

Predicting the psychological well-being of B40 working mothers: Contribution of resilience, job satisfaction, and perceived stress



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ABSTRACT

Working mothers in Malaysia from the B40 income group face many life challenges that can negatively affect their psychological well-being. This study examined the roles of resilience, job satisfaction, and perceived stress in predicting psychological well-being among this vulnerable population. A cross-sectional design with purposive sampling was used. A total of 137 B40 working mothers (monthly income \leq RM5250) completed an online survey using the Ryff Psychological Well-Being Scale, Adult Personal Resilience Scale, Minnesota Satisfaction Questionnaire, and Perceived Stress Scale. Data were analyzed using stepwise multiple linear regression. The participants had a mean age of 37.90 years ($SD = 9.46$), were married, employed, and had at least one child. The results showed that job satisfaction, perceived stress, and resilience together explained 63.2% of the variance in psychological well-being, $F(3, 133) = 76.07$, $p < 0.001$, $R^2 = 0.632$, adjusted $R^2 = 0.623$, with job satisfaction being the strongest predictor. These findings suggest that policymakers and employers should develop targeted stress management and resilience-building programs to improve the well-being and productivity of B40 working mothers.

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1. Introduction

A recent study reported that Malaysian married working women had significantly higher overall psychological well-being scores than single working women (Binti Alias et al., 2022). This could be linked to the support they received from their family members, as indicated by Uddin (2020), who found that working mothers in the banking and healthcare sectors who received emotional, instrumental, and housework support experienced decreased levels of work stress.

Additionally, studies have also shown that married female teachers who experienced more work-family conflict reported lower levels of mental health and life satisfaction, and hence poorer psychological well-being (Akram, 2020). Furthermore, Yadav et al. (2023) found a negative

association between perceived stress and psychological well-being among housewives and working women. Notably, Norizan et al. (2023) reported that working women perceive higher levels of stress due to managing work and home responsibilities, childcare, dependent care, and cooking.

Working mothers are more likely to experience stress, fatigue, worry, and depression than their male counterparts, which adversely affects their psychological well-being (Saha, 2022). In addition to these challenges, they often struggle to manage their time, fulfil maternal responsibilities, and regulate their emotions effectively. Consequently, employed mothers face considerable stress when attempting to balance work and family roles (Norizan et al., 2023; Said Ramdan et al., 2021).

Notably, such strains intensify for mothers with lower socioeconomic status. In Malaysia, the Department of Statistics classifies households earning RM5250 or less per month as the Bottom 40% (B40). Financial constraints among B40 working mothers contribute to depression, a lack of social support, and anxiety about the well-being of their children and themselves (Zakaria et al., 2022). As such, financial and emotional burdens overwhelm

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B40 working mothers. In this context, resilience emerges as a critical protective resource. This aligns with the definition of resilience as the process and outcome of successfully adapting to difficult or challenging life experiences, especially through mental, emotional, and behavioral flexibility and adjustment to external and internal demands (VandenBos, 2007). Particularly among women, resilience has been identified as a key factor that potentially brings about transformative effects on families, society, and the economy (Abdullah Salim et al., 2024). According to Mensah (2021), resilience is linked to mental health outcomes, enabling individuals to cope with everyday fears and recover from setbacks. Moreover, a previous study using women service workers as samples has suggested that to enhance psychological well-being, it is imperative to provide support for a range of initiatives that promote resilience, particularly in high-stress situations (Kim, 2022). Not only did resilience have a significant direct relationship with psychological well-being (Sayed et al., 2024), but it has also been found to play a substantial mediating role in the relationship between stress and the psychological well-being of employed mothers (Hasan and ALSulami, 2024; Kapoor et al., 2021). For this reason, resilience is expected to play a crucial role in the psychological well-being of B40 working mothers in Malaysia.

Alongside individual resources such as resilience, organizational factors such as job satisfaction also exert a significant influence on the psychological well-being of B40 working mothers. Empirical studies have demonstrated a positive association between job satisfaction and mental health outcomes (Ndero et al., 2024). Furthermore, the attainment of work-life balance has been shown to enhance job satisfaction (Thifal and Kusumaningrum, 2021), whereas the opposite, namely work-family conflict, consistently undermines it (Purwanto et al., 2021).

