than Bumiputera women—driven by various factors beyond just cultural norms, especially access to opportunities<sup>3</sup>. In that regard, urban-rural disparities remain pronounced as women in urban areas display higher participation rates.

**Table 2.1: Labour force participation rate by sex, by ethnicity, strata, age and education level, 2024**

		Labour force participation rate			Gaps
		Malaysia	Male	Female	
<b>Overall</b>	<b>National</b>	70.6	83.0	56.5	26.5
Ethnicity	Bumiputera	67.1	80.8	53.8	27.0
	Chinese	69.2	79.7	61.3	18.4
	Indian	69.1	81.7	56.4	25.3
	Others	64.4	77.4	49.6	27.8
Strata	Urban	72.1	83.9	58.9	25.0
	Rural	66.2	80.5	48.8	31.7
Age	15–19	19.6	25.2	13.4	11.8
	20–24	70.8	80.0	59.6	20.4
	25–29	86.2	91.9	78.9	13.0
	30–34	87.2	98.2	73.8	24.4
	35–39	84.7	98.9	68.6	30.3
	40–44	86.4	98.1	73.1	25.0
	45–49	79.8	97.4	60.7	36.7
	50–54	74.3	94.4	53.3	41.1
	55–59	59.1	83.3	35.1	48.2
	60–64	36.0	49.8	22.1	27.7
Education	No formal education	60.0	74.6	43.4	31.2
	Primary	68.2	89.6	40.2	49.4
	Secondary	67.9	82.1	50.3	31.8
	Tertiary	77.0	83.7	70.9	12.8

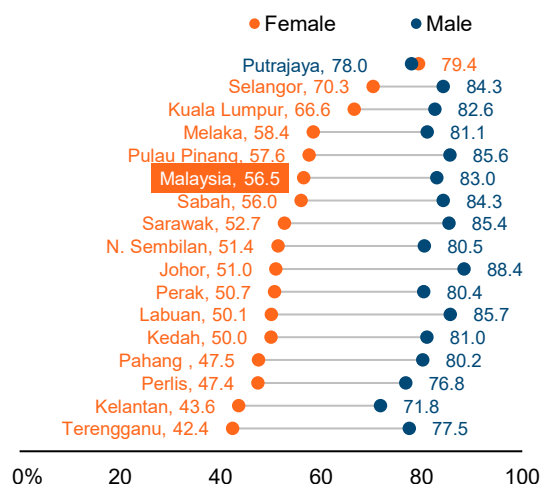
LFPR (%)      Min: 13.4      Max: 98.9

Source: DOSM (2025b)

<sup>3</sup> Puteri Marjan and Hawati (2024)

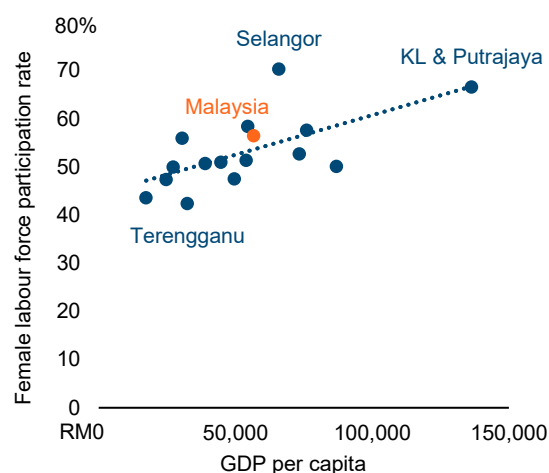
Coinciding with the urban-rural disparities are state differences. Women’s LFPR continues to be the highest in Putrajaya, at 79.4% in 2024, remaining above men (Figure 2.3). Women’s LFPR continues to be correlated with the state’s economic development (Figure 2.4).

**Figure 2.3: Labour force participation rate by sex and state, 2024**



Source: DOSM (2025b)

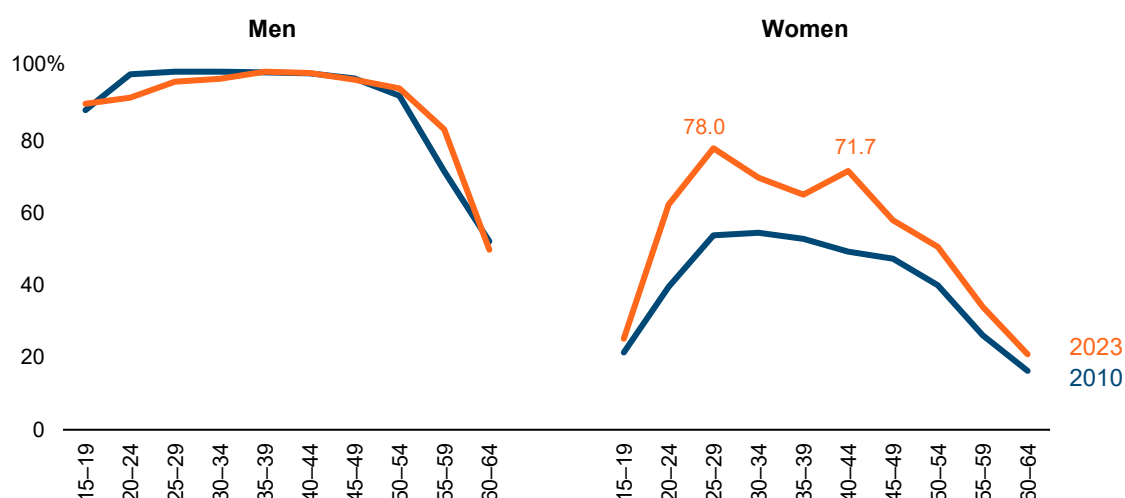
**Figure 2.4: Female labour force participation rate and GDP per capita by state, 2024**



Source: DOSM (2025b), DOSM (2025a)

Variations in LFPR across age groups are also evident, especially among older groups (Table 2.1). Men maintain near-universal participation, especially during their prime working years (ages 24 to 54). In contrast, women’s participation peaks in their late twenties, dips during the childbearing years, rises again in their forties, and then gradually declines. While this gender gap persists, the pattern has evolved: the double peak in women’s participation has become more pronounced than in the past—even among married women (Figure 2.5). This suggests that more women are re-entering the labour force after a period of withdrawal (likely due to caregiving responsibilities), but many still eventually exit again later in life.

**Figure 2.5: Labour force participation rate, among married individuals, by sex and age, 2010 and 2023**



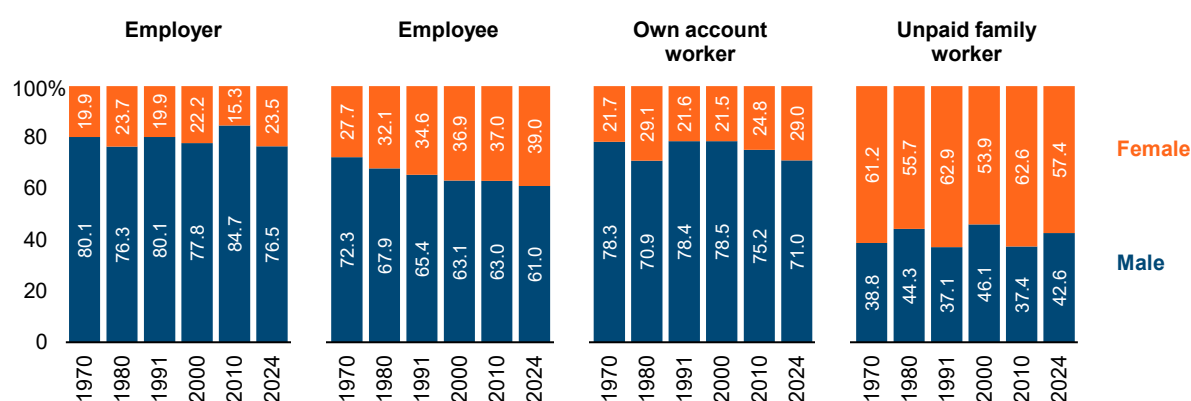
Note: Starting with the 2022 Labour Force Survey, DOSM no longer publishes the breakdown by marital status.  
Source: DOSM (2025b), DOSM (2024b)

Further corroborating this, an earlier KRI paper<sup>4</sup> showed that women from consecutively younger generations display higher participation rates as they age, including higher peaks. Moreover, among younger generations, the first peak has shifted to later ages, while their second peak has shifted to younger ages. This indicates that they delay their first exit from the labour force and spend less time outside, before re-entering the labour force sooner than previous generations.

## Occupational and Sectoral Concentration

Zooming into women in the labour force, their employment outcomes remain concerning. While women account for 37.3% of total employment in Malaysia, they are significantly overrepresented as unpaid family workers—making up 57.4% of workers of this category (Figure 2.6). While this share is smaller than it was in 2010, it is higher than it was in 2023 (53.9%). Women also make up just 29.0% of own-account workers but this has been on an uptrend since 1991 when the share was just 21.6%. Women’s involvement in these two employment categories are a cause for concern given that they are consider vulnerable forms of employment, lacking formal working arrangements and social protection.

**Figure 2.6: Share of employment status by sex, 1970 – 2024**



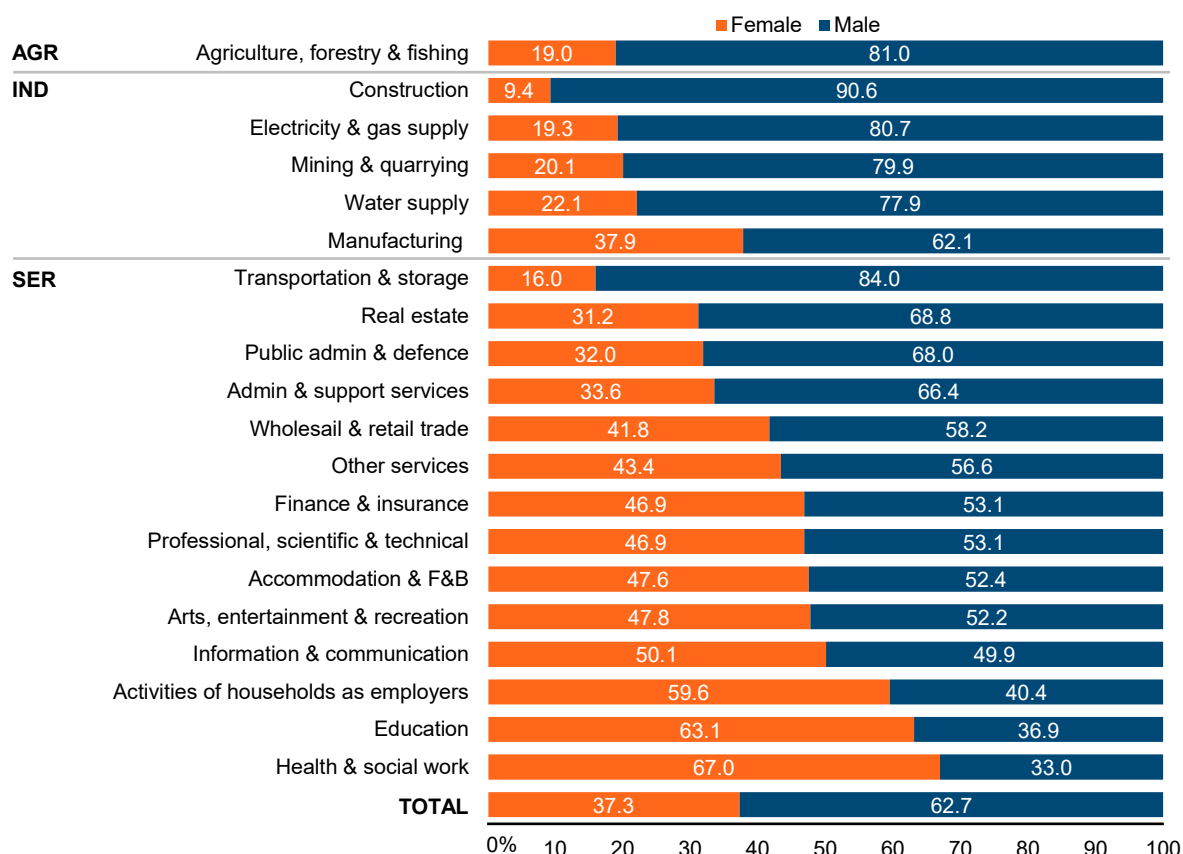
Note: Data for 1970 to 2000 is calculated based on data from ILO, while data from 2010 onwards are from DOSM. For 1970 to 1991, 'Workers not classifiable by status' are included under 'Employees'. Source: ILO (n.d.), DOSM (Various years)

Women are also overrepresented in “feminised”<sup>5</sup> sectors like health, social services and education (Figure 2.7) and occupations like service & sales workers and clerical workers (Figure 2.8). In contrast, they are underrepresented in sectors like construction, transportation and agriculture, as well as higher-skilled positions, particularly as managers as well technicians and associate professionals.

<sup>4</sup> In the absence of individual longitudinal data of the labour force, Puteri Marjan and Hawati (2024) constructed “synthetic” labour force participation rates for men and women across three generations—Baby Boomers, Gen X and Millennials.

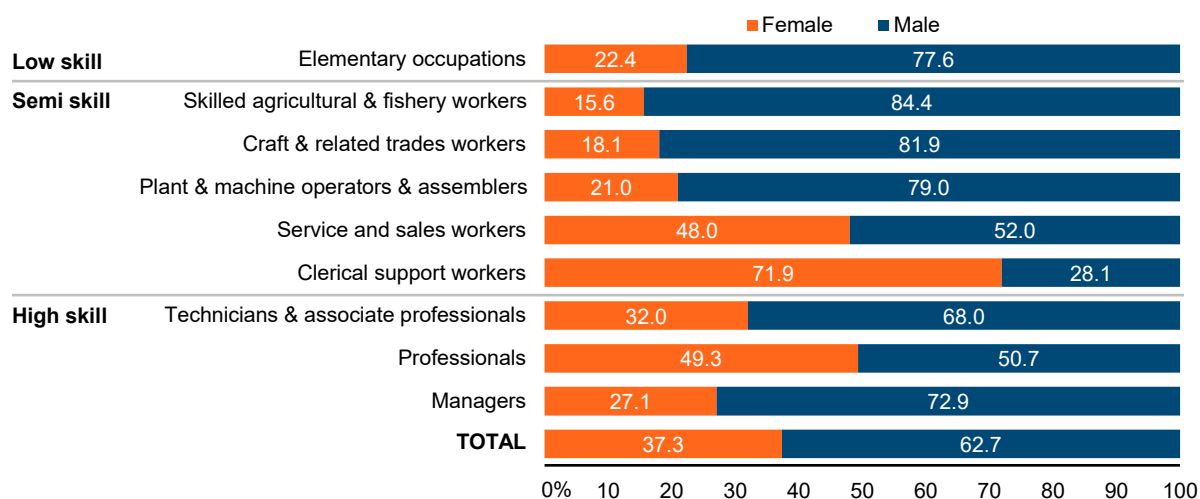
<sup>5</sup> ILO (2018)

**Figure 2.7: Share of employment by industry and sex, 2024**



Source: DOSM (2025b)

**Figure 2.8: Share of employment by occupation and sex, 2024**



Source: DOSM (2025b)

Coinciding with women's underrepresentation in higher-skilled occupations, they also face higher rates of skills-related underemployment, working jobs that do not align with their qualifications. Specifically referring to individuals with tertiary education working semi- and low-skilled occupations, 43.3% of women fell under this category in 2023 compared with 30.2% for men<sup>6</sup>.

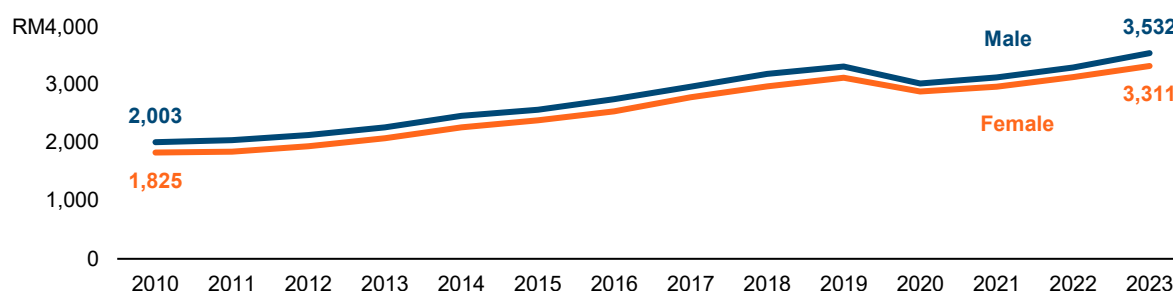
<sup>6</sup> Puteri Marjan and Hawati (2024). This data was obtained via data request from DOSM as it is not publicly available.



## Wage Gap

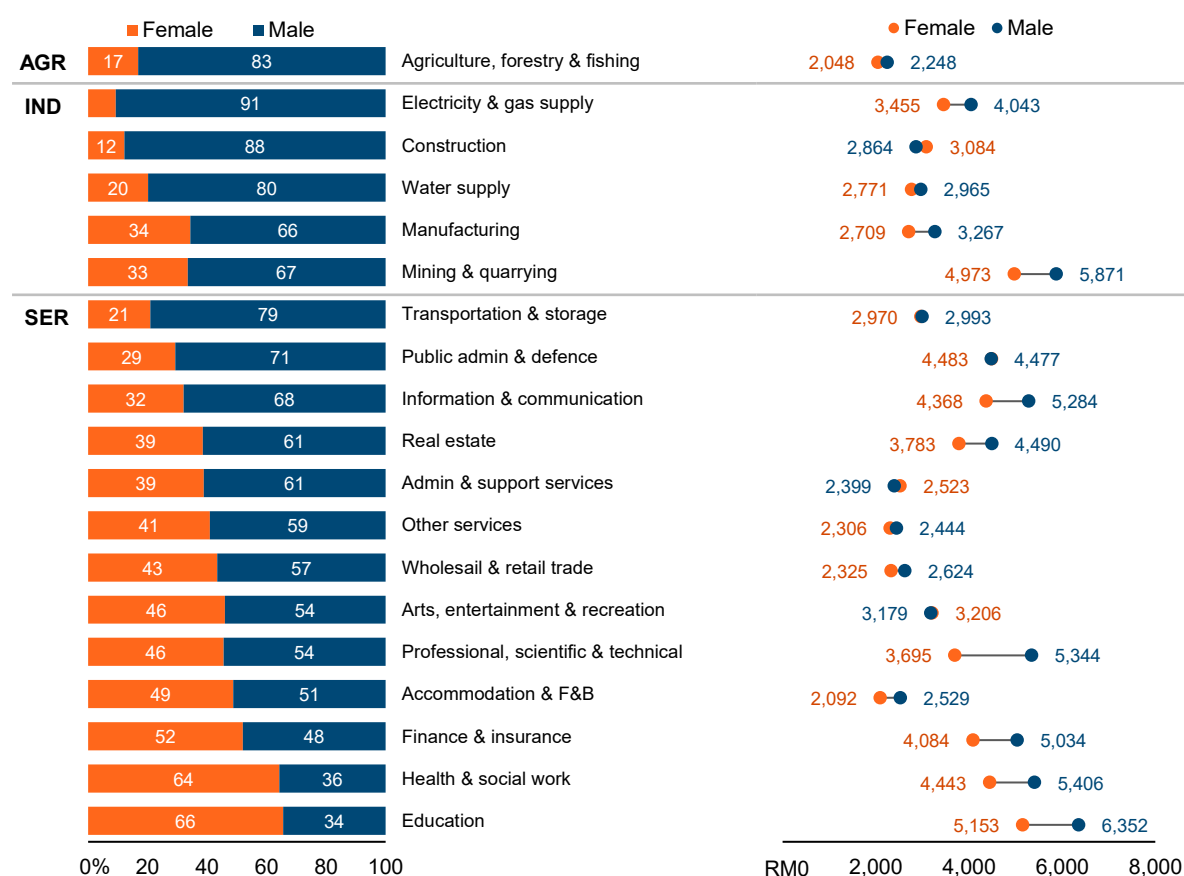
In terms of women's pay relative to men, the gap has slowly narrowed from 8.9% in 2010 to 6.3% in 2023, with a slight widening in recent years (Figure 2.9). However, the wage gap appears more concerning when broken down further by subgroup, especially by sector. Even in areas where women are well-represented, such as education and human health and social work activities, women earn less than men on average (Figure 2.10). Accounting for all factors, a KRI study found that women earned 17.8% less than men for the same type of work between 2010 and 2019<sup>7</sup>.

**Figure 2.9: Mean monthly wage by sex, 2010 – 2023**



Source: DOSM (2024d)

**Figure 2.10: Mean wage and share of employment by industry and sex, 2023**



Note: AGR=Agriculture, IND=Industry, SER=Services

Source: DOSM (2025b), DOSM (2024d)

<sup>7</sup> Muthusamy, Mohd Amirul, and Jarud (2023)

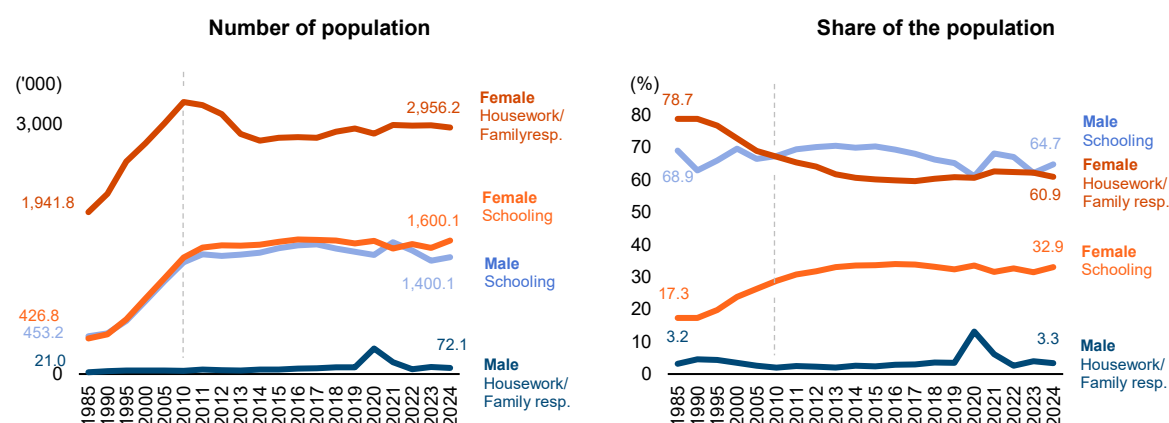
## Social Protection

Given women's trailing status in employment, there are concerning implications on their social protection and financial security. Social protection in Malaysia continues to be largely tied to formal employment<sup>8</sup>, but many women are either in informal and non-standard employment (Figure 2.6) or outside the labour force. Hence, these women are excluded under mandatory social security schemes under PERKESO against injury and invalidity<sup>9</sup>. Meanwhile, women's greater tendency to be out of the labour force and lower wages constrain their ability to save for old age. Among active EPF members aged 54 at in 2023, men outnumbered women at 59,838 versus 47,473, with a higher median savings of RM176,676 versus RM122,890<sup>10</sup>.

## Constraints on Labour Force Participation

A primary factor limiting women's economic participation in Malaysia is their disproportionate shouldering of care and household responsibilities. In 2024, 60.9% of women outside the labour force cited housework or family responsibilities as the main reason for not seeking employment, compared with just 3.3% of men (Figure 2.11). Although this percentage has declined since 1985, pace of reductions has slowed in the decade and even reversed during the Covid-19 pandemic. This underscores the persistent impact of care responsibilities in withholding women from entering the work force.

**Figure 2.11: Population outside the labour force citing housework/family responsibilities and schooling as a reason for not seeking work by sex, 1985 – 2024**



Source: DOSM (Various years)

Care responsibilities limit not only women's entry into the labour force but also their ability to fully engage in employment. On average, women work fewer hours than men (Figure 2.12), with the gap widening from age 30-34 onward—coinciding with typical child-bearing years—and continuing across older age groups (Figure 2.13). Nonetheless, the gender gaps across age groups in 2024 has reduced compared with 2023<sup>11</sup>.

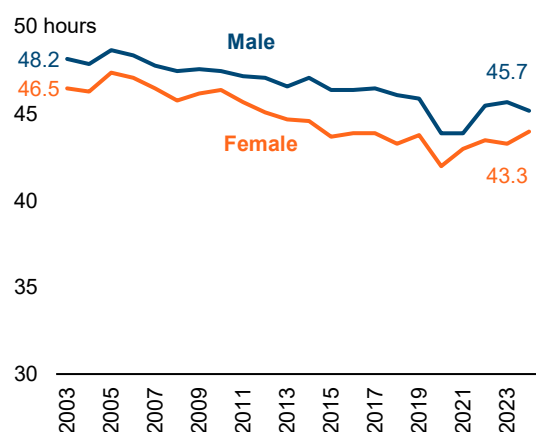
<sup>8</sup> KRI (2021)

<sup>9</sup> Skim Keselamatan Sosial Suri Rumah, introduced in 2022, aims to address this coverage gap by targeting housewives but its take up rate was less than 10% as of April 2024. Source: FMT (2024).

<sup>10</sup> EPF (2024)

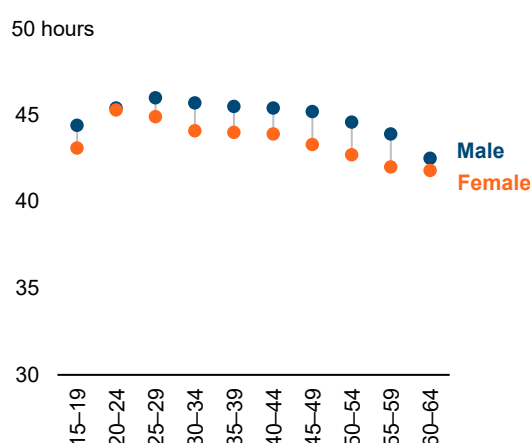
<sup>11</sup> Puteri Marjan and Hawati (2024)

**Figure 2.12: Mean hours worked by sex, 2003 – 2023**



Source: DOSM (Various years)

**Figure 2.13: Mean hours worked by sex and age group, 2023**



Source: DOSM (2025b)

Coinciding with the lower average hours worked, a greater number of women worked less than 30 hours per week, at 122,400 women versus 90,000 men in 2024<sup>12</sup>. Among this group, a larger share of women than men attributed their reduced hours to housework and family responsibilities<sup>13</sup>, highlighting how care obligations limit women’s ability to fully engage in employment.

A 2019 time-use survey by KRI further illustrates the burden of care work on women, shedding light on the “double burden”. Though the survey was limited in sample size, the women surveyed reported spending more time than men on average on unpaid care work, despite working similar hours in paid work<sup>14</sup>. The types of care work the women undertook were also typically more mentally draining and time-sensitive, encompassing tasks such as cooking, cleaning and feeding children. These findings indicate clear implications on women’s wellbeing and their ability to participate in the public sphere.

These national patterns mirror global trends. Research by the International Labour Organization (ILO) shows that women’s working hours decline with the number of children in the household, a pattern not observed for men<sup>15</sup>. This suggests that without structural changes to how care work is supported and distributed, women’s labour force participation will continue to be shaped—and constrained—by unpaid domestic responsibilities.

## 2.2. Insights from the Graduate Career Tracking Survey

In addition to the official labour force statistics, KRI’s Graduate Career Tracking Survey (GCTS) provides additional insights on Malaysia’s progress in women’s economic empowerment, based on the experiences of local graduates. This subsection explores the GCTS to understand the different employment outcomes between men and women, and between working women and women identifying as full-time homemakers. In this dataset, the term homemaker refers to men or women who remain at home and normally fully occupied in unpaid care activities, including childcare, eldercare and house chores.

<sup>12</sup> DOSM (2025b)

<sup>13</sup> *ibid*

<sup>14</sup> KRI (2019)

<sup>15</sup> ILO (2018)

## *Introduction to the GCTS*

The Graduate Career Tracking Survey (GCTS) examines the employment trajectories of Malaysian graduates of local higher education institutions. Conducted jointly by KRI and the Ministry of Higher Education (MOHE) between May and July 2023, the GCTS builds on MOHE's annual Graduate Tracer Study (GTS), which tracks fresh graduates within six to twelve months of graduation. In contrast, the GCTS focuses on more experienced graduates, providing insights into their longer-term labour market outcomes.

The GCTS adopts a two-stage stratified sampling design<sup>16</sup>. First, graduates were stratified by qualification level (diploma or degree), gender, and graduation cohort (individuals who graduated a few years around 2010 and a few years around 2018—henceforth referred to as the ~2010 and ~2018 cohort). Second, within each stratum, respondents were then randomly selected to ensure a diverse and representative sample. The final dataset comprises 8,026 local graduates, with 3,697 from the ~2010 cohort and 4,329 from the ~2018 cohort.

Table 6.1 in Appendix 6.1 provides an overview of the GCTS sample characteristics. Several key observations can be made. First, the sample contains a higher proportion of female graduates (~2010 cohort: 60.5%; ~2018 cohort: 58.2%), a composition consistent with the original GTS conducted by MOHE<sup>17</sup>. In terms of age, the median is 35 years for the ~2010 cohort and 27 years for the ~2018 cohort, reflecting the intended generational focus of the survey. Regarding employment status, about two-thirds of overall graduates identify as being employed<sup>18</sup>, with a higher share among the older ~2010 cohort (73.4% vs 63.8%)—likely due to their longer time in the labour market. However, the older cohort also reports a higher share of full-time homemakers (17.3% vs 12.4%), though around 90% of homemakers are women in both cohorts.

Overall, the demographic profile of the GCTS sample aligns closely with that of GTS respondents, reinforcing its representativeness of Malaysia's local graduate population. This makes the GCTS a valuable dataset for understanding the employment experiences of both male and female graduates in Malaysia. Nonetheless, there are limitations of the GCTS in its use to understand the unique experiences of women and homemakers given that it was not its primary focus. These limitations are discussed in Appendix 6.1.

## *Women in employment vis-à-vis men*

### *Demographics and education*

How do women workers compare with working men? Both groups in the GCCTS appear largely similar across several demographic dimensions, particularly by age (Table 2.2). Working women are marginally younger than working men, with a median age of 32 years vs 33 years. As for marital status, a larger share of working women is married (52.5%) compared to working men (48.9%). By ethnicity, working women group a lower share of Malays compared with working men (48% vs 53.4%) and higher share of Chinese (43.6% vs 34.6%).

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<sup>16</sup> For more information on the survey, refer to KRI (2024b) and the accompanying survey documentation.

<sup>17</sup> KRI (2024b)

<sup>18</sup> Employment status is based on respondents' self-reporting based on categories that best describe their situation.

**Table 2.2: Percentage of working graduates in GCTS, by age, marital status, ethnicity and sex**

		Women	Men
<b>Age</b>	20 to 24	7.0%	6.6%
	25 to 29	36.1%	34.8%
	30 to 34	25.1%	25.7%
	35 to 39	28.0%	29.7%
	40 and above	3.7%	3.3%
	Mean	31.4 yrs	31.9 yrs
	Median	32 yrs	33 yrs
<b>Marital Status</b>	Never married	44.8%	48.8%
	Divorced/ Separated	1.6%	0.9%
	Widowed	1.1%	1.4%
	Married	52.5%	48.9%
<b>Ethnic group</b>	Malay	48.0%	53.4%
	Bumiputera Orang Asli/Asal Semenanjung	2.0%	3.2%
	Bumiputera Sabah	2.8%	3.2%
	Bumiputera Sarawak	1.6%	2.4%
	Chinese	43.6%	34.6%
	Indian	2.0%	3.1%
	Others	0.1%	0.2%

Source: KRI (2024a)

In terms of education, working women in the GCTS are more likely to hold a bachelor's degree compared to working men, and less likely to hold a diploma (Table 2.3). Meanwhile, attainment of Master's or PhDs is similar among both groups. In terms of funding, both working men and women are comparable in their reliance on loans and scholarships. However, working men are more likely to be self-sponsored.

**Table 2.3: Percentage of working graduates in GCTS, by educational characteristics and sex**

		Women	Men
<b>Highest qualification</b>	Diploma or equivalent	38.9%	47.1%
	Bachelor's degree or equivalent	57.1%	48.4%
	Master's degree or equivalent	2.8%	2.9%
	PhD or equivalent	1.2%	1.6%
<b>Source of funding for education</b>	Self-sponsored (e.g. family / own savings)	40.7%	45.5%
	Loan(s)	59.9%	57.9%
	Scholarship	9.1%	10.8%

Source: KRI (2024a)

### Current employment

Among the graduates in the GCTS, there are only small variations in work arrangements (Table 2.4). A slightly larger share of working men are in standard full-time permanent employment (75.9% of men vs 74.6% of women), while women are marginally more involved in non-standard arrangements (25.4% vs 24.1%). However, among the self-employed group, a marginally higher share of women cite flexibility as the reason for opting this mode of employment (36.8% vs 33%).

In terms of occupation, both men and women employees are concentrated in high-skilled roles. However, women have a slightly greater presence in professional and managerial occupations (53.6% of women vs 47.1% of men). This contrasts with the overall national trend for Malaysia where men typically dominate these categories—likely because the GCTS sample comprises of younger individuals who are more educated than the general Malaysian population. At the same time, working women in the GCTS are more concentrated in clerical support roles than men (12.9% vs 5.2%)—consistent with national trends though not by the same magnitude. Also consistent with national trends, men have a greater presence in technical and associate professional roles (24.9% of men vs 18.8% of women).

Sector wise, men are more concentrated in industrial sectors (28.9% of men vs 21.8% of women) and modern services (28.4% vs 25.0%)<sup>19</sup>. In contrast, women are more concentrated in social services: 22.0% of women are in this sector vs 12.4% of men. Women and men are similar only in their presence in the traditional service sector (28.5% of men and 29.9% of women).

In terms of employment compensation, the salary distribution shows that women tend to earn less than men. More women earn below RM2,000 (26.9% of women vs 21.7% of men) and fewer earn above RM5,000 (16.6% vs 24.1%). Women also enjoy fewer employment benefits including medical or insurance coverage (46.2% of women vs 55.4% of men), flexible working arrangements (22.8% vs 28.3%), training opportunities (26.6% vs 36.4%) and annual bonuses (40.9% vs 45.5%).

**Table 2.4: Percentage of working graduates in GCTS, by employment characteristics and sex**

		Women	Men
<b>Employment status</b>	<b>Standard (Full time permanent)</b>	<b>74.6%</b>	<b>75.9%</b>
	<b>Non-standard</b>	<b>25.4%</b>	<b>24.1%</b>
	Contract/temporary (Full time contract)	12.0%	10.2%
	Part-time	4.5%	3.3%
	Self-employed	8.9%	10.5%
	Gig	3.2%	3.4%
	Business owner	1.9%	2.5%
	Sole proprietor	3.9%	4.6%
<b>Reason for self-employment (self-employed only)</b>	Personal Interest	22.2%	17.2%
	Offers flexibility	36.8%	33.0%
	Opportunity for better income compared to standard employment	22.3%	28.9%
	Did not secure a job in permanent and full-time employment	15.8%	18.4%
	Others	3.0%	2.6%
<b>Occupation (employees only)</b>	<b>High-skilled</b>	<b>72.4%</b>	<b>72.0%</b>
	Managers	19.1%	17.6%
	Professional	34.4%	29.6%
	Technician & Associate Professionals	18.8%	24.9%
	<b>Semi-skilled</b>	<b>24.2%</b>	<b>21.5%</b>
	Clerical Support Workers	12.9%	5.2%
	Service & Sales Workers	7.1%	6.3%
	Skilled Agriculture & Fishery Workers	1.0%	2.0%
	Craft and Related Trades Workers	1.9%	3.8%
	Plant & Machine Operators & Assemblers	1.2%	4.3%
	<b>Low-skilled</b>	<b>3.5%</b>	<b>6.5%</b>
	Elementary Occupations	3.5%	6.5%
<b>Industry</b>	Agriculture	1.2%	1.7%
	Industrial	21.8%	28.9%
	Modern services	25.0%	28.4%
	Social services	22.0%	12.4%
	Traditional services	29.9%	28.5%
<b>Salary/ income</b>	Below RM1,500	8.5%	7.3%
	RM1,500 - RM2,000	18.4%	14.4%
	RM2,001 - RM3,000	25.9%	23.2%
	RM3,001 - RM5,000	30.5%	31.0%
	RM5,001 - RM10,000	14.6%	18.9%
	Above RM10,000	2.1%	5.2%
<b>Employer benefits (employees only)</b>	EPF and SOCSO contributions	84.6%	83.1%
	Other benefits (medical, insurance, etc.)	46.2%	55.4%
	Work-related technical & soft skills training	26.6%	36.4%
	Flexible working arrangement	22.8%	28.3%
	Annual increment and performance bonus	40.9%	45.5%

Source: KRI (2024a)

<sup>19</sup> These percentages refer to both employees and self-employed individuals.



