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Bahaaeddin Alareeni
Allam Hamdan *Editors*

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Housewives Thrive in Informal Economy: Opportunities, Challenges, and Prospects



Siti Nahdia Mohd Hamidi, Dzul kifli Mukhtar , Yasmin Adjril, and Elok Damayanti

Abstract The informal economic sector in the country is moving towards a more dynamic and competitive economy. This sector is significant because it can help generate economic growth and provide housewives with employment opportunities. The informal economic sector includes unregistered and unregulated, but not illegal, business activity. The informal economic sector's concept and characteristics, such as accessibility, low capital utilization, and small operating levels, have made it thrive among Malaysia's housewives. The increase in the number of housewives in entrepreneurship shows that they are mature in running a business. Thus, it can be seen from the perception of housewives the factors of the challenges faced by housewives in running their business, the opportunities in their business operations, and the prospects for such success, focusing on four aspects: human capital, social capital, financial capital, and psychological capital.

Keywords Informal economy · Micro-entrepreneur · Women-entrepreneur

1 Introduction

Nowadays, women have become an essential element in the country's evolution by reaching 2020 (Haynes and Ebony 2017). Women are not just reproductive agents for the family but a part of the nation that brings the country to a different level (Zainol et al. 2017). Generally, women make up a large part of the population. The generous contribution of women to the development of the country has long been acknowledged. As wives and mothers, they are the main pillars of the future

S. N. M. Hamidi · D. Mukhtar (✉)

Faculty of Entrepreneurship and Business, Universiti Malaysia Kelantan, 16100 Kota Bharu, Malaysia

e-mail: dzulkifli@umk.edu.my

Y. Adjril

MKR Hartamas Sdn Bhd, 50088 Kuala Lumpur, Malaysia

E. Damayanti

Narotama University, Surabaya 60177, Indonesia

formation of Malaysians' loving and progressive generation. About 49% of total population consists of women and approximately 48% of women's total labor force population. The increase in women's participation as a workforce indicates that women's participation in national development activities is becoming more positive. This is supported by the development of a country that opens up many opportunities and spaces for women to enhance their achievements in different fields and activities, as well as to open up and meet more significant challenges in order to continue to play a role and to succeed in line with the country's industrial and modernization process of the twenty-first century.

Housewives' involvement is very encouraging in the conduct of business activities, and they are indirectly involved in the informal economic sector. Most housewives are now own businesses and typically do home-based business, such as being agents, stockists, and drop-shippers (Husin et al. 2020). Although home-based business is one of the micro-enterprises that operates as an informal business sector that is easy to get in and easy to get out of, some housewives are successful and earn a very lucrative income. Involvement in the informal economy sector has become the latest trend for housewives.

Doing business from home is also a current trend, and it is this housewife who has created this trend. Current living conditions are demanding and moving in that direction. Besides, the cost of running a business from home is lower than setting up a shop or renting premises. While the use of computers today and internet access speed has led to a new form of online sales and purchases. For example, Malaysia currently has 25 million internet subscribers with more than 42 million mobile phone users. With such rapid growth, online business has become a fast-growing phenomenon, and this online business is no stranger to today's housewives who want to take the opportunity to venture into business. Many housewives are now doing business from home because of life stress requiring expenses and incurring high costs to survive. Eating and drinking all day with rising prices for goods, housing, vehicles, utility bills, and treatment costs are also high and expensive. Consequently, due to the stress of life and the urge of women who become housewives to find additional income to cover expenses that cannot be borne by the husband alone. Besides, women quit their jobs and choose to become housewives due to work stress and several factors that led to the decision to resign. Nevertheless, because they are used to working and having an income, doing business can help prevent them from working for a living and, at the same time, from having their income. They also feel unable to sit still and work to their satisfaction.

