Indian Women Navigating Informal Work in Selangor: A Study of Socio-Legal Perceptions and Structural Challenges

Hemavathi Gunasegaran[1*], Amirah Shazana Magli[2], Gazi Md Nurul Islam[3], Muhammad Haziq Bin Zaini[4] and Mohamad Fazli Sabri[5]

[1] Centre for Continuing Education, Universiti Malaya, 63000 Selangor, Malaysia
[2] Faculty of Business & Economics, Universiti Malaya, 50603 Kuala Lumpur, Malaysia
[3] Tun Razak Graduate School, Universiti Tun Abdul Razak, 50400 Kuala Lumpur, Malaysia
[4] Centre for Fundamental Studies, Management and Science University, 40100 Shah Alam, Selangor, Malaysia
[5] Faculty of Human Ecology, Universiti Putra Malaysia, 43400 UPM, Serdang, Selangor, Malaysia
hemavathi@um.edu.my

Abstract. This study investigates how Malaysian Indian women perceive their involvement in informal work and their understanding of the legal frameworks that govern such economic activities. Informal work has long served as a viable avenue for women to supplement household income, especially for those balancing domestic responsibilities and caregiving duties. Within traditional communities, women's roles have often been shaped by social expectations, limiting their access to formal employment and legal recognition. These constraints have resulted in many Indian women engaging in informal work without legal registration, business licensing, or awareness of available support. Informal work becomes not only a survival strategy but also a reflection of how women internalize responsibility for their families while navigating the limitations imposed by social and legal structures. The data for this study were gathered through in-depth interviews with 20 Malaysian Indian women residing in Selangor, selected through purposive sampling. The qualitative data were analysed thematically. Three themes were identified that reflect participants' socio-legal perceptions. First, informal work is seen as an extension of women's domestic roles and a means of preserving family stability. Second, participants expressed uncertainty, fear, and confusion about formalization and licensing due to perceived complexity, costs, and lack of guidance. Third, women highlighted systemic challenges such as inadequate access to information, spatial limitations, and lack of institutional outreach and recognition. This study offers insights into gendered economic participation, legal invisibility, and the lived realities of Indian women in Malaysia's informal economy. It also calls attention to the need for inclusive, accessible, and culturally responsive policy interventions to bridge the gap between informal workers and formal legal structures.

Keywords: Legal exclusion, Policy support, Socioeconomic barriers, Women.

1 Introduction

The informal economy is a vital yet often overlooked sector of Malaysia's economic framework. This sector comprises a range of unregistered, unregulated activities, as self-employment, small-scale entrepreneurship, and unpaid family labour. As an essential component of the economy, the informal sector is home to a significant

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proportion of the workforce. In 2023, the total informal employment including agriculture, amounted to 3.45 million persons with a percentage contribution of 53.2 per cent (1.83 million persons) in the informal sector, followed by the formal sector at 46.1 per cent (1.59 million persons) and households with 0.7 per cent (24.2 thousand persons), underscoring the sector's vital role in providing livelihoods for a significant portion of the population [1]. This trend reflects broader economic shifts, where informal employment grows in response to formal sector contractions, particularly during times of economic crises [2].

The informal economy has increased dramatically in recent years, driven by factors such as the COVID-19 pandemic, which disrupted formal job opportunities and forced millions into informal work as a means of survival [3]. Recent trends indicate that the informal economy not only serves as an economic buffer but also thrives during periods of economic instability, indicating its counter-cyclical nature [4]. As formal employment in sectors like manufacturing, retail, and services contracted, the informal economy expanded to accommodate displaced workers, especially in rural areas and less-developed regions [5].

For women, particularly those in domestic roles, the informal economy provides an accessible avenue for economic participation due to its low barriers to entry and the flexibility it offers in balancing responsibilities [6]. Studies have shown that women in Malaysia are significantly represented in the informal sector, with many participating in micro-entrepreneurship and small businesses that allow them to contribute to household income while fulfilling caregiving duties [7]. However, this sector also exposes women to substantial vulnerabilities, as informal workers generally lack access to labour protections such as social security, health benefits, and retirement savings [8].

Although informal economy provides opportunities for women to earn an income, it also presents significant socio-economic challenges, including limited access to social capital, financial resources, and business networks. Women in informal sector are often confined to lower-paying, precarious jobs that do not offer opportunities for advancement [9]. Moreover, cultural and gender norms frequently constrain women's economic choices, leading to their concentration in informal work instead of more lucrative formal employment [10]. These barriers to formal economic participation highlight the need for stronger policies that not only support informal workers but also aim to reduce the gendered inequalities inherent within the sector.

