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RESEARCH ARTICLE

The Emotional Cost of Underemployment Among Low-Income Breadwinning Mothers in Urban Malaysia

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ABSTRACT

In Malaysia, many low-income mothers shoulder significant financial responsibilities within their households, yet their roles as breadwinners often go unacknowledged in both policy and societal discourse. Existing research has largely focused on employment instability or joblessness. As a consequence, the emotional toll of being trapped in stable yet unfulfilling roles is frequently overlooked. This study explores the lived experiences of urban low-income breadwinning mothers in Malaysia. It focuses on the psychological and occupational challenges they face in the context of constrained job choice. Using interpretative phenomenological analysis, data were collected through seven-day diaries and semi-structured interviews with eight full-time working mothers residing in the Klang Valley. Findings revealed that while participants did not overtly identify as breadwinners, they bore the financial burdens of that role and were trapped under the conditions of underemployment. Many worked in roles that were misaligned with their talents and aspirations. Yet, they felt compelled to remain due to economic necessity and caregiving responsibilities. The group experiential theme, 'beggars can't be choosers,' resonates with the trade-offs these working mothers had to make. They prioritized job security, which came at the expense of job satisfaction and well-being. The study sheds light on the subjective dimensions of underemployment and argues that employment policy must move beyond quantitative metrics such as salary amount and job precarity. There is a critical need to address the invisible psychological costs borne by low-income mothers who are sustaining their families.

Contribution/Originality: The study's primary contribution lies in demonstrating that employment stability does not equate to empowerment. This study is one of very

few which have investigated subjective underemployment through diary-interview methodology. It documents the psychological costs of breadwinning and highlights the invisible pressures faced by low-income working mothers in Malaysia.

1. Introduction

The concept of a *breadwinner* is often goes unacknowledged when it is a woman fulfilling that role (Shah, 2024). Traditionally, breadwinning refers to the person who earns the main income for a family, typically associated with men in full-time work (Meisenbach, 2009). However, this definition also encompasses single mothers and married women who out-earn or contribute equally to their spouses, and female-headed households more broadly (Bruns & Pilkauskas, 2019; Glynn, 2019; Nor, 2022). Despite their substantial contributions, breadwinning mothers, particularly those in low-income contexts often remain invisible, both in public discourse and in their own self-perception.

In Malaysia, urban low-income (B40) families face increasing financial strain due to rising living costs, stagnant wages, and job precarity (Rahman et al., 2021). While women's labour force participation has grown over the years, they remain disproportionately represented in low-paid, informal, and unstable employment (Economic Planning Unit, 2021). Numerous studies have shown how such employment conditions negatively affect women's psychological well-being. For instance, Radey (2020) found that low-income mothers face elevated risks of depression and anxiety due to chronic financial strain. In a study on Malaysian precarious workers, Abdul Jalil et al. (2023) demonstrated that job insecurity is significantly associated with diminished psychological well-being, particularly when work-life balance is disrupted. Similarly, Nor (2022), in a qualitative study of single mothers, reported that irregular pay and lack of legal protection exacerbated emotional stress and vulnerability to poverty traps.

These local findings are consistent with a broader body of research. For example, a systematic review by Utzet et al. (2020) found strong evidence that precarious employment is associated with poor mental health outcomes, including depression, anxiety, and sleep disorders, across various occupational and national contexts. Benach et al. (2014) similarly argued that unstable employment not only affects economic stability but also contributes to chronic stress, anxiety, and diminished autonomy. These findings reinforce the idea that beyond income insufficiency, the conditions under which women work significantly shape their well-being.

