

A qualitative exploration of lived experiences of older Malaysian domestic workers: Insights into their early life, education, family, work, health and social support

Summary

With Malaysia projected to become an aged population by 2040, the country is grappling with issues such as inadequate pension savings, and financial instability among older persons, particularly affecting vulnerable groups like female domestic workers from low-income families. Qualitative interviews were conducted with 14 Malaysian women with experiences of domestic workers to explore their early experiences, family structures, education backgrounds, reasons for entering the field of domestic work, their health and their access to social protections as they age.

For all informants in this study, it was necessity rather than choice that led them into domestic work. In the personal narratives of informants, there is much that suggests that this loss of choice may be directly linked to state failings in ensuring protection of informants' rights. Their present struggles to access financial security as they age seem to be linked to these early failings by the state. In nearly all cases except one, the informants spoke of the need to continue working for as long as they could to provide for themselves. This echoes the problem of life-long precarity that has been highlighted in other studies on aging problems among domestic workers. It also underlines the urgent need for Malaysia to introduce immediate measures to alleviate the emerging aging crisis through measures that have been recommended by international experts for a start.

At the same time, the interviews underline the need for state intervention in targeted policies to address poverty among all marginalised Malaysians, enhance educational opportunities for all Malaysians, ensure social protections and access to these protections for low-income women workers and address the ongoing exclusion of domestic work from the country's Employment Act 1955.

Introduction

Malaysia is currently considered an aging population with over 7% of its population being over 65 years of age¹. By 2040, the country is expected to become an aged nation, facing unprecedented demands in health care and in financial stability for such a population. This concern is reflected in the 12th Malaysia Plan, 2021-2025:

“The absence of a comprehensive aged care framework, low savings during old age, limited lifelong learning and lack of employment opportunities have hindered older persons to be independent. Meanwhile, the absence of a comprehensive database has adversely affected the provision of better care for older persons. In addition, the Physical Planning Guideline for the Elderly introduced in 2018 has not been adopted by most of the local authorities, affecting the living environment for older persons. Lack of sustainable financial management among older persons has resulted in financial instability, which has made post-retirement living more challenging and increases the risk of them falling into poverty. Older persons also

¹ According to the United Nations, an ageing society is one where 7% of its population is aged 65 or older. When this increases to 14% of the population, it is considered an aged society, while a super-aged society is one where over 20% of its population is 65 and older.

have limited opportunities to participate actively in society and to become economically independent.” (5-16)

In the 2020 Special Rapporteur’s report on Poverty in Malaysia², concerns were also raised about the problems faced by older persons whose pensions and provident funds were found to be inadequate to meet their future needs. One of the country’s largest pension funds, the Employees’ Provident Fund (EPF) represents just 51.3% of the country’s 17.31 million Malaysians in the workforce³, most of whom have expressed doubts about the adequacy of savings for their old age. 41.2 per cent of EPF members are said to have recently met the basic saving target of RM240,000 that was target set for the years 2019 to 2025⁴. In 2026, this target was raised to RM270,000, so the current saving adequacy for retirement still falls short of current targets. If this is the scenario for those in full-time work, the situation for vulnerable groups not represented in the EPF statistics is more concerning, especially as they age. It must be underlined that this financial precarity of older Malaysians are becoming more pronounced at a time when the country is also seeking to attain the status of a high-income nation. The Gross National Income (GNI) per capita for such a status is RM54,721. This is a vital threshold that the country has pursued for decades and one that Malaysia is expected to attain this status by the year 2028.

The aging crisis is further exacerbated for groups such as female domestic workers, whose plight has been highlighted but hardly addressed. Domestic workers are excluded from the Malaysian Employment Act 1955, because of which many face exploitation and abuse in their workplace. The basic conditions for hours of work, rest days, annual leave, termination notices, annual leave, medical benefits, maternity benefits, retirement benefits and such are denied for workers in this sector. As an unregulated sector that is also highly feminised and dominated by the bottom 40 per cent (B40) of the population, local domestic workers struggle against the odds to make a living. The intersecting realities of age, gender, culture and class result in a more precarious way of life especially for women from low-income families. With the aging crisis as an added stressor to Malaysians, a crucial question was how B40 Malaysian women domestic workers were navigating aging concerns while making a living for themselves.

Using a qualitative approach, interviews were conducted with 14 female informants ranging in ages from 40 to 62 about their lived experiences. They were selected for interviews based on their experiences of having worked as domestic workers. These interviews were conducted between October and December 2025. The informants are all currently living in the Klang Valley in locations such as Kajang, Puchong and Balakong.

The interview probed their personal backgrounds, work experiences, family and dependents, general health and social protection.

²United Nations (2020). Report of the Special Rapporteur on extreme poverty and human rights: Visit to Malaysia.

³ Malaysia is “in the middle of a pension crisis”. Goh Thean Eu, 16 July 2025.

⁴ For the first time, over 40pc of Malaysia’s EPF members hit basic target for retirement savings. Malay Mail, 28 February 2026.

Profile of Informants

Informants were identified and contacted through the support of the PSWS offices. Since the focus of the study was the issue of aging, the criteria emphasised the selection to be of those who:

- (1) were Malaysians;
- (2) had some experience of working as domestic workers;
- (3) were 40 and above.

Guided by research on of women in their “pre-retirement” stage of life⁵, this study focused on local domestic workers who were in their middle and late middle age as they negotiate the transitions in their lives because of changes brought on by the aging process. It is argued that those stages in women’s lives are powerful periods which offer insights into the aging process.

Below are brief details of the 14 informants who participated in the interviews:

Informant 1 is 56 years old: she was born and raised in Kajang. Her father was the sole breadwinner for the family. She is the second child in a family of 10 children. She stopped school in Form 3 as she failed in the SRP examinations, and her family did not have the means for her to continue her education. At 17, she began working in a factory in Sungai Chua, Kajang. She started working as a domestic worker at the age of 18. She was married at age 24 and has 5 sons. Her sons all completed Form 5, but she could not send them for higher education as her husband was not supportive. Her husband is deceased. She currently runs a small food stall in Semenyih.