Despite recent research on psychological well-being, there is still a lack of studies focusing on B40 working mothers. Specifically, there is an absence of research examining the role of resilience, job satisfaction, and perceived stress in their psychological well-being. Their well-being as employed mothers may face thick-and-thin challenges in daily life, whether from their environment or their inner selves. Therefore, this study aimed to predict psychological well-being from resilience, job satisfaction, and perceived stress among B40 working mothers and proposed one hypothesis:

H₀: Resilience, job satisfaction, and perceived stress are not significant predictors of psychological well-being.

The study was guided by Ryff's Psychological Well-Being Theory in 1989, which identifies six factors that contribute to the contentment, happiness, and psychological well-being of an individual. Personal growth and development, self-

acceptance, positive relationships with others, autonomy, environmental mastery, and a sense of purpose and meaning in life are all components of psychological well-being (Ryff, 1989).

A sense of autonomy is being able to make one's own decisions and live one's own life. It has a negative correlation with poor mental health and a positive correlation with psychological well-being (Klainin-Yobas et al., 2021). This can help build resilience by empowering people to act and make choices to effectively handle difficulties. People who have a sense of control over their environment may be capable of adjusting to circumstances and coming up with solutions to challenges, which ultimately boosts their ability to bounce back from adversity (Ryff and Keyes, 1995).

The purpose in life constructs refers to the belief that past experiences hold significance and that convictions provide direction and goals for life. Strong senses of purpose increase a person's likelihood of feeling deeply fulfilled and motivated even in the face of difficulties and disappointments. The personal growth construct leads to the attainment of one's potential and to the perception of gradual self- and behavior-improvement (Ryff and Keyes, 1995). People are likely to pursue meaningful goals and cultivate a sense of purpose when they prioritize these goals. Positive relations with others and self-acceptance may also predict psychological well-being in this research.

Positive relations with others refer to relationships that are warm, fulfilling, and based on trust and care for the well-being of others (Ryff and Keyes, 1995). Individuals with strong positive relations are more likely to experience happiness, satisfaction, and resilience in the face of adversity. The self-acceptance construct refers to pleasant sentiments about one's past and the recognition and acceptance of one's many facets, both good and negative (Ryff and Keyes, 1995). People with high levels of self-acceptance are more likely to be psychologically well because they are better able to handle life's ups and downs with greater self-assurance, sincerity, and emotional fortitude.

2. Methods

This study used a quantitative, cross-sectional survey design and a Google Form distributed via social media platforms such as WhatsApp, Telegram, Facebook, and Instagram to collect data. Working mothers from a B40 background were chosen as the population of this study because they face numerous and complex stressors arising from socioeconomic conditions and conflicts between work demands and familial responsibilities (Whitaker et al., 2021).

The sample size was calculated using G*Power software version 3.1.9.7 (Faul et al., 2007), using resilience, job satisfaction, and perceived stress as predictors of psychological well-being, with a medium effect size ($f^2 = 0.15$), an alpha level of 0.05, and a desired statistical power of 0.95. The analysis indicated that a minimum total sample of 119

participants was required to detect a statistically significant effect. For this study, a total of 137 participants were included in the analysis, achieving the minimum requirement for sample size.

As this study concerned only B40 working mothers, a purposive sampling technique was utilized, and the inclusion criteria were female, married, having at least one child, employed, and categorized in the B40 group. Participants were screened during the initial administration of the questionnaires. Filter questions were developed, asking questions such as gender, marital status, number of children, and household income. For this study, the B40 household income limit is set at RM 5250, which is the maximum average income for the B40 group in Malaysia in 2022, as reported by the Department of Statistics Malaysia. As such, only those who fulfilled the requirements were used for analysis. Out of 240 completed questionnaires, only 137 working mothers fulfilled all requirements to be participants in this study.

As shown in [Table 1](#), a total of 137 B40 working mothers participated in this study, ranging in age from 20 to 54 years ($M = 37.90$, $SD = 9.46$). The participants were predominantly Malay ($n = 120$, 87.6%), while two respondents in the "Others" category were identified as Kadazan and Bidayuh. Approximately 78% of respondents were engaged in full-time work.