1.1 Indian Women in the Informal Sector

Indian women in Malaysia's informal economy face additional challenges due to the intersection of gender, ethnicity, and socio-economic status. Historically, Indian women, particularly those of Tamil descent, have been employed in low-skilled labour, often in agriculture and plantation sectors, due to migration patterns established during the British colonial era [11]. These historical labour migration patterns have had a lasting impact on the economic participation of Indian women, limiting their opportunities for formal employment and pushing them into the informal sector, where they face multiple challenges [11], [12].

The patriarchal structure that dominates Indian households in Malaysia continues to influence women's economic roles, often confining them to domestic work and caregiving responsibilities. These gender norms restrict their participation in formal employment and contribute to their concentration in informal, low-wage work [12]. Despite these socio-cultural constraints, many Indian women in Malaysia engage in informal entrepreneurship, creating small businesses and micro-enterprise as means of economic survival [13]. However, the informal sector also exposes them to unique challenges, such as competition from male-dominated industries, limited access to capital, and a lack of mentorship [14].

Cultural norms that prioritise caregiving roles for women also contribute to their preference for informal work that offers more flexibility [15]. While this flexibility enables women to balance work and family duties, it also limits their potential to fully engage in more profitable and stable forms of employment [16]. Furthermore, Indian women in Malaysia are often marginalized within their communities, leading to restricted access to financial capital and educational opportunities [12]. This intersectionality of gender, ethnicity, and socio-economic status exacerbates the challenges faced by Indian women, hindering their economic advancement, and perpetuating their marginalization in the labour market [17].

A significant proportion of women in the Malaysian informal economy are involved in micro-entrepreneurship, including food-related businesses, tailoring, caregiving, and small-scale agriculture [18]. These forms of informal work not only allow women to generate income but also provide the flexibility to fulfill domestic responsibilities, an important factor in societies where caregiving remains as a female role [19]. Despite the economic opportunities they present, these activities are often associated with challenges such as low wages, job insecurity, and a lack of social and legal protection, which are exacerbated by the informality of the work [20].

Moreover, the underreporting of women's informal work remains a significant issue, particularly as women may identify themselves as housewives to avoid societal stigma while continuing to engage in economic activities [21]. This underreporting further marginalizes informal workers and complicates efforts to ensure adequate legal protection and social security for them. Malaysian Indian women are particularly vulnerable in this respect, as the cultural expectation of women being homemakers often suppresses their active participation in the formal economy, leaving them with fewer legal avenues for recourse [22].

The legal frameworks surrounding informal economic activities in Malaysia, while somewhat supportive for housewives, still fall short in providing comprehensive protections for informal [23]. These women lack access to healthcare, maternity benefits, and social security, as well as legal recognition in the workplace, which results in their exclusion from both formal labour protections and welfare benefits [24]. Furthermore, the existing policies fail to adequately address the intersectionality of gender and ethnicity in the informal economy, leaving marginalized groups such as Malaysian Indian women at a disadvantage [25].

1.2 Research Objective

The objective of this study is to investigate how Malaysian Indian women perceive their involvement in informal work and how they understand the legal frameworks that govern such economic activities.

2 Methodology

This study used a qualitative design to explore the perceptions and experiences of Malaysian Indian women involved in the informal economy. A qualitative approach was selected because it allows for an in-depth understanding of participants' perceptions and experiences, which may not be fully anticipated in a structured survey format [26]. In-depth interviews were particularly suited to uncovering personal experiences, providing nuanced insights into the socio-legal challenges these women face in their work.

Purposive sampling was employed to select participants who could provide rich and relevant information related to the study [27]. The study focused on 20 Malaysian Indian women, aged 32 to 59 years, living in Selangor, and engaged in informal economic activities for at least two years. The age range of participants was determined after the interviews were conducted. This purposive sample was chosen to ensure participants met key criteria, including being involved in informal work and residing in Selangor.

Participants were recruited through community outreach. The enumerator visited Indian neighbourhoods and informal community centres in Selangor, where the study's objectives were explained. Interested women were screened to confirm they met the inclusion criteria, after which 20 participants were invited to participate.