Informant 2 is 56 years old and is the eldest among 4 children. She is from Kampar, Perak. She has lived in Kuala Lumpur for 33 years now. She is a single mother to 2 sons, both of whom are working. Her second son and wife currently live with her. Her own marriage was an abusive one and her husband is deceased. She has been doing domestic work in households for the past 10 years; currently her workload has greatly reduced as her physical fitness is not up to coping with a full load. She was previously working in a company but had to give up her job due to extreme problems with forgetfulness – a condition that she believes was partly caused by the abuse she suffered at the hands of her former spouse.

Informant 3 is 57 years old and is the eldest child in a family of 5 children. She began working as a domestic worker from the age of 10 with her mother while she was still a child as her father was “an alcoholic and irresponsible”. She now has 3 adult children. She is currently separated from her husband who is a Grab driver. Her husband was physically and verbally abusive to her. Her mother at 71 still works as a domestic worker since she has not received any aid from welfare offices.

Informant 4 is 52 years old and living in Puchong now. She was the third child in a family of 6 children. Her father was working for the JKR when he lost his job when she was 10 or 11 years old. So, she began helping him with his tea stall business, working late into nights. She stopped going to school in Form 3 and started working at 2 jobs when she was 16. She now spends her time taking care of her grandchild. She divorced her husband after 18 years of marriage. She has 3 children who are all grown up now. Her children are all married. The eldest is a boy, and he is a

⁵ Amrith, M. (2022). The Temporal Borders of Transnational Belonging: Aging migrant domestic workers in Singapore. *American Behavioral Scientist*, Vol 66(14), 1912-1927.

diploma holder, running his own courier business. The second child is a daughter who has a degree in fine arts and the third daughter did not complete her studies in culinary arts. She currently works in a clinic. The ex-husband who is now deceased never contributed support to the family before or after the divorce. She mentions that her older sister is a crucial means of support to her throughout her life so far.

Informant 5 is 54 years old and from Semenyih. She started working at the age of 17. She started working as a domestic worker when she was 25 years old and was in that line of work for 12 years. Currently she works in a factory. She has 5 children ranging in age from 34 to 23. 4 of them are degree holders while 1 is a slow learner. Her husband is a lorry driver and a contractor, but according to her he has not provided financial support for family matters. As her children are all except 1 working, they contribute to her household needs. She mentions that her sister and mother provided necessary support when her family was facing financial difficulties.

Informant 6 is 50 years old (But this needs to be checked). She is the fourth child in a family of 5 children, born and raised in Kajang. She started working as a domestic worker at age 10 to help her mother who used to work in households. She is married with 4 children aged 22, 19, 17 and 15. The eldest is working, the rest are studying. Her husband works as a lorry driver. He was recently diagnosed with diabetes. She mentioned that her family has been a means of support during difficult times.

Informant 7 is 49 and originally from Sitiawan. She is the fifth child from a family of 8 children. She quit studies in Form 3 due to financial constraints and to support her family. She has 5 children of whom 3 are working, 1 is married and 1 is studying. Her husband works as a lorry driver. She mentioned that she has not relied on his earnings for raising the family.

Informant 8 is 51 and comes from a family of 10 children. Her parents were both working but her father passed away when she was 8 years old. She began doing domestic work in other people's homes at age 13 to support her mother. She dropped out of school in Form 3 to continue working in this way until she was 18. She highlights that she has a good marriage. She married her husband when she was 21. He appears to be 14 years older than her. Her husband is a lorry driver and a responsible father to their two daughters in that he has ensured that they are provided for.

Informant 9 is 44 years old. She comes from a family of 6 children, including 2 adopted children. She says that all except for 1 adopted sister have passed away. She was born in Bidor and raised in Kajang. She has a Diploma in IT and does night shift as a security guard from 7pm to 7am at a hospital. She is married and has 6 children aged 19, 18, 16, 13, 11 and 9. Her husband has never worked or contributed to the family. He is now a stroke survivor and needs regular hospital check-ups for which she needs to allocate sufficient money.

Informant 10 is 51 years old and is the youngest in a family of 5 children. She was raised in Batang Berjuntai but lives in Kajang now. She was in an abusive and violent marriage and separated from her husband. Her husband later died in a fight with unknown persons. She has two daughters aged 23 and 19. The eldest is a disabled person. Neither girl has completed school. She mentioned that her family helps her out occasionally.

Informant 11 is 47 with 7 siblings. She was born and raised in Perak but currently lives in Kajang. She began working as a carer for an older woman after stopping school in Form 3. She married at 28 years of age, but her husband passed away 15 years ago. She is now a single parent to 2 children: a son aged 17 and a daughter aged 14. She currently works as a cleaner in a Proton

showroom. She plans to ask her son to take up a temporary job once he finishes SPM to make him more responsible. She also has the same plans for her daughter.

Informant 12 is 62 years old and currently does some catering to supply food for 2 clients. She was born and raised in Kajang. She is the second child in a family of 4 children. She began caring for her siblings at the age of 12 when her mother died. At 16 she went to work in a household where she was poorly treated. She married at age 25 and has 4 children: 3 daughters and 1 son. All except her son has pursued higher education and they all hold jobs now. Her husband used to work in Telecoms; in retirement, he works as a personal driver on a contract basis. She describes him as a responsible and supportive partner who has contributed to household needs.

Informant 13 is 47 years old and raised in Klang. She is the eldest of 7 children. She stopped school at age 12 to care for her siblings while her mother worked in households as a domestic worker to supplement their family income since her father was unemployed. She was then sent at age 12 to work as a live-in domestic worker in a family home where she was harshly treated. She worked there for 3 years and now, 30 years later she is still traumatised by the memories of how she was treated. Her husband is 48 and works as a lorry driver. She mentions that he was a school dropout, having completed 6 years of primary education. Their first son is 26 and works as a lorry driver after his SPM, her second son is 21. He did his SPM and then began studying for a diploma but dropped out without completing his course of study. The youngest son is 12 years old and still in school.