The informal economy offers many opportunities for housewives out there to tame themselves into a business. The high demand for online business and the variety of products nowadays tends to help housewives increase their family income by running a business. At the same time, women monopolize the acquisition of necessities or goodwill. So, of course, housewives can identify which items they can advertise in order to get customers. Instead, they can take advantage of the opportunities provided by social capital, which is that they can learn new business skills, learn how to communicate with society, learn how to convince or negotiate with the customer, and learn how to deal with the family. At the same time, financial support is a critical

factor in ensuring that the business operates smoothly. Women entrepreneurs have a hard time maintaining finances because they need to control their family needs, social recognition, financial freedom, and business success. Note that housewives who do business have trouble getting financial support, such as loans from banks and government agencies. Housewives who do business from home will save costs such as transportation to work, childcare while going to work, and so on, compared to formal work. Business income also contributes to the family economy while at the same time improving the national economy. Home-based businesses also affected the lifestyle of housewives and simultaneously maintained a work-life balance.

2 A Literature: Informal Economy and Micro-businesses

The informal economy is a diversified set of non-state-regulated or covered economic operations, enterprises, employment, and employees. Initially, the term applied to self-employed persons in small, unregistered companies. The origin of the term informal economy refers to the irregular income opportunities of urban poor people. Typologically, someone worked at the time, and formal income opportunities were made up of public and private sector wages and transfer payments. In contrast, informal opportunities included a wide range of activities outside the organized workforce. These included agriculture and market gardening, self-employed commodity production and home-based businesses (Haynes and Ebony 2017). A taxonomy to describe unobserved economies, including the informal economy, is characterized by an institutional collection of rules in some form of non-compliant activity. The circumvention of labor market laws specifying minimum wages, working conditions, social security, unemployment, and disability insurance gives rise to an informal economy that deprives some workers of the benefits they deserve while providing others with undeserved benefits (Zainol et al. 2017).

In most countries, there is no official definition of the informal sector. Nevertheless, the International Research and Training Institute for the Advancement of Women (INSTRAW) has drawn up a list of the characteristics to be identified:

- simple technology
- minimal capital
- no fixed place of business
- quasi-legality or lack of registration
- keeping a little record.

Development experts have noted that in developing countries, where jobs in officially licensed enterprises are scarce, many of the population lives by working outside the official tax and regulatory systems. These people who make up the informal economy are innovators, capable of surviving and sometimes thriving in a highly regulated environment. Typical urban or rural housewives in Malaysia's informal economy have primary education and average household size of five. After marriage, she entered the sector and began to bear children; now, she contributes substantially to

the total income. Approximately one-third of the debts incurred to provide capital to their businesses have been incurred. Most urban housewives have previously worked in the formal economy sector. Despite their contributions to the country's overall economy, housewives in the informal economy are faced with significant barriers: low pay, lack of access to resources such as capital, education, and training, and exclusion from the policy-making process. Women and others often view women's work in the informal economy sector as an extension of their domestic work. As a result, their compensation is based not on labor market rates but on domestic labor rates, which is little or nothing. Even informal economy professionals charge lower rates than their counterparts in the formal economy sector. Housewives in the informal economy sector have little or no access to loan capital from banks and other financial institutions, as requirements and procedures tend towards the formal economy sector and against women.

2.1 *Micro-business*

Micro-business is a small business segment that operates on a smaller scale and has fewer than five employees (Haynes and Ebony 2017). Micro-business is essential for local communities and plays a crucial role in stabilizing the county economy. Nevertheless, micro-business can be considered as one of the informal business sectors. The informal sector is considered a significant part of the economy, particularly in developing parts of the world. It is also known by law as non-officially registered and non-registered activities. Action by individuals engaged in the informal sector should not always be classified as illegal (Zainol et al. 2017). This is because they have the choice not to formalize their business. Since they are neither registered nor standardized, it is almost impossible to record the informal sector's data and information. However, it is still crucial to analyze and consider the informal economy and its activities as it creates jobs and contributes to the economy, particularly in developing countries.