## Employment history and first job

The GCTS also provides useful insights into graduates' employment history, particularly their first job (Table 2.5). This provides an indication to the extent graduates started their careers “right” as it could affect long-term career progression<sup>20</sup>.

**Table 2.5: Percentage of working graduates in GCTS, by first job characteristic and sex**

		Women	Men
<b>Jobs held</b>	Zero	0.0%	0.0%
	One	51.7%	54.7%
	Two	17.3%	15.7%
	Three	15.9%	15.5%
	Four	7.0%	6.0%
	Five	3.0%	3.2%
	More than five	5.1%	4.9%
<b>Duration*</b>	Less than 1 year	25.3%	23.7%
	1 - 3 years	27.5%	25.4%
	3 - 5 years	8.3%	9.0%
	More than 5 years	12.1%	11.5%
<b>Employment type**</b>	Standard (Full time permanent)	70.3%	69.0%
	Non-standard	29.8%	31.0%
	Contract/temporary (Full time contract)	16.7%	17.8%
	Part-time	9.0%	7.9%
	Self-employed	4.1%	5.3%
<b>Occupation**</b>	<b>High-skilled</b>	66.0%	65.5%
	Managers	17.7%	16.2%
	Professional	30.0%	24.4%
	Technician & Associate Professionals	18.4%	24.9%
	<b>Semi-skilled</b>	28.2%	25.0%
	Clerical Support Workers	13.3%	5.5%
	Service & Sales Workers	9.2%	7.0%
	Skilled Agriculture & Fishery Workers	1.2%	2.5%
	Craft & Related Trades Workers	2.4%	5.0%
	Plant & Machine Operators & Assemblers	2.1%	5.1%
	<b>Low-skilled</b>	5.8%	9.5%
	Elementary Occupations	5.8%	9.5%
<b>Industry (employees &amp; self-employed)**</b>	Agriculture	0.9%	1.1%
	Industrial	19.8%	27.8%
	Modern services	28.0%	30.4%
	Social services	19.1%	10.3%
	Traditional services	32.3%	30.4%
<b>Salary/income (employees &amp; self-employed)**</b>	Below RM2,000	43.7%	37.9%
	RM2,001 - RM3,000	25.7%	27.0%
	RM3,001 - RM5,000	21.3%	23.6%
	RM5,001 - RM10,000	8.1%	9.7%
	Above RM10,000	1.2%	1.9%

Note: \*Duration of first job includes graduates still employed in their first job.

\*\*Percentages for these categories excludes graduates who have never been employed.

Source: KRI (2024a)

Comparing working women and men, both groups show broadly similar patterns in the number of jobs held and the length of stay in their first job, as it is most common for both to have held only one job thus far with under 3 years of experience. Moreover, both groups also display a similar majority percentage in having started their careers in full-time permanent employment (70.3% of women and 60.9% of men). This eventually expanded for both women and men in their present employment (74.6% of women and 75.9% of men), accompanied by a decrease in the share of women and men in non-standard forms of employment, suggesting a positive trajectory for both women and men graduates—at least for those who are presently still employed.

<sup>20</sup> KRI (2024b)

However, there are some important differences in other aspects of the first job of working women and men. Women were more likely to begin as professionals (30.0% vs 24.4%) and clerical workers (13.3% vs 5.5%). Meanwhile, men were more likely to start in technical roles (24.9% vs 18.4%) as well as elementary occupations (9.5% vs 5.8%). The gendered concentration by sector largely remained among the graduates up to their current employment (Table 2.4). However, one notable difference is that the shares of women in managerial and professional roles have increased (Table 2.5). Among women, 17.7% and 30% of women were in managerial and professional roles respectively during their first job—but these percentages rose to 19.1% and 34.4%. In comparison, the increase in the share of managers for men was smaller from 16.2% to 17.6%, while the expansion of professionals among men was similar, rising from 24.4% to 29.6%.

There are also some differences in the sectoral distribution of the first jobs of working men and women (Table 2.5). Women were more likely than men to have started their careers in social services (19.1% of women vs 10.3% of men), while men were more likely to have started in industrial services (27.8% of men vs 19.8% of women). This greater concentration of women in social services and men in industrial sectors for their jobs is similar to the concentration in their present employment, affirming how occupational and sectoral segmentation by gender begins early on during the careers of Malaysia's labour force.

Finally, an examination of the incomes from the first jobs of working men and women also reveal some differences. Notably, a higher share of women earned below RM2,000 in their first job compared with men (43.7% vs 37.9%).

### *Perception of financial situation and relevance of education*

The GCTS also asked graduates how they viewed their current financial situation, including in comparison with their parents, and whether they believed the knowledge they acquired from their tertiary education was relevance to today's job market (Table 2.6). Across these three dimensions, both working women and men expressed similar views. While there is no majority answer, the most common belief worryingly is that they do not earn enough to support their lifestyle and loan commitments—let alone to accumulate savings—encompassing nearly a third of working women and men. Nonetheless, slightly higher percentages believed that they are still better off than their parents. Moreover, the majority believed that their tertiary qualifications imparted them with knowledge relevant to today's labour market.

**Table 2.6: Percentage of working graduates in GCTS, by perception and sex**

		Women	Men
<b>Financial situation</b>	I do not earn enough to support my lifestyle and loan commitments	30.3%	32.7%
	I do not have enough savings for emergencies	28.5%	27.9%
	I cannot consistently save for my retirement	16.6%	16.2%
	I earn enough to support my lifestyle and save for emergency and retirement	24.5%	23.2%
<b>Economic status compared with parents</b>	Better off	36.7%	37.2%
	The same	24.6%	26.9%
	Worse off	20.1%	20.4%
	Not applicable/ Not sure	18.6%	15.6%
<b>Relevance of knowledge acquired from tertiary education</b>	Yes	66.0%	67.8%
	No	34.0%	32.2%

Source: KRI (2024a)

## Homemakers vis-à-vis women in employment

### Demographics and education

Comparing working women to women homemakers in terms of their socio-demographics and employment history sheds light into the factors that influence women in their decision to either engage in employment or to become homemakers.

Based on the GCTS, one of the clearest distinctions between working women and women homemakers lies in their age and marital profile (Table 2.7). Working women are more concentrated in the under-29 age group (43.1% vs 34.7%), reflecting a tendency to enter or remain in the workforce during early adulthood. Marital status is even more sharply differentiated: 92.0% of homemakers are married, compared to just 52.5% of working women. Conversely, a much higher share of working women have never married (44.8%) compared to homemakers (4.5%). This suggests a strong association between marriage and labour force exit, consistent with historical patterns observed in Malaysia—though the effect on labour force exit may more likely be driven by the presence of children rather than marriage alone<sup>21</sup>.

**Table 2.7: Percentage of women graduates in GCTS, by age, marital status, ethnicity and status**

		Homemakers	Workers
<b>Age</b>	20 to 24	6.0%	7.0%
	25 to 29	28.7%	36.1%
	30 to 34	30.1%	25.1%
	35 to 39	30.6%	28.0%
	40 and above	4.5%	3.7%
	Mean	32.1 yrs	31.4 yrs
<b>Marital Status</b>	Median	33 yrs	32 yrs
	Never married	4.5%	44.8%
	Divorced/ Separated	1.2%	1.6%
	Widowed	2.4%	1.1%
	Married	92.0%	52.5%
<b>Ethnic group</b>	Malay	63.8%	48.0%
	Bumiputera Orang Asli/Asal Semenanjung	4.5%	2.0%
	Bumiputera Sabah	3.8%	2.8%
	Bumiputera Sarawak	1.2%	1.6%
	Chinese	24.8%	43.6%
	India	1.4%	2.0%
	Others	0.4%	0.1%

Source: KRI (2024a)

Regarding educational attainment, working women have generally obtained higher qualifications than homemakers (Table 2.8), as nearly a majority of them (57.1%) hold a bachelor's degree, compared with only 39.5% of homemakers. By contrast, 58.8% of homemakers have only a diploma or certificate, compared with 38.9% of working women. In terms of the source of funding for their education, both groups show similar levels of reliance on self-funding, loans and scholarship. The reliance on loans in particular is higher among working women by only a marginal degree (59.9% vs 56.4%), which may have been a factor in them remaining in paid employment to sustain loan repayments.

<sup>21</sup> Puteri Marjan and Hawati (2024) show that, historically, the LFPR of married women was less than never-married women until the 2010s after which married women have higher LFPRs. The possible reason cited was because never-married women were more likely to be younger and therefore pursuing education. Hawati and Puteri Marjan (2024) further show via logistic regression that marital status has no statistically significant effect on employment status in Malaysia, but rather the number of children.

**Table 2.8: Percentage of women graduates in GCTS, by educational characteristic and status**

		Homemakers	Workers
<b>Highest qualification</b>	Diploma or equivalent	58.8%	38.9%
	Bachelor's degree or equivalent	39.5%	57.1%
	Master's degree or equivalent	1.0%	2.8%
	PhD or equivalent	0.7%	1.2%
<b>Source of funding</b>	Self-sponsored (e.g. family / own savings)	44.6%	40.7%
	Loan(s)	56.4%	59.9%
	Scholarship	9.5%	9.1%

Source: KRI (2024a)

### *Employment history and first job*

With regards to employment history, there are indications that women homemakers faced less favourable conditions in their first jobs compared with women currently working, which may have played a factor in their decision to exit full-time paid work.

In particular, only 44.6% of homemakers had high-skilled first occupations, compared with 66.0% of working women (Table 2.9). A substantially higher share of homemakers started in semi-skilled positions (46.3% vs 28.2%). This includes occupations related to clerical work (19.7% vs 13.3%), service and sales roles (18.0% vs 9.2%) and elementary occupations (9.1% vs 5.8%).

First job employment arrangements were also less stable among women homemakers: only 60.1% of homemakers began with standard full-time permanent roles, compared with 70.3% of working women. Instead, homemakers were more likely to have begun with contract or part-time work, roles with weaker long-term security, which may have influenced their career progression and motivation in remaining in paid employment.

The earnings gap is also stark. 78.8% of homemakers earned below RM2,000 in their first job, while only 43.7% of working women earned below this threshold. At the higher end, only 1.1% of the homemakers earned RM5,000 and above, compared with 9.3% of working women. This suggests that homemakers not only had fewer opportunities for high-paying roles early on but may also have faced constraints in career advancement prior to exiting the workforce.

Regarding employer type, a higher share of working women started their careers with the government (21.9% vs 13.3%) and MNCs (14.0% vs 10.4%)—employers more associated with stability, decent compensation/protection and clearer advancement pathways. In contrast, women homemakers were more likely to have first worked for Malaysian private companies including MSMEs (58.0% vs 47.1%).

Overall, the GCTS illustrates that homemakers differ from working women in age, marital status, education and employment experience. While some homemakers may have voluntarily chosen to leave the workforce, the data suggest that many were already positioned at the margins—holding less stable, lower-paid jobs with limited advancement at the start of their careers. Their education levels were also lower and their early career experiences were less empowering than those of women who remained in paid employment. However, it is inconclusive to state whether these are attributes of homemakers or underlying reasons why women become homemakers.

**Table 2.9: Percentage of women graduates in GCTS, by first job characteristic and status**

		Homemakers	Workers
<b>Jobs held</b>	Zero	16.5%	0.0%
	One	16.9%	51.7%
	Two	27.0%	17.3%
	Three	20.4%	15.9%
	Four	8.7%	7.0%
	Five	3.4%	3.0%
	More than five	7.1%	5.1%
<b>Duration of first job*</b>	Less than 1 year	42.4%	25.3%
	1 - 3 years	39.6%	27.5%
	3 - 5 years	9.4%	8.3%
	More than 5 years	8.7%	12.1%
<b>Employment type**</b>	Standard (Full time permanent)	60.1%	70.3%
	Non standard	39.9%	29.8%
	Contract/temporary (Full time contract)	22.9%	16.7%
	Part-time	13.2%	9.0%
	Self-employed	3.9%	4.1%
<b>Occupation (employees only)**</b>	High-skilled	44.6%	66.0%
	Managers	18.4%	17.7%
	Professional	14.1%	30.0%
	Technician and Associate Professionals	12.2%	18.4%
	Semi-skilled	46.3%	28.2%
	Clerical Support Workers	19.7%	13.3%
	Service and Sales Workers	18.0%	9.2%
	Skilled Agriculture, Forestry, Livestock and Fishery Workers	1.6%	1.2%
	Craft and Related Trades Workers	3.0%	2.4%
	Plant and Machine Operators and Assemblers	4.0%	2.1%
	Low-skilled	9.1%	5.8%
	Elementary Occupations	9.1%	5.8%
<b>Industry (employees &amp; self-employed)**</b>	Agriculture	0.0%	0.9%
	Industrial	0.8%	19.8%
	Modern services	22.9%	28.0%
	Social services	29.9%	19.1%
	Traditional services	46.4%	32.3%
<b>Salary/income (employees &amp; self employed)**</b>	Below RM 2,000	78.8%	43.7%
	RM 2,001 - RM 3,000	15.5%	25.7%
	RM 3,001 - RM 5,000	4.7%	21.3%
	RM 5,001 - RM 10,000	1.1%	8.1%
	Above RM 10,000	0.0%	1.2%
<b>Employer (employees only)**</b>	Government/ public sector	13.3%	21.9%
	Statutory body (government agencies)	3.5%	4.9%
	GLC	3.6%	4.6%
	Malaysian private company (including MSME)	58.0%	47.1%
	MNC	10.4%	14.0%
	Private company located overseas	4.2%	3.6%
	NGO	7.0%	3.9%

Note: \*Duration of first job includes graduates still employed in their first job.

\*\*Percentages for these categories excludes graduates who have never been employed.

Source: KRI (2024a)

### *Perception of financial situation and relevance of education*

Given the relative position of both groups, working women expressed greater optimism (Table 2.10). A higher share expressed that they earn enough to support their lifestyle and commitments than homemakers (24.5% vs 14.7%), and marginally more believe they are better off than their parents (36.7% vs 31.3%). Working women also were slightly more likely to believe that the knowledge and skills they gained from their tertiary education is relevant to today's labour market (66% vs 62.1%).

**Table 2.10: Percentage of women graduates in the GCTS, by perception and status**

		Homemakers	Workers
<b>Financial situation</b>	I do not earn enough to support my lifestyle and loan commitments	33.0%	30.3%
	I do not have enough savings for emergencies	33.9%	28.5%
	I cannot consistently save for my retirement	18.4%	16.6%
	I earn enough to support my lifestyle and save for emergency and retirement	14.7%	24.5%
<b>Economic status compared with parents</b>	Better off	31.3%	36.7%
	The same	26.1%	24.6%
	Worse off	19.7%	20.1%
	Not applicable/ Not sure	22.9%	18.6%
<b>Relevance of knowledge acquired from tertiary education</b>	Yes	62.1%	66.0%
	No	37.9%	34.0%

Source: KRI (2024a)

### *Other characteristics of homemakers*

Many women homemakers in the GCTS have assumed their roles long periods, with over one-third of them (36.3%) having been homemakers for more than five years (Table 2.11). This percentage rises to 55% for the ~2010 cohort, compared with only 18.3% for the ~2018 cohort—reflecting likely differences in life-stage between cohorts as the ~2010 cohort generally comprises of older graduates.

**Table 2.11: Percentage of women homemakers in GCTS, by duration, reason and graduation cohort**

		Overall	~2010	~2018
<b>Duration as homemaker</b>	Less than 6 months	5.9%	2.9%	8.8%
	6 months - 1 year	10.0%	5.3%	14.5%
	1 - 2 years	18.1%	10.0%	25.9%
	2 - 3 years	14.6%	12.7%	16.4%
	3 - 5 years	15.1%	14.2%	16.0%
	More than 5 years	36.3%	55.0%	18.3%
<b>Reason for being a homemaker</b>	Carework need (child or elders)	64.9%	70.9%	59.2%
	Others (family responsibilities, job search difficulties, etc)	3.9%	2.8%	5.0%
	Retrenchment	3.5%	2.7%	4.4%
	Personal choice	21.6%	19.7%	23.3%
	Not interested to work	6.0%	3.8%	8.2%

Source: KRI (2024a)

As for the main reason for becoming a homemaker, the majority (64.9%) cited care responsibilities (Table 2.11), similar national trends from official statistics (Figure 2.11). This reason is especially high among the older ~2010 cohort, reaffirming the possible differences in life stages with the younger ~2018 cohort. Only a small percentage of women homemakers cite retrenchment (3.5%) or a lack of interest in working (6.0%). A considerable share cited personal choice (21.6%) but the different underlying motivations are unclear.

In terms of financial support, the vast majority of homemakers (83.5%) rely on their spouse or family, raising concerns on their financial independence (Table 2.12). However, a considerable share do report relying on income from gig or part-time work (18.4%), indicating that some homemakers are entirely detached from economic activity despite their proclaimed status as full-time homemakers. Meanwhile, a similarly sized group also report depending on government assistance (18.5%), while a small minority report relying on income from property (3.4%) and financial assets like dividends (4.6%).



Between the cohorts, there are no significant differences as the ranking of each source by reliance is identical. The main difference is that the older ~2010 cohort has slightly larger shares relying on personal savings (24% vs 21.9%), reflecting how older groups have had more ability or time to accumulate savings. In contrast, the younger ~2018 cohort has a slightly greater reliance on government cash assistance (21.2% vs 15.6%)—but it is unclear if their participation and eligibility is on an individual or household basis. However, looking at other sources of income from gig work, properties and financial assets, the older ~2010 display no greater involvement. In contrast, they show a slightly greater reliance on their spouse/family. Overall, these indicators suggests that the older age or longer time spent outside of paid employment by the older cohort has not been accompanied by any enhancements in financial-related capabilities among homemakers, except in accumulating savings.

**Table 2.12: Percentage of women homemakers in GCTS, by financial support source, participation in social security and graduation cohort**

		Overall	~2010	~2018
<b>Source of financial support</b>	From spouse/ family	83.5%	85.9%	81.2%
	From personal savings	22.9%	24.0%	21.9%
	Gig/ part-time work/ commission earned from direct selling	18.4%	18.4%	18.4%
	Income from property (e.g., rental)	3.4%	3.0%	3.9%
	Income from financial asset (e.g., dividends)	4.6%	4.2%	5.0%
	Government cash assistance (e.g., BR1M/ STR, Zakat)	18.5%	15.6%	21.2%
<b>Participation in social security</b>	Yes	65.7%	67.0%	64.4%
	No	34.3%	33.0%	35.6%
<b>Reason for not participating in social security</b>	Cannot afford to contribute to these schemes	50.3%	49.4%	51.0%
	Unaware of existing schemes	22.4%	26.0%	19.2%
	Have my own personal insurance plans	14.3%	11.5%	16.8%
	I do not have the need	10.1%	9.3%	10.8%
	Other (retirement scheme, etc)	2.9%	3.7%	2.2%

Source: KRI (2024a)

As another indication of their financial insecurity, the rate of social security participation of 65.7% among women homemakers shows that it is far from universal. The older ~2010 cohort displays greater participation by only a slightly higher margin (67% vs 64.4%). Among those not participating, more than half (50.3%) of overall women homemakers cite affordability issues, while 22.4% report being unaware of available schemes (22.4%) and 10.1% believe they don't need it. Notably, a greater percentage of the older ~2010 cohort cite being unaware of existing schemes, indicating how information access may be more difficult among older populations.

Despite their current status, the majority of women homemakers expressed a desire to work or return to work (69.7%), with a slightly higher percentage among the younger ~2018 cohort (71.8% vs 67.6%) (Table 2.13). To realize this intention, women homemakers overwhelmingly cite flexible working hours (68.5%), flexible work locations (56.0%), and childcare assistance (57.3%) as key enablers for returning to work. Notably, requirements for these supports related to flexibility and family are greater among the older ~2010 cohort, again reaffirming how the older cohort is more likely to be in a more advanced life stage with greater care and familial responsibilities.

**Table 2.13: Percentage of women homemakers in GCTS, by intention to work, support needed and cohort**

		Overall	~2010	~2018
<b>Intention to work</b>	No	30.3%	32.4%	28.2%
	Yes	69.7%	67.6%	71.8%
<b>Support needed to return to work</b>	Flexible working hours	68.5%	72.5%	64.9%
	Flexible working location	56.0%	60.8%	51.8%
	Childcare assistance	57.3%	60.3%	54.6%
	Job search assistance (e.g., career matching, interview skills etc.)	42.3%	42.5%	42.2%
	Reskilling/ upskilling program	29.8%	31.9%	28.0%
	Policy to reduce discrimination during hiring process	27.3%	29.0%	25.8%
	Career comeback/ mentoring programmes	21.2%	26.2%	16.8%

Source: KRI (2024a)

However, only 41.3% of women homemakers had attended some form of training in the past three years, with the percentage not being that much higher among those intending to return to work (45.5%) (Table 2.14). Training attendance is only more common among the younger ~2018 cohort, encompassing just over half of them (50.1%).

When probed further for the reason for not attending, the most common reason is the lack of awareness of existing programmes (cited by 33.4%), followed by the lack of time (28.3%) and failure to be accepted into a programme (12.5%). The first two factors are even more acute among the older ~2010 cohort, while third factor is more prominent among the younger ~2018 cohort.

**Table 2.14: Percentage of women homemakers in GCTS, by training attendance and cohort**

		Overall	~2010	~2018
<b>Training attended in the 3 years</b>	No	58.7%	68.0%	49.9%
	Yes	41.3%	32.0%	50.1%
(among those with <i>no</i> intention to work)	No	68.2%	74.8%	61.1%
	Yes	31.8%	25.2%	38.9%
(among those with intention to work)	No	54.5%	64.7%	45.4%
	Yes	45.5%	35.3%	54.6%
<b>Reason for not attending</b>	Not interested	11.0%	11.4%	10.4%
	High cost of programmes	5.9%	5.0%	7.0%
	Irrelevant to career development	7.0%	6.8%	7.2%
	Lack of time	28.3%	29.6%	26.7%
	Unaware of existing programmes	33.4%	35.0%	31.2%
	Was not accepted into programme	12.5%	10.2%	15.5%
	Others (external circumstances, schedules, etc)	2.0%	2.0%	1.9%

Source: KRI (2024a)

### 3. Women Outside the Labour Force: A Closer Look at Housewives

Discussion on women's economic empowerment in Malaysia frequently centres on those outside the labour force, often categorised as “economically inactive”. These women are typically viewed as a latent labour reserve, particularly in light of Malaysia's demographic transition characterised by an ageing population, declining fertility rates and a rising old-age dependency ratio<sup>22</sup>. This framing positions non-working women as a potential solution to future labour shortages, reflected in policy aspirations such as the MADANI government's target to increase women's labour force participation to 60% by 2033. This target builds upon similar commitments made in earlier national development plans.

Within the broader category of women outside the labour force, housewives or homemakers form a distinct and significant subgroup. DOSM's Labour Force Survey does not provide a formal definition for housewives but classifies them as part of the group for those outside the labour force who are neither employed nor actively seeking work<sup>23</sup>. While the category is typically associated with married women, the classification is based on economic activity rather than marital status specifically.

This section focuses on housewives due to their central role in reproducing labour and providing unpaid care, activities that are crucial yet overlooked in policy discourse. It discusses the role of housewives within the Malaysian context and presents key findings from the survey on their interaction with the labour market, challenges that they faced, and the types of support they require.

#### 3.1. Housewives in Focus

Housewives serve as central pillars within their households, carrying out responsibilities that are vital for the functioning and wellbeing of their families. Their daily work typically includes a wide range of household chores, such as cooking, cleaning, and doing laundry, many of which are repetitive and can be physically demanding<sup>24</sup>. However, a substantial portion of their time is devoted to caregiving, which includes caring for children, elderly members, or those with disabilities or special needs.

The activities carried out by the housewives are not only critical to the welfare of their own families but also contribute to the broader economy. By enabling other household members to participate in paid work and raising future generations, housewives perform essential functions that underpin labour market productivity and social stability. From an economic perspective, these activities are understood as part of the “reproduction of labour”<sup>25</sup>. This refers to the unpaid work that supports the current and future workforce by maintaining their well-being and ensuring the continuity of economic production.

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<sup>22</sup> MWFC and UNDP (2013)

<sup>23</sup> See DOSM (2024e) for more details on the classifications.

<sup>24</sup> Yuhaniz and Jusan (2016)

<sup>25</sup> Choong (2021)

In the Malaysian context, the word *suri rumah*, a translation of the word housewife, reflects both a social identity and a functional role within the household and society. It can signify different meanings depending on a woman's marital status, engagement in paid work and the extent of caregiving responsibilities. See Box 3.1 for a discussion of the definitions of *suri rumah*.

**Box 3.1: The definition of 'Suri Rumah' in language and policy**

The term commonly used in Malaysia to describe housewives is *suri rumah*, a phrase rooted in the Malay language. It is composed of two words: *suri*, which carries a distinctly feminine connotation, and *rumah*, meaning house or home. According to the Kamus Dewan Edisi Keempat, *suri* refers specifically to a wife in the household (*isteri dalam rumah tangga*)<sup>26</sup>. While the word *suri* alone can denote a housewife, it is most often used in combination with *rumah* or *rumah tangga* to describe a woman whose identity is centred on domestic roles. Interestingly, *suri* also holds a second, more elevated meaning in the Malay language. It can refer to a queen (*permaisuri*), or female monarch (*raja perempuan*)<sup>27</sup>. This dual meaning suggests both reverence and responsibility, underscoring the significance of the role within the family and community.

In practice, *suri rumah* is associated with women who manage household responsibilities such as cooking, cleaning and caregiving. Notably, the term is gender specific and does not extend to men who may also carry out such roles, similar to the English translation of the word "housewife". By contrast, the English term "homemaker" is gender-neutral and encompasses anyone, regardless of sex, who manages a home and may be raising children rather than engaging in paid employment<sup>28</sup>.

It is important to note that both terms are often associated with child-centric and nuclear family structures. In reality, care responsibilities extend beyond this framing and may also occur within other family or non-family arrangements, such as among siblings, unmarried daughters, extended relatives, neighbours or friends, and may involve providing care for older persons, ill adults and others in need<sup>29</sup>. This wider definition of care responsibilities is adopted in the KRI-MOHE GCTS study which defines homemakers as individuals who remain at home and are primarily engaged in unpaid care responsibilities and domestic chores<sup>30</sup>.

The gender and tasks distinction are important in framing how domestic roles are socially and institutionally recognised. Additionally, the identity of *suri rumah* can also be fluid. Many women take on this role at different points in their lives, and it is not always seen as a fixed or permanent status. Rather than treating it as a separate category, it may be more appropriate to understand *suri rumah* as one of several roles that women move in and out of over time, including full-time employment, informal work, or caregiving.

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<sup>26</sup> DBP (n.d.)

<sup>27</sup> DBP (n.d.)

<sup>28</sup> Cambridge (n.d.)

<sup>29</sup> UNDP (2024), National Population and Family Development Board (2016)

<sup>30</sup> KRI (2024b)

### *Policy recognition of housewives in social protection*

Recent policy developments in Malaysia have signalled a growing recognition of the economic and social contributions of *suri rumah*. No longer seen merely as non-wage earners, housewives are increasingly acknowledged as playing a vital role in national development and social cohesion. However, policy usage of the term *suri rumah* is broader than its traditional, marital-based definition.

For instance, the i-SURI scheme, introduced in 2018, provides incentives for women registered in the national e-Kasih database to contribute to retirement savings under the Employees Provident Fund (EPF)<sup>31</sup>. While the term *suri rumah* may suggest a married woman, eligibility under the scheme is not restricted to marital status. Beneficiaries include not only wives of heads of households but also single mothers, widows, and women who have never married who serve as heads of households themselves. This broader inclusion underscores the government's intent to enhance the retirement savings of women involved in unpaid care and domestic work, regardless of their marital situation.

Further institutional recognition came with the enactment of the Akta Keselamatan Sosial Suri Rumah 2022 (Akta 838) or Housewives' Social Security Act 2022 (Act 838)<sup>32</sup>. The Act provides a formal definition of *suri rumah* as any woman, whether married or unmarried, who manages a household either full-time or part-time. The definition includes wives, divorcees, widows, and single mothers, and offers social protection benefits such as compensation for domestic injuries, invalidity, and welfare support. This landmark legislation recognises unpaid domestic labour as a form of work deserving of formal safeguards.

These developments reflect Malaysia's growing recognition of housewives as key contributors to family and national well-being. Formally defining *suri rumah* in law and policy signifies important steps by the government to acknowledge unpaid domestic and care work. This clearer definition provides a foundation for extending social protection to a broader group of women, signalling a shift towards more inclusive and supportive policy frameworks.

In recent decades, Malaysia has witnessed a steady decline in the number of full-time housewives<sup>33</sup>, reflecting a broader societal shift towards dual-income households. As women's educational attainment has improved, a growing share of married women are participating in the workforce. In parallel, care responsibilities are now increasingly being met through family and community support, as well as private market solutions with important gender, citizenship, and class dimensions shaping access to and reliance on these forms of support. Findings from the Malaysian Population and Family Survey suggest that these shifts are reshaping the structure and expectations of family lives<sup>34</sup>.

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<sup>31</sup> Nor Anita Abdullah, Harlida Abdul Wahab, and Asmar Abdul Rahim (2021)

<sup>32</sup> GOM (2022)

<sup>33</sup> Puteri Marjan and Hawati (2024)

<sup>34</sup> National Population and Family Development Board (2016)

Despite these transitions, a significant number of women continue to remain outside the labour force and assume the role of housewives. In 2024, an estimated 4.86 million women were not participating in the labour force, with 60.9% reporting housework or family responsibilities as the primary reason (see Figure 2.11 for further detail). Applying this share suggests that there are approximately 2.96 million housewives in Malaysia. While their contributions are vital to the functioning of families and community stability, they are exposed to multiple forms of vulnerability, stemming from their unpaid care responsibilities and lack of formal labour market engagement.

Housewives encounter a range of interrelated challenges across economic, educational, social and health dimensions. Many of them experience financial dependence, limited income opportunities, and exclusion from formal social protection, making them vulnerable to household and economic shocks such as job loss or divorce<sup>35</sup>. Barriers to education and training can restrict their ability to pursue employment or self-development, while the lack of recognition for their role and caregiving skills may affect their self-worth<sup>36</sup>. Prolonged and intensive care responsibilities that is not supported with adequate rest or assistance can also increase the risk for housewives to undergo mental exhaustion or burnout<sup>37</sup>. These multidimensional challenges are often interlinked and require a holistic understanding of housewives' lived experiences.

To better understand these dynamics and inform future support mechanisms, a study was undertaken through a collaboration between KRI and Persatuan Suri Rumah Rahmah Malaysia (SRR). It aims to contribute to the broader discourse on unpaid care work by examining the everyday realities of housewives from different social backgrounds and come up with policy recommendations that can improve their wellbeing, economic resilience and social recognition.

## *Methodology*

The research collaboration employed a mixed-methods approach, with the online survey serving as a central component to better understand the needs, circumstances and aspirations of housewives engaged in unpaid domestic and care work. The survey specifically targeted women who identified as full-time or part-time housewives. To ensure clarity and consistency in respondent classification, the study adopted an operational definition for part-time housewives as those working a maximum of half of full-time paid employment, equivalent to 22.5 hours per week or approximately 4.5 hours per day<sup>38</sup>. This threshold was established to differentiate women who undertake limited paid work alongside their domestic and care responsibilities from those fully engaged in the labour market, while still capturing the diversity of women's lived realities at the intersection of unpaid and paid work.

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<sup>35</sup> KRI (2021), World Bank (2019)

<sup>36</sup> Ila Norsalida Ali Amran, Zilal Saari, and Muhammad Talhah (2025)

<sup>37</sup> Ila Norsalida Ali Amran, Zilal Saari, and Muhammad Talhah (2025)

<sup>38</sup> Prior to 1 January 2023, the maximum permissible working hours under the Employment Act 1955 was 48 hours per week for both shift and non-shift employees. Effective from 1 January 2023, this limit was revised downward to 45 hours per week for all employees covered under the scope of the Act, regardless of work arrangement.



The eligibility criteria for respondents also include women who were currently married or had been previously married, aged between 20 and 55 years, residing in Malaysia and holding Malaysian citizenship. A key inclusion criterion was that respondents had caregiving responsibilities, such as providing care for children, older persons, or household members with disabilities.

The survey commenced from May 16 to June 30, 2025. Data collection was carried out through two main channels: (1) dissemination via social media platforms to reach a broad and diverse pool of respondents, and (2) direct outreach by a team of 20 enumerators who are members of SRR. These enumerators were responsible for circulating the survey within their respective communities and networks, contributing to both the geographic and demographic diversity of the sample, as well as helping to maintain consistency and quality in the responses collected.

The survey was designed to capture respondents' experiences, challenges and support needs across four key dimensions: (1) economic security, (2) education and skills development, (3) social interactions and care work and (4) health. The questions were developed based on insights generated from the focus group discussions (FGDs) conducted on 24 to 25 February 2025 and further refined through expert validity assessments by Dr Wardah Mustafa Din, Dr Zilal Saari, Dr Juliana Rosmidah Jaafar, and Dr Nur Hafidah Ishak.

A pilot test was conducted prior to the full deployment of the survey to ensure the reliability of the instrument and to gather feedback on its clarity, content and structure. The pilot involved 24 respondents identified through SRR. In parallel, the draft survey underwent internal review by the research team at KRI to verify technical accuracy, refine phrasing of questions, and review the logic and flow of the questionnaire. The final survey was made available in both Bahasa Melayu and English to improve accessibility and reach among diverse respondent groups across Malaysia.

Following the survey completion, a small number of respondents were contacted for data verification, particularly when responses raised questions regarding their caregiving responsibilities and concurrent involvement in income-generating activities. However, the study generally sought to avoid extensive post-survey verification to respect respondents' time and privacy. As such, inconsistencies between responses were accepted as part of the complexity of women's roles and were analysed further.

As with any study, this research is subject to several limitations. Due to the lack of a formal classification of housewives in national statistics and the absence of detailed administrative records that could be used to construct a representative sampling frame, the study adopted a combination of purposive and convenience sampling to reach the target group. These techniques enabled the identification of respondents who met the research criteria while managing time and resource constraints. However, these approaches inherently involve non-random selection, which limits the generalisability of the findings to the broader population of housewives in Malaysia<sup>39</sup>. Moreover, the survey relied on self-reported data, which introduces potential biases related to recall accuracy and subjective interpretation.

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<sup>39</sup> Etikan, Musa, and Alkassim (2016)

The survey instrument also faced inherent trade-offs in design. It aimed to cover a wide scope of issues across the four broad areas of economic, education, social and health. These areas reflect the shared priorities of the research collaboration, shaped by the interests and policy concerns of both parties involved. However, the breadth of coverage meant that the questionnaire did not allow for more detailed follow-up questions to probe individual experiences or contextual nuances. This decision was made to ensure the survey length remained manageable and did not overwhelm respondents. Further qualitative research would be important to complement the findings and explore emerging themes in greater detail.

Despite these limitations, the study provides valuable insights into the lived experiences, challenges, and unmet needs of a group that remains underrepresented in policy discourse and official statistics. The findings offer an important starting point for more inclusive, gender-responsive policymaking in the context of care and unpaid work.

### *Profile of the Housewives*

Before delving into the survey findings in detail, it is important to understand the demographic characteristics of the respondents. Given the non-probability nature of the sample, these profiles should be interpreted as indicative rather than representative of all housewives in Malaysia. Nonetheless, they provide valuable insights into the experiences and conditions of women who identify, either fully or partially, with the role of a housewife.

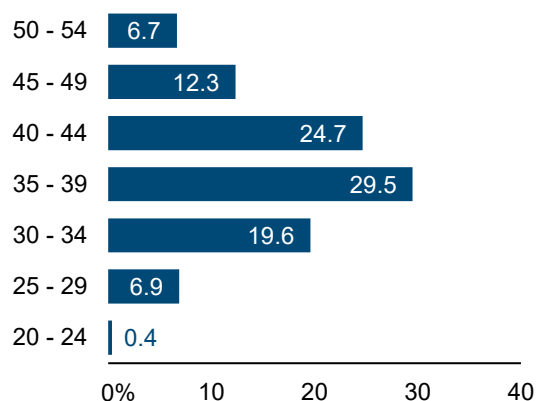
The survey garnered a total of 827 respondents, drawn from various states across Malaysia. Nearly half of the respondents (49.1%) were aged 30 to 39 years, which corresponds to the peak childbearing and child-rearing phase (see Figure 3.1). A further 43.7% were aged between 40 and 55 years, suggesting that they remained outside of the labour force even beyond the early parenting years.