In these contexts, women's participation in the labour force is often framed as a marker of empowerment. However, for many low-income mothers, employment is less a matter of agency and more a response to survival needs. Their jobs, while technically meeting the definition of employment, often fall under what scholars termed as underemployment. It is where work is misaligned with an individual's skills, aspirations, or identity, yet remains hidden in official statistics and public discourse. Churchill et al. (2025) emphasise that underemployment is not only about hours or wages but also involves a subjective misfit between a worker's skills and the demands or status of their job. They found that such misalignment is especially acute among low-income women, whose occupational roles are frequently constrained by care responsibilities, limited mobility, and structural gender inequalities. This form of underemployment is not simply economic, but psychological. It erodes a sense of competence, control, and

meaning. For mothers balancing caregiving responsibilities, such mismatched and undervalued work becomes a site of both physical and emotional strain. As Standing (2011) notes, precarious work often entails a loss of occupational identity, an effect that weighs especially heavily on women in marginalised settings. Thus, understanding women's employment in these contexts requires moving beyond job titles and income figures, and attending to the internal experiences that shape their working lives.

This economic marginalisation, when coupled with caregiving responsibilities, places married working mothers in a uniquely demanding position (Brady, 2019). Yet, existing research has predominantly focused on the financial precarity of single mothers, linking poverty with heightened vulnerability and psychological distress (Nor, 2022; Roman, 2017). In contrast, married working mothers from low-income households who shoulder equal or greater financial responsibility receive comparatively little attention.

Chesley (2016) in a qualitative study of heterosexual married couples in the US, found that even when women earned the majority of household income, many did not identify as the primary providers. These mothers experienced financial pressures similar to male breadwinners but also contended with role conflict between paid work and caregiving. While some high-income mothers described their breadwinning in terms of financial decision-making and job performance, low-income mothers more often associated it with stress and pressure to sustain the household.

The central role of breadwinning mothers is frequently obscured by persistent gender norms that frame men as primary providers and women's income as supplemental (Roman, 2017). These assumptions are reflected in the design of social protection policies, which often presume male breadwinners as default heads of household and overlook the actual distribution of financial responsibility within families (Shah, 2024). This invisibility is further compounded by internalized beliefs that women's employment is driven by necessity rather than agency or identity. This aligns with Ciciolla and Luthar's (2019) findings on invisible labor, which includes the emotional and cognitive tasks of caregiving that when undervalued or misaligned with identity, will exert a significant psychological toll. Invisible labour refers to unpaid, unrecognized, or emotionally taxing tasks often expected of women in both domestic and workplace settings (Ciciolla & Luthar, 2019).

Cultural expectations surrounding masculinity, fatherhood, and financial provision also shape how breadwinning is understood and enacted (Chesley, 2016; Elahi et al., 2022). These gendered norms affect both married and single mothers, who may experience heightened stress as they balance caregiving duties or sole providership with economic responsibility. The literature on employment transitions supports this stratification. Jacobs et al. (2016) found that low-income mothers experience significant mental health deterioration when navigating job instability and childcare barriers. Moilanen et al. (2019) similarly observed that nonstandard work hours exacerbate work–family conflict, especially among single mothers. These structural barriers complicate the experience of breadwinning and often lead to invisible forms of underemployment.

Although some studies have examined single mothers' employment challenges (Nor, 2022) there is limited insight into how both single and married low-income urban mothers manage jobs that are formally stable but misaligned with their capabilities or aspirations. For example, Brauner-Otto et al. (2023) studied women in rural Nepal and found that even salaried or self-employed women often remained in roles misaligned

with their skills and experienced minimal upward mobility over time. Their findings revealed how job content and career stagnation instead of just precarious work conditions shaped women's experiences of underemployment. This mismatch between the nature of their work and their capabilities or personal goals is often overlooked in official labour statistics. It represents a form of underemployment that extends beyond precarious job contracts to include emotionally unfulfilling or identity-conflicting roles.

In light of these gaps, the present study explores how urban low-income mothers, both married and single, navigate constrained job choices, underemployment, and the burden of breadwinning through their own lived experiences.