As micro-enterprises are not formally registered, they do not have access to legal services. In general, the definition of micro-business can be expressed by the number of employees, total assets, annual sales, and capital size. Multiple types of market structure, production structure, market power, policy, and legal systems in each country could be used for the different classifications of micro-businesses. Informal micro-business is a vital source of employment and income for women and a means of achieving sustainable livelihoods (Zainol et al. 2017). However, women involved in micro-business are faced with several challenges. In the case of micro-business, finance, or micro-credit, it cannot be the sole ingredient of success like any other business venture. Other factors, such as human and social capital, are equally important. A combination of these different forms of money is essential for improving the performance of micro-enterprises. Without an appropriate mix, business success will be a real challenge. On the other hand, unsuccessful micro-businesses could have

little, if any, favorable effect on poverty alleviation or welfare improvement (Atmadja et al. 2016).

Micro-business generally lacks information advantages than large and medium-sized enterprises and faces constraint in business financing (Wen et al. 2020). The presence of gender bias in the financial sector causes unequal treatment for women when dealing with banks and other mainstream credit institutions that favor men (Atmadja et al. 2016). Women are also less likely to have relevant industry-specific experience. As a result, women-owned firms are less likely to be successful based on business success economic measures. Another explanation is that, given that women consider risks more, they tend to demand relatively small but more frequent loans; this increases the cost of lending. Human capital is the next factor in the performance of micro-enterprises. Human capital refers to formal education, attitudes, and other human skills and abilities acquired through business experience. Education, a fundamental human capital source, provides general human capital, such as the skills available for research, foresight, imagination, computational and communication skills, and the specific skills and knowledge that are pre-requisites of particular human capital associated with on-the-job training (Atmadja et al. 2016).

In entrepreneurship literature, the existence or growth of microenterprises in a region reflects the development of an entrepreneurial spirit (Zainuddin et al. 2019). Many people choose to run their businesses for various reasons, such as flexibility, freedom, independence, dreaming, or earning more money. Of all micro-businesses, 27.6% are in the housing sector, and food services account for about 27.6%; about 46% are in the wholesale, retail, and repair business; 13.5% are in the manufacturing sector, while the remaining 12.5% are in other service categories. Some micro-businesses are home-based, and some are only part-time. Here is a list of ideas for micro-business in Malaysia:

<ul style="list-style-type: none"> • Trade, merchandising, and retail • The food business • Agriculture and the aquatic environment • Online or home-based companies 	<ul style="list-style-type: none"> • Graphics and design • The arts and craft • Professional services licensed • Money and finance
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2.2 *Human Capital*

Human capital has a significant positive effect on the growth of women's micro-enterprises. If entrepreneurs have human capital skills in all respects, this will be more significant (Musa et al. 2016). Formal education is one part of human capital that can help acquire explicit information that can provide useful skills to entrepreneurs. In addition to formal education, expertise is another critical aspect of human capital. It is shaped by the formal and informal training of the skills needed to make the most of the opportunity (Atmadja et al. 2016). About internal sources, the family is an important training ground for entrepreneurs. Exposure to family business allows

individuals to learn how to start and develop a business through apprenticeship. Many of the skills needed for decision-making are tactfully understood and not codified (Atmadja et al. 2016). In this way, if individuals had the opportunity to gain some business experience through family or close friends, their expertise in evaluating a business opportunity could be more significant. According to Atmadja et al. (2016) external sources, prior training knowledge, and work experience enable entrepreneurs to improve their efficiency in collecting information and provide valuable knowledge on the financing and development of their businesses. It also increases confidence in the exploration of opportunities.

Expertise comes from two primary sources, internal and external (Mukhtar et al. 2021). Similarly, in this study, women entrepreneurs sold various products but were also confronted with limited marketing opportunities. Human capital is typically measured by examining individual experience (professional and personal), training, educational level, skills, knowledge, and capabilities. This resource was linked to its size, business growth, profitability, and overall entrepreneurial performance. Exploring the motivation factors for housewives to run a business is by drawing on human capital. Human capital has a significant positive effect on the growth of women's micro-enterprises. McPherson (1996) revealed that the business would be more critical if entrepreneurs had human capital skills in all respects. As Semrau and Hopp (2016), cited "Formal education is a component of human capital that can contribute to the accumulation of explicit knowledge that can provide skills that are useful to entrepreneurs". Thus, according to the demographics of all housewives, they all have a high level of education.