Malay women made up the majority of the respondents (90.7%), with Bumiputera women overall comprising 94.6% of the sample (see Table 3.1). Despite efforts to reach non-Bumiputera respondents, their participation remains limited, likely due to the online survey format and the reliance on SRR's network that is predominantly Malay. Thus, this ethnic concentration should be considered when interpreting the findings, particularly as cultural norms and gender role expectations may differ across ethnic groups<sup>40</sup>.

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<sup>40</sup> For example, earlier studies have noted that Chinese women in Malaysia may conceptualise the role of housewife differently, often placing greater emphasis on economic contribution. Source: Noor (1999)

**Figure 3.1: Respondents' age group**



Note: Based on all 827 respondents.

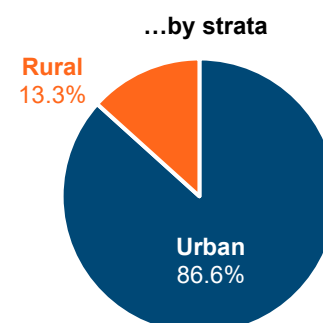
**Table 3.1: Respondents' ethnicity**

	No	%
Malay	750	90.7
Indian	26	3.1
Bumiputera Sabah (Kadazan, Dusun, Bajau, Murut & other Bumiputera Sabah)	20	2.4
Chinese	14	1.7
Bumiputera Sarawak (Iban, Bidayuh, Melanau & other Bumiputera Sarawak)	10	1.2
Others	5	0.6
Bumiputera (Orang Asli/ Asal Semenanjung)	2	0.2
<b>Total</b>	<b>827</b>	<b>100.0</b>

Figure 3.2 shows that most respondents were from the central region of Peninsular Malaysia (60.5%), with Selangor accounting for almost half (47.4%) of the total sample. Nonetheless, the survey captured responses from other states, including from East Malaysia, albeit at a smaller rate. A significant majority of the housewives resided in urban areas (86.6%), while 13.3% lived in rural areas<sup>41</sup>. This distribution likely reflects the mode of survey dissemination through online platforms and the influence of the collaboration partner's network, which is concentrated in the central region.

**Figure 3.2: Respondents' residence...**

...by region		
	No	%
Peninsular Malaysia, Central Region (Kuala Lumpur, Negeri Sembilan, Putrajaya, Selangor)	500	60.5
Peninsular Malaysia, Northern Region (Kedah, Perak, Perlis, Pulau Pinang)	129	15.6
Peninsular Malaysia, Eastern (East Coast) Region (Kelantan, Pahang, Terengganu)	98	11.9
Peninsular Malaysia, Southern Region (Johor, Melaka)	64	7.7
East Malaysia (Sabah, Sarawak, Labuan)	36	4.4
<b>Total</b>	<b>827</b>	<b>100</b>

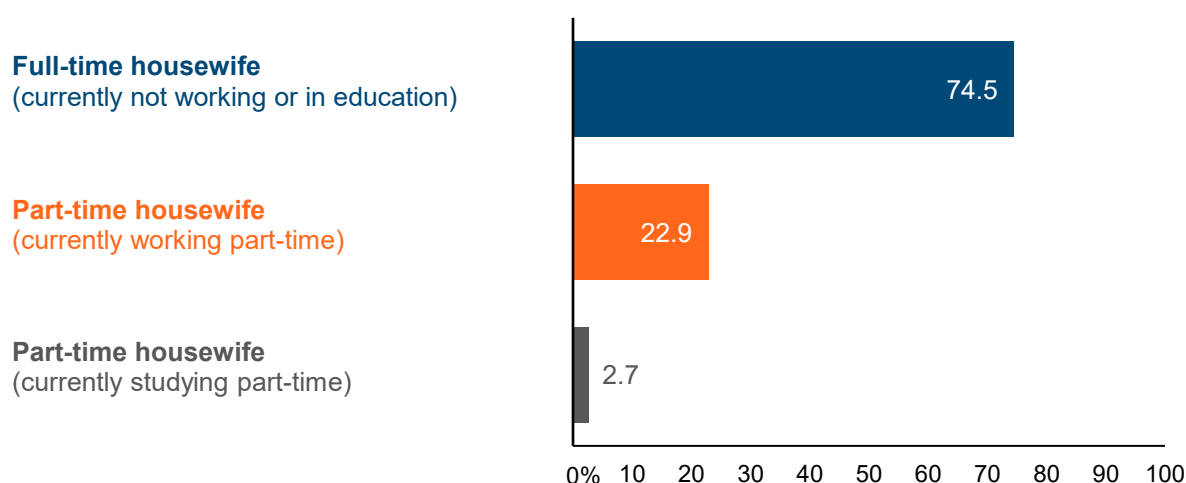


Note: Based on all 827 respondents.

<sup>41</sup> The urban or rural classification of respondents was determined based on their postcode. Each respondent's postcode was matched against publicly available Malaysian postcode databases to identify the corresponding district name. The district is then cross-checked with the local authority governing the area. Areas governed by local authorities titled as Majlis/Dewan Bandaraya or Majlis Perbandaran were classified as urban, while those under Majlis Daerah were classified as rural.

The role of a housewife is often associated with full-time responsibility within the household. However, in practice, this role may coexist with other responsibilities such as income-generating activities through part-time work, or pursuing education. To better understand the nature of this role, the survey asked respondents to select which description best reflects their current situation (Figure 3.3). The findings revealed that a housewife's role is not necessarily limited to domestic duties. While a majority of the women (74.5%) identified as full-time housewives, a significant share reported combining this role with other commitments. About 22.9% reported that they were also working part-time, while 2.7% were also concurrently pursuing studies. These variations underscore the fluidity of the housewife identity, demonstrating that women often perform care and domestic duties alongside other productive or developmental activities<sup>42</sup>.

**Figure 3.3: Respondents' status**



Note: Based on all 827 respondents.

Although many women respondents identified themselves as full-time housewives, this does not necessarily mean they are entirely detached from income-generating activities or that they make no financial contributions. When their responses were triangulated with other survey questions such as sources of income and level of work, some indicated participation in part-time or gig work, while others reported earnings from property or investments<sup>43</sup>.

This discrepancy may partly reflect how respondents perceive and define work, suggesting that official classifications or self-identification may understate women's actual economic engagement, especially in informal or irregular forms of work. In some follow-up calls, respondents explained that they engaged in paid activities only occasionally and therefore did not consider themselves as working. This finding is discussed further in the subsection on economic security.

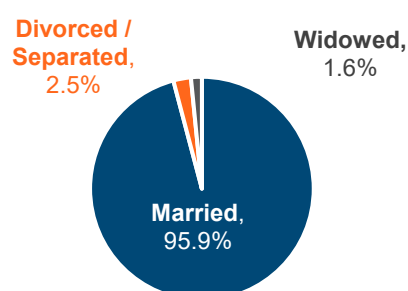
<sup>42</sup> This fluid categorisation is not unique to this study. Other research have highlighted the complexities involved in classifying women's economic roles, particularly when unpaid care work and informal employment activities overlap. Source: MWFC and UNDP (2013)

<sup>43</sup> While full-time housewives are often viewed as financially dependent, survey findings suggest a more complex reality. Among them, 11.5% of the self-identified full-time housewives also reported themselves as contributors to household income. Their financial sources are varied: 23.9% received support from government aid, 23.4% from personal savings, 18.2% from gig or part-time work, 5.8% from investment income and 4.7% from property income.

Figure 3.4 shows that almost all of the respondents were married (95.9%), while 2.5% were divorced or separated, and 1.6% were widowed. Meanwhile, Figure 3.5 shows the household composition of the respondents, estimated using the information of household members who are living together with the respondents. A nuclear family typically consists of a couple and their children<sup>44</sup>, while an extended family includes additional relatives such as grandparents, in-laws or other relatives living in the same household. Most housewives live as part of a nuclear family (77.4%), followed by 13.2% who reside in extended family households.

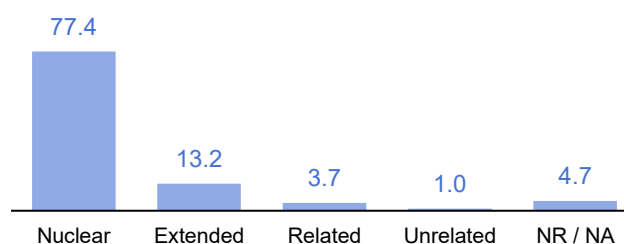
For respondents who are in nuclear households, caregiving responsibilities may fall primarily on the housewife, while the responsibilities may be shared among other adult members in extended families, such as grandparents helping out with caring for grandchildren. In some cases, care responsibilities are also intensified due to the presence of more dependents requiring care (such as elderly or sick family members living in the same house). The dynamics of these living arrangements and their implications for caregiving responsibilities will be examined in greater detail in a subsequent section.

**Figure 3.4: Respondents' marital status**



Note: Based on all 827 respondents.

**Figure 3.5: Respondents' household composition**



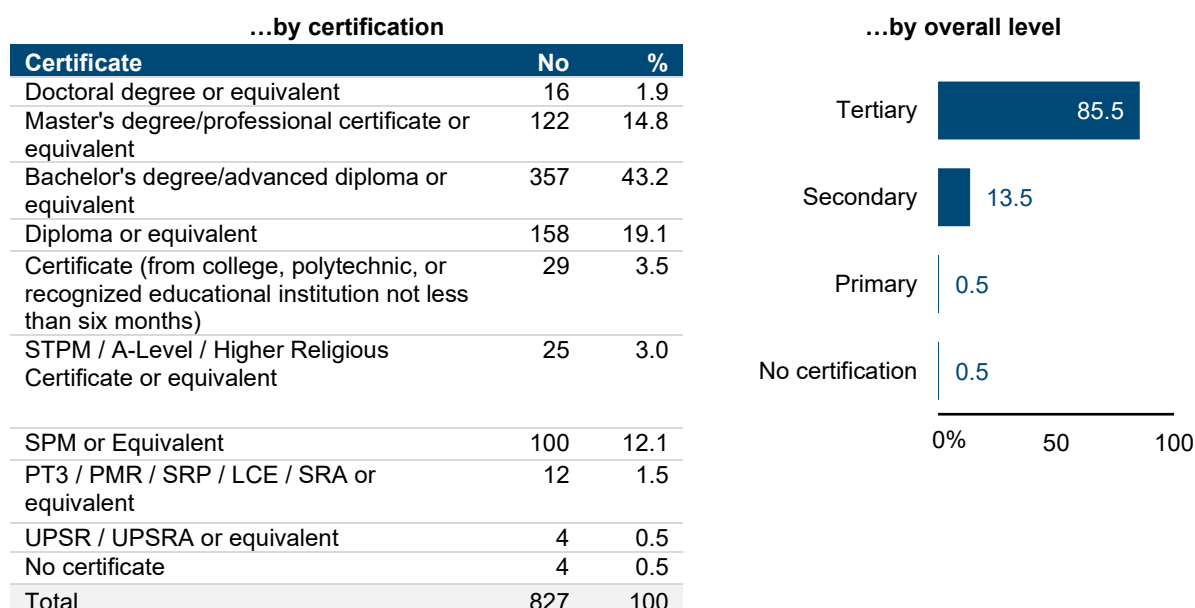
Note: The grouping follows the classification used by DOSM (2011)

1. Nuclear = Households that consisted of members related by blood, marriage or adoption. Therefore, heads of household with: (1) spouse, or (2) spouse and unmarried child / children of head, or (3) unmarried child / children of head, or (4) parent (s) of head.
2. Extended = Households that consisted of a nuclear family as well as parents, or married children or other related members.
3. Related = Households that consisted of the head of household and members related to the head (aside from parents or children).
4. Unrelated = Households that consisted of the head of household and members unrelated to the head.

<sup>44</sup> Adopting the definition of household types by DOSM (2011), nuclear families also include couples who live with their parents. In regard to this survey, this category is overwhelmingly composed of couples with children, and couples living with their parents or in-laws make up only 0.78% of nuclear families as they are commonly part of extended or related family households.

A high share of the respondents had attained tertiary education (85.5%), followed by 13.5% having secondary education (see Figure 3.6). This is notable when compared with national labour force data from 2024, which shows that among women outside the labour force, those with secondary education made up the majority at 62%, while only 23.6% had tertiary qualifications<sup>45</sup>. The educational profile of the respondents, alongside their age distribution, Figure 3.6 shows a generational shift in women's access to higher education. This trend reflects a broader trend of increasing female educational attainment in Malaysia, irrespective of their participation in the labour force.

**Figure 3.6: Respondents' educational attainment...**



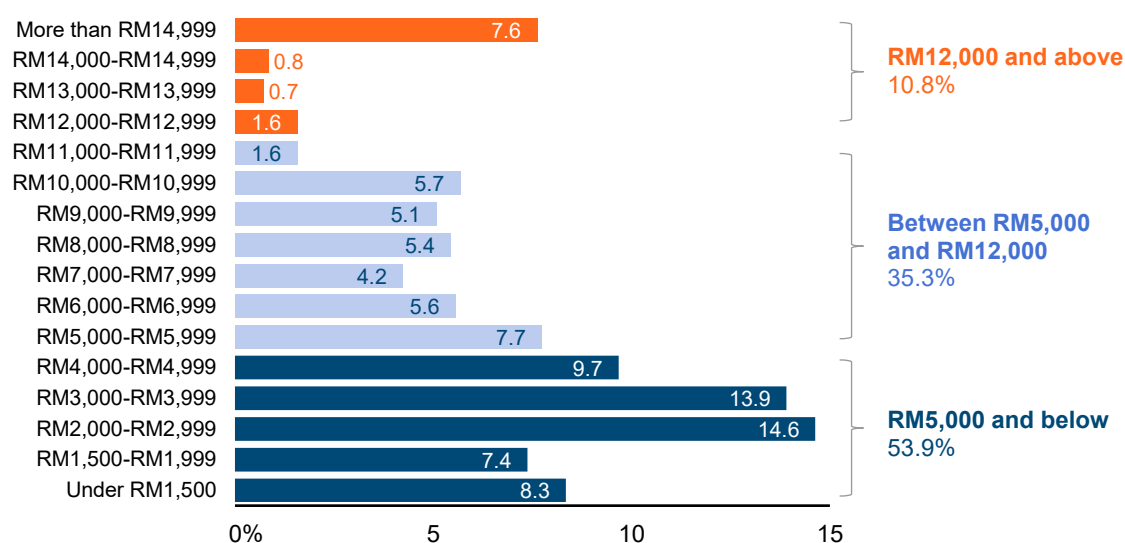
Note: Based on all 827 respondents.

Figure 3.7 shows that over half of the respondents (53.9%) have household incomes below RM5,000, placing them around the national threshold of Bottom-40 (B40) income group<sup>46</sup>. A further 35.3% had household incomes between RM5,000 and RM 12,000 or around the Middle-40 (M40) group, while 10.8% were within the Top-20 (T20) bracket, which is RM12,000 and above. This income distribution suggests that while the majority of housewives fall within lower-income segments, they are not necessarily confined to them.

<sup>45</sup> DOSM (2025b)

<sup>46</sup> In Malaysia, households are commonly classified into B40, M40, and T20 income groups, referring respectively to the Bottom 40%, Middle 40%, and Top 20% of the household income distribution.

**Figure 3.7: Respondents' household income**



Note: Based on all 827 respondents.

## 3.2. The Housewife Experience

Building on the previous sub-section which outlined the demographic characteristics of the respondents, this sub-section explores the experiences of housewives and examines the pathways that led them into their current roles. It aims to shed light on the diverse reasons women become housewives and how these decisions are often shaped by a combination of personal circumstances, family needs, and broader labour market dynamics. The analysis also highlights how the role of housewives is closely intertwined with caregiving responsibilities, offering insights into the daily realities and pressures faced by women in managing both household and care duties.

### *Pathways into Housewifery*

The pathways through which women in this study became housewives were diverse and rarely linear. Their decisions were shaped by a range of motivations, care responsibilities, and labour market experiences, reflecting a complex interplay of individual decisions and structural constraints. These include family expectations, the availability and affordability of care services or access to informal care support, as well as the accessibility and quality of paid employment. Understanding these pathways is essential for designing policies that are responsive to the lived realities of women who navigate between paid and unpaid roles throughout different stages of their lives.

Figure 3.8 illustrates the different employment trajectories experienced by women, as conceptualised by Damaske (2011). The blue area represents the potential for maximum labour force participation across a woman's lifetime, while the orange line reflects actual participation levels observed in each pathway. The first trajectory is that of steady workers, who engage in full-time employment consistently throughout their adult lives. These women are able to sustain uninterrupted participation in the labour market, often due to stable access to employment opportunities and support structures for balancing work and family responsibilities.



The second trajectory describes pulled-back workers. Within this group, some women engage in part-time work, reflecting a form of partial or reduced labour force participation, while others exit the labour force entirely for extended periods. These decisions are often influenced by care responsibilities, limited job flexibility, or structural barriers that make continued employment difficult. The third trajectory includes interrupted workers, whose labour force participation is shaped by spells of unemployment. These women tend to move in and out of the labour market, with employment interruptions often tied to job instability, limited skill alignment, or broader economic shifts that affect employability.

**Figure 3.8: Women's work pathways across the life course**



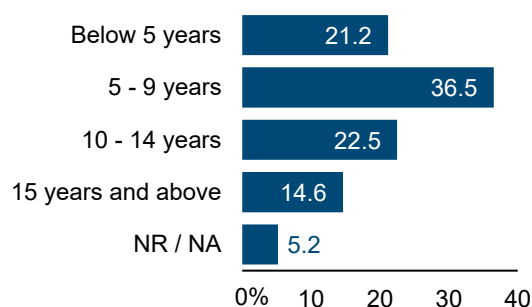
Source: Authors' illustration based on framework by Damaske (2011)

Based on Damaske's framework, women who identify as housewives often fall within the categories of pulled-back or interrupted workers. Their participation in the labour force tends to be reduced or intermittent, whether through part-time work, temporary exits, or complete withdrawal from paid employment. Many take on domestic responsibilities as their primary role, and their labour force decisions are shaped by a combination of personal circumstances, family needs, and structural factors such as the availability of childcare, job flexibility, or societal expectations. The following parts of this section draw upon this framework to better understand the diverse experiences of housewives, focusing on how work and care decisions are influenced by their social environment, available support systems, and the broader institutional context that facilitates or limits women's economic participation.

These patterns of reduced or interrupted labour force participation are reflected in the experiences of the women surveyed, many of whom transitioned into the role of housewife at key life stages and remained in that role for extended periods. Most of the respondents had been housewives for a considerable period, with an average duration of 8.6 years. A large majority of 73.6% had been in this role for more than five years, and of these, 14.6% had remained as housewives for 15 years or longer (Figure 3.9).

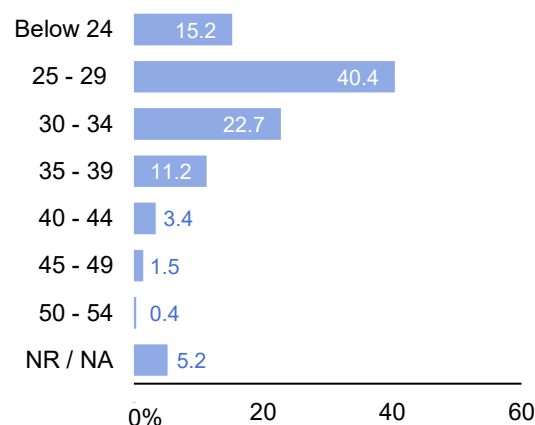
Additionally, Figure 3.10 shows that the women's transition to becoming a housewife most commonly took place during their late twenties to early thirties<sup>47</sup>. Around 40.4% reported that they became housewives between the ages of 25 and 29, and 22.7% between the ages of 30 and 34. A smaller share of 15.2% became housewives at a younger age, before turning 24. These age patterns suggest that the decision to become a housewife often aligns with life stages marked by marriage and the arrival of children, when care needs tend to increase significantly.

**Figure 3.9: Respondents' years of becoming a housewife**



Note: Based on all 827 respondents.

**Figure 3.10: Respondents' age range when first becoming a housewife**



Note: Based on all 827 respondents.

However, not all women follow the same trajectory. While some become housewives directly without prior labour market participation, others transition out after a period of paid employment. There are women who have more dynamic relationships with the labour market, entering and exiting in response to care responsibilities, educational pursuits, or changes in the labour market. This fluidity highlights how women navigate employment in ways that balance family and work, while also signalling the lack of supportive structures needed to enable more stable and sustained labour force participation.

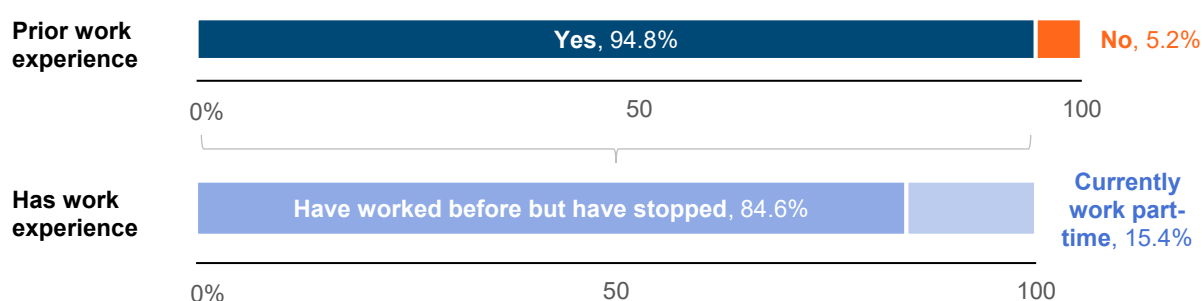
The survey findings show that the vast majority of respondents (94.8%) had previous work experience, while only 5.2% had never worked before (see Figure 3.11). Among those with work experience, 84.6% had previously worked but had since stopped, and 15.4% had worked before and were currently engaged in part-time work. These figures indicate that most housewives had been active in the labour market at some point in their lives. This finding aligns with previous research showing that women from younger cohorts are more likely to work. However, it also underscores the need for policies that prioritise retaining women in the workforce, rather than focusing solely on increasing initial participation.

<sup>47</sup> The data in Figure 3.9 are based on respondents' self-reported duration of time spent as a housewife, while Figure 3.10 uses the year they first became a housewife. These may not align exactly, as some respondents move in and out of the labour force. To ensure consistency and reduce error, the year data in Figure 3.10 have been cross-checked against the reported duration. If the reported duration was longer than the calculated duration and the discrepancy was less than five years, the reported start year was maintained. Discrepancies of five years or more were considered errors and excluded from analysis.

Further comparison of the responses by the housewives reveals some disconnect between women's actual economic activities and how they perceive or report their roles, underscoring the complexity of categorising housewives' contributions to household income and the economy. For instance, among those who claimed that they have "stopped working", 16.6% still identify as household income contributors, 22% claim to support themselves through gig work, and 11.8% identify as part-time housewives that are also currently working. This highlights how the transition to housewifery is assumed as a hard break from their careers, even though many continue to engage in some form of paid work.

Similarly, among those who claim to be engaged in part-time work<sup>48</sup>, 10.7% still identified as full-time housewives, 61.2% did not see themselves as household income contributors and 74.4% did not report supporting themselves through gig work. These findings point to a discrepancy between women's actual economic activities and how they perceive or report their roles.

**Figure 3.11: Respondents' work experience**



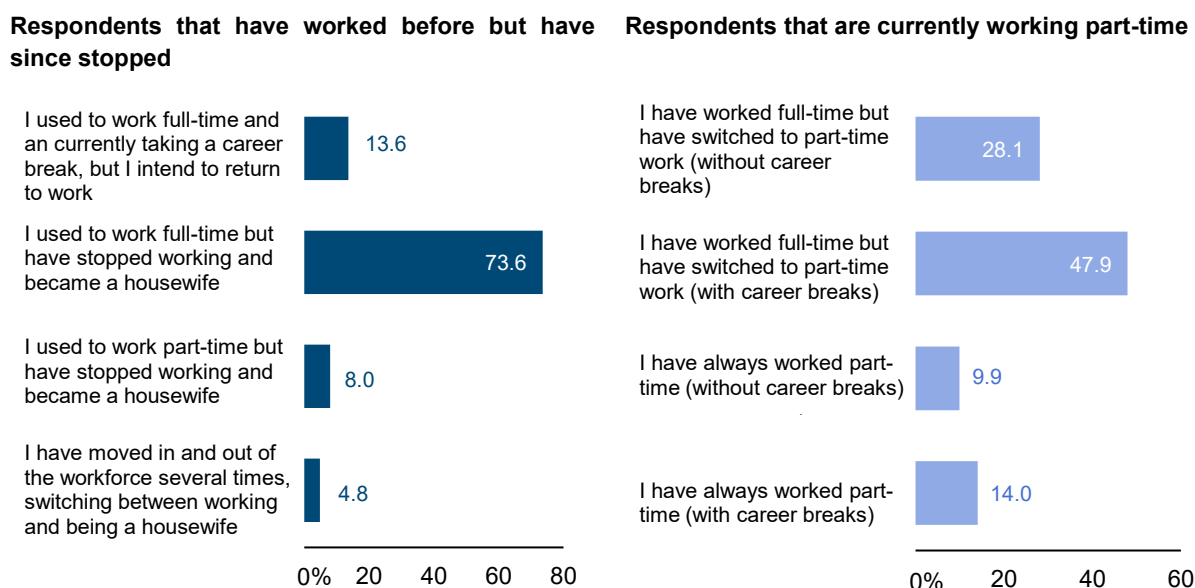
Note: Based on all 827 respondents.

To better understand their patterns of employment, respondents were asked to identify with one of several labour market trajectories. These trajectories offer insight into the degree of attachment women maintain with the labour force and the extent to which their careers have been interrupted. This distinction is important, as employment continuity influences income security, career progression, and access to social protection schemes such as pensions or maternity benefits. Figure 3.12 shows the respondents' work history in further detail.

Among women who had fully disengaged from paid work, the most common pattern was a transition from full-time employment to becoming a housewife, reported by 73.6% of respondents. Another 13.6% of women described their current status as a career break, with plans to return to the workforce. This group represents a key demographic for labour market re-entry policies. A smaller share of 8% reported having worked part-time before fully exiting the labour force to become housewives.

<sup>48</sup> In follow-up calls, some respondents who said they were doing part-time work did not consider themselves household income contributors. One respondent explained that although she earned some money, it was used solely for her own needs, and she did not view it as contributing to the household. This reflects the different ways in which women interpret and categorise their economic roles, which may not always align with formal definitions.

**Figure 3.12: Respondents' work history**



Note: In total, 663 respondents have worked before but have stopped, while 121 are currently working part-time.

However, not all respondents had withdrawn entirely from paid work. Some combined part-time work and domestic responsibilities. Among this group, 47.9% had moved from full-time to part-time work following career breaks. Another 28.1% reported transitioning from full-time to part-time work without any career interruptions, likely reflecting a conscious decision to reduce working hours while maintaining a continuous link to the labour market. A smaller segment of respondents reported having always worked part-time, with or without career breaks. These more fragmented employment histories may signal greater economic vulnerability, characterised by limited income growth and career progression, weaker job security, and lower access to social protection mechanisms.

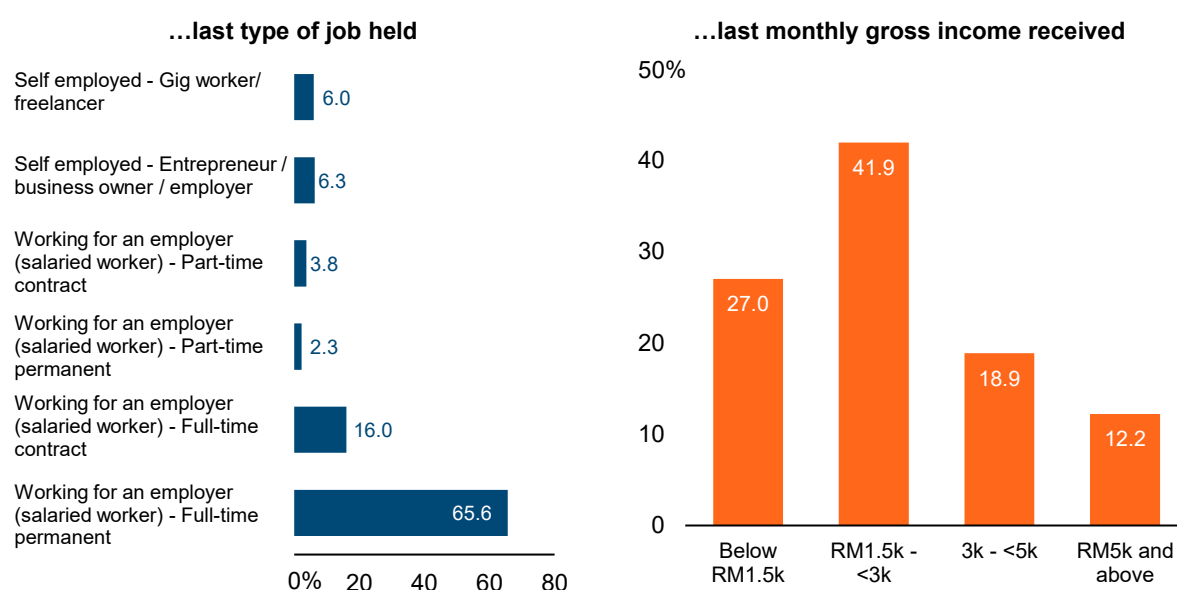
To better understand the economic standing of housewives who have fully exited the labour force, the study delves deeper into the types of jobs they previously held and their last reported income (Figure 3.13). The majority of the housewives had previously held formal, full-time employment, with 65.6% having worked as full-time permanent salaried employees and 16% in full-time contract roles. This indicates that they have work experience and skills, and many likely held stable jobs before exiting. Only a small share had worked part-time, with 2.3% as permanent and 3.8% on contract. Meanwhile, 12.3% had been self-employed, either as entrepreneurs or gig workers.

Among these women who had previously worked and have since exited, the majority earned modest incomes. Around 41.9% reported their last earnings between RM1,500 and RM3,000, while 27% earned below RM1,500. Another 18.9% earned between RM3,000 to RM5,000 and only 12.2% reported earning RM5,000 or more. These figures suggest that most former workers had held jobs at the lower to middle end of the income distribution<sup>49</sup>, which may have limited their ability to build substantial savings or financial buffers. Additionally, lower wages may also

<sup>49</sup> This can also reflect the age at when they exit the labour market. As Figure 3.10 shows, women's transition to becoming a housewife commonly happens during their late twenties to early thirties.

reduce the incentive to remain in or return to paid work when weighed against the cost of caregiving.

**Figure 3.13: Breakdown of respondents who previously worked and have stopped by...**



Given the different pathways into how these women became housewives, respondents were asked in greater detail about the reasons behind their decision to stay out of the labour force. Table 3.2 distinguishes these reasons between women who had no prior work experience and those who had previously been employed. Among the small group of 43 women who had never worked before, family-related reasons were the most frequently cited. Among them, 65.1% identified housework and caregiving responsibilities as the primary reason for not entering the labour market. A further 25.6% reported that their decision not to work was made at the request of their husbands. While less commonly cited, respondents also attributed their lack of participation to labour market-related reasons, with 20.9% reporting the lack of suitable job opportunities that matched their qualifications.

Similar themes emerged when compared with the 663 women who had previous work experience but were no longer working full-time. The majority of 52.7% cited housework and caregiving as the main reason, while 26.8% did so due to relocating with their husbands and 21.7% became housewives at the request of their husbands. These responses reflect the persistent influence of family expectations in shaping women's employment decisions. At the same time, responses from women who were previously employed point to significant shortcomings in the labour market. About 13.6% cited unfriendly work environments that did not accommodate family needs, while 9.1% cited low pay that made employment unviable.

**Table 3.2: Reasons for becoming a housewife for respondents who...**

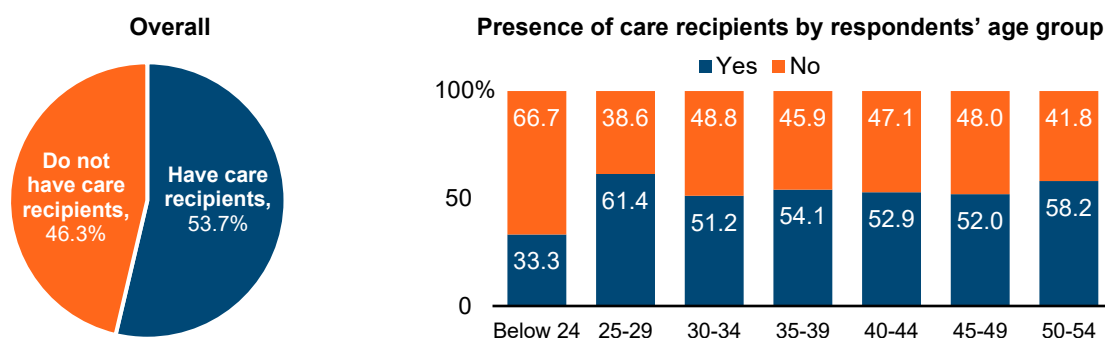
...have no prior work experience		...have work experience	
Why you become a housewife	%	Reason not working full time	%
Housework / caregiving responsibilities (children or elderly)	65.1	Housework/caregiving responsibilities (children or elderly)	52.7
Request from husband	25.6	Following husband's relocation	26.8
No suitable job opportunities that match my qualifications	20.9	Request from husband	21.7
Following husband's relocation	16.3	Unfamily-friendly work environment (e.g. no flexible working hours, maternity leave)	13.6
Not interested in working	14.0	Personal health issues	9.3
Unsuitable work environment	9.3	Pay from previous / available job is too low for the workload	9.1
Lack of confidence or skills to start something	9.3	Laid off / company went bankrupt	6.3
Continuing education	4.7	Poor working environment (discrimination, sexual harassment, etc.)	6.1
Personal health issues	2.3	Not interested in previous / available job	5.9
		Income is sufficient / do not need personal income (e.g. after marriage)	5.4
		Lack of career development	4.7
		Desire to continue education	4.1
		Previous / available job does not match educational qualifications	3.6
		Others	3.6
		Business financial issues (high operational costs, low profits, etc.)	2.4
		Social norms and gendered expectations	0.8

Note: In total, 43 respondents have no prior work experience and 663 have work experience. Multiple responses allowed.

## Care Responsibilities

Care responsibilities are a significant factor influencing women's decision to remain outside the labour force. In many cases, women are expected to prioritise caregiving over paid employment, particularly in the absence of affordable and accessible support systems. When asked whether they currently have family members in need of care, more than half of the respondents (53.7%) indicated that they do (see Figure 3.14). These responsibilities may include caring for young children, elderly parents, family members or others who require regular support. Further analyses by age group show that older housewives are less likely to report ongoing caregiving responsibilities. This may reflect a shift in family life cycles, as children grow older and become more independent, thereby reducing the intensity of care demands typically placed on mothers.

**Figure 3.14: Respondents with care recipients**



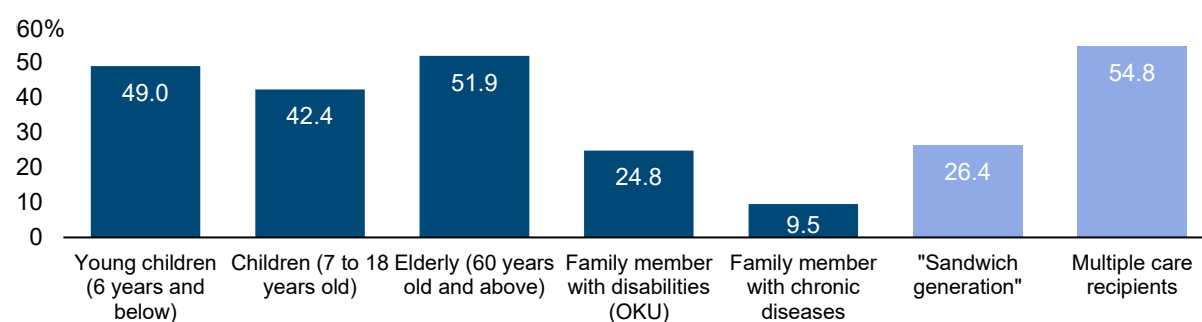
Note: Based on all 827 respondents

Understanding who receives care is essential to identify the intensity and complexity of the care work shouldered by women within their households. Indeed, the survey reveals a diverse composition of care recipients (Figure 3.15)<sup>50</sup>. More than half of the housewives (51.9%) reported caring for elderly family members, followed closely by those caring for young children aged six years and below (49%). A significant portion also reported caring for older children who are of school age (42.4%). Notably, 26.4% of respondents are responsible for both children and elderly parents, placing them in what is commonly referred to as the “sandwich generation” — families balancing care responsibilities across multiple generations.