Table 1: Characteristics of respondents

Variable	Category	n	%
Race	Malay	120	87.6
	Chinese	6	4.4
	Indian	9	6.6
	Others	2	1.4
Employment status	Full-time employment	107	78.1
	Part-time employment	7	5.1
	Self-employment	23	16.8
Employment sector	Public sector	38	27.7
	Private sector	74	54.0
	Self-employed	25	18.2

Participants' age ranged from 20 to 54 years ($M = 37.90$, $SD = 9.46$)

The survey instrument comprised four sections, including a demographic section. The Ryff Psychological Well-Being Scale ([Ryff et al., 2007](#)) was used to evaluate psychological well-being. It consists of 42 items and employs a 7-point Likert scale ranging from 1 (Strongly Agree) to 7 (Strongly Disagree). Twenty-two positively worded items were recorded, with higher scores indicating greater psychological well-being. In this study, the Ryff Psychological Well-Being Scale demonstrated high reliability, with Cronbach's alpha of .897.

The Adult Personal Resilience Scale ([Taormina, 2015](#)), used to measure resilience, contains 20 items and applies a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The scale yielded a Cronbach's alpha of .984 in this study. To assess job satisfaction, the Short-Form Minnesota Satisfaction Questionnaire (Short Form MSQ; [Weiss](#)

[et al., 1967](#)) was employed. It consists of 20 items that ask respondents to rate their level of satisfaction with various aspects of their employment, such as the nature of the work, supervision, coworkers, and advancement opportunities. A 5-point Likert scale ranging from 1 (Very Dissatisfied) to 5 (Very Satisfied) was used, with a Cronbach's alpha of 0.965. Neither instrument contained any negatively worded items, and higher scores indicated greater levels of resilience and job satisfaction, respectively.

Finally, the Perceived Stress Scale, translated into Malay by [Sandhu et al. \(2015\)](#), was used to evaluate overall perceived stress. It consists of 10 items rated on a 5-point Likert scale ranging from 0 (Never) to 4 (Very Often), with a Cronbach's alpha of 0.909. Items 4, 5, 7, and 8 were recorded with higher scores, indicating greater perceived stress. Notably, three out of four scales showed a high Cronbach's alpha of more than 0.9, which may indicate item redundancy. However, given that all four scales are well-validated and all items capture important facets of the construct, we retained all items.

Data collection took place between July and December 2024. This study received ethical clearance from the Human Research Ethics Committee of Universiti Pendidikan Sultan Idris (HREC Approval Number: 2024-0471-01).

3. Results

The descriptive analyses showed that B40 working mothers reported a moderate level of psychological well-being and perceived stress. Meanwhile, the resilience and job satisfaction scores were reported to be in the higher ranges. [Table 2](#) shows the mean and standard deviation scores for the participants, as well as the minimum and maximum scores for each variable. In addition, [Table 3](#) shows the intercorrelations among those variables. Specifically, psychological well-being showed a significant correlation with resilience, job satisfaction, and perceived stress.

Table 2: Level of psychological well-being, perceived stress, and resilience

Variables	M	SD	Min	Max
Psychological well-being	210.85	26.67	94.00	270.00
Resilience	79.42	15.74	20.00	100.00
Job Satisfaction	82.70	13.86	26.00	100.00
Perceived stress	15.78	7.40	00.00	37.00

Table 3: Correlation matrix among variables

Variable	1	2	3	4
1. Psychological well-being	1.000			
2. Resilience	0.430**	1.000		
3. Job satisfaction	0.683**	0.404**	1.000	
4. Perceived stress	-0.681**	-0.119	-0.608**	1.000

$n: 137; **: p < 0.001$

A stepwise multiple regression was conducted to examine the extent to which resilience, job satisfaction, and perceived stress predict psychological well-being. As summarized in [Table 4](#),

in Steps 1, 2, and 3, job satisfaction, perceived stress, and resilience accounted for 46.7%, 11.2%, and 5.3% of the variance in psychological well-being, respectively. With all three variables combined, the model explained 63.2% of the variance in psychological well-being, $F(3, 133) = 76.07, p < .001, R^2 = 0.632$, adjusted $R^2 = 0.623$. Specifically, job satisfaction ($\beta = 0.293, B = 0.564, SE = 0.141, t = 4.02,$