The recruitment process involved direct outreach to individuals in Indian communities across Selangor. The enumerator explained research objectives and provided participants with written and oral information about their involvement. Following this, eligibility was confirmed by screening participants against the inclusion criteria. Once eligible, interviews were scheduled at convenient locations, typically in participants' homes or community spaces.

Semi-structured interviews were used to collect data, allowing flexibility while covering specific themes related to the research objectives. The interviews included both demographic questions and questions on socio-legal issues. Interviews were conducted in Tamil, which was the participants' mother tongue. Each interview was audio-recorded with consent and lasted between 45 and 60 minutes.

The interviews began with some basic demographic questions:

Could you tell us a little about yourself?

How old are you?

What is your level of education?

How many years have you been involved in informal work?

What type of informal work do you engage in?

The second phase of the interview focused on participants' perceptions of their involvement in informal work and the legal challenges they face:

What motivated you to engage in informal work?

What legal challenges do you face as an informal worker?

Do you feel that you have access to legal support for your work?

How do societal expectations affect your work and family balance?

What legal changes do you think should be made to better support women in informal work?

The interviews were transcribed verbatim, and where interviews were conducted in Tamil, a forward-backward translation process was applied to ensure accuracy [28]. The researcher back translated a subset of transcripts, and any discrepancies were resolved through discussion to maintain translation fidelity. All data were stored securely on encrypted drives, and identifying information was removed from transcripts to ensure confidentiality.

The data were analysed using thematic analysis following the six-phase framework outlined by Braun and Clarke [29]. The researcher first familiarized with the data by repeatedly reading the transcripts. Initial codes were generated based on recurring themes such as "lack of legal awareness," "family–work balance," and "economic necessity." These codes were grouped into broader themes, which were further refined to align with the research questions.

NVivo qualitative analysis software was used to manage and analyze the data systematically. The software facilitated efficient coding and helped identify key themes across the data set. Thematic consistency and relevance were ensured by refining the codes and ensuring alignment with the study's socio-legal objectives.

The study adhered to ethical standards as set by the institutional review board. Participants were provided with written and oral information about the study, and informed consent was obtained. Confidentiality was maintained by using pseudonyms for all participants, and all data were securely stored and anonymized. Participants were assured that they could withdraw from the study at any point without consequence.

3 Findings

In total, 20 Malaysian Indian women were included in the study. The participants' age was all above 30, with the average being 46. Table 1 presents the demographic details of the respondents, including their education levels, types of informal work, and the duration of their involvement in informal activities. Table 2 displays the themes and subthemes of the study's findings.

Table 1. Demographic profile of the Indian women participated in this study (N=20)

No	Pseudonym	Age	Education Level	Informal Work Type	Involvement Duration
1	P1	49	Secondary	Food preparation	11 years
2	P2	58	Secondary	Food preparation	10 years
3	P3	47	Secondary	Food preparation	4 years
4	P4	44	Secondary	Food preparation	8 years
5	P5	32	Diploma	Food preparation	5 years
6	P6	51	Degree	Food preparation	20 years
7	P7	47	Primary	Food preparation	10 years
8	P8	59	Secondary	Tailoring	2 years
9	P9	46	Diploma	Tailoring	7 years
10	P10	42	Secondary	Tailoring	2 years
11	P11	37	Secondary	Henna Arts	4 years
12	P12	39	Diploma	Henna Arts	8 years
13	P13	35	Secondary	Handmade Craft	10 years
14	P14	55	Degree	Dropshipping	11 years
15	P15	33	Degree	Affiliate Marketing	3 years
16	P16	36	Degree	Postnatal Baby Massage	6 years
17	P17	43	Diploma	Herbal Remedies	3 years
18	P18	39	Secondary	Homemade Spices	5 years
19	P19	52	Primary	Flower Garland Making	23 years
20	P20	51	Secondary	Transportation	20 years

Table 2. Themes and sub-themes

Themes	Sub-themes
Theme 1: Extension of Domestic Role	Necessity to supplement household income
	Alternative to formal employment
	Balancing caregiving duties
Theme 2: Perceptions on Legalization	Uncertainty on the formalization process
	Fear of legal complexities
	Lack of guidance for registration
Theme 3: Barriers to Accessing Support Resources	Limited access to government assistance programs
	Insufficient institutional outreach
	Challenges due to spatial limitations

Theme 1: Extension of domestic roles. According to the data, participants viewed informal work as an extension of their domestic roles. Three sub-themes identified: (1) necessity to supplement household income, (2) alternative to formal employment, and (3) balancing caregiving duties.