Besides, research by Pingle (2005) found that single women's single Entrepreneurs (widows, divorcees, or abandoned) have more flexibility to focus on their micro-business because they do not have to pay attention to their homes. However, due to minimal restrictions on economic opportunities, they still do not succeed. However, the findings do not raise a question of freedom for housewives who have husbands. Their husband is tremendously encouraging them to join a business.

2.3 Social Capital

Social capital exists in the relationships between individuals and makes it possible to achieve specific objectives that would not be possible without its presence. Social capital also plays a role in the performance of a business. Musa (2016) states that social capital refers to the social relations that people use to help them gain networking growth tools, building social link skills, opportunities, and business success opportunities essential to business success. However, women are often excluded from social and business networks due to lack of time, culture, gender bias, and marital status, even though they need to broaden their business growth sources (Ming-Yen et al. 2007). The lack of time is often linked to the multiple roles that they have to play. According to Musa et al. (2016) doing home-based businesses provided flexibility for these women entrepreneurs to manage their roles as housewives, but this also entailed

business expansion and operations limitations. It shows that housewives in businesses have not imposed limitations on business operations because they can use the social capital that is the online platform, such as Facebook, Instagram, and WhatsApp (Nawi et al. 2019). Social capital also offers a lot of opportunities for housewives to thrive in the informal economy. For example, they can gain new business knowledge, learn how to communicate with society, learn how to convince customers, and automatically build trust between their customers through free coaching or the supplier of the product they would sell (Husin et al. 2020).

Besides, there are five social capital challenges: high competition, less networking, less trust, consumer behavior, and social constraint. Support for previous research, Patel and Wincent (2017) argues that social capital places high restrictions on women micro-entrepreneurs in Pakistan's traditionally patriarchal society. Social capital is preventing or slowing down efforts.

2.4 Financial Capital

Financial capital that can be financed from informal sources, such as the entrepreneur's personal and family assets, and traditional sources, such as financial institutions or external investors. In general, informal sources tend to be the most critical source of funding for minority entrepreneurs. The lack of financial capital is a significant deterrent to the performance of ventures, as it may result in unprofitable enterprises that are likely to impact the future growth of these enterprises (Juma and Sequeira 2017). Musa et al. (2016) state that women micro-enterprises have always had problems starting up and maintaining their businesses due to lack of financial capital. Financial issues are the reason why women's business outcomes are generally lower than men's business. Furthermore, without overlooking the vital role of financial capital in business development, micro-credit does not always directly affect micro-enterprises performance (Atmadja et al. 2016). However, this relationship is significant when it comes to the ability of entrepreneurs to innovate. As far as financial capital is concerned, it was based on the fact that informal business opportunities are high-profit margins. It means that they have a high profit from their sales. The findings also found that there is no need for high capital to join the informal business. To set up an online business, a good part of the capital is usually required to purchase an inventory of products. Still, home-based start-up costs are lower (Plus 2020). Besides, the finding shows that they can improve their family economy by engaging in a home-based business.

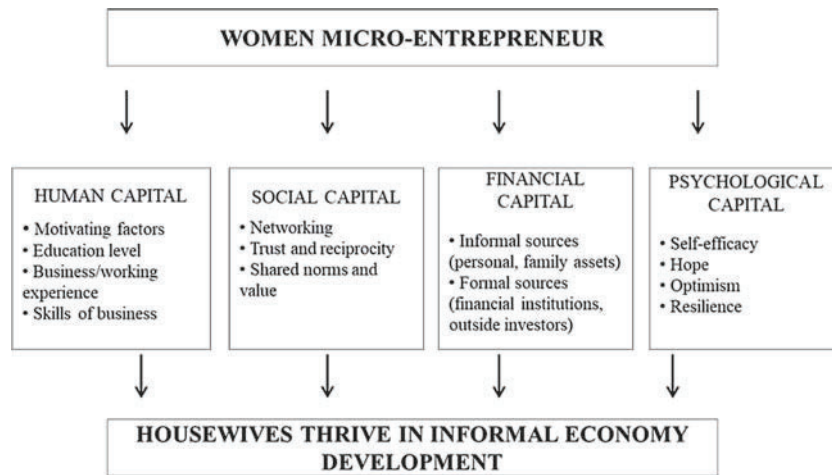
Due to the scarcity of financial resources, women in micro-enterprises have always had problems starting up and sustaining their businesses. Financial issues are why women's business outcomes are generally lower than men's business (Pingle 2005). Although Malaysia's government agencies have provided capital, they are small and could be seen as unfavorable by borrowers, as in Amanah Ikhtiar Malaysia. Capital is not sufficient to roll, especially if payments are too late. It is time to analyze and evaluate the effects of microfinance in Malaysia. However, they only posed a