Informant 14 is 40 years old. She is the eldest in a family of 3 children. Her mother is currently deceased, and she lives with her aging father in his home. She is married and has a 7-year-old son. Her husband is currently in prison. It is not clear what this is for or how long he will be there. She began working after she dropped out of Form 2. She has done some domestic work in households but was not satisfied with the conditions of work and the pay. She now works as a cleaner in an international school where she earns RM1500 each month.

Informant	Age	Current Job	Age When Started Work	Birth Family	Husband	Children
Informant 1	56	Small stall holder selling home cooked meals.	18	Second among 10 children	Deceased. She receives SOCSO on his behalf	5 sons – all completed SPM. 4 sons are working while the youngest is unemployed.
Informant 2	56	Domestic worker	Not stated	Eldest among 4 children	Deceased; a violent and abusive marriage	2 sons, both completed SPM. Second son has a diploma in Physiotherapy.
Informant 3	57	Currently not working. Helps Informant 1 with her stall.	10	Eldest among 6 children.	Separated from her husband.	1 daughter and 2 sons. Eldest is pursuing masters; the second, a son, completed SPM and works in Singapore. 3 rd son completed

						SPM and works as a lorry driver.
Informant 4	52	Not working.	10	3 rd in family of 6 children	Divorced. Husband deceased.	1 son and 2 daughters; all completed SPM. Eldest, a son, has a diploma and runs a courier business. The second, a daughter, is married and not working. 3 rd child works in a clinic.
Informant 5	54	Factory worker (part-time)	Not stated	Second of 4 children.	Husband is lorry driver and part-time contractor.	5 children ranging in ages from 34 to 23. 4 are degree holders. 1 is a slow learner.
Informant 6	49	Full-time cleaner at an International School since 2025	10	Fourth of 5 children	Lorry driver/tourist bus driver, recently diagnosed with diabetes	4 children (22, 19, 17, 15). Eldest is working. The rest are still studying.
Informant 7	49	Security guard	15	Fifth of 8 children	Lorry driver	5 children (3 working, 1 married, 1 studying)
Informant 8	51	Domestic worker	13	Family of 10 children	Lorry driver (14 years older). Responsible provider	2 daughters (27, 21). Her older daughter has a degree. The younger daughter completed her SPM and did not pursue higher education
Informant 9	44	Security guard	Worked in a café while doing her Diploma in IT.	Family of 6 (2 adopted)	Unemployed (stroke survivor)	6 children (aged 19, 18, 16, 13, 11, 9). 3 sons and 3 daughters. Her older 2 daughters completed their SPM. The rest are still in school.
Informant 10	51	Cleaner in company in Putrajaya	Not stated	Youngest of 5 children	She was separated from husband. He is now deceased.	2 daughters (aged 23 and 19) – neither completed SPM. Eldest is OKU.
Informant 11	47	Cleaner	15	7 siblings	Deceased	2 children (son 17, daughter 14), both in school.

Informant 12	62	Catering	12	Second of 4 children	Retired, personal driver. Responsible provider.	4 children (3 daughters, 1 son). Her daughters (aged 35, 30 and 27) are degree holders with the second and third daughter working as doctor and teacher. The son (aged 25) did not complete SPM and has only recently started working as part of a production crew.
Informant 13	47	Domestic worker (part-time)	12	Eldest of 7 children	Lorry driver. Provides for the family?	3 sons (aged 26, 21, 12). All completed SPM but did not pursue higher education. The eldest is a lorry driver, the second is looking for a job and the third is still in school.
Informant 14	40	Cleaner (school)	14	Eldest of 3 children	In prison	1 son (7) in Year 1 in primary school.

Table 1

Early Life

In all cases, the informants profiled in the interviews were born into vulnerable families with jobless parents and in some cases, dysfunctional families. This early disadvantage appears to have been a crucial cause for subsequent challenges in the lives of many informants.

A notable similarity in several narratives is the large birth families that informants come from. This appears to have been a major source of the family's problems for which there appears to be little reflection or acknowledgement in the narratives. In many cases, one or both parents were also unemployed, thereby compounding the family's problems. And in several narratives, the informants highlight these conditions as causes for their having to go out to find work early. In some cases, like Informants, 3, 6, 8 and 13, the mothers were also in domestic work and possibly the reason for the informants opting for domestic work. As a result of urgent family needs, many informants were required to start working as children to provide for their birth families.

The responsibility for raising the family was therefore transmitted early to the children. The child was then handicapped from early on by a lack of education and the means for a decent future. All social institutions that should have protected this child and upheld her rights appear to have been blind and deaf to the plight that befell her. So, it is not just the immediate and extended family that failed her, it is also the school that she attended, the religious institutions that were sometimes part of their social circles, the welfare offices that should have paid attention to families like hers that were barely surviving.

And having been thus abandoned from early on in her life, the girl child grew up in a system of exploitation, violence and oppression that eventually often led to her normalising this neglect for herself. The narratives of Informants 12 and 13 are clear examples of childhood exploitation by those nearest to them. Both stopped school in Year 6 to attend to family needs. At age 16, Informant 12 was sent to work as a live-in domestic worker in a home where she was poorly treated. Her employer sent her wages to her father every month. Even worse is the situation of Informant 13 who was sent to work as a live-in domestic worker at age 12 in a harsh setting where she was degraded and humiliated by being referred to, for instance, as “servant girl”. The trauma of these early years is palpable in her narration.

As a result of such early neglect of their wellbeing and education in their early years, the informants in this study now find themselves without skills and means to fend for themselves as they age. Their choices have been dictated by a subsistence existence of surviving every day. Denied education and the choices that education would give, they fell back on family patterns and some cultural norms. This is typical of children neglected by families, societies and forgotten by the country’s structures that should have protected them.

Malaysia ratified the CRC on 17 February 1995, and the Child Act 2001 was enacted to align the country’s laws with the CRC. This is a positive step towards protecting all children in the country and address the violations rights above through Articles 1, 3, 4, 6, 18, 19, 24 and 25 specifically. Despite this, Malaysia has continued to maintain reservations against crucial articles including such as Article 2 of the CRC upholding all rights for the child without discrimination and Article 28 that guarantees the right to education for every child.