Some respondents also reported providing care to family members with more complex and specialised needs. About 24.8% reported caring for a family member with disability, while 9.5% cared for someone with a chronic illness. These forms of care typically demand more time and emotional investment, physical effort, and in some cases, specialised knowledge. As a result, they place a heavier strain on primary carers. In total, around 54.8% of housewives reported having more than one type of care recipient. These variations in care responsibilities highlight the wide-ranging demands placed on the housewives or the primary carers, underscoring the need for differentiated support measures that reflect the different complexities of care work.

Lastly, the data also highlights the often-overlooked dimension of inter-household care, where caregiving extends to family members outside the immediate household. For example, while 77.4% of household in the survey are classified as nuclear families (see Figure 3.5), a significant share of care recipients are elderly relatives who do not live with the respondents. Among the housewives living in nuclear families and have care responsibilities, 45% reported providing care for an elderly member, underscoring the prevalence of inter-household care.

**Figure 3.15: Breakdown of the type of care recipients**



Note:

1. Based on 451 respondents to whom the question is applicable. Multiple responses allowed.
2. Sandwich generation = Respondents who care for both children (below 18 years old) and elderly individuals (60 years or above). Multiple care recipients = Respondents who have two or more types of care recipients.
3. The classification under type of care recipient reflects the different categories of individuals for whom care is provided. Some household members may fall into multiple categories. For example, a disabled child may be counted under both the child and disabled categories, while an elderly person with chronic illness may be considered both an older adult and someone with a chronic health condition.

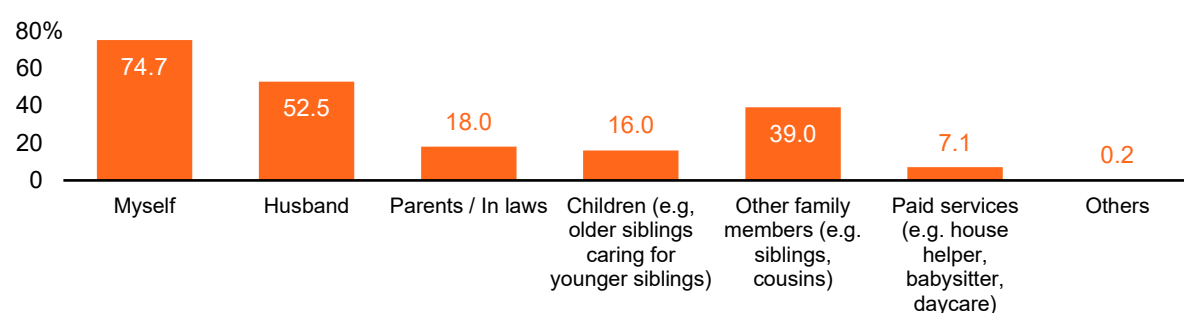
<sup>50</sup> This is based on household members whom respondents identified as requiring care or for whom they reported having care responsibilities. The presence of certain household members, such as older children, does not necessarily indicate that the respondent considers herself responsible for their care.



Care responsibilities are predominantly borne by the housewives, though the extent of support they receive from others varies. While some women shoulder caregiving duties alone, others rely on family members such as their spouse, older children, or extended relatives, while others may outsource to formal care services. Figure 3.16 illustrates the distribution of caregiving responsibilities within households. Among respondents with care recipients, 74.7% reported that they themselves provided the care, reaffirming the central role women play in unpaid care provision. While support from spouses exists, it remains limited, with 52.5% involved in caregiving. This finding may be because most of the respondents' husbands are engaged in full-time employment, constraining their ability to contribute more substantially to caregiving.

Extended family members also play an importing role in supporting care, and this support can occur across rather than just within households. For example, among housewives in nuclear families with care responsibilities, 16.6% reported receiving help from parents or in-laws, highlighting the prevalence of inter-household care. More broadly, 39% cited receiving care support from other relatives, while 18% mentioned parents or in-laws, and 16% relied on older children as part of their care support. In contrast, only 7.1% of respondents reported using paid services such as domestic helpers or daycare providers.

**Figure 3.16: Breakdown of carers**



Note: Based on 451 respondents to whom the question is applicable. Multiple responses allowed.

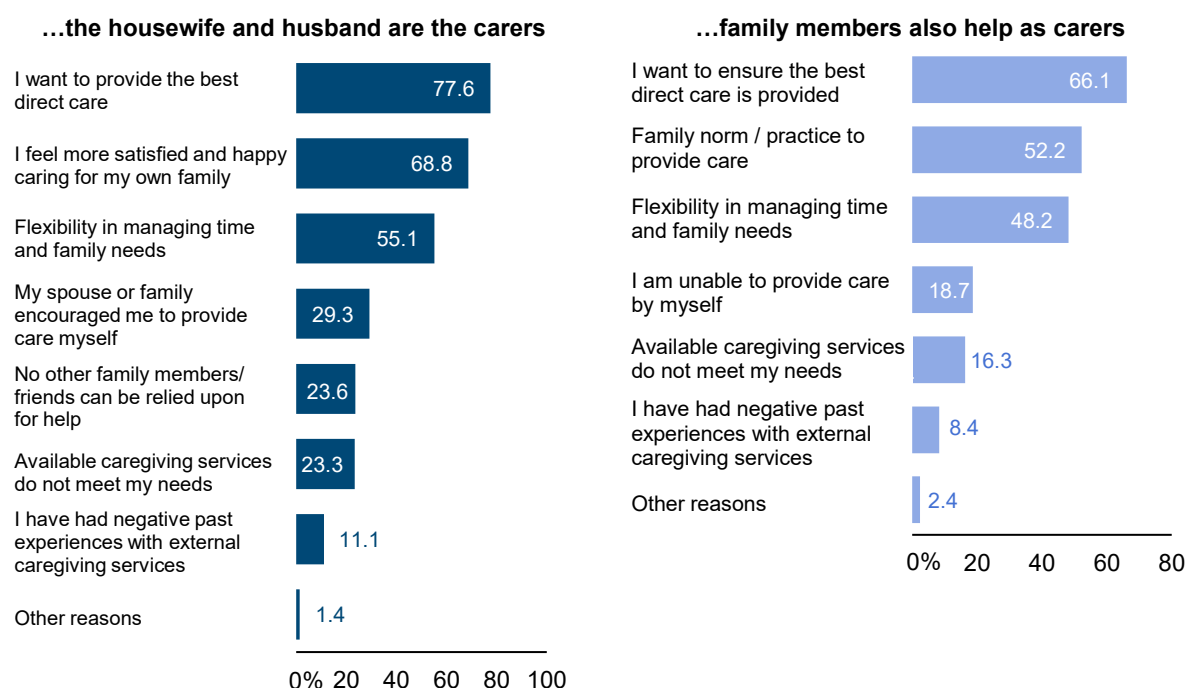
When asked why they or their spouses chose to provide care themselves, around three-quarters of the respondents (77.6%) cited the desire to deliver the best possible direct care, while a further 68.8% stated that they felt more satisfied and fulfilled when caring for their own family members (see Figure 3.17). These responses reflect strong personal values and caregiving ideals that often align with filial piety and traditional gender norms<sup>51</sup>. In addition, 55.1% of respondents said their decision was made due to flexibility in managing time and family needs, highlighting the perceived difficulty in addressing caregiving needs within the rigidity of available external care services. Encouragement from their spouse or other family members also serves as an important factor among 29.3% of the respondents.

Similar themes emerged among respondents who relied on other family members to share caregiving responsibilities. The most frequently cited reason was the belief that this ensured the best direct care (66.1%). Cultural norms also featured prominently, with many citing the expectation that families should take on caregiving roles rather than seeking external support (52.2%). Some respondents also pointed to the benefits of shared caregiving responsibilities, particularly the flexibility this arrangement provides in managing household demands (48.2%). Taken together, these findings illustrate the interplay between personal motivation, social norms, and institutional limitations in shaping caregiving decisions. While many women willingly

<sup>51</sup> Kong et al. (2021), Kramer and Kipnis (1995)

embrace caregiving roles out of personal commitment or fulfilment, others do so in the absence of accessible or suitable alternatives.

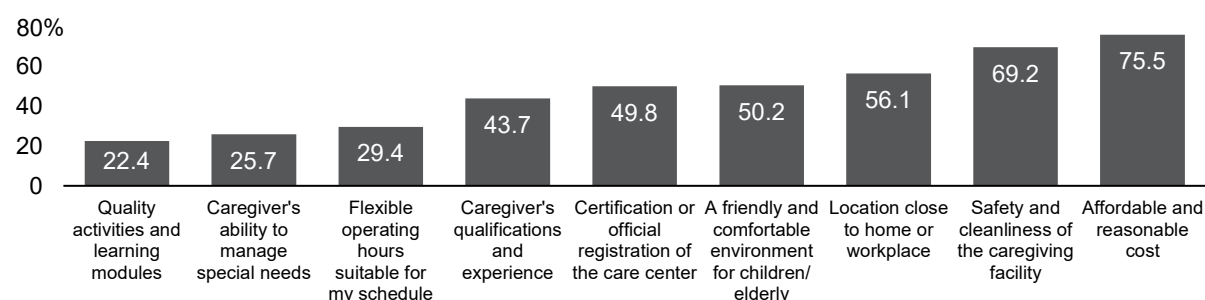
**Figure 3.17: Breakdown of reasons behind their caregiving decision when...**



Note: The left chart is based on 352 respondents to whom the question is applicable, while the right chart is based on 251 respondents.. Multiple responses allowed.

Understanding the caregiving preferences of housewives is crucial, as their views offer valuable insight into what makes caregiving services appealing to families. Figure 3.18 shows what features of a care service housewives find most important. Nearly three-fourths (75.5%) of respondents identified cost as a primary concern, suggesting that financial barriers limit access to formal care, especially for lower-income households. Safety and cleanliness were also widely valued, cited by 69.2% of respondents, while 50.2% highlighted the importance of a comfortable environment. Certification or official registration was considered important by 49.8%, followed closely by caregiver qualifications and experience at 43.7%. Although fewer respondents highlighted aspects such as educational content or the ability to support special-needs individuals, these factors remain vital for families managing more complex caregiving demands. The responses indicate that safe, affordable and professionally regulated care services are better positioned to meet household needs and build trust within communities.

**Figure 3.18: Most important features of a care service**

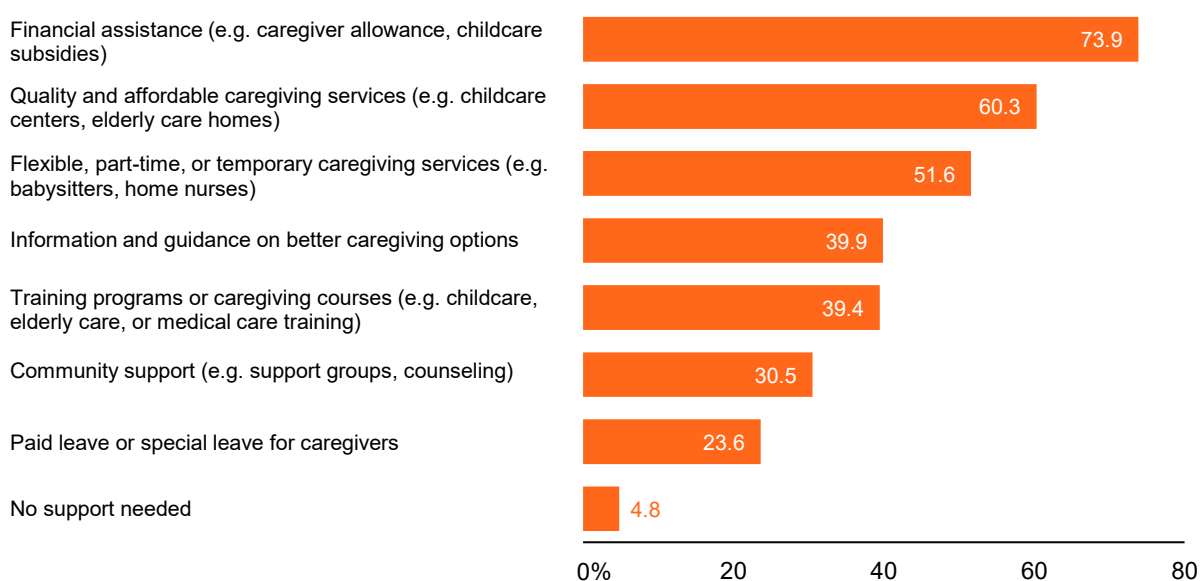


Note: Based on 428 respondents to whom the question is applicable. Multiple responses up to 5 choices allowed.

Designing support structures that respond to housewives' needs is essential to improve care outcomes and reduce the burdens associated with unpaid caregiving. Figure 3.19 presents the types of support that respondents consider most helpful for managing caregiving responsibilities. Among the women, 73.9% prioritised direct financial assistance, such as caregiver allowances or childcare subsidies. This points to the significant economic cost that unpaid care work imposes on families and caregivers. Alongside financial support, 60.3% cited the need for accessible and quality care services, while 51.6% expressed a preference for flexible or part-time care options.

Beyond service provision, many respondents identified the need for better information and guidance on better caregiving options (39.9%), while some expressed interest in receiving training or attending courses (39.4%). These findings suggest both a lack of awareness of existing resources and a willingness to enhance caregiving skills in the absence of adequate formal support. Demand for peer support groups or counselling services was also notable at 30.5%, while 23.6% indicated that leaving paid work to perform caregiving would ease the strain of balancing unpaid care work with work responsibilities. Only 4.8% of the respondents stated that they did not need any support, suggesting that the vast majority of housewives experience unmet needs in their caregiving role.

**Figure 3.19: Main forms of caregiving support needed**



Note: Based on 436 respondents to whom the question is applicable. Multiple responses up to 5 choices allowed.

### 3.3. Lived Realities and Future Pathways

The previous sub-section highlighted the central role housewives play in providing care within the household and, in some cases, extending such care beyond the household. Yet caregiving rarely exists in isolation. Instead, it is deeply entangled with women's access to economic resources, their sense of social inclusion, and their physical and emotional health. As primary caregivers, housewives often face barriers to paid employment, limited social recognition, and insufficient institutional support, factors that can compromise their overall well-being.

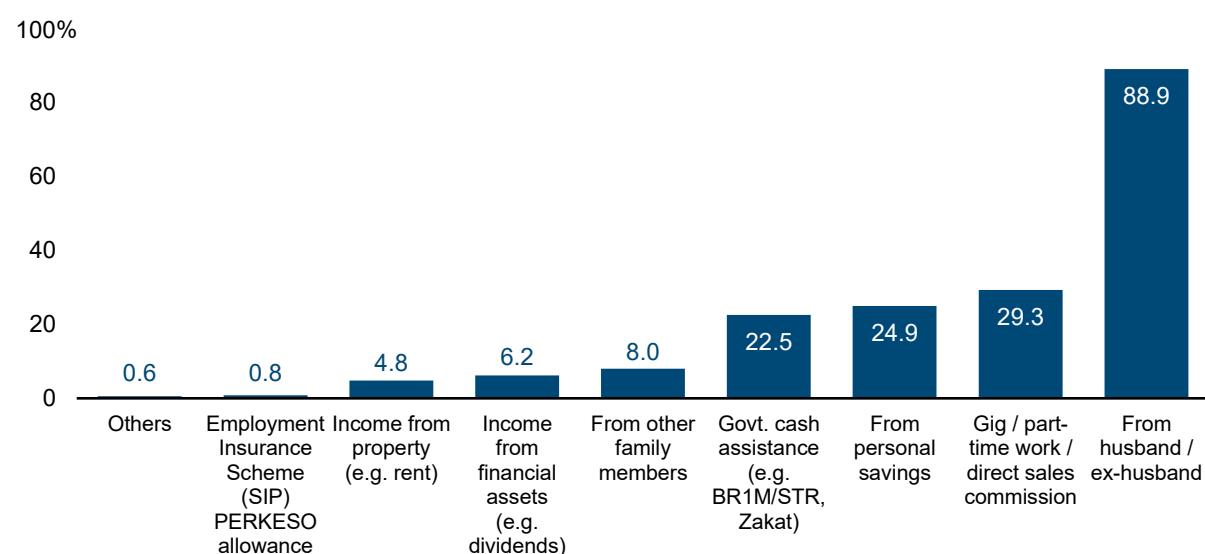
These challenges are compounded by the structural undervaluation of unpaid work and persistent gender norms that frame caregiving as a woman's natural duty rather than a shared social responsibility. While many housewives find meaning and fulfilment in caring for their families, their contributions remain largely unrecognised in economic and policy frameworks. As a result, the risks and vulnerabilities that they face often go unaddressed until they reach a critical point.

## Economic Security

Understanding the extent and forms of economic insecurity experienced by housewives is essential for the development of inclusive social protection policies and strengthening families' economic resilience. Although housewives perform vital unpaid care and domestic labour, many housewives face limited access to income, constrained financial agency, and inadequate coverage under formal protection systems.

To better assess their financial situation, the survey asked respondents to evaluate their current financial situation. Analyses of the means of financial support among housewives reveal a high level of income dependency (Figure 3.20). Most housewives (88.9%) reported relying on their husbands as the income earner in the household. This dependence leaves them economically vulnerable in the event of separation, widowhood or a sudden loss or reduction of their spouse's income, and makes it more difficult to escape abusive relationships<sup>52</sup>. Nevertheless, some housewives reported undertaking informal or part-time work to supplement the household's income (29.3%)<sup>53</sup>, while others draw from personal savings (24.9%). Additionally, 22.5% indicated that they receive government cash assistance, underscoring the importance of public transfers in helping families cope with financial pressures. Some also receive financial support from other family members, or earn income from financial assets, property or other sources, although this accounts for only a small share.

**Figure 3.20: Breakdown of how respondents financially support themselves**



Note: Based on all 827 respondents.

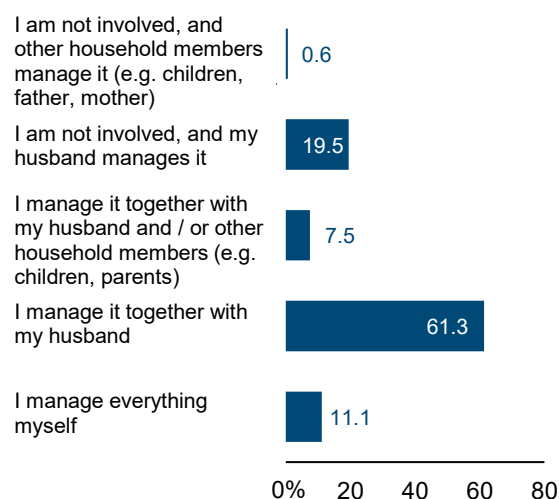
<sup>52</sup> Conner (2013)

<sup>53</sup> This also includes those who identify themselves as "full-time housewives".

Housewives' involvement in managing household finances varies considerably across households (see Figure 3.21). A majority of respondents (61.3%) reported that they jointly manage family finances with their husbands. A smaller share (11.1%) manages finances independently, while 7.5% do so with other family members.

However, nearly one in five housewives (19.5%) indicated that their husbands are solely responsible for financial decisions, and an additional 0.6% said that other household members manage the finances. This lack of involvement in financial matters contributes to increased vulnerability, particularly in situations where women must respond to financial shocks or make urgent decisions<sup>54</sup>. In contrast, housewives who are involved in financial decision-making, either jointly or independently, are better equipped to advocate for their families' needs and plan for the future.

**Figure 3.21: Respondents' engagement in family finances**



Note: Based on all 827 respondents.

Feedback from one of the respondents in the FGD discussion illustrates how these dynamics play out in practice. Although she plans household spending and is responsible for routine expenditures such as groceries, broader financial control rests with her husband. The availability of funds depends on his income and decisions, and while discussions occur, this arrangement reflects a shared but uneven sphere of financial decision-making.

*Macam saya lebih kepada suami yang menguruskan kewangan tersebut. Tapi untuk perbelanjaan itu ada bagi [kepada] kita untuk kita uruskan. Maksudnya perbelanjaan dapur, dia bagi sebahagian duit [...] tapi lebih kepada dia bagi [secara] mingguan [...] Walaupun saya merancang tapi masih lagi dalam perbincangan bersama suami sama ada dia bersetuju atau [tidak] dan pengawalan dari segi pengeluaran kos tu berpandukan pada beliaulah dari segi jumlah kewangan yang perlu dikeluarkan bergantung kepada kemampuan beliau.*

Authors' translation:

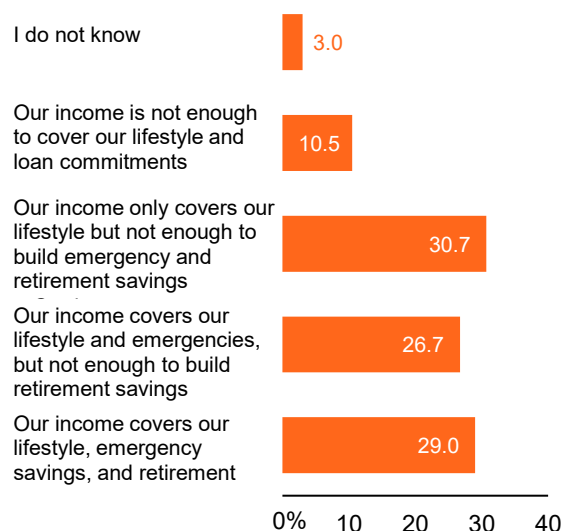
*For me, it is more my husband who manages the finances. But he does give me money to manage the household expenses. For example, he gives some money for groceries, usually on a weekly basis. Even though I plan the spending, it is still something we discuss together, whether he agrees or not, and the control over spending is based on him, as how much the money should be spent depends on his financial capacity.*

—FGD Respondent, aged 41, married mother

<sup>54</sup> Conner (2013)

The survey also assessed the respondents' perceptions of their financial stability (see Figure 3.22). Only 29% reported that their income is sufficient to sustain their current lifestyle, build emergency savings, and prepare for retirement. Another 26.7% indicated that while their income can meet basic needs, it falls short of building retirement savings. Almost one-third of the respondents (30.7%) said that their household income is insufficient for both emergency and retirement savings. Alarmingly, around one in ten (10.5%) stated that their income is not even enough to meet regular living expenses and loan repayments. These findings highlight the widespread sense of financial insecurity among housewives.

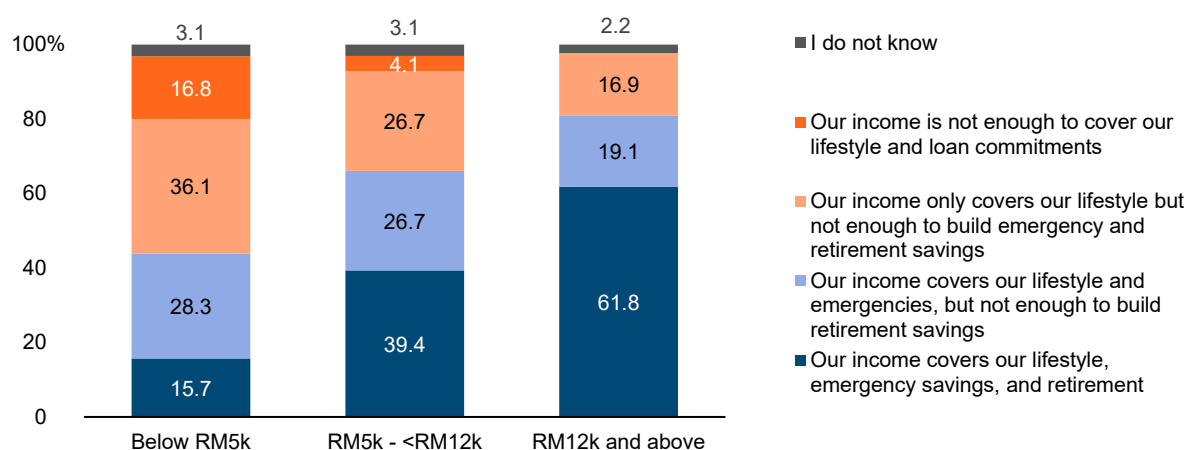
**Figure 3.22: Respondents' perception of their family's financial stability**



Note: Based on all 827 respondents.

Further analysis found clear differences in perceived financial security across income groups (see Figure 3.23). Among household earning below RM5,00, financial insecurity is most pronounced, with 16.8% cited that their income is insufficient to cover basic lifestyle and loan commitments. Only 28.3% in this group reported being able to cover lifestyle needs, emergencies, and retirement savings. For households in the middle-income range of RM5,000 to RM12,000, the most common perception is that their income is sufficient for lifestyle but inadequate for building both emergency and retirement savings, suggesting financial strain despite being in a higher income bracket. By contrast, households earning RM12,000 and above are more financially secure.

**Figure 3.23: Respondents' perception of their family's financial stability by household income**

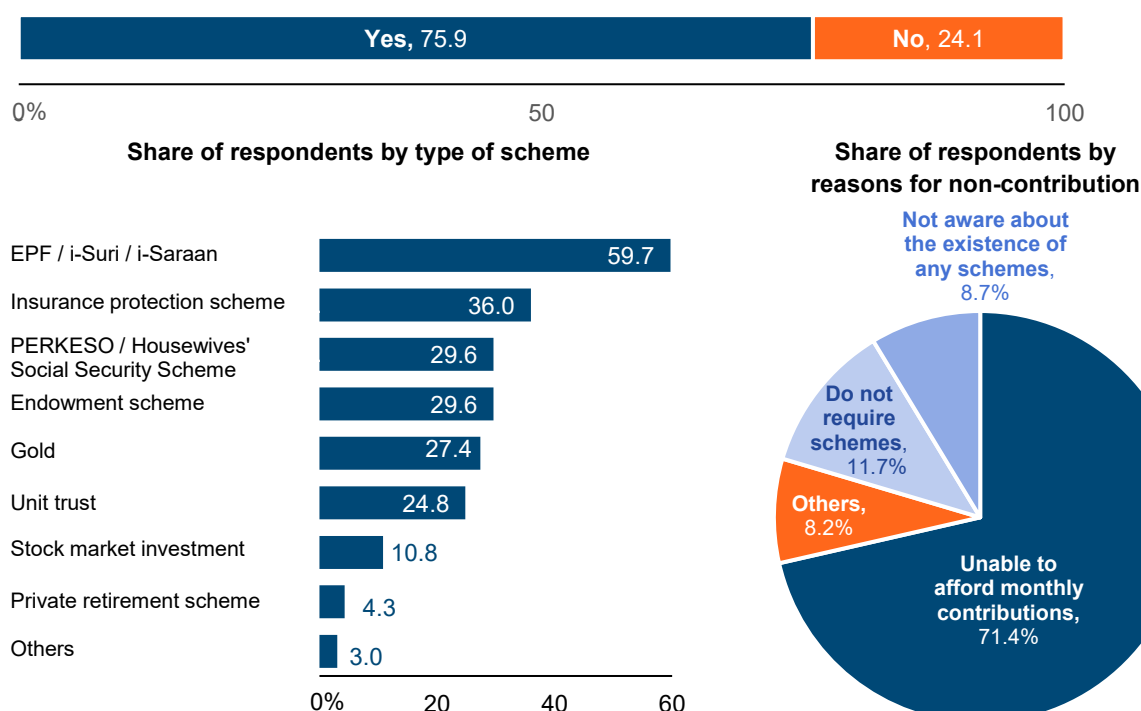


Note: Based on all 827 respondents.

The survey also explored the extent to which housewives are covered by formal social protection mechanisms and investment instruments (see Figure 3.24). A majority of the respondents (75.9%) reported actively contributing to some form of social protection. Among these, the majority (59.7%) contributed to the Employees Provident Fund (EPF), Malaysia's primary private retirement savings scheme. Others reported contributing to insurance-based protection schemes (36%), while a smaller segment participated in PERKESO's Housewives' Social Security Scheme (29.6%).

**Figure 3.24: Active contribution to social protection schemes and investment instruments**

#### Has any form of contribution



Note: The breakdown by type of scheme is based on 628 respondents, while the breakdown of reasons for non-contribution is based on 196 respondents. Both questions allow for multiple responses.

These findings indicate that although there is some level of awareness and participation in formal protection systems and investment instruments, overall coverage remains limited and far from universal. Some respondents also mentioned relying on private investment instruments such as unit trusts or endowment schemes, while others reported more traditional forms of financial fallback, such as holding gold. Although these are not dedicated retirement funds, they are seen as personal financial strategies to manage future needs.

Among the respondents who did not contribute to any scheme, the most frequently cited barrier was financial constraint. Around 71.4% reported that they were unable to afford the monthly contributions, indicating that limited financial capacity prevents many housewives from benefitting from schemes designed to offer long-term security. Other reasons for non-contribution can be attributed to a lack of awareness of the existence of schemes (8.7%), as well as the perception among some of the respondents that they do not find such schemes necessary for their circumstances (11.7%).



Taken together, these findings point to significant economic insecurity among housewives, shaped by restricted access to personal income, limited engagement in financial decision-making, and gaps in social protection coverage. Addressing these challenges will require comprehensive policy measures that recognise the value of unpaid care work, strengthen women's financial literacy and agency, and extend the reach and inclusiveness of Malaysia's social protection system to better support those outside the formal labour market.

### *Social Wellbeing*

While housewives play a critical role in providing unpaid care within households, this labour often comes at the expense of reduced social participation, limited interpersonal support, and a lack of formal recognition<sup>55</sup>. These, in turn, can affect housewives' emotional well-being and ability to access opportunities beyond the household. This sub-section examines how housewives perceive their social conditions, including their level of interaction with others, the challenges they face in maintaining relationships, and the negative perceptions or social stigma that they face.

Figure 3.25 illustrates the housewives' perceived level of social interaction. When asked about their comfort levels in engaging with others, only 39.5% reported being comfortable interacting with many people. On the other hand, 21.6% indicated that they are comfortable interacting with only certain groups, and more respondents, 35.2% prefers to engage only when necessary. A smaller share, 3.6% expressed preference being alone. These findings suggest that a majority of the respondents experience limitations in their social engagement, whether by choice or due to surrounding constraints<sup>56</sup>.

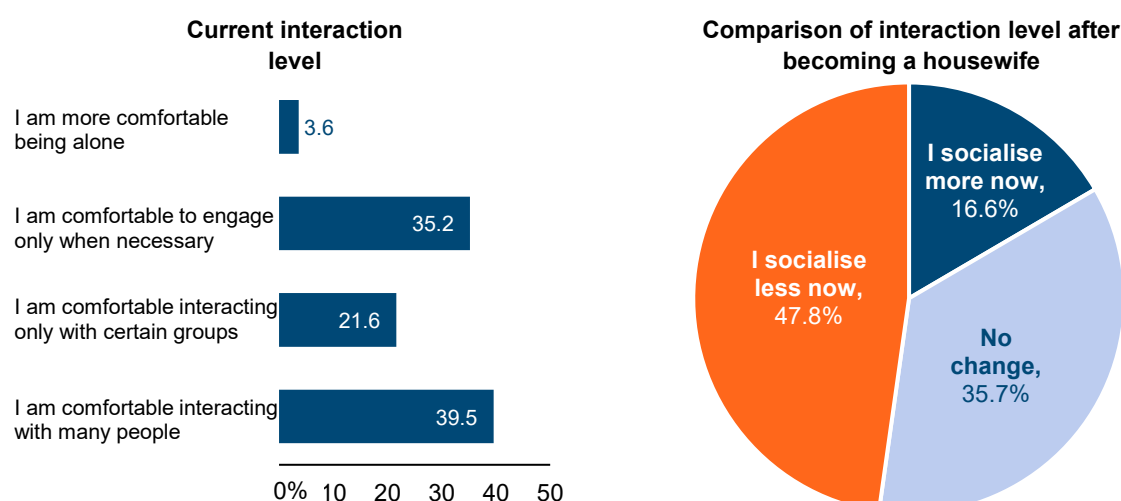
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<sup>55</sup> Kong et al. (2021), Ila Norsalida Ali Amran, Zilal Saari, and Muhammad Talhah (2025)

<sup>56</sup> However, it is important to note that a greater frequency of social interactions does not necessarily translate into improved social wellbeing, as increased contact does not always reflect higher-quality or more meaningful engagement.

The survey also found that a significant share of the housewives of 47.8% reported socialising less following their transition into the role. Around one-third 35.7% reported experiencing no changes in their interaction levels, while 16.6% felt that they are socialising more after becoming a housewife.

**Figure 3.25: Respondents' perception of their interaction level**



Note: Based on all 827 respondents.

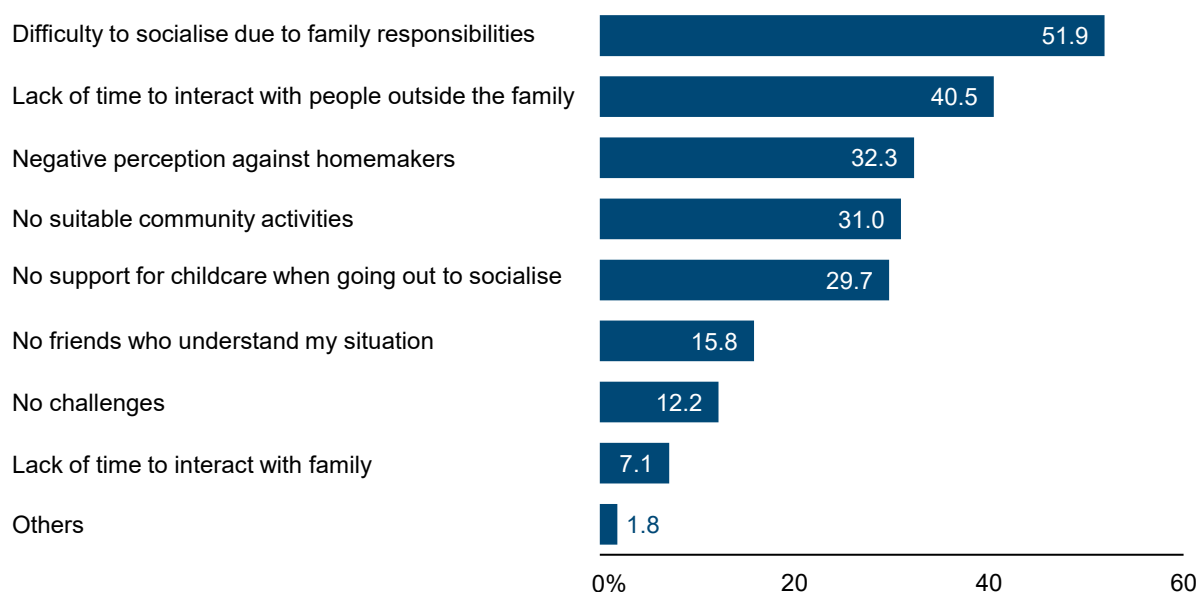
The survey also examined the main barriers housewives face in maintaining social connections (see Figure 3.26). The most frequently cited challenge was the difficulty of socialising due to family responsibilities, reported by 51.9% of respondents. This underscores the intensity of unpaid care work, which often limits housewives' availability and flexibility to engage with others. Related to this, 40.5% of housewives reported a lack of time to interact with people outside the family, while a smaller share of 7.1% noted a lack of time to interact even with family members. These findings highlight the time constraint experienced by many housewives<sup>57</sup>, which constrains their ability to build and maintain relationships.

Structural barriers also limit social participation. Nearly one-third of housewives or 31% reported the absence of community activities to support social interaction. Similarly, 29.7% cited the lack of childcare support as a barrier to going out and socialising. These constraints indicate the absence of enabling infrastructure (i.e. community centres with child-friendly spaces or flexible care services) that could allow women to participate in social life.

In addition to tangible limitations, housewives also face social stigma. A significant share of 32.3% felt that negative perceptions towards homemakers hindered their ability to build relationships, while 15.8% reported that they had no friends who understood their situation. Despite these challenges, a small share of 12.2% reported facing no challenges in maintaining their social relationships. This may suggest variability based on household dynamics, support systems, or individual coping mechanisms.

<sup>57</sup> Ila Norsalida Ali Amran, Zilal Saari, and Muhammad Talhah (2025), KRI (2019)

**Figure 3.26: Challenges in maintaining social relationships**



Note: Based on all 827 respondents.