Sub-theme 1: Necessity to supplement household income. The participants commonly viewed informal work as an essential means to supplement household income, often addressing immediate family financial needs. Many stated that without informal work, their families would struggle to make ends meet.

"...without my small catering business, we wouldn't be able to pay the bills during tough times. It helps us stay afloat..." (P1)

"...I sell homemade snacks to cover the costs of groceries. My husband's salary isn't enough for everything, so this extra income is vital..." (P19)

"...my husband and I both work hard, but with the additional income from my food business, we manage to take care of the kids and our home expenses..." (P9)

"...the catering business helps pay for things we need at home, like school fees and groceries. I can't imagine managing everything without it..." (P5)

"...I rely on my flower garland business to cover things like the electric bill and groceries. Without it, we'd struggle..." (P13)

Sub-theme 2: Alternative to formal employment. For many women, informal work was a more practical alternative to formal employment, as it provided flexibility to handle work and family responsibilities. They often opted for informal work because it allowed them to work from home or set their own hours.

"...formal jobs are not an option for me because of my familial responsibilities. Informal work lets me stay home and still earn an income..." (P2)

"...I will not have time to take care of my children if I go for full time employment. Informal work gives me the freedom to do both..." (P10)

"...in my community, women don't always have access to formal jobs. Informal work, like tailoring, allows me to work while caring for my family..." (P8)

"...I can't work a nine-to-five job. I have children and my elderly mother to look after, so informal work is my only option..." (P18)

"...I could apply for formal work, but I prefer informal jobs because I can work on my own time. That's really important to me..." (P11)

Sub-theme 3: Balancing caregiving duties. Participants shared how informal work allowed them to balance caregiving duties while still contributing to the family financially. The flexibility of informal work made it possible to maintain household responsibilities and attend to their families' needs.

"...I help my sister part-time with her catering business. I can still take care of my children while earning some extra money..." (P6)

"…I can schedule my tailoring work around my kids' activities. It's very flexible, which is why I choose to do it…" (P8)

"…having my business at home means I can work during the evenings when my kids are asleep. It's a good balance between work and family time…" (P12)

"…running my flower business from home allows me to stay with my children and help them with their studies…" (P13)

"…I can work as much or as little as I need, depending on what my family needs. If someone's sick or needs attention, I'll move my focus to my family's welfare than the business…" (P3)

Theme 2: Perceptions on legalization. According to the data, it was evident that participants had mixed perceptions about formalizing their informal businesses. Three sub-themes were identified:(1) uncertainty on the formalization process, (2) fear of legal complexities, and (3) lack of guidance for registration.

Sub-theme 1: Uncertainty on the formalization process. The participants expressed ambiguity about the steps required to formalize businesses, especially regarding the procedures and necessary documentation for obtaining a license. Many did not know where to start or what was involved in the process.

"...I don't know how to start registering my business. I've heard it's complicated and requires too many documents..." (P5)

"...I would like to formalize my catering business, but I have no idea where to go to apply for a license. The whole process seems confusing..." (P1)

"...I've heard about getting a business license, but I'm not sure what documents are needed and don't know the procedure to follow..." (P11)

"...I don't even know who to approach for information. I've tried searching online, but it's all so confusing..." (P12)

"...the registration process sounds like a hassle. I don't know if it's worth it, so I just continue with my small catering business as it is..." (P10)

Sub-theme 2: Fear of legal complexities. Many participants expressed hesitation about formalizing their informal businesses due to concerns about legal complexities and the potential financial burden of registering their business, including high taxes and additional costs. For some, the side hustle nature of their businesses made them feel that formal registration was unnecessary.

"…I want to register my business, but I'm afraid there might be penalties if I don't do everything correctly. I don't want to deal with the legal issues…" (P2)

"…I'm hesitant to apply for a license because I fear the legal consequences…" (P19)

"…I've avoided registering because I think it will lead to extra problems and I don't want to risk dealing with taxes or legal issues that I'm unfamiliar with…" (P20)

"...I don't understand all the legal requirements, and I'm scared that if I make a mistake, it will cost me a lot of money..." (P7)

"...I'm not sure if I should register because it's just a part-time gig for me. What if I end up paying more taxes than I earn? It doesn't seem worth it..." (P4)

Sub-theme 3: Lack of guidance for registration. Participants highlighted a significant lack of accessible guidance for formalizing their informal work. They expressed a desire for clearer instructions and assistance in navigating the formalization process.