While the CRC’s Article 1 defines a child as a person under the age of 18, the Children and Young Person’s (Employment Act) Act 1966 defines a child as a person who has not completed their 15th year. The Act also defines a young person as someone who has not completed their 18th year of age. According to Article 3(b) of this Act, a young person may be engaged as a “*domestic servant*”. This Act appears to have been of little use to at least eight informants in this study who have stated that they began working as domestic workers from ages younger than that of a “young person”.

Additionally, Article 6 in the Act stipulates that *young persons are not required or permitted:*

(a) to work between the hours of 8 o’clock in the evening and 6 o’clock in the morning.

(b) to work more than four consecutive hours without a period of rest of at least thirty minutes.

(c) to work more than seven hours in any day or, if the young person is attending school, for a period which together with the time he spends attending school, exceeds eight hours.

(d) to commence work on any day without having had a period of not less than twelve consecutive hours free from work.

(Children and Young Person’s (Employment) Act 1966)

These conditions described above have little traction with the descriptions of full-time work provided by Informants 12 and 13 whose hours of work in the 1970s and 1990s were as determined by their employers. Nor is the use of the term, “domestic servant”, a helpful term when we are confronted with the grief felt by Informant 13 at 12 years of age about

being called “servant girl” by her employer and their family members. At that young age, a child’s identity was reduced to that of one waiting on other human beings.

So, while protections exist in the law for children and young persons, in terms of conditions of work, there are serious questions on how this is being implemented. The failure of the state to ensure such protections for vulnerable minors may be seen as partly responsible for their vulnerability as aging persons. An additional question is how many other children are currently thus unprotected by these laws that appear to have failed in their implementation. Are relevant ministries that should be ensuring the protection of minors even aware of the numbers of children working in unsuitable conditions that lead to future deprivations physically, socially and in their opportunities to secure their livelihoods and their old age?

An additional concern is the split definitions used in this Act for a child and a young person, since it does not align with the definitions presented in the CRC for a child. Was this non-alignment an oversight or a deliberate omission. If it is the latter, is Malaysia tacitly approving a violation of children’s rights in allowing child labour? The possible fallout from such tacit approvals is now seen in the victims whose rights and welfare were thus ignored.

It could be said that these inequities in employment and education described by informants in this study amounts to a historical discrimination affecting the precarity they face in securing their future needs. Relevant ministries and civil service agencies overseeing welfare, education and children’s employment are implicated in this neglect and oversight of this group of informants.

Education

Of the interviewees, only 3 informants completed SPM: Informant 2 (aged 56) in 1986 from Kampar, Perak, Informant 5 (aged 54) in 1988 in Semenyih and Informant 9 (aged 44) in 1998 in Bidor, Perak. According to the interview, Informant 9 has a Diploma in IT. However, she currently works as a security guard at a hospital where she does shift work from 7pm to 7am to support a family of 8 including an unemployed husband who is a stroke patient and 6 children whose ages are 19, 18, 16, 13, 11 and 9.

The remaining 9 informants dropped out of school prior to completion of the secondary school examinations. Of these, Informant 14 (aged 40) dropped out in Form 2 in 1995 in Kajang. Seven informants in descending order of age dropped out in Form 3: Informant 1 (aged 56) in 1984 in Kajang, Informant 3 (aged 56) also in 1984 in Kajang, Informant 4 (aged 52) in 1987 in Selangor, Informant 6 (aged 49) in 1992 in Kajang, Informant 7 (aged 49) also in 1992 in Sitiawan, Informant 8 (aged 51) in 1985 in Sungei Besi, Kuala Lumpur, Informant 11 (aged 47) in 1994 in Perak.

Another group of 3 informants dropped out of school in the final year of primary education in Year 6. These are Informant 10 (aged 51) in 1986 in Batang Berjuntai, Informant 12 (aged 62) in 1971 in Kuala Lumpur and Informant 13 (aged 47) in 1990 in Kuala Lumpur.

Informant	Age	Year	Education Level	Location
Informant 12	62	1971	Dropped out Year 6	Kuala Lumpur

Informant 2	57	1985	Completed SPM	Kampar, Perak
Informant 1	56	1984	Dropped out in Form 3	Kajang
Informant 3	56	1984	Dropped out in Form 3	Kajang
Informant 4	52	1983	Dropped out Form 3	Selangor
Informant 8	51	1985	Dropped out Form 3	Sungei Besi, Kuala Lumpur
Informant 10	51	1986	Dropped out Year 6	Batang Berjuntai
Informant 5	54	1988	Completed SPM	Semenyih
Informant 13	47	1990	Dropped out Year 6	Kuala Lumpur
Informant 11	47	1994	Dropped out Form 3	Perak
Informant 6	49	1992	Dropped in Form 3	Kajang
Informant 7	49	1992	Dropped out Form 3	Sitiawan
Informant 14	40	1995	Dropped out Form 2	Kajang
Informant 9	44	1998	Completed SPM; Diploma IT	Bidor, Perak

Table 2

These figures suggest the low priority of education among marginalised and minority communities, which is consistent with ILO findings in European member countries⁶. Only a third of the informants completed secondary education. In all cases, it was essential that they start working as minors or in their late teens to supplement family income. Further education was not a possibility for most, also because families could not afford higher education. While these cases are from the 1980s and early 1990s, the report in 2020 by the Special Rapporteur on poverty highlights an ongoing problem with education among low-income children.

“Poverty still keeps many children out of school, despite programmes to support very low-income students run by the Ministry of Education. According to UNICEF, school affordability is “consistently identified as a major cause of inadequate preschool and upper-secondary enrolment rates”. The Government subsidizes school fees, but parents may not be able to afford school uniforms, books and supplies or the missed-opportunity cost of child labour. Low-income families repeatedly said that fees or costs associated with education, even as low as RM 1 (US\$ 0.25),

⁶ Precarious Work from a gender and intersectionality perspective, and ways to combat it, November 2022

were enough to keep their children out of school. These low amounts could readily be covered by government programmes.”