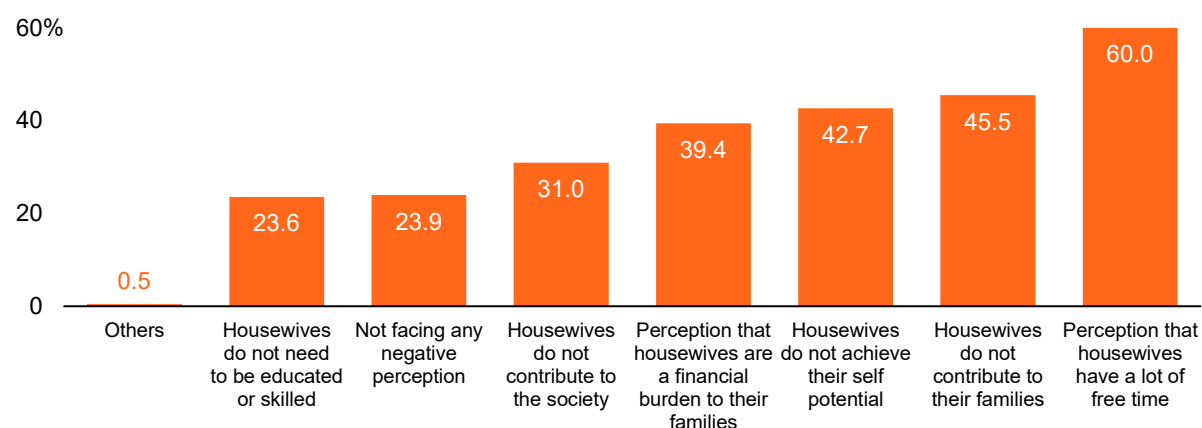
The survey reveals that a large share of housewives continues to face negative societal perceptions, reinforcing a broader narrative that undervalues unpaid care and domestic labour (see Figure 3.27). These perceptions not only undermine women's self-worth and social standing but also reflect deeply entrenched gender norms that equate paid employment with value. Such views risks narrowing policy focus to employment alone while overlooking the significant contributions made through unpaid care work.

The most frequently reported stereotype was the perception that housewives have a lot of free time, cited by 60% of respondents. This belief contradicts the time-intensive reality of unpaid care work and reflects a widespread misunderstanding of the mental, physical, and emotional labour involved in managing households, caring for children, the elderly, or family members with health conditions<sup>58</sup>. Closely linked to this is the view that housewives do not contribute to their families, reported by 45.5% of respondents. It appears that there is a broader societal expectation on individual advancement, as 42.7% of housewives reported that they were perceived as not achieving their self-potential.

Similarly, 39.4% of housewives noted that they were perceived as a financial burden on their families, and 31% noted that they faced the perception of not contributing to society. These beliefs likely stem from the assumption that only those who generate income hold economic value, overlooking the cost savings and labour substitution housewives provide through unpaid labour. Around 23.6% of respondents reported facing the perception that housewives do not need to be educated or skilled. This not only perpetuates stereotypes about the nature of care work but also discourages upskilling or lifelong learning among women in caregiving roles. Despite the prevalence of these negative narratives, 23.9% stated that they had not experienced any negative perceptions. This suggests that while stigma is widespread, it may be unevenly experienced depending on factors such as education level, community norms, household dynamics, or personal confidence.

<sup>58</sup> KRI (2019)

**Figure 3.27: Negative perceptions that respondents reported facing**



Note: Based on all 827 respondents.

Some focus group participants echoed the survey findings, sharing that highly educated women often face negative perceptions for choosing to become housewives, as their decision is viewed by others as a waste of their academic qualifications.

*Saya sebenarnya ada degree [...] tapi setelah bekerja dalam 10 tahun kita [letak jawatan.] Masa tu anak sulung dah nak mula sekolah. Pada masa tu keluarga macam dia peliklah kenapa nak berhenti kerja elok-elok kan? Tapi saya sendiri sebenarnya decide nak berhenti sebab nak fokus pada anak anak[.] Cuma adakalanya masyarakat yang kat luar tu kalau saya pergi klinik kesihatan contohnya buat check-up apa ke benda dia akan tanya, "Puan ada degree kenapa berhenti? Ruginya." [M]asyarakat kat luarlah yang memberi stigma. Masyarakat meletakkan suri rumah tu macam bawah sikit berbanding orang berkerja. Stigma ini sebenarnya kita tak boleh nak cakap apa kan? Sebab dia macam culture dah culture kita macam tu. Tapi kan ini pendapat saya lah ya, bagi saya KPI seorang suri rumah tu dia nilai melalui kemenjadian suami dan kemenjadian anak.*

Authors' translation:

*I actually have a degree [...] but after working for about 10 years, I resigned. At the time, my eldest child was about to start school. My family thought it was strange—why would I quit a good job, right? But I made the decision myself because I wanted to focus on my children. Sometimes, though, society outside, such as when I go to the health clinic for a check-up they will ask, "Madam, you have a degree, why did you quit? What a waste." It's society out there that creates the stigma. Society tends to place housewives a little lower compared to working women. There is nothing much we can say about this stigma, because it's part of our culture. But for me, the KPI of a housewife is measured by how the husband and children turn out.*

—FGD Respondent, aged 46, married mother

*Kadangkala, terdengar luahan ibu yang seolah-olah ralat anaknya belajar sampai ke universiti tetapi menjadi suri rumah. Dari pandangan mentua pula, memandangkan ibu mentua pun bekerja, mereka lebih suka kedua-dua suami isteri bekerja untuk ekonomi rumah tangga yang kukuh. Tetapi mereka tidak lah sampai membantah atau mengata.*

Authors' translation:

*At times, I hear [my] mother expressing regret that her daughter studied all the way to university only to become a housewife. From the in-laws' perspective, since my mother-in-law also worked, they tend to prefer both husband and wife to be employed in order to strengthen the household's finances. However, they do not go as far as to object or criticise.*

—FGD respondent, aged 43, married mother

However, this is not a universal experience. Some respondents shared that they receive acceptance from their family and community. In certain cases, feelings of inferiority come from within the housewives themselves, but having a supportive network can help boost their confidence and motivation for self-development.

*Saya bersyukur dikelilingi oleh keluarga dan sahabat-sahabat yang sangat positif menerima title saya sebagai suri rumah. Walaupun ada kalanya kita merasa rendah diri, namun bila kita berjumpa circle yang betul dan tepat, insya Allah banyak membantu untuk menaikkan motivasi kita serta meningkatkan potensi diri.*

Authors' translation:

*I am grateful to be surrounded by family and friends who are very positive and accepting of my role as a housewife. Although there are times when I feel a sense of inferiority, being in the right and supportive circle, God willing, helps a lot in boosting my motivation and improving my personal potential.*

—FGD respondent, aged 44, married mother

*Saya mula menjadi suri rumah seawal perkahwinan, jadi saya rasa tak ada masalah besar untuk saya dan keluarga. [...] berada dalam kelompok yang betul tak ada banyak pandangan negatif. Keluarga besar pun memahami, ada bagi hadiah dan sebagainya, kerana kami faham walaupun saya suri rumah yang tak dapat memberi dari segi material, saya masih dapat menyumbang dalam bentuk lain.*

Authors' translation:

*I became a housewife from the beginning of my marriage, so I do not see it as a major issue for me or my family. [...] Being in the right circle, there aren't many negative views. Even the extended family is understanding, they give gifts and so on, because we understand that even though I cannot contribute materially as a housewife, I am still able to contribute in other ways.*

—FGD respondent, aged 37, married mother

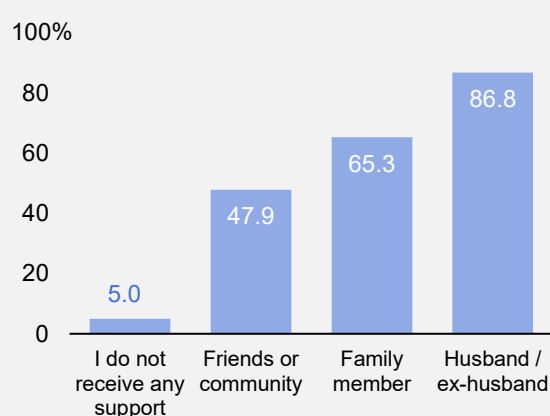
Nevertheless, the persistence of stigma suggests that policies promoting women's empowerment must move beyond a narrow focus on labour force participation. Addressing societal attitudes is essential to recognising and valuing unpaid care work, while also supporting pathways for upskilling, reskilling, and lifelong learning. This dual approach can strengthen women's agency regardless of their employment status and ensure that empowerment strategies respond to the realities of both paid and unpaid work.

Discussions on support systems often centered on the role of husbands—or men in general—in managing family and caregiving responsibilities. Box 3.2 explores this issue in greater detail, examining the key actors in a housewife’s support network and the extent to which they feel supported by their partners.

### Box 3.2: The role of men in supporting family responsibilities

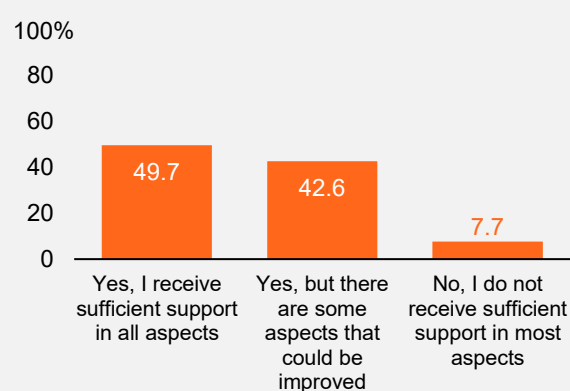
Housewives bear a significant responsibility for unpaid care and domestic work within Malaysian households. This includes caring for children and elderly family members and managing the day-to-day running of the home. While many housewives report receiving some form of support, the type and adequacy of this assistance may vary.

**Figure 3.28: Sources of social support**



Note: Based on all 827 respondents.

**Figure 3.29: Sufficient support from husband / ex-husband**



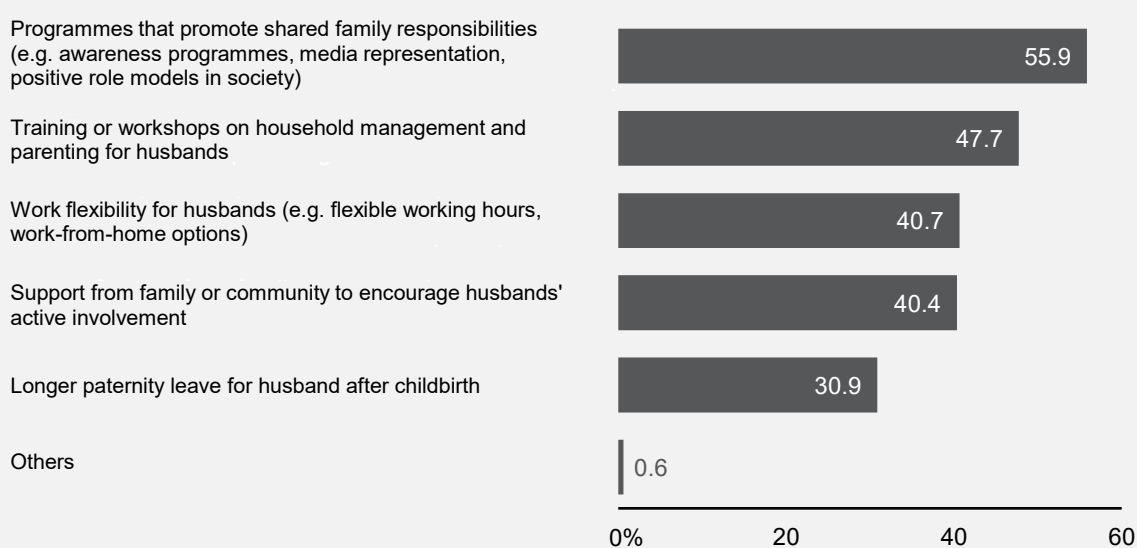
Note: Based on 807 respondents to whom the question is applicable.

Figure 3.28 shows that husbands or former spouses are the most commonly cited source of support (86.8%), followed by extended family members such as parents, in-laws, or siblings, or older children (65.3%). Nearly half or 47.9% cited receiving support from friends or the broader community. Only a small share of 5% stated that they did not receive any support, indicating that they shoulder domestic responsibilities entirely on their own. These findings suggest that informal support serves as an important support system for housewives, although such support cannot always be assumed or relied upon consistently.

However, the presence of support does not equate to adequacy as the quality, consistency and scope of the support are also important. To better understand the role of men in the domestic sphere, the survey examined whether husbands provided sufficient overall support (encompassing financial, household and emotional support). Figure 3.29 illustrates that almost half of respondents or 49.7% indicated their partners provided sufficient support in all aspects. A further 42.6% indicated that while their husbands were supportive, there were still notable gaps, whether in sharing domestic duties, providing emotional support, or contributing financially. Meanwhile, 7.7% reported receiving insufficient support in most areas, indicating heightened pressures on these women to manage their household demands largely on their own.

To explore how male involvement in household responsibilities might be strengthened, respondents were asked what measures could help increase their husbands' or male family members' participation (see Figure 3.30). While the responses reflect a range of preferences, interestingly, there is no approach that receives the majority consensus. The most commonly cited approach, agreed by 55.9% of the respondents, was the implementation of programmes that normalise and promote shared family roles. These include public awareness campaigns, more positive media portrayals of caregiving fathers, and the promotion of male role models who take on domestic responsibilities. This suggests that social norms continue to play a powerful role in shaping household dynamics. In addition, 47.7% pointed to the need for direct training or workshops for men on household management and parenting, highlighting a gap in practical knowledge or exposure.

**Figure 3.30: Respondent's preference for approaches to promote male involvement in domestic work**



Note: Based on 664 respondents to whom the question is applicable.

Respondents also recognised the importance of workplace-related enablers. Around 40.7% called for more flexible work arrangements for men, such as remote work or an adaptable schedule, while 30.9% suggested extending paternity leave. Similarly, 40.4% felt the importance of support from family or community to encourage husbands' active involvement. Together, these suggestions reflect the need for interventions across multiple levels—individual, household, workplace, and community. These measures would not only create space for greater involvement at home but also help shift entrenched gender norms around caregiving.

Overall, the responses highlight the need for a coordinated approach to fostering gender-equitable caregiving. Policy measures that promote shared responsibilities at home, combined with workplace reforms and public campaigns, can help shift long-standing gender norms. When men are equipped and encouraged to take on more household duties, it not only benefits individual families but also supports broader goals of gender equality, labour market participation, and inclusive growth.

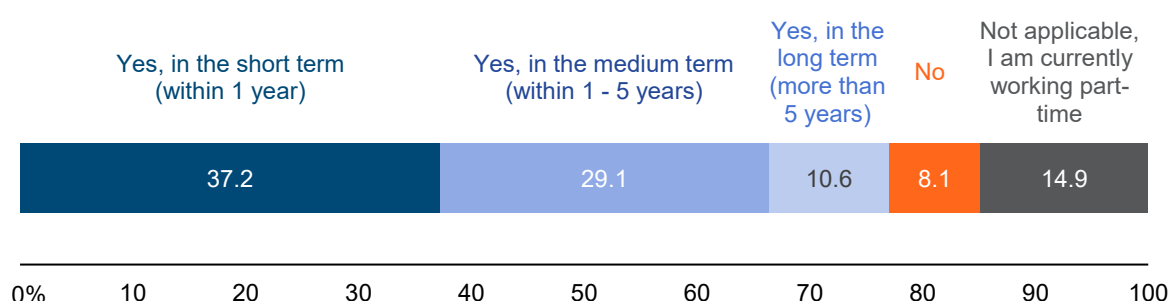


## *Aspirations for Work and Education*

The survey results suggest a strong interest among housewives in engaging with income-generating activities, with the majority expressing an intention to work in the short to medium term. This challenges the common perception that housewives are inactive by choice. Instead, the previous findings underscore the need to recognise that their time is largely absorbed by unpaid household duties and caregiving responsibilities. Earlier responses on reasons for exiting or not entering the labour force showed that these competing responsibilities often limit opportunities to pursue personal development, socialise or maintain relationships. This indicates that housewives do not have a great deal of free time, but rather face constraints in how their time is allocated. Creating enabling conditions that ease the burden of unpaid work and allow women to re-enter the labour market or participate in economic activities on their own terms is therefore essential.

Findings suggest that two-thirds of non-working housewives are either preparing for or actively seeking opportunities to engage in paid work (Figure 3.31). A significant 37.2% of housewives reported that they plan to generate income in the short term, within the next year, while 29.1% expressed plans to do so in the medium term, within one to five years. Another 10.6% indicated that they have plans to generate income in the long term, beyond a five-year horizon. In contrast, only 8.1% of respondents stated that they do not plan to generate income in the future. This is a relatively small proportion, signalling that permanent withdrawal from the labour market is not the norm among housewives and that their current status may be shaped more by immediate caregiving duties, lack of suitable job opportunities, or insufficient institutional support.

**Figure 3.31: Plans to generate own income in the future**



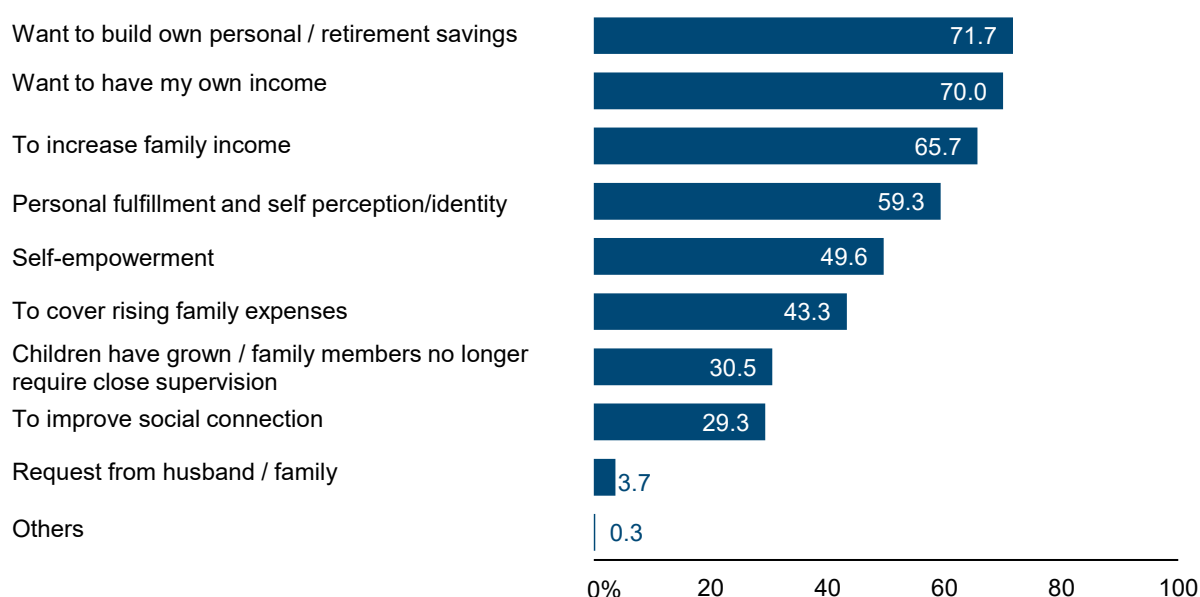
Note: Based on all 827 respondents.

Interestingly there is a discrepancy between the 14.9% of respondents who found the question not applicable as they are currently working part-time, compared to Figure 3.3 earlier which showed 22.9% identified as part-time housewives. This difference may reflect differences in how women interpret what it means to generate income. For some, occasional or irregular activities may not be considered “income generation” in the conventional sense. Such responses may reflect aspirations for more stable and formal employment or obtaining regular earnings and access to social protection, rather than dependence on ad hoc or informal opportunities.

The desire to earn an income among housewives is driven primarily by financial considerations and personal aspirations. Figure 3.32 shows that around seven in ten respondents cited the need to build personal or retirement savings (71.7%) and the desire to have their own income (70%) as key motivations. Many also want to increase their household income (65.7%) and to cover rising family expenses (43.3%), underscoring the economic pressures many families face. These findings connect closely with earlier discussions on the challenges housewives encounter in contributing to social protection schemes or investment instruments, with many reporting that were unable to contribute because they could not afford the monthly payments.

Beyond financial needs, non-monetary factors also play an important role. Over half of the respondents linked income generation to personal fulfilment and identity (59.3%) or for self-empowerment (49.6%), suggesting that work is seen not only as a financial necessity but also as a source of autonomy and personal fulfilment. Social drivers were also cited, with 29.3% indicating that income-generating activities could help improve social connections. Some feel that they can now partake in generating income as caregiving responsibilities have lessened, with 30.5% reporting that their children have grown or that family members no longer require close supervision, creating room for re-engagement with work.

**Figure 3.32: Reasons for wanting to generate own income**



Note: Based on 760 respondents to whom the question is applicable.

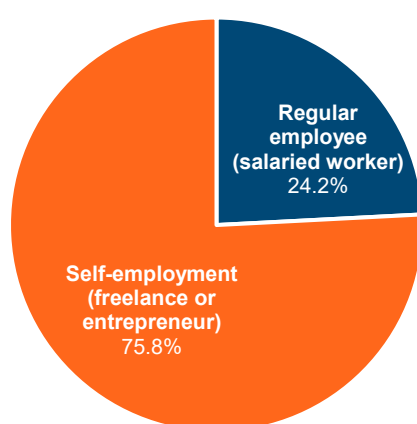
### *Preferred types of work and motivations*

Figure 3.33 shows the preferred form of work among respondents for those who wish to generate income. Interestingly, the majority or 75.8% are interested in self-employment, whether as a freelancer or entrepreneur, while 24.2% favoured regular salaried employment. This is notable given that salaried work typically offers greater income security and access to social protection benefits, while self-employment is more often associated with precarity<sup>59</sup>.

<sup>59</sup> Puteri Marjan and Hawati (2024)

Further analysis of respondents' motivations for pursuing self-employment reveals that the two most frequently cited reasons were the flexibility of work hours and location (88.4%) and the ability to better balance work and family responsibilities (86.3%) (see Figure 3.34). Personal motivations also play an important role. More than one-third (50.6%) reported a desire to utilise their existing skills, and 41.4% cited a personal interest in entrepreneurship. Similarly, around 39.5% believed that self-employment would offer better income opportunities compared to standard employment. This suggests that the preference for self-employment is driven more by the appeal of flexible work arrangements, although some were also driven by financial considerations.

**Figure 3.33: Respondents' job preference**



Note: Based on 761 respondents to whom the question is applicable.

**Figure 3.34: Respondents' reasons for being interested in self-employment**



Note: Based on 577 respondents to whom the question is applicable.

During the earlier focus group discussions, some respondents also expressed a desire to work. However, they also shared that they faced challenges, such as the lack of career opportunities that matched their qualifications, skills, or personal circumstances.

*Dan salah satu lagi saya rasa peluang kerjalah. Peluang kerjaya agak terhad dengan usia kita sekarang ini mungkin. Tapi sekiranya diberi peluang, teringin jugalah untuk bekerja semula.” –*

Authors' translation:

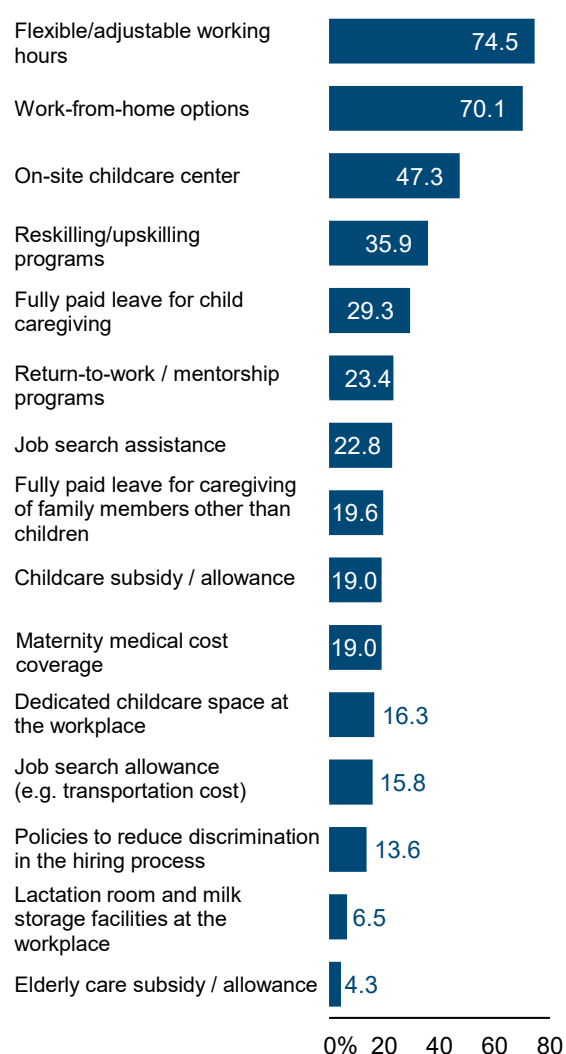
*And another thing, I think, is career opportunities. Career opportunities are rather limited at our current age, perhaps. But if given the chance, I would still like to return to work.”*

—FGD Respondent, aged 44, married mother

Indeed, women seeking to re-enter the workforce after a period of exit face different challenges depending on whether they prefer standard employment or self-employment. While both groups require support, the type and priority of support are different. Among those who prefer standard employment, respondents highlighted the importance of workplace-related arrangements and institutional support (see Figure 3.35). The most frequently cited needs were flexible or adjustable working hours (74.5%), work-from-home options (70.1%), and on-site childcare centres (47.3%). These responses reflect the demand for greater adaptability in formal employment settings to accommodate family responsibilities.

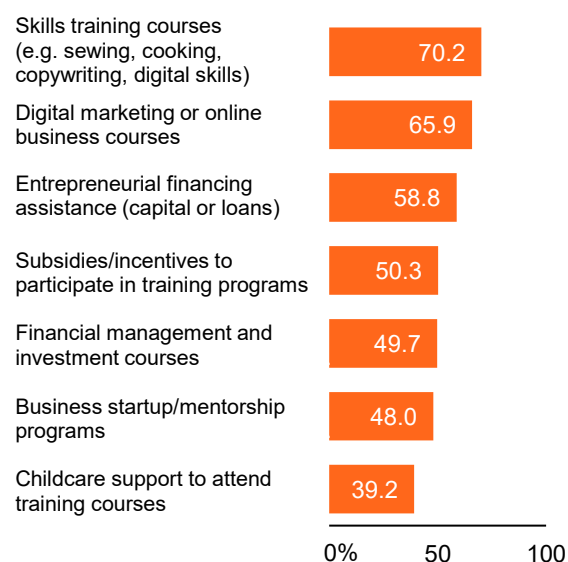
In contrast, those interested in self-employment prioritised support related to capacity-building and business development (see Figure 3.36). Nearly half of the respondents indicated the need for skills training courses (70.2%), followed by digital marketing or online business courses (65.9%), and entrepreneurial financing assistance such as capital or loans (58.8%). Those who prefer self-employment also expressed a need for subsidies or incentives to enable their participation in training programmes (50.3%).

**Figure 3.35: Support and facilities needed to return to work**



Note: Based on 184 respondents to whom the question is applicable.

**Figure 3.36: Support and facilities needed to participate in self-employment**



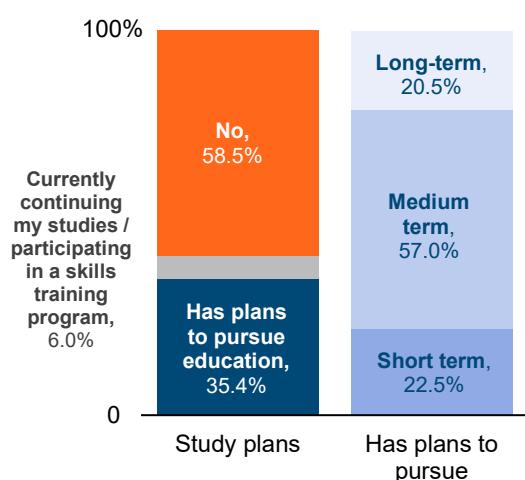
Note: Based on 577 respondents to whom the question is applicable.

## Learning and upskilling plans

After examining the women's interest in participating in paid work, it is also important to consider their aspirations for education and skills development. Understanding their intentions can provide insight into their preparedness for paid work and the kind of support that may be required to facilitate re-entry.

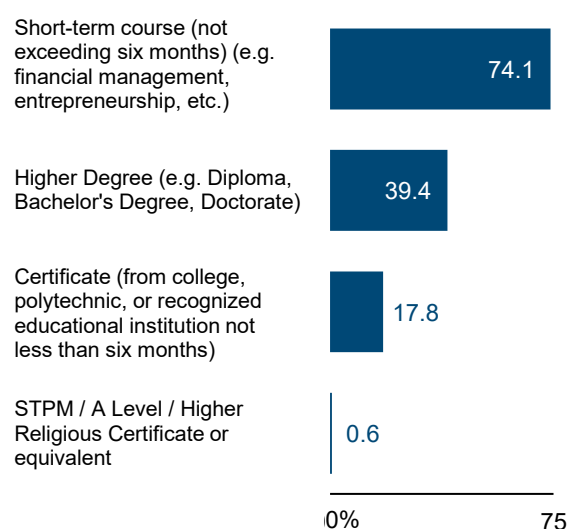
More than half of the respondents (58.5%) said that they have no plans to further their studies or skills training, while 35.4% expressed interest (see Figure 3.37). Among those with educational aspirations, more than half respondents (57%) planned to continue their studies or training in the medium term, within one to five years. This suggests a notable, although not immediate, demand for upskilling. Short-term interest in education is also evident, with 22.5% intending to do so within the next year, while a smaller share of 20.5% expressed long-term intentions to study beyond five years. These findings highlight that although currently inactive in the labour force, there is a substantial group among the housewives who demonstrate aspirations to develop, particularly in the medium term.

**Figure 3.37: Respondents' status on whether they are currently pursuing or planning to continue studies or enroll in a skills training programme**



Note: Short term = within 1 year, Medium term = within 1 to 5 years, Long-term = more than 5 years

**Figure 3.38: Type of education that respondents' are currently pursuing or planning to pursue**



Note: Based on 343 respondents to whom the question is applicable.

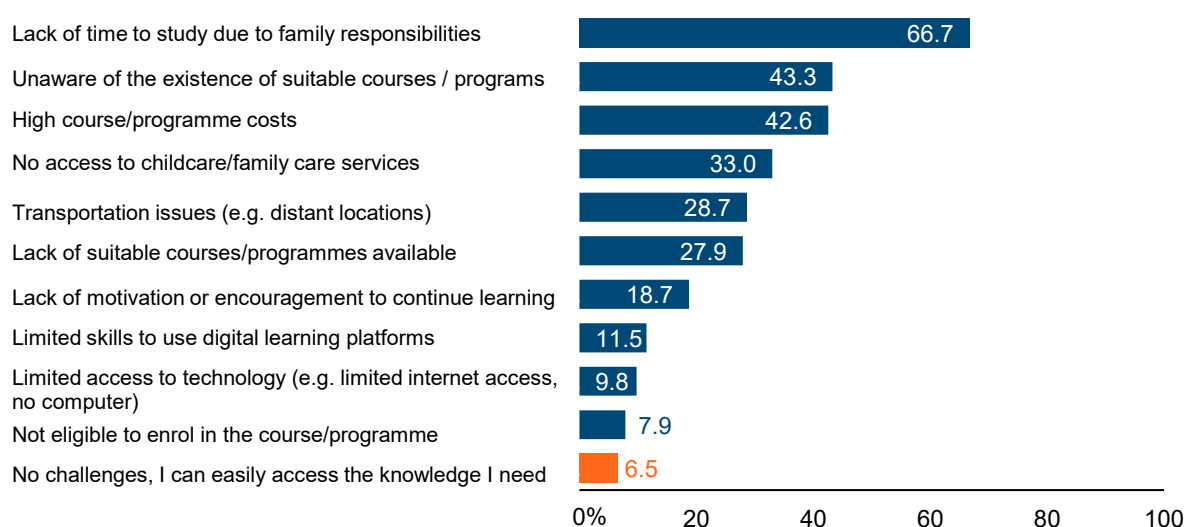
Figure 3.38 presents a breakdown of the types of education that respondents are currently pursuing or planning to pursue. The majority (74.1%) indicated that they are currently pursuing or plan to pursue short-term courses of less than six months, such as in financial management or entrepreneurship. Another 39.4% expressed interest in obtaining a higher qualification, including a diploma, bachelor's degree, or higher. Meanwhile, 17.8% were pursuing or intended to pursue a certificate-level programme of at least six months through a college, polytechnic, or other recognised institution. A small share of 0.6% indicated interest in completing STPM, A-Level, or equivalent qualifications.

There is a range of challenges that respondents faced in pursuing useful knowledge, whether for household management or income generation, many of which stem from domestic responsibilities and broader structural constraints (see Figure 3.39). The most cited challenge is the lack of time to study due to family responsibilities (66.7%). This reflects the competing demands women face in managing household duties, leaving them little room for personal or professional development. Financial constraints are also an important factor, with 42.6% of them pointing to the high cost of the programme or course.

Meanwhile, around 43.3% were unaware of suitable opportunities and one-third (33%) lacked access to childcare or family care services that limited their participation in learning. Logistical and supply-side constraints also limit the respondents' ability to pursue further learning, as 28.7% of the women reported having transportation issues, and 27.9% noted the lack of suitable courses or programmes that are available.

In addition, 18.7% noted a lack of motivation or encouragement, indicating the influence of social norms and limited support systems. Digital exclusion remains a concern, though less commonly cited, with about 11.5% highlighting limited digital skills and nearly 9.8% reporting restricted access to technology. A small share faced eligibility issues, while only 6.5% reported having no difficulty accessing knowledge. These findings highlight the need for more flexible, affordable, and inclusive learning pathways, particularly those that are sensitive to care responsibilities and accessibility constraints.

**Figure 3.39: Challenges that respondents faced in acquiring knowledge for household management and income generation**

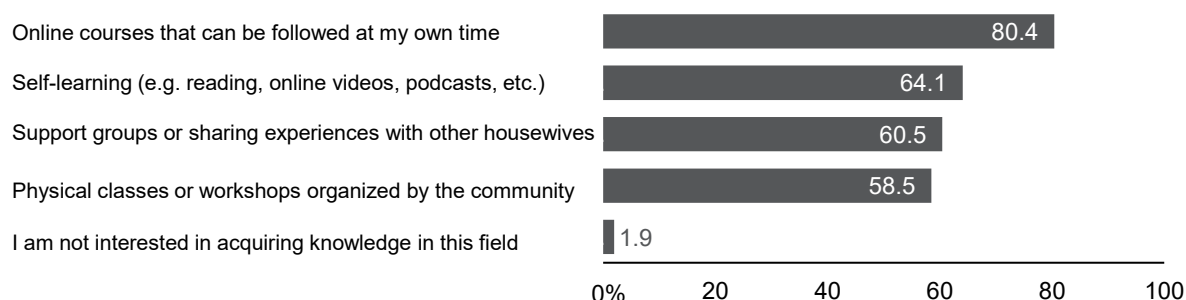


Note: Based on all 827 respondents.

Flexibility and community support stand out as key preferences in how women wish to acquire knowledge (see Figure 3.40). A large majority of respondents (80.4%) preferred online courses that allow them to learn at their own pace, highlighting the need for time- and schedule-friendly options that can fit around care responsibilities. Similarly, 64.1% indicated self-learning methods such as reading or watching videos as effective, suggesting a strong demand for accessible, on-demand resources. At the same time, interpersonal forms of learning remain important.

Around 60.5% valued support groups and peer sharing, while 58.5% of the respondents favoured physical classes or workshops organised within their community. These findings reflect that while digital and self-paced learning offers necessary flexibility, the women also value social and communal learning environments in sustaining motivation, confidence, and collective knowledge-building.

**Figure 3.40: Best way to acquire knowledge for household management and income generation**

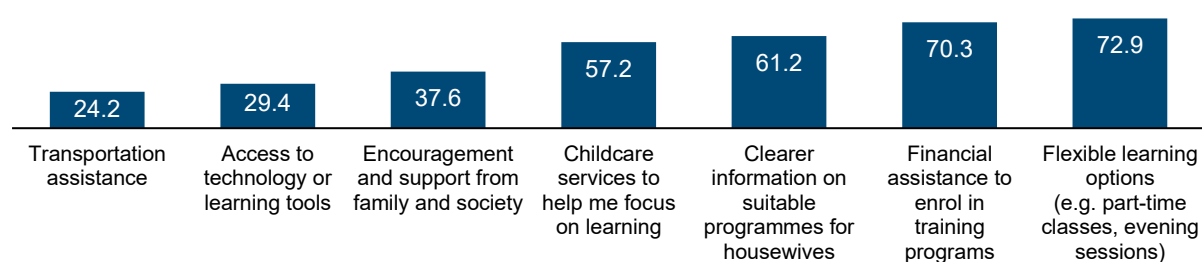


Note: Based on all 827 respondents.