$p < 0.001$), perceived stress ($\beta = -0.473, B = -1.704, SE = 0.243, t = -7.02, p < 0.001$), and resilience ($\beta = 0.255, B = 0.432, SE = 0.099, t = 4.37, p < 0.001$) each made significant contributions. These findings indicate that higher job satisfaction, lower perceived stress, and greater resilience are significant predictors of psychological well-being. Therefore, the null hypothesis is rejected.

Table 4: Stepwise multiple regression analysis predicting psychological well-being ($n = 137$)

Predictor	B	SE	β	t	p	95% CI lower	95% CI upper
Constant	156.729	13.458		11.646	< 0.001	130.109	183.348
Job satisfaction	0.564	0.141	0.293	4.015	< 0.001	0.286	0.842
Perceived stress	-1.704	0.243	-0.473	-7.023	< 0.001	-2.184	-1.224
Resilience	.432	0.099	0.255	4.368	< 0.001	0.237	0.628

Model summary: $R^2 = .632$, adjusted $R^2 = .623, F(3, 133) = 76.07, p < 0.001$

4. Discussion

This study identified job satisfaction as the main contributor to the psychological well-being of B40 working mothers. Job satisfaction might promote psychological well-being among B40 working mothers through a sense of environmental mastery, personal growth in the workplace, and having a career purpose in their lives. As mentioned, job satisfaction was rated on various aspects of employment, such as the nature of the work, supervision, coworkers, and advancement opportunities. Notably, as B40 working mothers typically fall under those experiencing financial constraints, being able to help improve the standard of living for their families and being present for their children when necessary are luxuries that not many are able to obtain. Thus, feeling a sense of satisfaction in their job, presumably through adequate job-related tangible support such as paid parental and annual leaves, supervisor support, and sufficient salary, may greatly boost their psychological well-being. This finding is supported by Kuo et al. (2025), who emphasized the significance of a pleasant work environment in promoting employees' psychological well-being. In addition, according to Nurhasanah et al. (2023), encouraging co-workers, growth opportunities, and meaningful work all contribute to a happy work environment, improving general well-being.

Conversely, researchers found that perceived stress has a significant negative impact on the psychological well-being of B40 working mothers. This negative association can be supported by Ryff's Psychological Well-Being Theory, particularly the environmental mastery and autonomy components. It may be difficult for an individual to properly manage the demands of daily life when they are experiencing high levels of stress because it might erode their sense of control and efficacy. The findings of Ryff (1989) have demonstrated that increased stress can restrict cognitive flexibility and coping resources, both of which are crucial for psychological well-being. The working mother's perceived stress could be attributed to any factor

that other individuals encountered. A study by Azmi et al. (2024) examined the working mothers in Malaysian public hospitals and discovered that juggling heavy workloads noticeably increased their emotional stress. A study by Kêdoté et al. (2022) demonstrates that the perception of stress among workers who handle electronic waste is linked to factors such as insufficient income, the number of working days per week, the perceived violence at work, and the interference of work with family responsibilities or leisure activities. Meanwhile, the most common sources of stress that office workers feel are the intensity of their work, the social environment, their abilities and discretion, the prospects, and the quality of their schedules (Bolliger et al., 2022). All these are potential factors for higher perceived work stress and, in turn, affect psychological well-being inversely.

Furthermore, resilience was also a predictor of psychological well-being. This finding is aligned with the study of Uysal Irak et al. (2022), where the higher resilience of working mothers contributed to better psychological well-being, including lower anxiety, stress, depression, and a higher level of life satisfaction. Next, Wan Othman et al. (2024) reviewed existing studies and found that more resilient career women tend to experience better psychological well-being and, therefore, are more likely to feel mentally and emotionally healthy. Various factors can lead to higher resilience among workers, especially mothers from the lower-income category. Wong et al. (2022) demonstrated that healthcare workers exhibit greater resilience when they are satisfied with workplace policy and have better organizational supports, while higher levels of resilience are linked with better quality of life among patients and healthcare personnel (Marzo et al., 2022).