Article 3 of the CRC stresses the responsibility of adults to do what is necessary for their children. It also stresses the responsibility of governments to ensure that children are being given the best protection possible. At the same time, Article 26 of the same convention stresses that governments are to ensure that children of poor families are provided with the financial support to ensure that their welfare is looked after. In the case of many informants in this study, these obligations of adults and the government appear to have been ignored. This state neglect of the welfare of many informants in their formative years have also led inexorably to the precariousness of the current situations as older persons.

Article 26 of the Universal Declaration of Human Rights underlines the importance of a right to education for all and that this right is necessary for a full development of the person. The state has failed in enabling many of the Malaysians interviewed in this study to access this right to education to develop their capabilities and to thereby secure their means to securing jobs and personal security.

Married Life and Family

The narratives do not present a positive view of married life of informants. Some appear to have married young, though not clear in what conditions. In many cases, unfortunately, the marriages appear to have been dysfunctional and the spouses unreliable in providing for the marriage and the children that were born. At the same time, despite such vulnerable family situation, the women have had large families for whom they have not always managed to provide for safe family conditions or education, thereby compounding their problems.

All informants are or have been married, but 6 informants (Informants 1, 2, 3, 4, 10, 11) have husbands who are either deceased, divorced or separated. Of these, Informants 2, 3, 4 and 10 faced abuse and marital problems as well. Informant 3 chose to live with the abuse until in 2025 when the husband moved out of their home. Informant 4 was able to move in with her parents when she separated from her husband and eventually divorced him. Informant 2 also separated from her husband after years of violent abuse that led to long term health problems. Informant 10 also was in an abusive marriage with an alcoholic and had to move out to keep herself and her children safe. It is not clear how the latter two informants managed to take care of themselves and their children when this happened.

State protection is poor for women from low-income backgrounds facing violence and abuse in the marital homes. As the Special Rapporteur for poverty notes, many women are forced to continue living under such conditions for fear of becoming homeless. He also noted that there were inadequate shelters and no financial assistance for women in such, often life-threatening conditions. Nor is there any assistance in helping such families overcome the trauma that stays with them and affects their lives in ways that may be detrimental to them and the children. Informant 2 spoke of the trauma of the severe beatings she received which she believes has led to her problems with forgetfulness. In the case of domestic abuse, it is not just the spouse who suffers, but the children as well as witnesses to the violence perpetrated in their homes as well as when they themselves

become victims of that abuse. Informant 3 spoke of her third child who left home after finishing his SPM to get away from the physical abuse from his father.

Of the remaining 8 informants 5 have husbands who do not contribute to the needs of family or household. The husband of Informant 5 is a lorry driver and a contractor who has never provided for the needs of the family. Informants 6 and 7 appear not to have asked their husband for contributions to the household. Informant 9 states that her husband has never worked or contributed to the family; he is now a stroke survivor who needs her support for medical needs. The spouse of Informant 14 is in prison. It is not clear if he was working prior to the prison sentence.

Only Informants 8, 12 and 13 indicate that their husbands have played an active role in providing for the needs of the household and the welfare of the family. In other words, less than a quarter of the informants appear to have the support of a partner in seeing to family needs. This is a vital context that has a long-term impact on the informants' abilities to provide for their own aging needs.

This lack of support from a life partner has meant that most informants are left to provide for their offspring for all necessities of food, shelter and clothing as well as education, tuition costs and transportation for education matters. An example is the case of Informant 9 who works night shifts as a security guard from 7pm to 7am at a hospital. Her earnings provide for a family of 6 children ranging in ages from 19 to 9 as well as a husband who is a stroke patient. She states that the husband has never worked or provided for this large family, before he suffered his stroke.

Informant 12 appears to have had a supportive marriage, but she also narrates her early marriage years when she and her husband were living with his extended family of 9 and having to use all her wages to take care of the extended family needs.

An exception to this is the case of Informant 8 whose family life appears to have been conducted on a comparatively more egalitarian footing. Her husband was a present and contributing spouse who provided equally for the family and ensured that their two daughters were able to access education and jobs.

But in most other narratives, the family reliance on woman as the single provider for everything meant that the families are on a subsistence income, with barely enough resources to last the month. Informants frequently spoke of being in debt or seeking help from extended family members, some of whom were willing to lend support and money. While details of how many have managed in this manner is not fully understood, it is very possible the situation has been desperate for many.

This sort of stress has also meant that the informants have had little time or resources set aside for themselves or the future. The narratives among many of the informants show this lack of self-care and a lack of ability to consider their needs even as they age. In several instances as with several informants, we are told that they are still providing financial support not just to spouses who are unemployed, unwell or in prison, but that they are also providing financial support to adult children and especially the sons.

Overall, in this scenario, any possibility of providing for old age or preparing for retirement is not a consideration that most can afford to dwell on.

Work experience

A concerning issue is the lack of provision for retirement for those who have been involved in domestic work throughout their working life. After 20 years of working mostly domestic work jobs, Informant 4 has little monetary provisions now in her 50s when she stopped working altogether. As her jobs have all been in informal sectors, there is no EPF to depend on. She was able to buy medical insurance for herself while working, so this provides some support for her medical needs. Other than that, she is entirely dependent on her grown-up children for her needs.

At the time of their interviews, informants indicated that the need to continue to work was still urgent for nearly all. However, the advancing years have an impact on the kinds of jobs they can access. Informants 7, 9, 11, 13 and 14 are in their forties. All except Informant 13 have full-time positions as security guards or cleaners. These positions provide EPF and SOCSO protections for them that informants prioritise. Informant 13 stated that she has tried to do some part-time domestic work but has health concerns that prevent her from doing this full time. The rest of the group is relatively advantaged by the fact that they are currently working in positions that provide some protection for immediate and long-term needs.