In terms of support that the respondents require to pursue further education or skills training, it reflects the main challenges mentioned before, which are both time and affordability, as significant barriers to upskilling. In other words, it is about managing their learning while balancing family responsibilities and facing financial constraints. This can be seen from the response of flexible learning options, such as part-time classes or learning options for example as the main preferred form of support (72.9%) (see Figure 3.41). This is followed by financial assistance to enrol in training programmes (70.3%). From here, we can see the theme is the same in managing this responsibility and the financial cost, similar to the employment aspirations, where the flexible or adjustable working hours, work-from-home options.

In addition, 61.2% of respondents noted the need for clearer information on programmes suited for housewives, suggesting that a lack of accessible guidance can hinder participation. Childcare services were also seen as essential by 57.2%, reinforcing the importance of reducing the care burden to support women's learning goals. Other forms of support, including encouragement from family and society (37.6%), access to technology (29.4%), and transportation assistance (24.2%), while less frequently cited, point to the broader enabling environment needed to make learning more feasible. Together, these insights highlight the importance of designing education pathways that are not only financially and logistically accessible but also responsive to women's caregiving roles and life contexts.

**Figure 3.41: Type of support most needed to pursue further education or skills training**



Note: Based on all 827 respondents. The category "I do not require any support" is not depicted due to low value (2.6%).



## 4. Policies and Programmes

Following the preceding sections that explored women's economic participation and the experiences of those outside the labour force, particularly housewives, this section aims to situate those findings within the broader policy and institutional landscape. By tracing the evolution of policies and programmes, it provides context for understanding how women have been positioned within Malaysia's development agenda and offers a basis for assessing the relevance and responsiveness of existing frameworks.

### 4.1. Overview of Policy Direction

Malaysia has undergone various policy evolutions involving women from a gender-blind approach in the post-independence era (1960s–1970s), to the integration of women-in-development (WID) in the 1990s, and towards the instrumentalisation of women for economic growth in the 2000s to 2020s<sup>60</sup>. Figure 4.1 summarises of key policies and initiatives since the 1980s<sup>61</sup>.

An apparent transformation over the decades is the change from simply acknowledging women as a key player in family development (5<sup>th</sup> Malaysia Plan) towards their increased integration into economic growth. Beginning in 1989, the National Women's Policy was established to ensure that women could equally participate in national development through fair allocation of resources, information and opportunities.

Over time, as Malaysia entered the 2000s, active labour market policies (ALMPs) focusing on training and retraining of women to re-enter the labour market were introduced. There was then a rapid expansion of initiatives to ensure women could balance both home and economic responsibilities through the government's focus on equipping women as entrepreneurs. Beginning in 1989, the 6<sup>th</sup> Malaysia Plan (1991–1995), which dedicated a chapter to women as an economic resource for the first time, entrepreneurship became a mainstay in women's policies. This continued to be propagated throughout subsequent Malaysia Plans and substantial budget allocations, seen as a way to provide flexible working conditions for women.

A consistent policy rationale has been the recognition that women, potentially constrained by family responsibilities or limited mobility, may find self-employment and business ownership more accessible than formal wage work. Entrepreneurship offers a perceived pathway to income generation while maintaining flexibility to balance unpaid care obligations.

To a relatively smaller extent, family-friendly policies were also expanded to address the burden of caregiving on women. Tax exemptions were introduced for breastfeeding and working parents who enrol their children in registered nurseries, in addition to budget allocations for the expansion of childcare facilities for those working in the public sector<sup>62</sup>. Alongside this there was also the introduction of other innovations to working arrangements such as work-from-home, flexible working and leave entitlements which includes maternity leave and parental and family support leave<sup>63</sup>.

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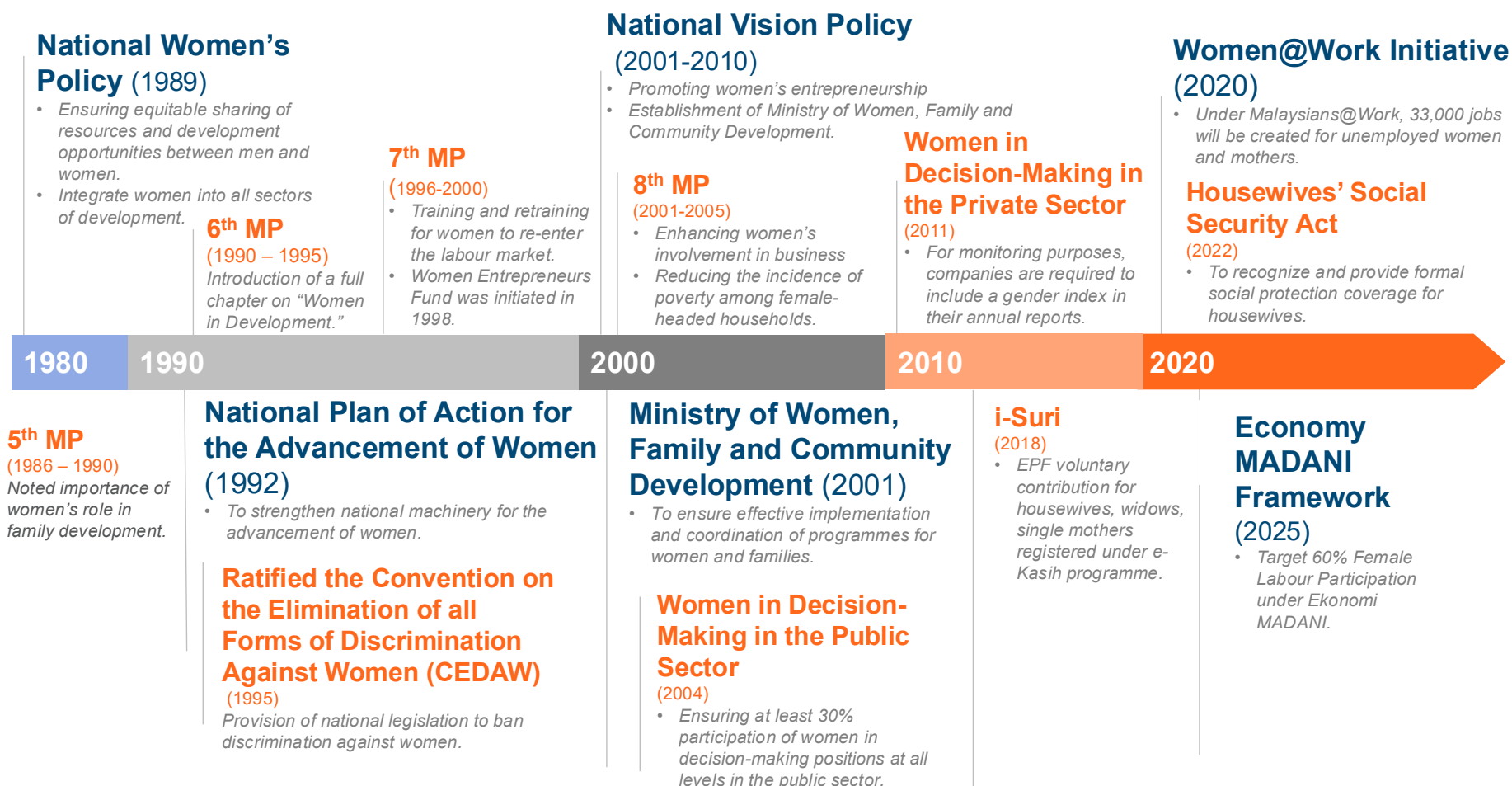
<sup>60</sup> See Adam Firouz (2024) for further details on the policy transitions

<sup>61</sup> A detailed list of major policies and programmes specific to women can be found in Appendix 6.2.

<sup>62</sup> MOF (2019)

<sup>63</sup> N. Nadiyah Hanim M. Ismail, M. Khalid M. Nasir, and Radin Siti Aishah Radin A Rahman. (2021)

Figure 4.1: Key policies and initiatives focused on spurring women's development in Malaysia, 1980–2025



Source: Authors' illustration

As for women who chose to stay out of the labour force, Malaysian policies have only begun to specifically include this group within the last ten years. Most notable of these efforts has been i-Suri, i-Sayang and the Housewives Social Security Act, all targeted towards ensuring social protection for not only wives of heads of households but also single mothers, widows, and women who have never married who serve as heads of households themselves. and addressing the low participation of women in formal retirement schemes, especially housewives<sup>64</sup>. Beyond the establishment of these specific financial schemes, not much has been offered as support to those who choose to remain at home and become informal caregivers. This, in comparison to the various programmes and policies available to boost women's labour force participation, signifies Malaysia's main direction involving women's development—economic productivity, or what is traditionally seen as economic productivity through formal participation, is a must.

With the understanding of how the goals for women in Malaysia have evolved over time, this section will focus on specific policies and programmes implemented in order to ascertain gaps in policy and practice.

## 4.2. Deep Dive into Policy Implementation

As described, there appears to be three dominant thematic areas that have shaped the government's approach to women's development. These include: (i) employment-led growth, (ii) entrepreneurship development, and (ii) family-friendly policies (Figure 4.2). These themes recur across major policy frameworks, legislation, and budget statements, reflecting how women's issues are positioned within broader national development goals.

**Figure 4.2: Dominant thematic areas for women's development in Malaysia**



Source: Author's illustration

The prominence of these themes suggests a larger focus on economic participation and productivity. Although there are policies that award some recognition of the care responsibilities shouldered by women, these are usually set in the context of their engagement in the labour market. The following sub-sections examine how these three areas are operationalised through specific programmes and initiatives.

<sup>64</sup> EPF (n.d.a); EPF (n.d.b); PERKESO (n.d.)

## Employment-led Growth and Labour Market Participation

Employment-led growth has emerged as a central pillar in Malaysia's policy approach to women's development. This focus reflects several intersecting policy concerns: the need to boost national productivity, address projected labour shortages due to demographic shifts and reduce the underutilisation of highly educated women in the workforce.

As discussed in Section 2, despite Malaysian women's high levels of educational attainment, their labour force participation rates remain comparatively low, and this appears to be correlated with the state's economic development. These disparities and underutilisation of women in the labour force may reflect differences in access to job markets, childcare support and gender norms (See Box 4.1 for a discussion on Selangor as an example of state-specific programmes to address women's employment).

### Box 4.1: Selangor's State Policy on Women Economic Empowerment

Over the past decade, the Selangor State Government has demonstrated increasing commitment to gender-responsive policymaking by mainstreaming women's empowerment into state development plans and budgets. This began with the launch of the first Selangor Women's Action Plan (*Pelan Tindakan Wanita Selangor*) in 2010, marking a pivotal step toward the institutionalising women's empowerment at the state level.

Selangor is home to 3.43 million women, making up 47% of the state's population<sup>65</sup>—the highest proportion among Malaysian states. Acknowledging the central role of women in the state's economic and social development, the Selangor Government has consistently included allocations for women empowerment in its annual state budget. These allocations span across key areas such as employment growth, entrepreneurship, and family-friendly policies, and have steadily increased over the years, accompanied by a growing portfolio of diverse and targeted programmes. As a result, Selangor has achieved the second highest female labour force participation rate (FLFPR).

A key milestone in institutionalising this agenda was the establishment of Wanita Berdaya Selangor (WBS)<sup>66</sup> in 2020, a strategic body created to realise the objectives of the Selangor Women's Policy. WBS was envisioned to drive women's empowerment across three main pillars: (i) Policy and Framework Development, (ii) Women's Empowerment, and (iii) Leadership Development. It also serves as the implementing agency for women empowerment programmes under the purview of the Selangor Standing Committee for Women and Family Development.

A summary of key initiatives and programmes related to women in Selangor are included in. Notably, the state has made several fiscal commitments towards the expansion of family friendly and care economy related initiatives, specifically to aid in procurement of childcare services. These initiatives may underlie the higher-than-average supply of childcare facilities available for working parents within the state<sup>67</sup>.

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<sup>65</sup> DOSM (2024a)

<sup>66</sup> Previously known as Institut Wanita Berdaya (IWB)

<sup>67</sup> Further discussion on the supply of childcare across Malaysia can be found in Ilyana, Hafiz and Hawati (2024)

**Table 4.1: Selangor Women Initiatives and Programmes**

Employment and Decision-Making Positions	
<b>Jelajah Wanita MyWira</b>	<ul style="list-style-type: none"> <li>A state-wide outreach programme across 56 Selangor constituencies to enhance women's workforce participation through outreach, skills-training, career matching and employability incentives.</li> <li>Strategic collaboration between WBS and TalentCorp.</li> </ul>
<b>Selangor Diversity, Equity, and Inclusion (DEI)</b>	<ul style="list-style-type: none"> <li>Partnership with private sector to promote inclusive hiring, eliminate gender bias, and support women's workforce participation—particularly in response to gender inequality and the needs of Selangor's ageing population.</li> </ul>
<b>Selangor Women's Assembly (SIWANIS)</b>	<ul style="list-style-type: none"> <li>A leadership and policy simulation platform to build women's capacity in governance, policy analysis, and political participation</li> <li>Key target of 50% women's representation in the Selangor State Assembly.</li> </ul>
<b>Akademi Kepimpinan Wanita (AKW)</b>	<ul style="list-style-type: none"> <li>To develop and empower women leaders in Selangor through structured training, mentorship, and leadership exposure.</li> <li>To increase women's participation in decision-making roles across governance, civil society, and community development.</li> </ul>
Entrepreneurship	
<b>UsahaNita Digital Media Incentive Program</b>	<ul style="list-style-type: none"> <li>The empowerment of women via digital culture and innovation under a six-month programme</li> <li>Includes four phases: basic, advanced and practical training, as well as a competition involving 302 entries.</li> <li>A total of 112 entrepreneurs participated in 2024</li> </ul>
<b>Hasil Suri (HaSsel)</b>	<ul style="list-style-type: none"> <li>Women entrepreneurs in the small and medium industries (IKS) to commercialise their products</li> </ul>
<b>Skim Niaga Darul Ehsan (NaDi)</b>	<ul style="list-style-type: none"> <li>RM5,000 initial capital to expand small businesses in partnership with Yayasan Hijrah Selangor.</li> <li>Estimated 84 established NaDi centres as touchpoints to receives information and assistance on the programmes.</li> </ul>
<b>Women's Economic Development Fund (DEW)</b>	<ul style="list-style-type: none"> <li>Fund established in 2024 to enhance the competitiveness of handicraft entrepreneurs</li> </ul>
Family Friendly and Care Economy	
<b>MamaKerja</b>	<ul style="list-style-type: none"> <li>Launched in 2023 under Selangor's "5 Tekad untuk 5 Tahun" pledge, provided a one-off RM1,000 childcare aid to 5,000 working women with up to three children under 12 and household incomes below RM8,000.</li> </ul>
<b>Early Childhood Care and Education Caretaker</b>	<ul style="list-style-type: none"> <li>Trains 1,000 home-based childcare providers, mainly B40 housewives, through courses on safety, cleanliness, and health</li> <li>Offers RM2,000 grants to upgrade homes into safe childcare centres.</li> </ul>
<b>Selangor Kindergarten Assistance Scheme (TUNAS)</b>	<ul style="list-style-type: none"> <li>Provides a direct RM50 subsidy to registered kindergartens, benefiting 2,174 individuals and has been in place since 2012.</li> </ul>
<b>Asuh Pintar</b>	<ul style="list-style-type: none"> <li>Launched in 2025, provides a year-long RM100 monthly incentive for kindergartens, targeting families with monthly incomes of RM3,000 and below.</li> </ul>

**Bantuan  
Kehidupan  
Sejahtera Selangor  
(BINGKAS)**

- RM300/month or RM3,600/year to purchase essential household items

**Selangor Care  
Economic Policy  
2024-2030 (XCare  
Programmes)**

- The Selangor Care Accelerator (XCare) 2025 supports care businesses through training, mentorship, and grants of up to RM5,000 per centre to boost service quality, registration, and long-term sustainability

Source: Wanita Berdaya Selangor (2016); Selangor State Government (2021); Wanita Berdaya Selangor (2024); Selangor Journal (2024); The Edge Malaysia (2025); The Star (2025)

In recent years, particularly in the post-pandemic context, the Selangor state government has scaled up its efforts through a range of innovative and inclusive programmes that address women's economic and care responsibilities. The programmes and initiatives in hindsight amplify the recognition for housewives especially in their income generation, social protection and the dual burden of care and career for women who are in the full-time employment.

Entrepreneurial schemes that provide capital and market access have also enabled many housewives to expand home-based businesses, transforming informal activities such as food preparation or handicrafts into sustainable ventures. At the same time, childcare subsidies have eased the financial burden on families, helping housewives/homemaker who wish to transition into the workforce balance their dual roles as caregivers and income earners. These initiatives are in line with findings in Section 3 where the move by the Selangor government seems to be in line with preferences of housewives with self-employment due to flexibility and ability to balance work with family responsibilities (see Figure 3.34). Household assistance schemes, such as direct monthly support for essentials, further acknowledge the invisible yet crucial role housewives play in maintaining family well-being.

These initiatives align with the latest Selangor Women's Policy and Action Plan 2024–2026, which focuses on promoting gender-sensitive governance, improving the socio-economic status and autonomy of marginalised women, accelerating women's participation in public and political spheres, and fostering creative talent, culture, digitalisation, and innovation.

However, Selangor's ability to boost its FLFPR may be closely tied to its status as a relatively economically-advanced state. With a 26.2% contribution towards Malaysia's overall GDP in 2024<sup>68</sup>, Selangor is afforded the ability to provide greater investments into their policy initiatives, combined with strong political willpower to advance the agenda of gender equality. This is illustrated through their funding of more state-specific family-friendly and care economy related policies. In addition, Selangor's economic vibrancy and concentration of job opportunities attract domestic and foreign migrants, who are more likely to seek employment and raise the labour force participation rate. Other states may require stronger federal commitments in promoting women's economic development.

<sup>68</sup> DOSM (2025b)

Policies under the theme of employment-led growth aim to increase women's participation in formal employment, narrow gender gaps in the labour market, and align human capital development with broader economic growth objectives. summarises policies and initiatives in Malaysia supporting this theme.

**Table 4.2: Employment-Led Growth Policies and Initiatives**

Policy	Year	Ministry/Agency	Aim
<b>Income Tax Act 1967 (Amendment 1975, 1978 and 1991)</b>	1975	-	Option to allow married working women to submit separate tax assessment from their husbands.
<b>Employment Act 1955 (Amendment 1998)</b>	1998	-	<p>Paid maternity leave for a period of not less than 60 consecutive days for each confinement</p> <p>Prohibits the termination of a female employee during the period of maternity leave</p> <p>Paid maternity is set for a maximum of five deliveries in the public sector. Female employees in the public sector can also extend their maternity leave for up to three months as unpaid leave</p>
<b>Policy on 30% of Women in Decision Making Positions in the Public Sector</b>	2004	Public Service Department	Ensure at least 30% participation of women in decision-making at all levels in the public sector
<b>Employment (Part-Time Employees) Regulations 2010</b>	2010	-	Set minimum standard for part-time employment in terms of hours of work, holidays, annual leave, sick leave and rest days
<b>1Malaysia Support for Housewife Programme (inactive)</b>	2013	-	Pillar under the National Blue Ocean Strategy (NBOS) to emphasise skills training and incentives for housewives to improve their opportunities to return to the job market
<b>Housewives Enhancement and Reactive Talent Schemes (HEARTS) (inactive)</b>	2013	TalentCorp	Train educated housewives in the latent workforce in specialised fields that would enable them to work from home or under flexible working arrangements
<b>Career Comeback Programme (CCP)</b>	2015	TalentCorp	To increase the participation of women entering and returning the workforce.
<b>Single Mother Empowerment Action Plan (2015-2020).</b>	2015	Ministry of Human Resources	Launched the Single Mother Mini's Carnival to coordinate job offers, skills and training with relevant agencies for single mothers
<b>Malaysia@Work</b>	2020	-	Launched Women@Work pillar to encourage women's return to the workforce after a career break.
<b>Economy MADANI Framework</b>	2025	-	Target 60% Female Labour Participation under Ekonomi MADANI

Source: Norehan Hussein (2016); Raja and Devadason (2017); MOF (2019); MWFCF (2019); Salleh (2021)



## *Equal Pay and Gender Quotas*

One of the earliest milestones was the adoption of the Equal Pay for Equal Work policy in 1970, under the leadership of Tunku Abdul Rahman. The policy aimed to eliminate colonial-era practices of wage discrimination against women by mandating equal remuneration for men and women performing similar roles<sup>69</sup>. Complementing this effort, amendments to the Employment Act in 1998 provided protections to retain women in the workforce, focusing particularly on working hours and maternity benefits.

To encourage broader participation from housewives, retirees and persons with disabilities, the Employment (Part-Time Employees) Regulations 2010 introduced more flexible working arrangements, including autonomy in working hours and leave. These provisions were designed to improve access to employment for groups often excluded from the traditional labour force structure.

The government also recognised that gender inequality persisted not only in labour market entry but also in career progression and representation in leadership roles. Certain male-dominated industries and workplace cultures have historically contributed to the underrepresentation of women, particularly in decision-making roles. In response, the Women in Decision-Making Positions policy to achieve at least 30% representation in the public sector was introduced in 2004 with the goal of promoting gender diversity in leadership and governance. As of December 2021, women made up 38.2% of decision-making roles at Premier Grade C and above in government agencies, exceeding the 30% target set for the public sector. In contrast, women held only 25.8% of board positions among the top 100 public listed companies<sup>70</sup>.

## *Career Comeback and Entry to the Labour Market*

The agenda to broaden women's economic participation was further reinforced under the National Blue Ocean Strategy (NBOS) introduced in 2013. Recognising the untapped potential of women outside the formal labour force, particularly housewives, the 1Malaysia Support for Housewives Programme was established to provide skills training and incentives for labour market re-entry. Subsequently, under Budget 2015, RM2.26 billion was allocated to the Ministry of Women, Family and Community Development (MWFCDD) to support this and other women empowerment initiatives<sup>71</sup>.

In 2016, as part of Malaysia's Single Mother Empowerment Action Plan (2015–2020), the Ministry of Human Resources (MOHR) launched the Single Mother's Mini Carnival. This was done with the goal of raising awareness on the role of different government agencies in providing job opportunities, training and upskilling to single mothers. Out of the 1,000 people in attendance, 525 were single mothers. It was reported that 362 attendees were offered a job interview, but it is unclear what proportion of this was from the single mother population<sup>72</sup>.

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<sup>69</sup> Subramaniam and Selvaratnam (2010)

<sup>70</sup> CEDAW (2022)

<sup>71</sup> MOF (2015)

<sup>72</sup> MWFCDD (2019)

Also, under the umbrella of MOHR, the agency TalentCorp has played a pivotal role in advancing efforts to retain and reintegrate women into the workforce, particularly those who have taken career breaks. Its flagship initiative, the Career Comeback Programme (CCP), which continues to run in 2025, aims to enhance women's employability through workshops, employer engagements, and incentives to support return-to-work transitions. One of the key incentives is the CCP Tax Exemption, introduced to provide a one-year income tax exemption for women returning to work after a career break<sup>73</sup>. Between 2015 and 2022, 2,446 women were registered in the CCP database<sup>74</sup>.

TalentCorp also launched the Housewives Enhancement and Reactive Talent Scheme (HEARTS) in 2013, in collaboration with the Human Resource Development Fund (HRDF). The initiative formed part of the broader 1Malaysia Support for Housewives pillar and was designed to upskill and reskill women, particularly married women and single mothers aged 25 to 60, for re-entry into the labour market. In 2019, HEARTS was expanded and realigned with the Career Comeback Programme under the HEARTS-CCP model<sup>75</sup>. This expanded programme is open to all women, especially those who have been out of formal employment for more than six months and supports the Women@Work agenda introduced under Budget 2020.

The programme offers two levels of certified training courses across a range of fields, including translation, scriptwriting, website development and maintenance, system application development, research, and project management<sup>76</sup>. In 2019, 1,309 housewives participated in the programme, of which 312 successfully secured formal employment, while others were reported to have engaged in self-employment and daily income-generating activities<sup>77</sup>.

Overall, the policies and programmes under this pillar provide various opportunities for women, particularly those who wish to enter or return to the labour market and secure formal employment. Findings from our survey and the GCTS show that many housewives and homemakers who wish to enter the labour force express strong interest in initiatives such as job matching, training, upskilling, and workshops. Yet, participation tells a different story: in the GCTS, only 45.5% of women with an intention to work had attended training, compared to 83.7% of men. The reasons are clear; women consistently face time poverty due to caregiving responsibilities. While programmes exist, awareness remains limited and many women perceive these opportunities as ill-suited to their needs, reflecting a lack of proper guidance and tailoring.

The absence of adequate support—such as childcare services, flexible learning options, and an enabling environment—further hinders women's participation. To effectively increase women's labour force involvement, programmes must be explicitly designed to address the underlying reasons housewives and homemakers remain outside the labour market, particularly caregiving responsibilities. As evidenced in Section 3.2, the most frequently cited reasons for women—both those with prior work experience and those without—staying outside the labour force are housework and caregiving responsibilities (Table 3.2). These factors must be placed at the core of policy considerations rather than treated as an afterthought. Without such targeted measures, the aspirations of these initiatives risk becoming fragmented and ineffective.

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<sup>73</sup> TalentCorp (2023a)

<sup>74</sup> *ibid.*

<sup>75</sup> MOHR (2019)

<sup>76</sup> The Edge Malaysia (2013)

<sup>77</sup> MWFC (2019)

## Entrepreneurship

Entrepreneurship rapidly became an increasingly prominent feature in Malaysia's policy discourse on women's development, particularly as a strategy for income generation and economic empowerment. In recent years, government initiatives have actively promoted women's participation in entrepreneurial activities, with a focus on strengthening their presence in the small and medium enterprise (SME) sector.

This policy direction is closely aligned with broader national development priorities, including poverty reduction and the enhancement of household incomes. Over the decades, Malaysia has pursued this agenda through long term planning frameworks, including the New Economic Policy (NEP), National Development Policy (NDP), National Vision Policy (NVP) and National Transformation Policy (NTP)<sup>78</sup>. The promotion of women entrepreneurship is also embedded within the National Key Results Area (NKRA) framework, particularly in addressing challenges faced by low-income households. As at 2022, there were 219,015 women-owned establishments in Malaysia, accounting for 20.1% of the total number of business establishments<sup>79</sup>. Selangor recorded the highest number of women-owned businesses at 34,720, followed by Kelantan and W.P. Kuala Lumpur<sup>80</sup>.

Programmes targeting women entrepreneurs typically encompass financial assistance, entrepreneurship training, skills upgrading, business advisory services, and market access facilitation. These interventions are often positioned as part of a broader strategy to address labour market barriers that disproportionately affect women, such as limited access to childcare, household responsibilities, and low job flexibility. A summary of such programmes has been included in Table 4.3 below.

**Table 4.3: Entrepreneurship Development for Women Policies and Initiatives**

Policy	Year	Ministry/Agency	Aim
<b>Amanah Ikhtiar Malaysia</b>	1987	Ministry of Entrepreneur and Cooperatives Development (MECD)	Piloted a microcredit financing schemes to the poor especially women.
<b>Women Exporters Development Programme (WEDP) (inactive)</b>	2005	Malaysia External Trade Development Corporation (MATRADE)	To nurture competitive and sustainable women-owned companies in Malaysia to increase their exports of products and services.
<b>Jejari Bestari (inactive)</b>	2008	Department of Women's Development	Provide knowledge and skills in sewing or handcrafts that can be commercialized. This program is aimed to benefit the women living in rural areas.
<b>1AZAM</b>	2010	Ministry of Women, Family and Community Development	Special initiative of the National Key Result Areas (NKRA), aimed at freeing low-income households from poverty. Not specifically targeted to women but takes into account their struggles in establishing a business

<sup>78</sup> Noor Syafinas (2021)

<sup>79</sup> DOSM (2023)

<sup>80</sup> *ibid.*

Policy	Year	Ministry/Agency	Aim
<b>Single Mother Skills Incubator (I-KIT) and Women Entrepreneurship Incubator (i-KeuNita) (inactive)</b>	2010	Ministry of Women, Family and Community Development	To promote entrepreneurial skills among women and single mothers through skills training, workshops and financial aid
<b>MamaCare</b>	2012	Ministry of Women, Family and Community Development	Confinement Care Programme for low-income households (LIH) to generate income by offering traditional and modern holistic postnatal care services for mothers
<b>BizWanita-I (Women Entrepreneur Financing Programmes) (active)</b>	2015	Credit Guarantee Corporation (CGC)	Direct financing scheme specifically designed for women entrepreneurs whose businesses have been operating for less than four years
<b>DanaNITA</b>	2017	Majlis Amanah Rakyat Malaysia (MARA)	Financial assistance for business expansion schemes for Bumiputera women
<b>TemanNita Financing Scheme</b>	2017	TEKUN Nasional	A micro financing scheme specifically for financing groups of women entrepreneurs.
<b>Rural Development Plan</b>	2018	Ministry Of Rural Development (MRD)	Includes several programmes and financing schemes, particularly for agriculture-based businesses, for women in rural areas in collaboration with AgroBank
<b>MyKasih Capital</b>	2021	Yayasan Kebajikan Negara (YKN) and Ministry of Women, Family and Community Development (MWFCF)	Financial aid specific for women who are head of households and main breadwinners to start up their own business, especially in e-commerce
<b>WeJana and WeBridge</b>	2023	Department of Women's Development (JPW)	Upskills and training to support women in income-generating activities through entrepreneurship.
<b>Women in Trade and Industry (WITI)</b>	2024	Ministry of Trade and Industry (MITI)	To boost the capacity and capabilities of women in the industrial and export sectors

Source: Aini Suzana Ariffin, Shadiya Mohamed Saleh Baqutayan, and Akbariah M Mahdzir. (2010); Arumugam, Marthandan, and Subramaniam (2016); Rozita Abdul Mutalib et al. (2015); MWFCF (2019); Muhammad Suhaimi Mohd et al. (2021); N. Nadiyah Hanim M. Ismail, M. Khalid M. Nasir, and Radin Siti Aishah Radin A Rahman. (2021); MWFCF (2024)

### Financing and Credit Schemes

The expansion of microfinance and credit facilities has been a key feature of Malaysia's support for women's enterprise development. Microcredit has been prioritised as a tool for poverty reduction and in the case of Malaysia, 95% of microcredit assistance has been awarded to women. Amanah Ikhtiar Malaysia (AIM), a long-standing microfinance institution, has played a central role in extending small-scale financing and business training to women, especially in low-income groups since the 1970s. AIM has also been listed as a prominent institution for Entrepreneurship Development Programmes and has received government support since the 6th Malaysia Plan<sup>81</sup>.

<sup>81</sup> Noraini M. Noor and Nor Diana Mohd Mahudin (2015)

In 2024, Ministry of Entrepreneur and Cooperatives Development (MECD) allocated a total of RM2.57 billion to 272,242 women entrepreneurs under AIM<sup>82</sup>. In addition, the Credit Guarantee Corporation (CGC) introduced the BizWanita-i scheme in 2015, specifically targeting women-owned businesses with financing of RM30,000–RM300,000. Within two months of its launch, RM10 million in financing was approved for 76 SMEs<sup>83</sup>. In 2021, CGC approved 297 accounts for women with financing totalling RM17.2 million<sup>84</sup>.

Beyond financing schemes, several programmes were also introduced targeting women entrepreneurs. Under the 9<sup>th</sup> Malaysia Plan (2006–2010) and the 3<sup>rd</sup> Industrial Master Plan (2006–2015), key strategies for SME Development included the enhancement of women's entrepreneurial capacity in the form of training, skills development and incubator programmes. A year prior to the execution of these plans, the Women Exporters Development Programme (WEDP) was launched by MATRADE to support women-led businesses in accessing export markets. Although the programme was suspended in 2017, 120 women-owned firms received support to expand their international footprint and 11 companies generated RM132,33 million in export sales<sup>85</sup>.

Under the umbrella of entrepreneurship, there has also been an acknowledgement of the high level of women's involvement in agro-based industries, making up 73% of 8,860 entrepreneurs in 2019<sup>86</sup>. Hence, Agrobank, a financing institution under Ministry of Agriculture (MOA) launched a microcredit financing programme in 2018 specially designed for women agropreneurs known as Agro Nissa'-i to help women in the start-up and expansion of their business.<sup>87</sup>

### *Training, upskilling and market facilitation*

MWFCD and Department of Women's Development (JPW) under its Strategic Plan 2013–2017 launched two flagship programmes—Skills Incubator for Single Mothers (I-KIT) and the Women Entrepreneurship Incubator (I-KeuNita)—to provide targeted training and enterprise support for women, particularly single mothers. These initiatives aimed to build entrepreneurial capacity in areas such as tailoring, beauty therapy, food preparation, crafts, and childcare. Both programmes adopted a “train-and-guide” model, aligned with the standards of the Malaysian Skills Certificate (SKM), and sought to improve employability and income-generation through structured training and mentoring.

The emergence of these programmes was partly a response to the rising visibility of poverty among female-headed households, particularly highlighted during the 8<sup>th</sup> Malaysia Plan (2001–2005). Participants of I-KIT and I-KeuNita were also provided access to follow-on financing through agencies such as TEKUN Nasional, MARA, SMECorp, and AIM. A total of 303 I-KIT programmes were carried out from 2008 to December 2016 involving 5,294 single mothers with 2,359 becoming entrepreneurs. In parallel, I-KeuNita trained 8,510 women, resulting in 1,446

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<sup>82</sup> BERNAMA (2024)

<sup>83</sup> Aini Suzana Ariffin, Shadiya Mohamed Saleh Baqutayan, and Akbariah M Mahdzir. (2010)

<sup>84</sup> CGC (2021)

<sup>85</sup> MATRADE (2017)

<sup>86</sup> MWFCD (2019)

<sup>87</sup> *ibid.*

successful business ventures and reported income gains of up to 50%<sup>88</sup>. In 2017, I-KIT and I-KeuNita was rebranded to Development of Women Entrepreneurs Initiatives (DeWI).

More recently, MWFCF launched an initiative called Wanita@Bangkit in 2021. Under this initiative, flagship programmes such as MyKasih Capital were launched in partnership with Yayasan Kebajikan Negara (YKN). MyKasih Capital specifically supported women's involvement in e-commerce and microenterprises, providing one-off basic business capital assistance of RM500 for women entrepreneurs. As of 2024, over 14,770 women have benefited from the programme, where they started small businesses such as selling cooked and frozen food, beauty products and becoming dropship agents<sup>89</sup>.

Following this, in 2022, other upskilling programmes were launched by JPW, namely WeJana and WeBridge. WeJana offers training in four key areas: financial management, sales and marketing, business branding and customer service. On the other hand, the WeBridge programme was targeted as a networking initiative for women who own small businesses with existing e-commerce platforms and wish to expand their business services. WeJana and WeBridge garnered 573 and 410 participants as of 2024 respectively<sup>90</sup>.

### *Livelihood Support and Rural Women*

Other service specific initiatives were also undertaken through NBOS, 1Malaysia Women's Initiatives and Self-Empowerment (1MWISE) in 2012. For example, MamaCare was introduced targeting single mothers, older women and women from low-income households (LIH) to generate their income. In between 2012 until 2017, a total of 1,111 women participated in the MamaCare training and provided over 27,093 postnatal care services for young mothers and 141,720 sessions of wellness services to women<sup>91</sup>. Majority of these trained MamaCare practitioners were reported to have doubled their monthly income with some generating up to RM12,000 a month in 2019<sup>92</sup>.

Targeted initiatives were also designed to reach rural women. The Rural Development Plan 2018–2023, led by the Ministry of Rural Development, introduced an Income Enhancement Programme that provides grants of up to RM10,000 to poor and hardcore poor households, with priority given to women and single mothers. This included support such as tools, raw materials, premises and training in areas such as agriculture and fisheries. The Plan also rolled out a Quick Wins Course which targeted B40 individuals, especially housewives, single mothers and rural youth. The course provided skills training such as sewing, computer literacy, handicraft and grooming as well as toolkits worth up to RM2,000 for the recipients to start their own business<sup>93</sup>.