financial source problem when they wanted to expand their business, like opening a shop.

2.5 Psychology Capital

Psychological capital is built primarily based on positive psychology theory and research. Psychological capital focuses on the individual's psychological capacity that can be measured, developed, and used to improve performance (Juma and Sequeira 2017). As a result, the impact of individual factors on the undertaking's performance depends on its environmental context, both economic and entrepreneurial. Moreover, when women engage in business activities, they are automatically engaged in dual careers as housewives and, simultaneously, as businesswomen, which will lead to new challenges in balancing work and family life (Alsos et al. 2016). In this case, there could be two sides to the challenge: the positive impact of businesswomen's lifestyle and the negative impact of businesswomen's lifestyle. For example, businesswomen gain much positive experience even if they are housewives. In comparison, it could be a scheduling problem for the negative side, either with their business or their families.

Agarwal (2015) argues on the other hand, to meet their higher-order needs for achievement, self-esteem, flexibility in life, and economic independence, women have entered into entrepreneurship, which has traditionally been seen as a men's stronghold. Thus, the findings show that running a business affects the lifestyle of housewives and, at the same time, maintains a work-life balance. Housewives pointed out that they could use their profits to their satisfaction and, at the same time, overcome the economic crisis of the family and provide their children with a better life through their entrepreneurial skills. Furthermore, housewives' difficulties in managing the family and driving business at the same time are only a minor concern. They can run their business at any time and have no family restrictions, which business activities do not affect a change of role as a housewife.



The above figure shows six constructs: micro-entrepreneur women, human capital, social capital, financial capital, psychological capital, and housewives thrive in developing the informal economy. The framework is divided into three categories, starting with the input that includes motivation for women to engage in entrepreneurial activities; then the barriers that affect the developed women's entrepreneurship process model, and, finally, their decision whether or not to engage in entrepreneurial activities. There is, in fact, a strong relationship between the motives of women to start a business and the barriers they may face in order to do so; they thus find themselves torn between four key factors capable of affecting each other: individual factors, social factors, financial factors, and psychological factors. Moreover, addressing employment issues and economic development and support and education and training remain crucial elements in drawing women's attention. On the other hand, lack of funding, business and government support, and entrepreneurship education has hindered women from starting a business. This was complemented by the strong impact of culture and tradition on women's entrepreneurial decision-making and processes. Significantly, both motives and barriers can positively or negatively impact the model developed by the female entrepreneurial process. Women can evaluate the impact of each other to decide whether or not to engage in entrepreneurship.

3 Conclusion

This paper shows that housewives in the informal economy are mainly motivated by economic factors. They believe that being in business gives them a chance to earn the right income relative to their efforts. Deep interest, experience, and self-motivation in improving the family economy are among the top five motivations for housewives to thrive in the informal economy. The lack of access to financial capital, lack of business knowledge, and a small social circle is perceived as the most

severe problems. It shows that housewives' involvement in business activities does not affect the change of role of housewife. This is because they still carry out their role as housewives responsible for managing housework, managing family wear, educating children, and keeping the house comfortable and tidy. Although they are busy running a business to earn income, they still do not neglect and carry out their role as housewives for the family's well-being. While several factors change their role as full-time housewives who manage household affairs to a micro-entrepreneur, they can be independent without depending on the partner and act as a couple's assistant to earn additional income to reduce the burden family expenses. If taken seriously and do not consider it to be a side income, doing this business is more than a career.

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