8 informants are in their fifties. Of these only Informant 4 has said that she is no longer pursuing any work. Instead, her days are spent babysitting her grandchild. Informants 2, 6 and 8 carry out domestic work in households on a part time basis. They are doing so for family needs, but express dismay that they are no longer able to work at the pace they used to in their younger years. Informant 5 works part-time in a factory. It is possible that this is necessary also because she has a child who is a slow learner and her husband does not contribute to household needs. Informant 10 works as a cleaner in Putrajaya. She has expressed concerns about the future of her two grown-up daughters, neither of whom have completed secondary school education. Her elder daughter is also disabled but does not receive any government or welfare support. Informant 1 sells home-cooked meals, but this is not sufficient to sustain her needs. Informant 3 is a friend of Informant 1 and helps with selling home-cooked meals. She also has trouble making ends meet from day to day.

Informant 12 is 62 years old and stated that she needs to work for her personal and family needs. Since she cannot find suitable work that she can physically cope with, she has begun catering food to households. However, she has not been very successful in this venture. She also complained of not being as energetic as she used to be. This has an impact on the amount of work she is physically able to do.

The Special Rapporteur for Older Persons noted the new initiatives such as Daya Kerjaya, MYFutureJobs platform, the Senior Back in Action programme, Career Comeback and VeteranMyWira introduced by the government and the private sector to enable older persons to find work. These initiatives that are supposed to enable candidates to get training and find suitable employers are said to be non-discriminatory. However, the informants do not appear to have any information of these jobs nor is it clear how these options may provide opportunities to many informants here who have been doing jobs not scoped in under the Employment Act of the country.

In nearly all cases, except in the case of Informant 4, informants expressed their desire to continue working for as long as they could. A greater number of those who wished to continue working identified ongoing family needs, necessities, children's education and their own future needs as reasons for wishing to do so. Even though, some informants were EPF members and

had some savings, they were aware that their savings were insufficient. So, in many cases, the need for work is for immediate needs. As Informant 12 states:

“I think about my health and then about how much my finances can barely be saved right now. I do not even have savings..., how much worse could it get when I’m older. I can’t depend on my children because they are all married and have their own families to care for. I do think a lot about saving my money but that’s hard too... So, I think about earning money somehow to save for myself. I think about saving at least RM 50 but surely something would come up and I’ll ending up spending that too.”
(Informant 12, aged 62)

Unfortunately, their wish to continue working was stymied, in many cases, by the fact that they were no longer as physically able to carry out tasks that they could do so in their younger years. Aside from depleted energy levels, informants have reported physical health concerns that prevent them from working at the same pace or even on the same tasks as they used to in their younger years.

In the case of some informants, the need to work is rooted in humiliation they experienced in their families, at the hands of family members for being dependent. Informant 1 and Informant 3 spoke of being put down by their spouses for not having a job or for asking for money to cover their needs and expenses. Informant 13 verbalises the urgency of needing a job for maintaining her self-respect and dignity.

“I think about it a lot because I don’t want people to say I’m sitting at home and living off others. That’s a big deal to me. So, I want to do my best and try something. I need something to myself. Something I can be independent on. Just to have my own money for my own expenses. Or else even my husband and children wouldn’t respect me. I’ve experienced that too much either from my husband’s family or even mine, we must have money or else people would really look down and degrade you. I’ve seen this too much...” (Informant 13, aged 47).

In her report⁷ on Malaysia’s preparedness to manage the aging crisis, Independent Expert, Claudia Mahler highlights concern about the abuse faced by older persons in private spheres such as the family setting, especially when they are no longer earning and therefore considered a burden to the family. It is worth noting that this abuse is probably even more likely in families that are barely making ends meet. She further notes that any state-directed moves to force relatives to care for older relatives may only worsen the situation for the older persons in families.

The informants also narrated challenges faced in their early experiences of domestic work. This unregulated space of domestic work is open to all forms of abuse and exploitation, including in recruiting child labour, the denial of rest times and days when that work is done on a full-time basis.

This was the case for both Informants 12 and 13 who were sent to work full time at the ages of 16 and 12 respectively. Their experiences included not being given a proper place for them to sleep or regular hours of rest and the lack of proper food. Informant 13’s experiences at 12 includes being addressed in demeaning ways by all in the household she worked in, including the children.

⁷ Report of the Independent Expert on the enjoyment of all human rights by older persons, Claudia Mahler*

Often there is unreasonable addition of tasks and duties that were not agreed upon when the person was first hired for the domestic work. Such conditions lead to an impossible choice for the worker who is also the sole provider of a young family: continue to work in these conditions and be exploited or leave and hope that the next job will materialise. In the case of Informant 3, the employer started asking her to prepare food and drinks as well as to give massages in addition to duties agreed upon when she first started work for the household, so she chose to quit. Informant 10 found her domestic work in a household to be demanding as she was asked to complete an unreasonable number of tasks all limited to three or four hours. This is among the reasons for many seeking jobs in firms and cleaning companies as indicated by Informants 7, 9, 10, 11 and 14 where their hours and tasks are relatively more regulated.

An additional regrettable off shoot of working as a domestic work is the tendency for everyone to expect the person to take up the responsibility when needs arise in the family and social circles. This appears to have been the case for Informant 3 who spoke of taking care of her widowed brother-in-law. Nearly all informants profiled here highlighted this unspoken expectation in their homes that their earnings and their time is to be devoted entirely to family matters, when they are not in their workplace. As Informant 13 states: *"I tell my husband, "You all work from 8 to 5 but I work from morning till I fall asleep." We only go to sleep after each family member is back."* There is a negation of the needs of the self which is acquired early in the life of many of the informants interviewed.

Health

The ongoing urgency of needing to work to provide for themselves and families is made more difficult by health concerns that many informants have developed in their older years. Some informants point to conditions at work that were the direct causes of their problems as in the case of Informant 2 whose frozen shoulder and shortness of breath is said to be from her work conditions. She also suffers from acid reflux. Additionally, the domestic violence she suffered at the hands of her husband has led to her experiencing occasional forgetfulness. This latter condition appears to be a source of anxiety, given her frequent reference to this condition.