In essence, the rise of entrepreneurship programmes has been a catalyst for more women to generate income through self-employment. In Section 3, 75.8% of respondents indicated freelance or entrepreneurial work as their preferred choice of employment, signalling a strong aspiration among women—particularly housewives—to enter self-employment environments.

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<sup>88</sup> MWFCF (2019)

<sup>89</sup> MWFCF (2024)

<sup>90</sup> *ibid.*

<sup>91</sup> MWFCF (2019)

<sup>92</sup> *ibid.*

<sup>93</sup> *ibid.*



The primary reason is the flexibility entrepreneurship offers in balancing income generation with household and caregiving responsibilities, which was also one of the most frequently cited motivations in the survey. Existing policies and programmes targeting housewives have been impactful in expanding women’s economic participation. For instance, initiatives such as I-KIT and I-KeuNita (later rebranded as DeWI) created important entry points for women to start businesses from home. However, many of these programmes have since become inactive, leaving gaps in consistent support for housewives who rely on self-employment.

Entrepreneurship does provide housewives and homemakers with autonomy compared to formal employment. Yet, the reality of self-employment and gig work is often characterised by precariousness—including unstable income, lack of social protection, and limited access to financing. In previous sections, time poverty, family obligations, and rigid programme structures are often cited as the main reasons housewives struggle to juggle income generating alongside caregiving responsibilities.

Housewives particularly face barriers to participate in entrepreneurial programmes that adopt rigid structures—such as requiring full-day attendance at training sessions, fixed 9–5 schedules, or centralised locations that demand long travel time. For example, a study reported women dropping out of entrepreneurship and digitalisation training because the programmes required continuous, in-person participation that clashed with childcare and household duties.<sup>94</sup> These structural barriers have further constrained housewives from fully benefitting from entrepreneurial programmes, even when such initiatives are designed to be inclusive. If policy continues to overlook these realities, it risks entrenching a segregated pathway—where only women with atypically free schedules can participate, while housewives and homemakers are systematically excluded.

### *Family-Friendly Policies*

Family-friendly policies have gained increasing attention in the national policy discourse as part of efforts to address the persistent gender gap in paid employment. These policies aim to support employees in balancing work and personal responsibilities through flexible working arrangements such as flexitime, job sharing, part-time work, voluntary reduced hours, and remote work. While these measures are designed to benefit all workers, they are especially critical for women, who often shoulder a disproportionate share of caregiving and domestic duties. In response, national policies have increasingly focused on supporting women’s labour market retention, easing transitions back into employment after career breaks, and promoting a more gender-equitable distribution of work and family responsibilities. A summary of family-friendly initiatives is provided in Table 4.4.

**Table 4.4: Family-friendly policies and initiatives**

Policy	Year	Ministry/Agency	Aim
<b>Employment Act 1955</b>	1955	-	Maternity leave for a period not less than 60 consecutive days for each confinement.  Amendment 1998 on paid maternity is set for a maximum of 5 deliveries in the public sector

<sup>94</sup> Unit for Research on Women and Gender (2024)



Policy	Year	Ministry/Agency	Aim
<b>Working Arrangements for Public Service Officers with Children with Disabilities.</b>	2004	Public Service Department (JPA)	Public service officers with children with disabilities are permitted to use their regular working hours, as currently practiced, to manage the welfare and needs of their children.
<b>Childcare Fee Subsidy for Civil Servants</b>	2007	Public Service Department (JPA)	Provide a monthly childcare subsidy of RM180 for civil servants with children in registered childcare centres
<b>National Family Policy</b>	2010	-	Emphasized family members to jointly and fairly fulfil their roles in family, economy, career, and lifestyle.
<b>Work from Home Programme</b>	2010	Public Service Department (JPA)	Facilitate flexible work arrangements to promote work-life balance, especially for women employees in public sector.
<b>Malaysia Family First Movement</b>	2012	-	Under the National Blue Ocean Strategy (NBOS) with programmes relating to family friendly issues.
<b>Employment Act 1955 (Amendment 2012)</b>	2012	-	From 60 to 90 consecutive days of paid maternity leave for the first five children Prohibition against termination of employment during maternity leave Paternity leave extended from three days to seven days. Private sector, leave granted may range from one to four days depending on the company
<b>flexWorkLife.my</b>	2013	Ministry of Women, Family and Community Development and TalentCorp	To share best practices and address key issues such as government, framework, implementation, strategy, evaluation and impact
<b>Childcare@Workplace</b>	2020	TalentCorp and Ministry of Human Resources	Encourage private sector employers to set up workplace childcare centres.
<b>Employment Act 1955 (Amendment 2022)</b>	2022	-	Formally recognized Flexible Working Arrangements (FWA) which offers variation of the hours of work, days of work or place of work or a combination of these. Extended private-sector maternity leave from 90 to 98 days (effective 1 Jan 2023)
<b>FWA@Workplace</b>	2022	TalentCorp	Consists of Readiness Assessment, Workshops, and Consultation to create awareness and support employers to implement a structured and sustainable Work-Life Practices (WLP) such as FWA@Workplace and Childcare Centres
<b>Childcare Fee Subsidy for Civil Servants</b>	2023	Public Service Department (JPA) and Ministry of Finance	Provide a monthly childcare subsidy of RM180 for civil servants with children in registered childcare centres
<b>Increased Income Tax Exemption for Childcare Allowance</b>	2023	Ministry of Finance and Inland Revenue Board of Malaysia (LHDN)	Increase the income tax exemption for childcare allowances from RM2,400 to RM3,000 per year for public and private sector employees

Policy	Year	Ministry/Agency	Aim
<b>Elderly care tax exemption (Individual Income Tax Relief)</b>	2025	Inland Revenue Board of Malaysia (LHDN)	<p>Up to RM3,000 exemption on childcare allowance (given by employer or paid to childcare centres) expanded to elderly care (parents/grandparents).</p> <p>Sports &amp; Activities</p> <ul style="list-style-type: none"> <li>• RM1,000 relief for sports equipment and activities (self, spouse, child) expanded to parents.</li> </ul> <p>Medical Check-up &amp; Vaccination</p> <ul style="list-style-type: none"> <li>• RM1,000 relief for parents' medical check-ups expanded to include vaccinations.</li> </ul> <p>Medical &amp; Care Expenses</p> <ul style="list-style-type: none"> <li>• Relief for medical treatment, special needs, and parental care expanded to grandparents, covering: <ul style="list-style-type: none"> <li>○ Treatment at clinics/hospitals</li> <li>○ Nursing, day care, residential care centres</li> <li>○ Dental treatment (except cosmetic)</li> <li>○ Full medical check-up &amp; vaccination (up to RM1,000)</li> </ul> </li> </ul>
<b>Caregiver Leave</b>	2025	Ministry of Finance and TalentCorp	A 50% tax deduction is offered to employers who grant caregiver leave of up to 12 months to workers caring for sick or disabled family members.

Source: Aminah (2007); Subramaniam and Selvaratnam (2010); Teh et al. (2013); Nurul Adilah Saludin, Noorliza Karia, and Hasnanywati Hasan (2013); Crinis and Bandali (2017); Salleh (2021); Nadhirah, Miller, and Mays (2024); MOF (2025)

### *Flexible Working Arrangements*

One of the earliest flexible working arrangements in Malaysia was telecommuting, now widely known as work-from-home (WFH). Initially adopted by multinational companies on a full- or part-time basis, the public sector followed suit with the Work-from-Home Pilot Programme introduced by the Public Service Department (JPA) in 2010<sup>95</sup>. The initiative aligned with the Economic Transformation Programme (ETP) to attract and retain talent through more conducive work environments beyond wage incentives.

The pilot involved 39 civil servants, mostly women, in roles such as assistant quantity surveyors, draughtsmen, and technicians—jobs that relied heavily on computer and internet usage. Participants worked remotely and reported to the office only once a week. Although the programme was later suspended following salary adjustments in 2011<sup>96</sup>, evaluations showed positive outcomes: reduced travel and childcare costs and increased productivity among participants<sup>97</sup>.

<sup>95</sup> Nurul Adilah Saludin, Noorliza Karia, and Hasnanywati Hasan (2013)

<sup>96</sup> *ibid.*

<sup>97</sup> Nurul Nadiah Adnan (2011)

Another public sector programme was launched in 2007 called the Parenting@Work programme, offering practical support for working mothers, including designated spaces for breastfeeding, flexible work arrangements, and reserved parking for pregnant women<sup>98</sup>. It also provided opportunities for women who have exited the workforce for family reasons to stay engaged and maintain their professional skills, even without formal employment.

Major policies such as the National Family Policy 2010 became one of the first family-based policies implemented in Malaysia which led to the mechanism of flexible working arrangements (FWAs). Action to advocate for work-life balance then become more visible following the Malaysia Family First Movement under NBOS that was launched in 2012. Under this initiative, several types of programmes were planned to introduce a family-friendly approach.

In particular, the flexWorkLife.my programme was introduced by TalentCorp in collaboration with MWFCD in 2013 with the aim to promote best practices in creating a flexible and supportive working environment in workplace<sup>99</sup>. Under this programme, employees may choose to work shorter days, do weekend work, only work on certain days of the week, or practice a combination of these three options. The availability of this part-time option, however, would be dependent on the employer's consent to such an arrangement.

As a champion of FWAs, TalentCorp has actively been involved in addressing administration and transparency issues of FWA through not only policies and programmes but also advocacy. One of their initiatives to boost adoption was the flexChallenge programme in 2013. More than ten companies within the private sector designed and implemented flexplace work options in the forms of teleworking and home working through this challenge<sup>100</sup>.

The onset of the COVID-19 pandemic also significantly accelerated the adoption of FWAs in Malaysia. Businesses were compelled to shift operations rapidly, revealing that such models not only safeguarded business continuity but also enhanced employee productivity and satisfaction. In recognition of these shifts, amendments to the Employment Act were introduced in 2022 to formally recognise FWAs. In line with this legislative change, TalentCorp launched the Work-Life Sustainability Framework in 2022 to build employer awareness and facilitate adoption of FWAs that could be sustained in the long term. Engagements involved training, workshops, and tailored consultations. Further support came in 2024 through the launch of the Flexible Work Arrangement Guidelines, a joint initiative by TalentCorp and MOHR. As of 2024, a total of 2,826 companies participated the programmes and workshops to implement FWAs<sup>101</sup>.

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<sup>98</sup> Crinis and Bandali (2017)

<sup>99</sup> Noraini M. Noor and Nor Diana Mohd Mahudin (2015)

<sup>100</sup> *ibid.*

<sup>101</sup> TalentCorp (2024)

## Childcare Support

Importantly, providing support for childcare has been a core component in promoting family-friendly and work-life balance policies. Government support in Malaysia primarily comes in the form of grants, fee assistance, tax exemptions and double deduction incentives. As part of efforts to mainstream family-friendly policies, federal budgets over the years have progressively broadened support for childcare through various financial tools aimed at both parents, employers as well as providers. In the public sector, the Service Circular Number 4, 2007 introduced a childcare subsidy for civil servants with monthly household incomes below RM2,000, allowing claims of up to RM180 per child<sup>102</sup>. The eligibility threshold was later raised to RM5,000 in 2013 and RM7,000 in 2023, extending support to more households<sup>103</sup>.

To encourage employers to set up childcare centres, the government introduced several incentives. This included a double tax deduction for any expenses incurred in setting up or maintaining childcare centres and an Industrial Building Allowance for buildings used as childcare centres, set at an annual rate of 10%<sup>104</sup>. Relaxed regulations were also introduced to reduce the burden on childcare operators, allowing establishments above the second floor subject to local authority approval<sup>105</sup>. In Budget 2019, RM10 million was allocated to establish 50 additional childcare centres in the public sector. This was followed by further allocations, including RM30 million to build 23 childcare centres (TASKA) in government buildings—particularly hospitals—and RM20 million in matching grants for private sector employers<sup>106</sup>.

Despite these measures, the provision of workplace-based childcare, particularly in the private sector remains low<sup>107</sup>. For instance, under the flexWorkLife.my programme, employers are offered incentives for on-site or off-site childcare provision and childcare subsidies, but participation remains limited<sup>108</sup>—likely due to cost and maintenance concerns. To address this, TalentCorp and MOHR launched the Childcare Centre Grant (CCG) as part of the Work-Life Practices (WLP) programme to promote Childcare Centre@Workplace initiatives. The grant offers up to RM300,000 in support to private sector employers establishing childcare centres for employees. One of the key success stories was Micron Malaysia, which set up the first public-privately funded childcare centre at Batu Kawan to accommodate up to 100 children between the age of three and six years in partnership with TalentCorp and the Penang State Government.

In addition to federal-level efforts by TalentCorp, state-level actors have also stepped up. Yayasan Pembangunan Keluarga Terengganu (YPKT) introduced a comprehensive workplace childcare initiative under its flagship programme, Taska Permata Keluarga. These centres offer full-day early childhood care services tailored to support working parents, catering to children as young as three months up to four years old. For older children aged five to nine, additional after-school care is provided through the TABILAS programme. Operating during regular working hours, the initiative primarily serves children of state civil servants—ensuring that quality childcare is accessible close to their parents' workplace. Terengganu currently holds the highest enrolment

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<sup>102</sup> JPA Service Circular (2007)

<sup>103</sup> JPA Service Circular (2013); JPA Service Circular (2023)

<sup>104</sup> Ministry of Finance (2019)

<sup>105</sup> *ibid.*

<sup>106</sup> MOF (2024)

<sup>107</sup> Ilyana, Hafiz and Hawati (2024)

<sup>108</sup> Noraini M. Noor and Nor Diana Mohd Mahudin (2015)

of children in Taska Permata Keluarga centres, signalling strong uptake and commitment to care provisioning at the state level<sup>109</sup>.

### *Elderly and Persons with Disabilities Care*

Family-friendly policies in Malaysia have traditionally focused on supporting parents with young children. However, demographic changes, rising life expectancy, and the increasing prevalence of chronic illnesses and disabilities demand a broader approach. Today, many households—particularly women and housewives—are part of the “sandwiched generation,” and multiple care recipients”, balancing the simultaneous responsibilities of caring for children, ageing parents, and family members with disabilities which seen in our survey as well (Figure 3.15). In the public sector, employees with children who are persons with disabilities (PwD) are entitled to several benefits under the Public Service Department (JPA) regulations. A key provision relates to *pencen terbitan* (derived pension) and medical facilities for dependents<sup>110</sup>. For children with disabilities, these benefits are extended for life, subject to JPA approval. This applies to dependents who, regardless of age, suffer from permanent physical or mental disabilities that prevent them from being self-sufficient, provided the disability occurred before the child reached the age of 21<sup>111</sup>. In addition, parents of children with disabilities may be considered for exemption from postings to remote areas that lack adequate facilities such as hospitals, rehabilitation centres, or special education services. This policy acknowledges the lifelong care and support needs of OKU dependents, ensuring continuous financial and healthcare protection beyond the standard limits applied to other dependents.

Beyond financial and healthcare support, JPA also provides workplace flexibility and leave arrangements to ease caregiving responsibilities. Through *pelepasan waktu bekerja*, heads of department may grant flexible working hours for employees with PwD children, provided service delivery remains unaffected<sup>112</sup>. Additionally, under *Pekeliling Perkhidmatan Bilangan 5 Tahun 2014*, employees are eligible for *Cuti Menjaga Anak* (childcare leave), which applies not only to biological children but also to stepchildren, legally adopted children, and foster children<sup>113</sup>. These measures reflect the government’s commitment to supporting public servants in balancing their professional roles with the demands of caring for children with disabilities.

LHDN has broadened several tax reliefs to ease the financial burden of both childcare and elderly care, effective from Year of Assessment 2025. Taxpayers can now claim up to RM3,000 exemption on childcare allowance (either provided by employers or paid directly to childcare centres), which has been extended to include assistance for parents and grandparents<sup>114</sup>. The existing RM1,000 relief for sports equipment and activities—previously applicable only to oneself, spouse, or child—is now also available for parents. Similarly, the RM1,000 relief for medical check-ups has been expanded to include vaccinations for parents. Moreover, the medical and care expenses relief of up to RM8,000, which covers treatment at clinics and hospitals, nursing and

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<sup>109</sup> Ilyana, Hafiz and Hawati (2024)

<sup>110</sup> JPA (2017)

<sup>111</sup> Ibid.

<sup>112</sup> JPA (2004)

<sup>113</sup> JPA Service Circular (2007)

<sup>114</sup> MOF (2025)

residential care, dental (non-cosmetic), and full medical check-up with vaccination up to RM1,000, now extends to grandparents as well<sup>115</sup>.

A landmark initiative offering employers a 50% tax deduction for granting up to 12 months of paid caregiver leave was introduced in Budget 2025 for employees caring for sick, disabled, or elderly family members<sup>116</sup>. This measure is already effective—available for applications submitted to TalentCorp from 1 January 2025 to 31 December 2027. By extending caregiving support beyond the public service, this incentive encourages more private employers to adopt family-friendly policies and share responsibility in supporting workers with caregiving responsibilities for elderly or PwD family members.

### *Maternity and Paternity Leave*

While maternity leave has long been part of Malaysian labour law, paternity and parental leave have only recently begun to gain traction. A key development was the amendment to the Employment Act, which took effect in January 2023. Paid maternity leave was extended from 60 to 98 days—a long-overdue change that brings Malaysia closer in line with the International Labour Organization’s (ILO) recommended minimum standards.

At the same time, paternity leave was increased from three to seven days. While this is a welcome step, it remains minimal and largely symbolic. Its impact depends not only on policy but also on workplace culture and enforcement. It still falls short of promoting a shared care model where both parents play equal roles in caregiving. Some private sector actors are moving ahead of the law. CIMB, for instance, is the first company in Malaysia to offer one month of fully paid paternity leave. The initiative reflects a broader commitment to balancing responsibilities at work and at home, while also challenging gendered assumptions about caregiving.

Yet, the prevailing narrative often centres only on women as the primary beneficiaries of family-friendly policies—leaving men out of the equation (Box 3.2). This framing reinforces traditional roles and fails to challenge the underlying gender norms that sustain unequal caregiving burdens. To truly shift the needle, leave policies must recognise that men, too, have a role to play at home—not just as a matter of fairness, but as a long-term investment in workplace wellbeing, gender equality.

Tying back to Section 3 on housewives’ employment aspirations, those who wish to enter standard employment most frequently cited the need for flexible or adjustable working hours (74.5%), work-from-home options (70.1%), and on-site childcare centres (47.3%) (see Figure 3.35). In contrast, housewives aspiring to self-employment placed greater emphasis on training, upskilling and capacity building. This suggests that existing family-friendly policies are better positioned to cater to housewives with standard employment aspirations, where the challenge of balancing housework and caregiving responsibilities remains most pronounced upon re-entering the workforce.

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<sup>115</sup> MOF (2025)

<sup>116</sup> *ibid.*



### 4.3. Policy Gaps and Missed Opportunities

It is evident that the overall policy direction for Malaysia is for women to increase their economic participation and productivity. This positioning of women within policy follows a similar trend seen throughout the globe whereby achievement of gender equality relies primarily on women being able to participate at the same level as men in the economy.

In many worldwide rankings of gender equality particularly from the perspective of women in work, Nordic countries such as Iceland, Finland, Norway and Sweden have consistently been considered as the top performers<sup>117</sup>. This is often attributed to their provision of parental and childcare support as well as their efforts to promote equity in wages.

For context, Malaysia in 2024 ranked 102<sup>nd</sup> in terms of economic participation and opportunities, implying that there is much to be desired in terms of gender equality<sup>118</sup>. As described earlier, there has been no dearth of policies, strategies and programmes in Malaysia over the past decade and yet our overall ranking in the Global Gender Gap Index has fallen<sup>119</sup>.

This subsection delves deeper into the implementation of global women's policies, specifically in countries considered to be highly ranked in gender equality and highlight key gaps in our approach towards addressing the gender gap in economic participation. A summary of similar thematic approaches that have been taken across the globe towards achieving gender equality is included in Table 4.5 for easier comparison with Malaysia.

**Table 4.5: Policy approaches in G7 and selected countries**

Theme	Approach	Examples
<b>Employment-led growth</b>	Protected and paid leave entitlements for childbirth	<ul style="list-style-type: none"><li>As at 2022, all G7 countries barring the United States provides paid parental leave at either the national or federal level</li><li>Iceland provides equal leave entitlements for both parents of 6 months, with up to 6 weeks being transferrable</li></ul>
	Voluntary targets and mandatory quotas for leadership roles	<ul style="list-style-type: none"><li>Germany passed a law in 2015 that mandates public listed companies that meet the requirement of having over 2,000 employees to have at least 30% of the underrepresented sex on supervisory boards</li><li>Norway pioneered the mandating of gender quotas for corporate boards in 2005, with a requirement of at least 40% of directors from each gender</li></ul>
	Pay transparency and wage mapping policies	<ul style="list-style-type: none"><li>In recent years, most of the G7 countries have introduced legislations related to pay reporting e.g. Equality Act 2010 (Gender Pay Gap</li></ul>

<sup>117</sup> WEF (2024); PwC (2025); WEF (2024); PwC (2025)

<sup>118</sup> WEF (2024)

<sup>119</sup> Puteri Marjan and Hawati (2024)



Theme	Approach	Examples
		Information) in the United Kingdom and the Pay Equity Act in Canada
		<ul style="list-style-type: none"> <li>Many of the countries in the European Union (EU) comply to the EU Pay Transparency Directive, requiring employers to report pay information and ensure equal pay for equal work</li> </ul>
	Commitments to supporting digital, scientific and technological skills	<ul style="list-style-type: none"> <li>G7 countries and countries such as Iceland and Finland have initiated collaborations between universities and businesses to deliver programmes that attract more girls into STEM and ICT careers</li> </ul>
<b>Entrepreneurship</b>	Policy frameworks and supporting strategies	<ul style="list-style-type: none"> <li>Germany introduced the “More female entrepreneurs for SMEs” action plan that includes strategies to improve the regulatory environment and increase recognition for accomplishments of women entrepreneurs</li> <li>The EU introduced the WeGATE online web portal as a one-stop shop for women entrepreneurs to access business learning, training programmes and experiences as well as a network of other female entrepreneurs and support providers</li> </ul>
	Access to capital	<ul style="list-style-type: none"> <li>Canada’s 2018 Women’s Entrepreneurship Strategy (WES) aims to increase venture capital funding and expand access to finances for women entrepreneurs, in addition to investing in the overall entrepreneurship ecosystem for women</li> <li>In 2025, the European Investment Bank and the European Commission launched an advisory programme to help EU financial intermediaries increase access to finance for regional women-owned and women-led SMEs</li> </ul>
	Access to microfinance	<ul style="list-style-type: none"> <li>G7 initiatives tend to not be specific by gender but initiatives to increase available supply of microcredit have benefited women as a significant target group</li> </ul>
<b>Family-Friendly</b>	Affordable and accessible childcare services	<ul style="list-style-type: none"> <li>Countries such as Italy, the US and Germany have made fiscal commitments towards creation of more childcare facilities, particularly for those aged below 5, and many of the G7 members have introduced</li> </ul>

Theme	Approach	Examples
		<ul style="list-style-type: none"> <li>subsidies or exemptions to improve affordability</li> <li>Since 1995, publicly subsidised childcare has been made a legal right in Sweden for children aged 1 and above alongside a waiting time of less than three months from application and an additional legislation ensures that the monthly fee corresponds to household income</li> </ul>
	Flexible working arrangements	<ul style="list-style-type: none"> <li>Most G7 countries are in nascent stages of FWA regulations ranging from occasional teleworking arrangements in Italy, rights to reduce contractual working times in Germany and right to request different forms of FWAs in the UK</li> <li>Under the EU Directive on Work-Life Balance, EU countries are required to offer parents of children aged eight and below the option for FWAs including remote work, reduced working hours or flexible schedules</li> </ul>
<b>Global Gender Inequalities</b>	Policy frameworks and foreign engagements	<ul style="list-style-type: none"> <li>Canada, France and Germany have introduced either feminist foreign policies or feminist international development policies whereas the UK, US and Italy incorporated gender equality as a legal requirement in foreign development</li> <li>Iceland's National Action Plan on Women, Peace and Security 2025–2030 includes the integration of gender perspectives in security and defence policies amongst other foreign policy agendas</li> </ul>

Source: OECD (2024); Folkestaad (2024); European Commission and OECD (2017); European Commission (2025); Arnalds and Duvander (2023); Government of Iceland (2025)

As mentioned earlier, protected and paid leave entitlements have long been a key component in policy approaches to promoting women's economic empowerment. This is also reflected in other selected countries, with countries such as Iceland providing significantly longer leave benefits to both parents<sup>120</sup>. Unfortunately, take-up of maternity and paternity leave remains low in Malaysia, painting a picture of unsupportive social norms and potential financial concerns with lack of enforcement of paid leave. In depth analysis and gaps on Malaysia's existing policies and programmes on these key areas will be discussed below:

<sup>120</sup> Arnalds and Duvander (2023)

## Employment Led Growth

A working paper by the International Monetary Fund (IMF) in 2023, focusing on OECD countries, found that fiscal policies targeting early childhood education, unemployment benefits, and active labour market programmes (ALMPs) positively contribute to FLFPR. Notably, the impact of ALMPs was found to be the most significant, with the effects of unemployment benefits also channelled through such programmes<sup>121</sup>.

In this sense, Malaysia's focus on ALMPs as a policy approach to boost the employment-led growth for women appears to be on the right track. Programmes such as CCP, Malaysia@Work and Women Directors' Programme which focus on helping women acquire new skills and find suitable opportunities, should help raise the FLFPR and reduce permanent exit from the labour force in general.

However, the scale of these programmes is still suboptimal. For example, one of TalentCorp's main programmes for spurring a return to work for women, CCP, only garnered 2,787 participants between 2015 and 2023<sup>122</sup>. The CCP does not set an explicit beneficiary target, but it is implemented within the government's broader aim of raising female labour force participation (FLFPR) to 60%.<sup>123</sup> In this context, the 2,787 CCP beneficiaries to date reflect the programme's relatively limited scale in contributing to that national objective.

In examining the barriers to uptake and expansion of such programmes, Section 3 draws on the challenges faced by respondents in participating in training and upskilling initiatives. Among the most frequently cited challenges are lack of time to study due to family responsibilities, limited awareness of available courses or programmes, and the absence of childcare or family care services (see Figure 3.39). These findings highlight the structural barriers that hinder women's access to return-to-work programmes such as the CCP. For women who are already outside the labour market, the absence of support for caregiving and family responsibilities—the very reasons they left the workforce—means they are often unable to participate in such initiatives.

Designing programmes that are responsive to these needs is therefore critical to ensuring their effectiveness and achieving meaningful outcomes. Another reason for the barriers would be a lack of budget—however, it may be less relevant since budgetary commitments have usually been made towards these programmes, for example an RM2 billion allocation was to be shared between CCP and two entrepreneurship programmes, I-KIT and I-KeuNita in 2017<sup>124</sup>. Thus, the issue may instead lie with programme design and rollout on the ground.

Beyond ALMPs, a significant approach that can be seen across the globe would be commitments towards pay transparency and wage mapping through legislation in order to ensure true gender equality in the workplace. Previous KRI publications have already discussed the wage disparities that persist across sectors in Malaysia<sup>125</sup> and perhaps it may be time to introduce more concrete measures to address this. Examples in other countries include measures that mandate reporting

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<sup>121</sup> Asai et al. (2023)

<sup>122</sup> TalentCorp (2025)

<sup>123</sup> TalentCorp (2023b)

<sup>124</sup> MOF (2017)

<sup>125</sup> Puteri Marjan and Hawati (2024)

of annual remuneration between genders as well as enacting laws that protect women against discrimination at the point of hiring based on previous take-home salaries<sup>126</sup>.

Malaysia has yet to make legislative commitments towards equal pay in recent years partly because such measures have limited impact when wage disparities are shaped by life-cycle care responsibilities<sup>127</sup>. Women's careers are often interrupted by caregiving, leading to reduced participation, slower progression, and lower lifetime earnings. These life-cycle effects—exacerbated by events such as childbearing, marriage, divorce, or widowhood—affected their labour force participation and reinforce pay gaps.<sup>128</sup> The combined “child penalty” and “marriage penalty” further restrict women's upward mobility, particularly into managerial roles, thereby perpetuating wage inequality.<sup>129</sup>

The existing return-to-work programmes and flexible work arrangements are visible in Malaysia, but their design needs to be more responsive to the structural barriers women face in pursuing these opportunities. Many schemes remain narrow in scope, focusing on immediate re-entry rather than long-term career progression, and do not adequately address constraints such as care responsibilities, workplace bias, or limited access to advancement pathways. Without tackling these deeper issues, such initiatives risk having only marginal impact on women's participation and the gender wage gap.

### *Family friendly policies*

In 2024, the average number of paid maternity leave taken in Malaysia was found to be 53.3 days per employee despite the recent extension to 98 days. It was also found that those in non-executive roles tended to take shorter maternity leave days at 42.2 days on average per employee. Interestingly, for male employees, both executives and non-executives the average number of days of paid paternity taken per employee was similar at 5.0 and 5.3 days respectively<sup>130</sup>.

Most countries that are considered high-ranking on the Global Gender Gap Index have generous family-friendly policies that have fuelled the rise of dual-income households. This includes substantial fiscal commitments towards ensuring that childcare is both accessible and affordable. To another extreme, in the case of Sweden, legislation has been used as a tool to enable parents to obtain childcare services and allow return to the working world.

Malaysia has also followed suit in expanding financial support for childcare to boost better work-life balance for parents. However, the argument remains as to whether childcare is universally affordable, accessible and of good quality<sup>131</sup>. There appears to be room for improvement in terms of childcare provision at a national level. The World Bank reported that the Malaysian government spent 0.15% of its GDP on pre-primary education in 2017, which includes both childcare for those aged between 0 and 4 years old as well as pre-school education for those aged 4 and 5 years old<sup>132</sup>.

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<sup>126</sup> OECD (2023b)

<sup>127</sup> Lee and Choong (2019)

<sup>128</sup> *ibid.*

<sup>129</sup> *ibid.*

<sup>130</sup> Malaysia Employers Federation (2025)

<sup>131</sup> Ilyana, Hafiz and Hawati (2024)

<sup>132</sup> World Bank (2023)

As a comparison, in 2023 OECD countries spend approximately 0.8% of their GDP on early childhood education, with Nordic countries such as Sweden and Iceland spending more than 1.6% of GDP respectively. Iceland, Norway, Sweden and France also spend over 0.5% of their GDP specifically for childcare<sup>133</sup>. In Section 3 of this paper, it was discussed how the housework and caregiving was the reason a majority of women who were previously working had exited full-time working arrangements, pointing towards a pressing need for care services in Malaysia to be prioritised.

In 2024, only a small proportion of companies in Malaysia, both multinational and local, provided childcare facilities at the workplace. Specifically, less than 4% of respondent companies that were surveyed reported to provide such on-site services for childcare. Additionally, most companies did not offer their staff, whether top management, managers, executives or non-executives, any childcare subsidies or allowance. More than 80% of respondent companies did not provide any type of childcare benefits beyond facilities or allowances<sup>134</sup>. Thus, in Malaysia there is a heavy reliance on household income and government exemptions or subsidies to source for childcare.

Another aspect of family-friendly policies has been the introduction of FWAs. Malaysia stands in the company of other nations, including those in the G7, in its early stages of implementation of FWAs particularly post-pandemic. Although a substantial number of companies participated in efforts to mainstream FWAs in the country through initiatives by TalentCorp and MOHR, in practice there still remains a lot to be desired, particularly the fact that uptake remains uneven across firm sizes.

While multinational companies are more likely to adopt flexible work practices, MSMEs continue to face challenges. According to the World Bank's Inclusive Employment Practices survey, the main challenges for firms in hiring women are women's family commitments and compliance with government regulations, such as providing maternity leave.<sup>135</sup> These challenges are more frequently reported by MSMEs than by larger firms<sup>136</sup>. Over 40% of surveyed firms indicated that the costs associated with mandated benefits and additional facilities—such as lactation rooms or childcare services—are considered high.<sup>137</sup> These highlights broader structural and sectoral barriers, as SMEs are often concentrated in labour-intensive, site-dependent sectors like manufacturing, construction, education, and healthcare. Limited resources, including insufficient capacity to invest in digital tools and infrastructure, further constrain SMEs from offering flexible or remote work arrangements. In 2024, 50.4% of 115 companies under MEF reported the need to take care of childcare as a reason FWAs were implemented. However, employers reported challenges in implementing FWAs related to monitoring of working hours and performance, disciplinary issues as well as communication and teamwork barriers<sup>138</sup>.

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<sup>133</sup> OECD (2023a)

<sup>134</sup> Malaysia Employers Federation (2025)

<sup>135</sup> World Bank (2025)

<sup>136</sup> *ibid.*

<sup>137</sup> *ibid.*

<sup>138</sup> Malaysia Employers Federation (2025)

## *Entrepreneurship*

In terms of entrepreneurship, Malaysia is not alone in its plethora of initiatives and may even be going the extra mile with the sheer number of offerings specific for women. It also appears that the government has addressed key target groups and taken the effective approach of bundling financial support alongside complementary support services such as training programmes. However, it would seem that the focus, as compared to the G7 and Nordic countries, would be on the creation of SMEs and to support the day-to-day needs of the household rather than to create larger scale women-owned companies, barring the scope of the WEDP programme. This can be seen through initiatives such as MyKasih Capital that focuses on small-scale businesses that includes dropshipping. There is also the issue of outcomes from programmes that have been rolled out. For example, only 44.6% of those involved in I-KIT and 17.0% of those involved in I-KeuNita were successful in establishing their own business. This raises the issue of effective monitoring and evaluation of such programmes in order to ensure that they are truly beneficial.

Meanwhile, in expanding women exporters, WEDP did represents a valuable initiative, however its reach has been limited, supporting only a small fraction of women-owned businesses. As of 2017, the programme assisted 120 companies, with 11 generating RM132.33 million in export sales. The stringent eligibility criteria—such as requiring formal business premises and established market visibility—may exclude home-based or informal businesses, particularly those run by housewives. This highlights a significant gap between the number of women entrepreneurs and those benefiting from export support, underscoring the need for more inclusive policies.

## *Marginalisation in Policies and Programmes*

It should also be noted that in Malaysia, many subsidies, incentives and return-to-work programmes are largely centred around formal employment and tax-based mechanisms. As a result, the benefits tend to accrue primarily to those in formal sectors—especially companies that hire high-skilled talent. For these employers, investing in family-friendly policies is often seen as a worthwhile long-term strategy for talent retention and employee wellbeing.

However, the outlook is different in MSMEs, particularly those with lower-skilled job roles. In these settings, employees are often viewed as easily replaceable, making the case for providing family-friendly benefits less compelling. Employers may perceive such initiatives as costly or burdensome, especially if they believe they won't yield significant returns. This creates a risk that women and others who need these benefits are seen as 'expensive hires'—which may further solidify hiring biases. Therefore, a concerted and targeted effort is needed to support MSMEs in adopting inclusive and family-friendly practices. In 2023, MSMEs accounted for 96.9% of all business establishments in Malaysia and contributed to 48.7% of total employment<sup>139</sup>. Given that MSMEs make up the bulk of employment and business establishments in Malaysia, failing to address this gap will only perpetuate inequalities and marginalise those most in need of support.

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<sup>139</sup> SMECorp (2024); DOSM (2024c)

The introduction of caregiver allowances could serve as a catalytic tool to encourage MSMEs to implement family-friendly policies by offsetting some of the perceived costs. While this initiative is a step forward, additional measures and concerted efforts are required to ensure that smaller enterprises are able to meaningfully adopt such policies and that employees can fully benefit from these provisions.

Given the interwoven pathways of women and based on findings from Section 3 where many housewives expressed a preference for self-employment (75.8%) over salaried employment (see Figure 3.33) there is a clear need for policies and programmes that specifically support self-employment. While self-employment offers greater autonomy for housewives and homemakers, it is inherently precarious, lacking the protections and support mechanisms—such as social security schemes and family-friendly benefits—commonly available in standard employment. Without targeted interventions, those pursuing self-employment may remain vulnerable to financial instability and limited access to essential benefits.

Furthermore, the Gig Workers Bill 2025 represents a significant legal effort to protect those in self-employment and gig work. Under the Bill, SOCSO contributions are now mandatory for gig workers, with deductions made directly from earnings by the contracting entity on behalf of the worker<sup>140</sup>. This ensures that self-employed and gig workers have access to social security benefits, including protection against workplace accidents, permanent disability, and death, which were previously largely unavailable outside formal employment. Additionally, gig workers are formally recognized as a distinct labour category, providing legal legitimacy<sup>141</sup> and access to employment protections<sup>142</sup> without being classified as standard employees. Together with initiatives such as caregiver allowances, these measures can make flexible work safer and more sustainable for housewives and other women who choose paths outside formal employment, reducing financial vulnerability and precarity while supporting autonomy.