"...I've heard that there's government support, but I don't know where to find the information or how to access it. It's hard to get clear answers..." (P17)

"...I tried to look up information on business registration, but the websites are confusing, and there's no one to help me directly..." (P15)

"...if there was a program or someone who could help explain the process, I would definitely register my business..." (P14)

"...there's no one to guide you through the process. I wish there was a simple step-by-step program for people like me..." (P12)

"...I feel like there's a lot of information out there, but it's scattered and not easy to access. It would be helpful if someone could sit down with me and explain the process..." (P18)

Theme 3: Barriers to accessing support resources. According to the data, participants highlighted several barriers that hinder their access to government support, institutional resources, and financial assistance. Three sub-themes were identified: (1) limited access to government assistance programs, (2) insufficient institutional outreach, and (3) challenges due to spatial limitations.

Sub-theme 1: Limited access to government assistance programs. Participants often expressed frustration about their limited access to government assistance programs, particularly those designed to help women in small businesses operating informally. Many mentioned that they were unaware of such programs or faced difficulties in accessing them.

"...I've heard about some government programs, but I don't know where to find the information. I feel like these programs aren't for people like me..." (P12)

"...I know there are government support schemes, but I have no idea how to apply or what documents are needed. It's just too difficult to figure out..." (P9)

"...I never got any help. I applied once for a program, but it was too complicated, and gave up halfway..." (P5)

"...There's no clear way to access the support. I've been working for years, but the government assistance programs are too hard to navigate..." (P7)

"...I've heard about microloans, but I don't think I qualify. And even if I did, I don't know how to apply for them..." (P14)

Sub-theme 2: Insufficient institutional outreach. Participants also noted that institutional outreach efforts were often insufficient, leaving many informal workers unaware of available support programs. They expressed a need for more proactive and accessible initiatives targeted at informal workers.

"…I feel like the government doesn't target people like me. I never see any outreach in my area, and the information is never easy to find…" (P17)

"…I've never seen any advertisements or community outreach programs about the support available…" (P6)

"…there are support programs, but they're not advertised in my community. It feels like you need to already know someone to get access to them…" (P16)

"…I think the government should reach out more to people who work from home, especially those of us who are part-time and don't have a formal business…" (P1)

"…if there were workshops or community meetings, it would make it easier for housewives like me to access resources and learn about available support…" (P15)

Sub-theme 3: Challenges due to spatial limitations. Several participants identified spatial limitations and lack of digital resources as major obstacles to accessing support. Women in rural areas or those without reliable internet access often found it difficult to engage with online resources or attend programs offered in urban centres.

"…I live in a rural area, so it's hard to access government support or training programs. Everything is online, but I don't have reliable internet…" (P16)

"…I have trouble finding the time or resources to attend workshops. Many of them are far from my home, and I can't afford transportation…" (P12)

"…I don't have access to a computer, so online resources are out of reach for me. I wish there were in-person programs that could help me…" (P7)

"…most programs seem to be online, but I don't have the digital skills to sign up or complete applications…" (P13)

"…if there were more local programs that didn't require internet or long travel, it would be much easier for me to get the help I need…" (P4)

4 Discussion

This study investigates how Malaysian Indian women perceive their participation in informal work and their understanding of the legal frameworks that regulate such economic activities. Through an in-depth thematic analysis, the research offers insights into the interplay between informal work, gender roles, and the obstacles women encounter when attempting to formalize their businesses. The findings are organized into demographic characteristics, followed by themes relating to informal work as an extension of domestic roles, perceptions of legalization, and barriers to accessing support resources.

The study's sample consists of 20 Malaysian Indian women, aged between 32 and 59 years, with an average age of 46. The participants represented diverse educational

backgrounds: 2 with primary education, 10 with secondary, 4 with diplomas, and 4 with degrees. Food preparation was the most common activity, involving 7 women, followed by tailoring (3), henna arts (2), and single cases in crafts, spices, garland making, and transportation. More specialized or digital work such as dropshipping, affiliate marketing, herbal remedies, and postnatal massage was pursued by degree and diploma holders. Duration of involvement ranged from 2 to 23 years, with several long-term cases such as 20 years in food preparation (P6) and transportation (P20), and 23 years in flower garland making (P19), reflecting both short-term coping strategies and sustained livelihood practices.