Pain in the limbs, back pains and breathing problems are some frequently cited examples of problems informants link to their domestic work. Informant 12 highlights that she developed asthma from standing in water too long while doing domestic work. One of the causes of breathing difficulties experienced is that of the use of strong chemicals in cleaning. Informant 9 mentions this as the reason for her needing to visit clinics often to get relief from the use of the nebuliser. Informant 11 mentions knee pain as the problem for which she must take calcium fortified milk.

Back pains are also common symptoms linked to domestic work conditions. Informant 13 attributes it to carrying heavy items around in her workplaces. This led to a tear in the soft tissue in her lower back. The doctors have advised that rest is necessary. But at 47, with one unemployed son and another still in school, stopping work to rest is not an option for her.

Aside from these conditions, other conditions mentioned included high cholesterol, high blood pressure and diabetes. Informants suffering from these conditions stated that these appeared to have begun with aging. These health conditions, possibly the result of years of physical labour and lack of access to proper healthcare has resulted in situations that threaten the future of these aging informants and the underaged dependents in their families. Given that most informants are at an age where menopausal complications can also affect health conditions, it is surprising that

not even one mentioned any problems linked to menopause. Whether it is a culturally inappropriate topic of discussion or a lack of understanding about it was difficult to say.

Nearly all informants, except those in current full-time work with organisations, are dependent on public healthcare for their health problems as they age. Future directions in the country's healthcare which involves the introduction of changes like Rakan KKM may have negative outcomes for older Malaysians who will have greater need for specialised care and treatments.

While Malaysia's public healthcare system is considered relatively affordable, the Special Rapporteur for Older Persons raised two concerns about access to healthcare for all. The first concern was a notable lack of acknowledgement of the occurrence of discrimination in healthcare. The Special Rapporteur had received reports of older persons of (1) indigenous backgrounds (2) Indian descent (3) LGBTQI+ backgrounds. However, aside from a lack of acknowledgement of such discriminations among public officials in the health sector, there was also no provisions in healthcare policies to prevent this discrimination.

Another concern is the government's preparedness to meet the needs of older persons with the availability of geriatric specialists. According to international standards, based on the country's population of older persons, Malaysia should have a minimum of 600 geriatric specialists. However, at the time of the report in 2025, the country only has 68 geriatric specialists – 38 in public healthcare and 30 in the private sector. At the same time, the Special Rapporteur highlighted the need to increase the numbers for post-basic geriatric training for nurses and to make provisions to enable nurses to attend these courses. This is seen as an urgent need to address the growing demand for such specialised care in hospitals.

Social Support

Informants generally expressed a preference for working in factories or with companies since such jobs provide EPF and SOCSO. A few informants stated that they have one or both schemes because of having worked in a business or company setting. This seems to provide some form of protection. However, Informant 3 stated that she had withdrawn most of her EPF for family needs. Narratives of other informants also suggested that the accumulated savings in their EPF fell far short of savings needed for long-term retirement needs.

Since 1 January 2026, EPF has also introduced *i-Saraan Plus* and *i-Suri* schemes for voluntary contributions. It is not clear if the informants in this study are aware of these schemes or interested in participating in them. It is possible that in most cases that voluntary contributions would be burdensome and strain their financial resources needed for personal and family needs.

According to the information so far, it appears not all informants benefit from the government benefits like *Sumbangan Tunai Rahmah* (STR). It was not clear why this was so. Informant 1 appears to be unaware of benefits that she might have access to. When asked what schemes and programmes she has sought, her reply was: "Theres nothing to come from the government since we're not government staff. So, we must find our means. Just finding any work we can get."

Some informants spoke of government offices not being always accessible or helpful in providing information and support regarding social assistance programmes. Informant 11 shared her early experiences of feeling inadequate about the use of the Malay language in government departments as a secondary school dropout at 15 years of age. While she has since developed her skills and her confidence since then, this is a telling comment that may reflect the realities of many who are not part of the mainstream economy. As a result, they may not be confident about

going to offices to seek information on their status and eligibility for these government benefits. Nor do they know where they may access this information. Another problem that Informant 11 highlighted was being confronted with the digitalisation of processes in government offices that requires the use of the internet and Wi-Fi to access information on schemes that she may apply for. She had to seek help among friends to do so since she was not fully conversant with the use of the internet. This may be a pervasive problem that government departments and the civil service need to address urgently even as they rush to introduce digital services in offices and agencies. The question is how these services are improving access for those in need, but who are without the means or the skills to understand the new digital processes. Getting a stranger or a friend to help may not always be helpful or desirable as there may be embarrassment or sensitivity about sharing such personal details of a person's lack of means.

Informant 10 seems to be in a particularly vulnerable situation. She was married young and was in a violent and abusive marriage until her husband died from a violent altercation with some other unknown parties. Currently, she works as a cleaner in a Putrajaya company every day. She has 2 daughters who are 23 and 19 years of age. Both are school dropouts. The older daughter is disabled or *Orang Kurang Upaya* (OKU). However, Informant 10 stated that other than a period in the past when they received OKU cash assistance for a month, they have not received any government assistance for her older daughter. Apparently, she was told that her daughter had to be studying to receive the government assistance.

She also mentioned that she has not received the STR or the *Sumbangan Asas Rahmah* of RM100 that was disbursed recently by the government. She also stated that she does not get time off from work to go to government offices to find out why she has not received this assistance.

These experiences of confusing messages, lack of information and access of informants underlines concerns raised by the UN Rapporteur, Claudia Mahler. During her visit to Malaysia, she found that social protection programmes for older persons are spread out among several ministries, agencies and departments with their own delineations what makes people eligible, how to apply for these entitlements and what these benefit structures are like. The Special Rapporteur was concerned that the confusion and lack of information would lead to difficulties for older persons in accessing whatever entitlements were meant for them. A World Bank report⁸ also expresses similar views in highlighting the challenges for eligible Malaysians to access the various social assistance programmes with differing criteria for eligibility and registration processes. The report further noted that at the time of its publication, there were 189 assistance programmes spread out among 26 ministries and agencies.