Thus far, we have analysed policies related to the economic empowerment of women and the goal of boosting women's participation in the labour force. It is apparent that other countries, and those considered the highest ranking when it comes to gender equality, also have the same focus on creating effective dual-income households. The question remains as to what policies are in place for those who choose to remain outside the labour force.

Typically, policies related to housewives, or homemakers, are often intertwined with broader issues of gender equality and women's rights, rather than being explicitly defined as a separate category. In fact, Malaysia may be a step ahead in ensuring provisions specific for housewives through the introduction of schemes that provide social and income security for this specific group, but there is more room for improvement. Ultimately, policies should benefit women regardless of the choice they make, whether to contribute to what are considered traditional economic activities or to focus on meeting the needs of their family at home.

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<sup>140</sup> MOHR (2025)

<sup>141</sup> *ibid.*



## 5. Key Findings and Policy Implications

This paper examines the status and ongoing challenges surrounding women's economic empowerment in Malaysia. It begins by assessing the current employment outcomes of women in the labour force. This includes an analysis of labour force participation rates, occupational distribution, wage gaps, and coverage of social protection schemes. The paper draws on official labour force statistics as well as data from the GCTS to highlight persistent gender disparities and structural inequalities in the labour market.

The second focus of the paper is on women outside the labour force, incorporating a survey on housewives in collaboration with SRR. It explores the characteristics, motivations, and constraints faced by women who are either fully or partially disengaged from paid employment, with a particular emphasis on housewives. By analysing their experiences, aspirations, and needs, the paper sheds light on the often-overlooked circumstances of women who contribute to society through unpaid care work but remain economically invisible.

Finally, the paper reviews key government policies and programmes aimed at enhancing women's economic participation and well-being. It assesses initiatives implemented across three broad areas: (1) employment-led growth and labour market policies, (2) entrepreneurship development, and (3) family-friendly support. The paper also considers Malaysia's performance in comparison with other countries and identifies critical policy gaps that must be addressed to promote more inclusive and sustainable outcomes for women across different life stages and employment pathways. This section summarises the key findings of the study and highlights several policy implications.

### 5.1. Key Findings

#### *Care responsibilities shape women's access to economic opportunities yet remain undervalued*

**Care responsibilities remain a key factor shaping women's labour market choices in Malaysia.** Based on KRI's survey with SRR, nearly a majority of housewives attribute their status to housework and family duties. This is echoed by KRI's GCTS involving graduates identified as homemakers, as well as official labour statistics on women outside the labour force. There are also indications that care responsibilities limit women's ability to thrive in employment, as official statistics show that they work fewer hours than men on average especially among age-groups coinciding with typical child-bearing years. While many housewives surveyed expressed a desire to return to paid work, most were interested in self-employment due to a perception of greater flexibility, despite its association with precarity.

**Despite women's contribution in care work, it remains largely unrecognised and undervalued.** Policy discourses on women's empowerment in Malaysia continue to centre around raising their labour force participation rate, with policies on care subsumed as instrumental strategies rather than goals intrinsic to achieving gender justice. Such discourses tend to sideline the concerns of women in favour of the wider economy, thereby engendering the undervaluation of women's work, particularly in care work. Feeding into this narrative, housewives and women in unpaid care work continue to be overlooked, as they are subsumed under a category of a latent labour reserve that is "outside of the work force", thereby perpetuating their contributions as not "work".

### *Labour market conditions deter women's economic participation*

**While caregiving responsibilities often pull women out of employment, structural features of the labour market also discourage their participation.** Inflexible work arrangements, low pay, and poor-quality employment discourage women from staying in or returning to work, especially when these conditions are weighed against the costs and demands of unpaid care. Findings from the KRI-SRR survey highlight these barriers. Among women who left the labour force, 13.6% cited unfriendly work environments that did not accommodate family needs, while 9.1% pointed to low pay as a key reason that made employment unviable. These findings were echoed in the GCTS data, which shows that women—particularly those who later became homemakers—entered the labour market with lower starting pay and fewer employment benefits compared to men. A smaller share of women received access to medical coverage, flexible hours, training opportunities, and annual bonuses. This aligns with KRI-SRR survey results, where nearly 70% of housewives had last earned below RM3,000—pointing to the limited financial incentive to remain in paid work.

**Flexible work arrangements, which are intended to help balance paid and unpaid responsibilities, are not widely adopted.** According to an MEF survey, half of employers resisted implementing such arrangements due to concerns about productivity, discipline and communication. Only 30.5% were willing to offer flexible work to executives and even fewer—25.3%—to non-executives. Family leave policies also fall short. Despite the extension to 98 days, MEF data shows mothers took only 53.3 days of paid maternity leave on average, reflecting low take-up and weak enforcement. Meanwhile, paternity leave also remains underutilised and short in duration, thus insufficient to truly promote shared caregiving.

### *Precarious finances leave housewives economically vulnerable*

**Economic dependence on spouses places many housewives in a precarious position,** especially in the face of life events such as separation, widowhood, or sudden income loss. According to the KRI-SRR survey, 88.9% of housewives reported relying entirely on their husbands for financial support. While some women do supplement household finances—29.3% reported engaging in informal or part-time work—these activities often fall into a grey area of employment that is associated with precarity and lacking in access to formal benefits. The GCTS echoes these findings with 83.5% of women homemakers relying on their spouse or family for financial support, while 22.9% report some income from gig or part-time work. There are also gaps in social protection coverage as overall coverage remains limited and far from universal, reflected in both the KRI-SRR survey and GCTS. Among those who do not participate, the most frequently cited barrier was financial constraint.

### *Insufficient support systems constrain women within and outside the labour force*

**While support systems for women exist both within and outside the labour force, they are often informal, inconsistent, and insufficient to meaningfully reduce the burden of care.** Findings from the KRI-SRR survey show that housewives continue to shoulder the majority of caregiving responsibilities with limited help from others. Among respondents with care responsibilities, 74.7% reported providing care themselves. Only 7.1% reported using paid care services.

**Women's decisions to provide care themselves are influenced by a combination of personal values, social expectations, and structural barriers.** Many respondents cited the desire to offer the best possible care (77.6%) and personal fulfilment (68.8%) as primary motivations. Others pointed to the flexibility of managing care at home (55.1%), which reflects the inadequacy of rigid external care services. While this self-reliance highlights women's agency, it also points to the lack of accessible alternatives that could ease their caregiving load.

**Cost was the most frequently cited feature important for formal care options,** with 75.5% of respondents identifying it as a primary concern. Proximity, flexible hours, and safety were also key factors, along with the need for well-trained, qualified caregivers. These findings highlight the urgent need for accessible, affordable, and professionalised care services for families to be able to utilize these services and support women's full participation in the labour force.

**Familial support remains limited, including from male spouses.** Less than half of respondents (49.7%) said their husbands provided sufficient support in all aspects—including financial, emotional, and domestic. Another 42.6% indicated that while their partners were supportive, there were still notable gaps, particularly in emotional and household contributions.

**Existing government incentives to support work and care, such as tax deductions and matching grants for workplace childcare centres, have had limited impact, especially in the private sector.** Although initiatives such as flexWorkLife.my and the Childcare Centre Grant exist, take-up remains low due to concerns over costs and operations. Successful examples, such as Micron Malaysia's public-private childcare centre, remain the exception rather than the norm.

**Government programmes to support women's re-entry into the workforce have also been limited in scale and reach.** The Career Comeback Programme (CCP), for example, supported only 2,787 participants over an eight-year period. Despite budget allocations, low participation rates suggest weaknesses in programme awareness, design, or implementation.

## 5.2. Policy Implications for Malaysia

The findings from this study highlight the need for a more supportive policy environment that recognises the realities of care work and its impact on women's economic participation. While many women express interest in re-entering the labour force or contributing to household income, their decisions are shaped by a complex interplay of unpaid care responsibilities, limited support systems, and structural labour market barriers. Addressing these challenges requires a comprehensive approach that strengthens care infrastructure, expands income security, and promotes gender-equitable policies. Below are the policy implications:

### 1. Recognise and value unpaid care work in national policies

Unpaid care work, largely shouldered by housewives, is essential to the functioning of families, communities, and the economy, yet it remains largely invisible in national accounts and policy frameworks. This invisibility reinforces gendered life cycle inequalities, particularly as care work continues to act as a barrier to women's entry and progression in the labour market. Many unpaid carers, regardless of gender, remain excluded from formal social protection systems that are tied to waged employment. Incorporating time-use data into national statistics is a fundamental first step toward making care work visible. This data enables more evidence-based policymaking and can help shift public perceptions, framing care not as a private responsibility but as a shared societal function. Recognising the value of unpaid care is also key to reducing stigma and ensuring care is addressed in economic and social policy design.

### 2. Design inclusive income security mechanisms for housewives and unpaid carers

Housewives and unpaid caregivers often lack access to income security, including pensions, savings, and formal safety nets. While some dabble in paid work on the side, their self-employed nature does not come with any social protection. Strengthening voluntary social protection schemes such as the Employees Provident Fund (EPF) and the Social Security Organisation (PERKESO) is essential. The government could explore matched savings schemes or act as a third contributor for unpaid caregivers, building on recommendations from KRI's earlier report on creating a social protection floor<sup>143</sup>. A dedicated care allowance for unpaid or informal caregivers, many of whom are providing family-based care (such as housewives) should also be considered as it would provide a crucial buffer and formally acknowledge their contributions. Expanding coverage and improving the design of these schemes would enhance financial resilience and help integrate unpaid carers into the broader social protection framework.

### 3. Support housewives' access to education, training, and reskilling

Many housewives have expressed interest in returning to work or pursuing skills development, particularly once their caregiving responsibilities lessen. However, training programmes remain limited in both scale and effectiveness. Efforts should focus on community-based, modular, and flexible training, with recognition of prior learning to account for skills gained through caregiving and household management—which is also a key step in the recognition of care work as important work. Furthering this agenda, expanding housewives access to education should also encompass training and accreditation of family-based care work. Programmes must be tailored to women's circumstances, using digital platforms to enhance access and outreach. Despite

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<sup>143</sup> KRI (2021)

substantial budget allocations, initiatives such as the CCP and I-KIT have seen low takeup rates in translating participation into sustainable livelihoods. This highlights the need for stronger monitoring and evaluation, and for programme design that matches real-world barriers and opportunities.

#### **4. Expand and improve access to affordable care services**

The shortage of accessible and affordable care services remains a major constraint on women's participation in paid work. Community-based care centres and subsidies for low-income households should be scaled up to meet rising demand. Strengthening access to affordable care services requires careful consideration of delivery mechanisms. Options include providing subsidies directly to families, channelling them through care centres, or expanding publicly provided care services. At the same time, investments are needed to professionalise the care sector by improving quality standards, ensuring safety, and building public trust. These efforts are essential to build public confidence and increase the uptake of formal care.

#### **5. Promote shared caregiving through gender-responsive labour policies**

Care responsibilities must be shared more equally between men and women to ensure sustainable and equitable labour market participation. Paid paternity leave is a critical measure that signals institutional support for shared parenting and disrupts entrenched gender norms. Promoting flexible work arrangements (FWAs) for men, alongside public campaigns that highlight male caregiving role models, can help normalise shared responsibilities. While recent policy shifts—such as amendments to the Employment Act, the extension of paternity leave and TalentCorp's Work-Life Sustainability Framework—are promising, broader uptake at a greater scale is needed. Employers should be supported and incentivised to offer FWAs, workplace-based childcare, and shared leave policies for both male and female employees. Without these changes, women will continue to bear a disproportionate burden of care.

#### **6. Strengthen community-based support networks for unpaid carers**

Informal support networks are a vital but often overlooked component of Malaysia's care infrastructure. Community organisations and local councils should be empowered to create support hubs, learning circles, and peer-led groups tailored for housewives and unpaid carers. Initiatives like those by Persatuan Suri Rumah Rahmah have demonstrated the value of grassroots mobilisation in linking women to mental health services, income opportunities, and social protection. Supporting these networks can help reduce social isolation, amplify women's voices, and ensure care policies reflect the lived experiences of caregivers.

#### **7. Integrate gender and care in data collection and reporting**

The current lack of granular and gender-disaggregated data on unpaid care work, housewives' employment pathways, and caregiving responsibilities limits the design of effective and inclusive policies. National labour market data continues to underrepresent the scale and nature of unpaid and informal caregiving roles, making this work largely invisible in public policy and planning. Labour force surveys should be expanded to include these roles, while institutionalising regular time-use surveys is essential to capturing the full extent, value, and distribution of care responsibilities within households. In addition, data collection efforts should adopt gender-sensitive approaches. This includes disaggregating key indicators by sex, age, and household type,

and reinserting variables such as marital status into the LFS. Disaggregating labour force participation by household structure would also enable a clearer understanding of how unpaid care shapes economic opportunities. More broadly, national surveys should capture information on pay transparency, wage mapping, and the take-up of family-friendly workplace policies, such as flexible work arrangements and parental leave. These indicators are crucial for identifying gaps in workplace equality, monitoring the impact of policies on gender equity, and ensuring that caregiving needs are addressed across the labour market.

### *Potential areas for future research*

While this study seeks to provide a comprehensive understanding of housewives' experiences and care-related labour market dynamics, there remain important areas that warrant further investigation. Future research would benefit from longitudinal studies that track women's transitions into and out of the labour force over time. Such studies could provide deeper insight into the factors that influence exit, re-entry, and long-term employment outcomes, especially in relation to life events such as marriage, childbirth, or caregiving responsibilities. In addition, more attention should be given to men's perspectives on caregiving and women's participation in paid work. Much of the existing literature focuses on women, often overlooking how men's attitudes, behaviours, and involvement shape household decisions and gender roles. Understanding how men view care responsibilities, and their willingness or barriers to sharing them, is critical for designing more effective, inclusive policies. Finally, future studies should also explore the diversity of women's experiences across different segments of society. In particular, women with secondary education, those residing in rural areas, and those from various ethnic backgrounds may face distinct structural and cultural challenges.

### **5.3. Concluding Remarks**

Together, these policy priorities form the foundation for a more inclusive and gender-responsive approach to economic participation in Malaysia. Addressing care responsibilities as a systemic issue, rather than a personal one, requires coordinated action across social protection, labour policy, education, care services, and data systems. While the government has begun to acknowledge the importance of care work, greater recognition and investment are still needed. By valuing unpaid care, supporting caregivers regardless of their labour force status, and promoting more equitable sharing of responsibilities between men and women, Malaysia can build a stronger and more resilient care economy. A supportive care infrastructure not only enables women to participate meaningfully in paid work, but also enhances the wellbeing of families, strengthens social cohesion, and contributes to inclusive national development.



## 6. Appendix

### 6.1. Findings and Limitations from the Graduate Career Tracking Survey (GCTS)

Table 6.1 provides a snapshot of various characteristics of local Malaysian graduates who graduated around 2010 and 2018, including the experiences of those who entered the labour force and those who remained outside or exited to become homemakers.

Nonetheless, the GCTS does have several important limitations in fully capturing the unique experiences and constraints of women in participating in the labour force. First, the survey lacks detailed information on care responsibilities, such as the number and age of children, care for elderly or disabled family members, and the intensity or time spent on unpaid care work. This omission makes it difficult to assess how care burdens shape women's decisions to leave or stay out of the workforce, and what kind of support—such as childcare services or eldercare options—would be most impactful in enabling re-entry.

Second, the GCTS does not account for the broader time-use commitments of homemakers. There is no data on how their time is allocated between unpaid work, rest, community participation, or informal income-generating activities. Without this, the opportunity costs of paid employment and the feasibility of balancing work and care remain unclear.

Third, while the GCTS records the characteristics of a woman's first job, it does not collect a complete employment history, particularly the details of her most recent job before exiting the labour force. Without knowing when women last worked, in what capacity, and under what conditions, it is difficult to fully identify the triggers for labour force exit—factors that are crucial for designing re-employment or retraining interventions.

Fourth, the survey provides only a partial view of homemakers' financial standing. While it captures individual sources of financial support (e.g. spouse, savings, government aid), it does not collect information on household income or the financial position of the spouse, which would be essential to understand their economic vulnerability or autonomy. This limits our ability to assess the extent to which homemakers are financially dependent or resilient.

Lastly, the GCTS only covers young tertiary-educated graduates, specifically those who graduated around 2010 and 2018. As a result, the findings cannot be generalised to all women homemakers in Malaysia, especially those with lower levels of education or from older age groups. Women without tertiary qualifications may face very different constraints, including limited access to formal employment, fewer opportunities for upskilling, and stronger reliance on informal work. Similarly, older women may have different caregiving responsibilities, social expectations, or financial arrangements that shape their labour force participation.

Taken together, these limitations constrain the ability of the GCTS dataset to fully explain why women become and remain homemakers, and what would enable their greater economic participation. While the survey is a useful starting point, a more holistic understanding would require richer data on care dynamics, full employment histories, household-level finances, and time use. This provides a strong motivation for a further dedicated survey on women outside the labour force, as discussed in Section 3.



**Table 6.1: Breakdown percentages of graduates by selected demographic, by cohort, sex, and employment status**

		~2010 Overall	~2018 Overall	Overall Female	Male	Homemaker Female	Male	Worker Female	Male
<b>Basic demography</b>									
<b>Sex</b>	Male	39.5%	41.9%						
	Female	60.5%	58.2%						
<b>Age</b>	20 to 24	0.0%	18.5%	11.3%	11.0%	6.0%	9.4%	7.0%	6.6%
	25 to 29	4.1%	54.8%	34.2%	35.7%	28.7%	37.2%	36.1%	34.8%
	30 to 34	34.2%	18.1%	24.9%	23.9%	30.1%	22.7%	25.1%	25.7%
	35 to 39	54.2%	7.6%	25.9%	26.2%	30.6%	24.5%	28.0%	29.7%
	40 and above	7.5%	1.0%	3.7%	3.3%	4.5%	6.2%	3.7%	3.3%
	Mean	35.1 yrs	27.9 yrs	31.1 yrs	31.3 yrs	32.1 yrs	31.6 yrs	31.4 yrs	31.9 yrs
<b>Marital status</b>	Median	35 yrs	27 yrs	31 yrs	32 yrs	33 yrs	32 yrs	32 yrs	33 yrs
	Never married	25.4%	57.8%	34.1%	48.0%	4.5%	28.7%	44.8%	48.8%
	Divorced/ Separated	2.3%	2.4%	1.5%	1.1%	1.2%	5.6%	1.6%	0.9%
	Widowed	2.3%	2.5%	1.5%	2.0%	2.4%	17.1%	1.1%	1.4%
<b>Ethnic group</b>	Married	70.0%	37.3%	63.0%	48.9%	92.0%	48.7%	52.5%	48.9%
	Malay	51.0%	53.6%	52.2%	52.8%	63.8%	39.0%	48.0%	53.4%
	Bumiputera Orang Asli/ Asal Semenanjung	2.3%	3.6%	2.7%	3.6%	4.5%	12.4%	2.0%	3.2%
	Bumiputera Sabah	2.8%	3.4%	3.0%	3.2%	3.8%	4.9%	2.8%	3.2%
	Bumiputera Sarawak	1.5%	2.2%	1.5%	2.4%	1.2%	3.9%	1.6%	2.4%
	Chinese	40.0%	34.6%	38.6%	34.6%	24.8%	34.4%	43.6%	34.6%
<b>Education</b>	Indian	2.4%	2.4%	1.9%	3.2%	1.4%	5.5%	2.0%	3.1%
	<b>Qualification</b>								
	Diploma/ certificates	46.5%	47.5%	44.9%	50.2%	58.8%	50.1%	38.9%	47.1%
	Bachelor's degree/ advanced diploma	49.3%	48.8%	51.7%	45.1%	39.5%	34.5%	57.1%	48.4%
	Master's degree/ professional certificates	2.7%	2.5%	2.4%	2.8%	1.0%	4.6%	2.8%	2.9%
<b>Funding source</b>	PhD	1.6%	1.2%	1.0%	1.9%	0.7%	10.9%	1.2%	1.6%
	Self-sponsored (e.g., family/ own savings)	42.0%	42.5%	41.1%	44.0%	44.6%	38.5%	40.7%	45.5%
	Loan(s)	58.0%	58.6%	59.0%	57.5%	56.4%	62.6%	59.9%	57.9%
<b>Current employment</b>	Scholarship	10.7%	12.1%	10.9%	12.5%	9.5%	6.6%	9.1%	10.8%
<b>Employment status</b>									
<b>Employment status</b>	Working	73.4%	63.9%	60.7%	77.5%			100.0%	100.0%
	Standard (Full time permanent)	58.4%	46.0%	45.3%	58.9%			74.6%	75.9%
	Non-standard	15.0%	17.9%	15.4%	18.7%			25.4%	24.1%
	Contract/temporary (Full time contract)	6.0%	8.6%	7.3%	7.9%			12.0%	10.2%
	Part-time	2.5%	2.8%	2.7%	2.6%			4.5%	3.3%
	Self-employed	6.5%	6.6%	5.4%	8.2%			8.9%	10.5%
	Gig	2.1%	2.3%	1.9%	2.7%			3.2%	3.4%
	Business owner	1.7%	1.4%	1.1%	2.0%			1.9%	2.5%
	Sole proprietor	2.8%	2.9%	2.4%	3.5%			3.9%	4.6%
	Full-time homemaker	17.3%	12.4%	22.0%	3.3%				
	Full-time studying/ training	2.4%	11.1%		6.9%				
	Retired	0.7%	1.4%	1.2%	1.1%				
	Unemployed	6.2%	11.2%	9.2%	9.3%				

		~2010 Overall	~2018 Overall	Overall Female	Male	Homemaker Female	Male	Worker Female	Male
<b>Occupation (employees only)</b>	High-skilled	73.7%	71.0%					72.4%	72.0%
	Managers	19.9%	17.3%					19.1%	17.6%
	Professional	33.0%	31.5%					34.4%	29.6%
	Technician & Associate Professionals	20.8%	22.2%					18.8%	24.9%
	Semi-skilled	21.8%	23.8%					24.2%	21.5%
	Clerical Support Workers	9.4%	9.3%					12.9%	5.2%
	Service & Sales Workers	5.7%	7.5%					7.1%	6.3%
	Skilled Agriculture Workers	1.6%	1.4%					1.0%	2.0%
	Craft & Related Trades Workers	2.9%	2.7%					1.9%	3.8%
	Plant & Machine Operators & Assemblers	2.2%	3.0%					1.2%	4.3%
	Low-skilled	4.4%	5.2%					3.5%	6.5%
	Elementary Occupations	4.4%	5.2%					3.5%	6.5%
<b>Industry (employees &amp; self-employed)</b>	Agriculture	1.5%	1.4%					1.2%	1.7%
	Industrial	26.5%	24.2%					21.8%	28.9%
	Modern services	24.9%	27.9%					25.0%	28.4%
	Social services	20.6%	15.2%					22.0%	12.4%
	Traditional services	26.6%	31.3%					29.9%	28.5%
<b>Employer (employees only)</b>	Government/ public sector	29.7%	22.6%					26.6%	24.6%
	Statutory body (government agencies)	5.5%	6.1%					5.5%	6.2%
	GLC	6.1%	5.8%					4.7%	7.4%
	Malaysian private company (including MSME)	36.1%	39.2%					40.5%	34.9%
	MNC	15.1%	17.1%					14.7%	18.1%
	Private company located overseas	4.8%	5.1%					4.4%	5.6%
	NGO	2.7%	4.1%					3.6%	3.3%
<b>Salary/income (employees &amp; self-employed)</b>	Below RM 1,500	6.3%	9.2%					8.5%	7.3%
	RM 1,500 - RM 2,000	11.0%	20.7%					18.4%	14.4%
	RM 2,001 - RM 3,000	20.1%	28.1%					25.9%	23.2%
	RM 3,001 - RM 5,000	31.4%	30.2%					30.5%	31.0%
	RM 5,001 - RM 10,000	25.7%	9.8%					14.6%	18.9%
	Above RM 10,000	5.6%	2.0%					2.1%	5.2%
<b>Employer benefits (employees only)</b>	EPF and SOCSO contributions	81.0%	86.0%					84.6%	83.1%
	Other benefits (e.g., medical, insurance)	52.5%	48.9%					46.2%	55.4%
	Work-related technical and soft skills training	32.6%	30.0%					26.6%	36.4%
	Flexible working arrangement	25.8%	25.0%					22.8%	28.3%
	Annual increment and performance bonus	46.8%	40.1%					40.9%	45.5%
<b>Reason for self-employment (self-employed only)</b>	Personal Interest	15.1%	22.6%					22.2%	17.2%
	Offers flexibility	39.1%	32.1%					36.8%	33.0%
	Opportunity for better income compared to standard employment	26.3%	25.2%					22.3%	28.9%
	Did not secure a job in permanent and full-time employment	15.3%	18.3%					15.8%	18.4%
	Others	4.2%	1.8%					3.0%	2.6%

		~2010 Overall	~2018 Overall	Overall Female	Male	Homemaker Female	Male	Worker Female	Male
<b>Employment history &amp; characteristics of first job</b>									
<b>Jobs held</b>	Zero	6.2%	12.2%	10.4%	9.0%	16.5%	44.9%	0.0%	0.0%
	One	40.6%	42.4%	38.5%	46.4%	16.9%	19.3%	51.7%	54.7%
	Two	17.3%	18.2%	19.1%	16.0%	27.0%	17.7%	17.3%	15.7%
	Three	16.9%	15.4%	16.5%	15.3%	20.4%	10.5%	15.9%	15.5%
	Four	8.6%	5.1%	7.0%	5.7%	8.7%	6.7%	7.0%	6.0%
	Five	3.9%	2.2%	2.8%	2.8%	3.4%	0.0%	3.0%	3.2%
	More than five	6.5%	4.6%	5.7%	4.8%	7.1%	0.9%	5.1%	4.9%
<b>Duration of first job (for all who've worked before)</b>	Less than 1 year	26.3%	37.2%	34.7%	29.8%	42.4%	21.8%	25.3%	23.7%
	1 - 3 years	25.3%	31.8%	30.2%	27.6%	39.6%	54.3%	27.5%	25.4%
	3 - 5 years	6.4%	15.8%	11.7%	12.2%	9.4%	17.3%	8.3%	9.0%
	More than 5 years	42.1%	15.3%	23.4%	30.5%	8.7%	6.7%	12.1%	11.5%
<b>Duration of first job (for only those who never changed jobs)</b>	Less than 1 year	0.3%	10.6%					7.0%	5.9%
	1 - 3 years	1.2%	29.1%					18.5%	17.0%
	3 - 5 years	0.9%	26.3%					16.9%	15.1%
	More than 5 years	97.6%	33.9%					57.7%	62.1%
<b>First employment type (excluding excludes those who never worked)</b>	Standard (Full time permanent)	69.6%	60.0%	63.9%	64.1%	60.1%	27.5%	70.3%	69.0%
	Non-standard	30.4%	40.0%	36.1%	35.9%	39.9%	72.5%	29.8%	31.0%
	Contract/temporary (Full time contract)	17.2%	20.3%	19.0%	19.0%	22.9%	29.2%	16.7%	17.8%
	Part-time	9.6%	13.9%	12.3%	11.8%	13.2%	43.4%	9.0%	7.9%
	Self-employed	3.6%	5.9%	4.8%	5.1%	3.9%	0.0%	4.1%	5.3%
<b>First occupation (employees only - excluding those who never worked)</b>	High-skilled	62.0%	59.9%	60.0%	62.0%	44.6%	23.9%	66.0%	65.5%
	Managers	16.9%	17.0%	17.7%	15.8%	18.4%	15.6%	17.7%	16.2%
	Professional	25.6%	23.4%	25.6%	22.5%	14.1%	3.3%	30.0%	24.4%
	Technician & Associate Professionals	19.5%	19.6%	16.7%	23.6%	12.2%	5.0%	18.4%	24.9%
	Semi-skilled	30.3%	30.6%	32.7%	27.2%	46.3%	53.4%	28.2%	25.0%
	Clerical Support Workers	11.7%	10.0%	14.2%	5.7%	19.7%	8.2%	13.3%	5.5%
	Service & Sales Workers	9.5%	10.8%	11.8%	8.0%	18.0%	16.1%	9.2%	7.0%
	Skilled Agriculture Workers	1.8%	2.0%	1.3%	2.9%	1.6%	7.1%	1.2%	2.5%
	Craft and Related Trades Workers	3.9%	3.7%	2.8%	5.3%	3.0%	4.0%	2.4%	5.0%
	Plant & Machine Operators & Assemblers	3.3%	4.1%	2.6%	5.4%	4.0%	18.0%	2.1%	5.1%
	Low-skilled	7.8%	9.5%	7.4%	10.8%	9.1%	22.7%	5.8%	9.5%
	Elementary Occupations	7.8%	9.5%	7.4%	10.8%	9.1%	22.7%	5.8%	9.5%
<b>Industry (employees &amp; self-employed) - excludes those who never worked</b>	Agriculture	1.1%	0.8%	0.8%	1.0%	0.8%		0.9%	1.1%
	Industrial	23.1%	21.1%	19.0%	26.2%	17.4%	1.7%	19.8%	27.8%
	Modern services	28.0%	28.4%	26.7%	30.5%	22.9%	43.3%	28.0%	30.4%
	Social services	15.7%	12.9%	16.9%	10.0%	11.3%	6.7%	19.1%	10.3%
	Traditional services	32.1%	36.8%	36.6%	32.3%	47.6%	48.2%	32.3%	30.4%
<b>First salary/income (employees &amp; self- employed - excluding those who never worked)</b>	Below RM 2,000	45.6%	51.7%	54.2%	41.9%	78.8%	49.7%	43.7%	37.9%
	RM 2,001 - RM 3,000	22.9%	24.0%	22.2%	25.4%	15.5%	16.3%	25.7%	27.0%
	RM 3,001 - RM 5,000	18.8%	18.7%	16.3%	22.2%	4.7%	26.8%	21.3%	23.6%
	RM 5,001 - RM 10,000	11.0%	4.2%	5.8%	8.8%	1.1%	5.6%	8.1%	9.7%
	Above RM 10,000	1.8%	1.4%	1.5%	1.7%	0.0%	1.7%	1.2%	1.9%

		~2010 Overall	~2018 Overall	Overall Female	Male	Homemaker Female	Male	Worker Female	Male
<b>First employer (employees only - excluding those who never worked)</b>	Government/ public sector	21.3%	18.0%	19.3%	19.4%	13.3%	14.0%	21.9%	20.3%
	Statutory body (government agencies)	4.85%	5.67%	5.00%	5.79%	3.5%	17.7%	4.9%	5.6%
	GLC	5.80%	5.38%	4.53%	7.02%	3.6%	32.0%	4.6%	6.4%
	Malaysian private company (including MSME)	46.61%	46.05%	49.25%	42.08%	58.0%	20.7%	47.1%	42.7%
	MNC	13.79%	15.65%	13.09%	17.42%	10.4%	12.0%	14.0%	16.9%
	Private company located overseas	4.7%	3.7%	3.7%	4.6%	4.2%	2.1%	3.6%	4.6%
	NGO	3.0%	5.6%	5.1%	3.7%	7.0%	1.6%	3.9%	3.5%
<b>Perception</b>									
<b>Financial situation</b>	I do not earn enough to support my lifestyle and loan commitments	30.5%	33.2%	31.9%	32.4%	33.0%	26.9%	30.3%	32.7%
	I do not have enough savings for emergencies	28.1%	31.5%	30.0%	30.3%	33.9%	39.9%	28.5%	27.9%
	I cannot consistently save for my retirement	18.5%	15.5%	17.2%	16.0%	18.4%	23.9%	16.6%	16.2%
	I earn enough to support my lifestyle and save for emergency and retirement	23.0%	19.9%	20.9%	21.3%	14.7%	9.3%	24.5%	23.2%
<b>Comparison with parents on economic standing</b>	Better off	38.3%	28.9%	31.8%	33.8%	31.3%	21.0%	36.7%	37.2%
	The same	24.4%	26.5%	24.8%	27.0%	26.1%	48.3%	24.6%	26.9%
	Worse off	19.8%	23.1%	21.6%	22.0%	19.7%	23.4%	20.1%	20.4%
	Not applicable/ Not sure	17.5%	21.5%	21.9%	17.2%	22.9%	7.3%	18.6%	15.6%
<b>Relevance of knowledge acquired from tertiary education</b>	Yes	60.3%	67.0%	63.1%	66.1%	62.1%	63.2%	66.0%	67.8%
	No	39.7%	33.0%	37.0%	33.9%	37.9%	36.9%	34.0%	32.2%

Note: Percentages are calculated within each subgroup column, expressed as a share of the subgroup total.

Source: KRI (2024a)

## 6.2. Major National Policy and Legislation on Women Development

Year	Legislation/Policy	Aim
1971	<b>Amendment of the 1967 Income Tax Act</b>	Allowing women wage earners to elect for separate tax assessments.
1975	<b>Recognition of the United Nations Decade for Women (1975-1985)</b>	Raising national awareness of gender inequality and aligning global movements to promote women's rights and participation in development
1976	<b>Third Malaysia Plan (1976-1980)</b>	Allocation of funds for women development primarily in their roles and functions as housewives, mothers and supplementary income earners
1976	<b>Formation of National Advisory Council on the Integration of Women in Development (NACIWID)</b>	Advise the government on female-related matters in development
1989	<b>National Policy on Women</b>	To influence gender equality and women empowerment, covering health, education and training, law, Ensure equitable sharing of resources and development opportunities between men and women
1991	<b>Sixth Malaysia Plan (1990-1995)</b>	Introduction of a full chapter on "Women in Development."
1992	<b>Action Plan for the Advancement of Women</b>	To operationalize National Policy on Women Re-orientate the institutional process of planning, implementing and monitoring of government policies and programs to accommodate women's concerns.
1995	<b>Beijing Declaration and the Platform for Action</b>	Commitment to strengthen the implementation of the National Policy for Women
1995	<b>Ratified the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW)</b>	Provision of national legislation to ban discrimination against women
1996	<b>Seventh Malaysia Plan (1996-2000)</b>	Strengthening the national machinery for the integration of women in development
1998	<b>Establishment of Women's Entrepreneur Fund</b>	To provide women with easy access to capital for setting up their business.
2001	<b>National Vision Policy (2001-2010)</b>	Enhance women in entrepreneurship by providing greater access to information, financial and technical resources
2001	<b>Eighth Malaysia Plan (2001-2005)</b>	Provide more education and training opportunities for women to meet the demands of the knowledge-based economy
2001	<b>Ministry of Women, Family Development</b>	Establishment of the Ministry of Women, Family Development (renamed Women, Family and Community Development, MWFCDD) to ensure effective implementation and coordination of programmes for women and families.
2002	<b>Pension Act 1980 (Amendment 2002)</b>	To allow widows to continue receiving pensions even after they remarried
2002	<b>Land Act 1960 (Amendment 2002)</b>	Grant the wives of land settlers' equal ownership of land provided by their husbands under land development schemes

Year	Legislation/Policy	Aim
2003	<b>Introduction of the Gender Budget Analysis</b>	To ultimately establish a gender-sensitive national budget
2004	<b>Cabinet Committee on Gender Equality</b>	To give policy directions and monitor activities on women and family development
2006	<b>Gender Equality Act</b>	Government of Malaysia pledged to adopt a Gender Equality Act, but despite renewed interest in 2016 has not done so to date.
2009	<b>National Women's Policy and Action Plan (2009-2015)</b>	Outlined efforts to encourage the private sector to implement flexible working arrangements to provide wider opportunities for women to participate in the labour force.
2011	<b>Policy on 30% of Women in Decision Making Positions in the Corporate Sector</b>	Increase female composition to 30% in public and private sector decision making positions
2018	<b>i-Suri</b>	EPF voluntary contribution for housewives, widows, single mothers registered under e-Kasih programme
2018	<b>Rural Development Plan 2018-2023</b>	Recognition of importance and contribution of rural women and girls to ensure empowerment and full equal and effective participation in society, economy and political decision making
2022	<b>Housewives' Social Security Act 2022</b>	To recognize and provide formal social protection coverage for housewives
2025	<b>National Women Policy and Women's Development Action Plan 2025-2030</b>	Step up enforcement against domestic violence and improving existing policies on women's economy, leadership, safety and wellbeing.

Source: EPU (1990); EPU (1995); MWFCF (2019); MWFCF (2024); Norehan Hussein (2016); Salleh (2021)

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