This demographic diversity captures a broad spectrum of experiences and perspectives, reflecting how socio-cultural and economic factors intersect with gender roles in shaping women's engagement in informal work. As noted in the literature [30], housewives frequently face challenges balancing entrepreneurship with caregiving, which may explain their preference for flexible, informal options. Differences in educational attainment among respondents further reflect broader socio-economic disparities, where access to education plays a crucial role in entrepreneurial opportunities [31]. Despite such variations, all respondents reported shared difficulties regarding business formalization, a theme elaborated later in the discussion.

The analysis shows that informal work is largely perceived as an extension of domestic responsibilities. This observation aligns with prior studies indicating that women often enter informal economic activities to manage both work and family [6]. Respondents stressed that such work supplements household income, which is critical for meeting immediate needs such as groceries and children's education. These findings echo Meliou's observation that entrepreneurial ventures often emerge as a response to household financial stress [32].

A consistent theme was that informal work functions as a vital financial resource, particularly when household income proves inadequate. Several respondents noted that without their home-based activities—such as catering or tailoring—the family would face financial strain. This supports Muhammad et al.'s argument that entrepreneurship provides economic security to housewives, compensating for insufficient wages or unstable employment conditions [33].

Flexibility emerged as another major advantage, making informal work a more practical alternative to formal employment. Respondents explained that caregiving responsibilities limited their ability to take up formal jobs, which aligns with studies showing that home-based work allows women to accommodate both family and economic demands [34]. This autonomy in setting schedules and working from home was a key factor influencing their preference for informal employment, consistent with past findings [35].

The ability to balance caregiving and income-generating activities was repeatedly emphasized. This balancing act helps women manage the dual burdens of domestic duties and economic contribution [36]. Similar research has shown that the opportunity to structure work around family obligations remains a primary motivator for housewives engaging in informal activities [37]. The second theme highlights

respondents' mixed views on formalization. While some expressed interest in legalizing their activities, most were discouraged by the perceived complexity and cost involved. This hesitation echoes Chen's findings that unclear regulatory frameworks and fears of legal complications discourage housewives from formalizing businesses [2].

Uncertainty about the registration process was also common. Respondents described confusion over required documentation and procedures, mirroring previous studies that identified limited access to clear information as a deterrent to business formalization [38]. This reflects a broader lack of institutional support, particularly affecting women in rural contexts. Fear of legal repercussions, including penalties and taxation, was another concern. Respondents pointed out that the intricacies of legal procedures made them reluctant to pursue formal registration. This finding is consistent with prior work [39], which highlights perceived risks as a major barrier for women transitioning from informal to formal entrepreneurship.

Additionally, a considerable portion of the sample reported not knowing where to seek assistance for business registration. The absence of clear guidance exacerbates the challenges women face. This aligns with studies emphasizing that inadequate entrepreneurial education and lack of proper advisory support represent key barriers to women's business development [40].

The final theme relates to difficulties in accessing government support and institutional resources. Respondents reported limited awareness of available programs, particularly in rural areas. These findings correspond with Naeem's work, which underscores the need for greater institutional outreach and more accessible services for informal workers [41]. Frustration was expressed regarding limited exposure to government initiatives. Several women indicated they were unaware of existing schemes or found application processes overly complicated, a trend consistent with studies of rural communities [38].

Institutional outreach efforts were also deemed insufficient. Respondents noted that they had rarely encountered promotional materials or awareness campaigns about support programs. This finding echoes Rahman et al., who pointed out that the lack of targeted outreach significantly restricts informal workers' access to resources [42]. Such gaps highlight the necessity for more effective communication and engagement strategies from relevant authorities.

Finally, spatial limitations and the digital divide were identified as additional obstacles to accessing online resources and support. Respondents in rural areas frequently lacked reliable internet access or sufficient digital skills, which hindered their ability to benefit from government initiatives increasingly delivered online [43]. This challenge is consistent with Patole et al., who identified the digital divide as a critical barrier to women's economic inclusion in rural regions [44].

5 Conclusion

The findings from this study offer valuable insights into the barriers and opportunities facing Malaysian Indian women engaged in informal work. Addressing the uncertainty around business formalization, providing clear and accessible legal guidance, and improving institutional outreach can help these women transition into the formal economy. Policymakers should consider simplifying the formalization process, offering tailored support for rural women, and providing more accessible training and resources. These measures could help to empower women in the informal economy and support their economic inclusion.

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