While various benefits are now available to eligible Malaysians, the fact that these are spread out among various ministries and agencies makes awareness of the benefits as well the access to them a primary difficulty. The criteria for eligibility as well as the registration for these are also said to be a challenge. And if these were not challenges enough, the rush to digitalise operations in government offices appears to be another challenge to many who may not have access to smart phones or laptops to download apps for registration and such.

⁸ World Bank. (2026). *Social Assistance in Malaysia: Who benefits, and who misses out?* The World Bank. Retrieved from <https://www.worldbank.org>

Recommendations

1. It is indeed ironic that Malaysia has an employment act for children which enables conditions for children (as defined by the CRC) to work as “domestic servants” when the term “servant” was removed from the EA in 2022. While rudimentary conditions are set out in the act for their rest and education, it is unclear how even these rudimentary protections are being safe guarded by the Ministry of Women, Family and Community Development. This act must be reviewed and reworked to bring it in line with the CRC.
2. The Education Ministry and related state and district offices need to step up to monitor and provide regular updates on dropouts in the country and how this is being addressed. The figures should be made accessible as public records to ensure transparency and urgency to prevent vulnerable groups from being left behind. More disparate data identifying locations and schools where dropouts are most apparent should be closely monitored and support programmes offered for families that are most vulnerable.
3. As required by the CRC, the government needs to monitor the welfare of children in B40 families to ensure that every support is provided to enable them to progress with their lives and to have choices for future jobs as well as security in their older years. This will also involve including parents/guardians and family members as important stakeholders in ensuring that the vital growing years of a child are fully supported to ensure a viable future for the child.
4. The ongoing neglect of the domestic work sector by the exclusion of domestic workers in the Employment act is an unconscionable neglect of a sector that is not only left open to abuse and exploitation but also wilfully disregards the sector’s vital contribution to the economy of the country. Dual income families, joint families with older persons in need of care and families with children are all reliant on the support of the domestic work sector, especially since the state has failed to provide adequate certified and qualified daycare centres around the country for the growing needs of the population whether it be for childcare or care of older persons. Domestic workers are, therefore, vital to the economy of the country.
5. With the ongoing needs of families for childcare as well as the growing needs of elder care, the country must prioritise certification courses to equip domestic workers with specialised skills for providing better quality services to employers. Targeted Technical and Vocational Education and Training (TVET) courses should be introduced to equip local domestic workers to handle the crucial needs of household, and they must be properly compensated as skilled workers providing vital service to the nation.
6. To understand the social and economic disparities that older women may have, the Special Rapporteur for Older Persons recommended that government institutions should collect and analyse data which is disaggregated by ages including those in the fifties, sixties, seventies, eighties and beyond to identify specific problems faced as people get progressively older. The current practice of grouping all who are in their fifties and beyond into one group is considered as one that may not yield the best results for initiating relevant legislative and policy actions.
7. Reskilling and retraining programmes are needed to help older persons and particularly women acquire necessary skills to continue working if they wish to.
8. The issue of discrimination in healthcare needs to be addressed and retraining as well as clear policies regarding discrimination against patients must be implemented to prevent any form of patient abuse and especially among elderly patients.

9. The number of geriatric specialists must be increased to the minimum number of 600 as required by international standards. Similarly, as noted by the Special Rapporteur, the government needs to enable the post-basic geriatric training for nurses to address the demand in this specialised area.
10. The issue of access to social protection programmes is urgent. More needs to be done to provide detailed public information to create awareness of the various benefits available to eligible Malaysians. The entire process for accessing these benefits needs streamlining to ensure that all can benefit from availability of these benefits. Relevant ministries, agencies and NGOs must coordinate efforts to ensure that the information is easily available to the public and to those most in need.
11. The Special Rapporteur on poverty reminded the National Human Rights' Commission of Malaysia of their obligations to intensify efforts to monitor and protect economic and social rights within the country.

Conclusion

The lived experiences of aging Malaysian workers interviewed here reveal deep-rooted challenges stemming from early life deprivation, limited education, unstable family structures, precarious work conditions, poor health, and inadequate social support. The deprivations and denial of rights to education and social wellbeing appear to be some causes for problems in their adult lives. Their subsequent problems faced in working in an unregulated sector and the lack of social protections have led directly to situations of social and financial inadequacies as they get older.

For too long, the problems of this sector and its workers have been ignored by authorities. Malaysia's status as an aging population means that sectors like these dominated by women from low-income families can no longer be disregarded if the country is to prevent an imminently full-blown social crisis. Addressing these issues immediately through policy reform, and enhanced social assistance is crucial to ensuring dignity, security, and wellbeing for vulnerable older women workers as Malaysia transitions into an aged nation.

As a country that is on the threshold of attaining the status of a High-Income Nation, Malaysia needs to ensure that such labels of prosperity and advancement are inclusive. Failing to acknowledge and address existing inequalities and income disparities including the lack of financial stability for older Malaysians and especially those with intersecting disadvantages renders the attainment of this international accolade as a hollow victory for the country.

Acknowledgements

Persatuan Sahabat Wanita Selangor (PSWS) is grateful for the participation of the 14 informants who made time to meet with us to share intimate and frequently difficult details of their lives and their experiences. This study would not have been possible without their input.

We wish to express our gratitude to Dr. Mary Varghese for designing and leading this important qualitative study on the lived-realities of aging Malaysian domestic workers; a population of women whose struggles are rarely recognised or understood by society. We thank Hanna Joseph and Elasya Richard, the research assistants who interviewed and compiled the data on the 14 women. We also appreciate PSWS' staff members; Annie Gerra, Kerry Gogelawan and Jagathesan Muthusamy for their coordination support for this study. Finally, to the PSWS Exco for

making this study possible; Pushpa Doraisamy, Muthammah Maddacanno, Devaki Arumugam, Mageswary Adaikalam, Stella LP Pereira, Vanaja Sangalrayan, Jayanthi Anthonisamy

First published: 16 June 2026