5. Conclusion

This study has successfully identified the role of job satisfaction, perceived stress, and resilience in predicting psychological well-being among B40 working mothers. While higher job satisfaction and

resilience led to greater psychological well-being, the higher perceived stress reduced psychological well-being. This research makes a valuable contribution to understanding the psychological well-being of B40 working mothers. The research provides a perspective on the struggles of economically disadvantaged working mothers, offering insights that are both timely and relevant for addressing their needs.

The findings of this study are insightful for designing psychological support programs specifically for B40 working mothers, underlining how job satisfaction, resilience, and perceived stress influence their psychological well-being. The researchers' findings point to the need for stress management initiatives that can help these mothers better cope with everyday challenges, reducing the negative impact of stress on their mental health. Previous studies by Micklitz et al. (2021) showed that participants in workplace mindfulness programs can handle stress more effectively, which in turn boosts their overall well-being. By building resilience through skill development and empowerment programs, policymakers and mental health professionals can give B40 working mothers effective coping tools, strengthening their ability to deal with both work and personal challenges. This aligns with Ryff's Psychological Well-being theory, which suggests that having control over one's life and environment can boost resilience and lessen the harmful effects of stress.

The implications of this study also extend to workplace policies, particularly those that offer mental health resources for B40 working mothers. Employers can improve these B40 working mothers' mental well-being by adopting flexible policies and creating supportive environments that address the unique challenges, such as heavy workload, financial strain, lack of workplace support, and so on, that they face at work. Providing access to mental health support and promoting a culture that values well-being can greatly enhance job satisfaction and productivity. Research by Sekhar and Patwardhan (2023) indicates that flexible work arrangements and job performance improve with supervisor support, leading to better productivity and employee well-being. These findings can suggest that B40 working mothers benefit from support systems that go beyond financial aid, focusing on emotional and psychological resilience, which are vital for maintaining mental well-being and improving life satisfaction.

Researchers have identified the use of a cross-sectional design as one of the limitations of this study, as it captured information from participants at only one point in time. This approach makes it difficult to see how resilience, perceived stress, and psychological well-being may interact or change over a longer period. Future research should explore this topic through a deeper lens through longitudinal studies to see how resilience, perceived stress, and psychological well-being interact over time. Longitudinal studies encompass the examination of

environmental factors, growth, and change that influence the growth, development, and decline of individuals over time (Laird, 2022). This study could explore the changes in psychological well-being, resilience development over time, or the impact of persistent perceived stress on their well-being.

More importantly, the small sample size of B40 working mothers may not fully represent the diversity within this population, as it is both limited in size and specific to a certain region. This could impact the generalizability of the findings among general B40 working mothers in Malaysia, and limitations in applying the findings to other groups of B40 working mothers with different backgrounds. For example, B40 mothers in urban areas like Kuala Lumpur may face different stressors, such as high living costs and limited affordable childcare options, compared to those in rural areas like Kelantan or Sabah, where community networks might offer more support, but job opportunities may be more limited. A larger and more diverse sample size would improve the study's representativeness across various demographics, such as different age groups, ethnic backgrounds, and educational levels within the B40 category.

List of abbreviations

B	Unstandardized regression coefficient
B40	Bottom 40% income group
CI	Confidence interval
F	F-statistic
G*Power	Statistical power analysis software
H0	Null hypothesis
HREC	Human Research Ethics Committee
LL	Lower limit
M	Mean
Max	Maximum
Min	Minimum
MSQ	Minnesota Satisfaction Questionnaire
n	Number of participants/respondents
RM	Malaysian ringgit
SD	Standard deviation
SE	Standard error
t	t-statistic
UL	Upper limit
β	Standardized beta coefficient

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Compliance with ethical standards

Ethical considerations

This study received ethical approval from the Human Research Ethics Committee of Universiti

Pendidikan Sultan Idris (Approval No. 2024-0471-01). Participation was voluntary, and informed consent was obtained from all participants prior to data collection. Participants were assured that their responses would remain anonymous and confidential, and they could withdraw from the study at any time without penalty.

Conflict of interest

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

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