2. Methodology

This study utilized Interpretative Phenomenological Analysis (IPA) to explore how urban low-income working mothers in Malaysia make sense of their work and life experiences. IPA was initially developed by Jonathan Smith in the mid-1990s and has been commonly used in the field of psychology to dig deeper into people's lived experiences (Nizza et al., 2022). This methodological approach is firmly rooted in three key philosophical ideas; phenomenology, hermeneutics, and idiography (Larkin et al., 2006; Smith et al., 2022). These three underlying lenses guided both the design and analysis of this study.

From a phenomenological standpoint, this study was aimed to understand participants' experiences from their own perspectives (Ashworth, 2015; Smith & Nizza, 2021). IPA emphasizes on Husserl's prominent notion of phenomenology that is by, "going back to the things themselves" (Smith et al., 2022). Essentially, it means that the researcher attempts at viewing the situation as raw as it can from the participants' viewpoint. However, instead of adopting a purely descriptive phenomenological focus, the study took an hermeneutics approach, which is according to Heidegger, is an interpretive lens where it is acknowledged that experiences are always understood through the researcher's own worldview. In practice, this will involve engaging in a double hermeneutic process, whereby the researchers sought to interpret the meanings that participants themselves ascribed to their experiences (Tuffour, 2017). Hermeneutics acknowledge that researcher's point of view has its instrumental role in interpreting the participants data. This study also follows IPA's idiographic approach, where each participant's life story was examined by their own unique context. It is not the goal of an IPA study to come up with a broad generalization across all participants' data (Tuffour, 2017).

Hence, IPA was selected because the nature of this study is to understand in detail how urban Malaysian working mothers steer the challenges surrounding resource constraints, caregiving responsibilities and their perceived identities. Therefore, this study does not impose a pre-existing theoretical structures. Instead, this flexibility allows for a bottom-up exploration of how sense-making is constructed in their everyday life.

2.1. Participants Recruitment

Participants were recruited through social media advertisements and by snowball sampling. The inclusion criteria included: full-time employment, household income ≤ RM4000/month, residence in the Klang Valley, active caregiving responsibilities, and no

prior history of mental illness. The study recruited a homogenous sample of eight women, which aligns with IPA's preference for small, focused samples to allow idiographic depth (Smith & Osborn, 2015).

The demographic details of the participants are presented in Table 1. The sample included women aged between 28 and 44 years, comprising both married and single mothers. Most participants had one to three children, with one mother caring for a child with special needs. These characteristics reflect the varied family responsibilities that shaped their employment experiences, while still aligning with the homogeneity required for IPA.

Participants were provided with detailed study information and gave written informed consent. To protect their identities, pseudonyms were used throughout the data collection and analysis process. Each participant was briefed on the diary process and the voluntary nature of their involvement, with assurance of confidentiality and the right to withdraw at any time.

Table 1: Participant Demographic Data

Pseudonym	Age	Relationship status	# children	Special needs child
Anom	43	Married	2	N
Dara	28	Married	3	N
Embun	33	Single	1	N
Seroja	30	Married	1	N
Melor	28	Married	1	N
Orked	42	Married	3	N
Suri	44	Single	5	N
Kia	42	Single	2	Second child is autistic

2.2. Data Collection

Data collection combined two qualitative methods: a seven-day semi-structured diary and a semi-structured individual interview. Semi-structured interviews and diaries have been known to be the exclusive tools to conduct an IPA study (Cudjoe, 2022; Smith et al., 2022). The everydayness nature of diary entry as adopted in this study is an important characteristic, which allows for contemporaneous data to be collected (Alaszewski, 2006; Hyers, 2018). As such, diary minimizes recall bias as thoughts and emotions are penned down close enough to time of event (Alaszewski, 2006). As a result, information loss can be reduced which such information could be valuable, unlike when using only interview, where participants might have problems with recalling the significant events that they have experienced daily (Alaszewski, 2006).

The diary captured a real-time reflections over the course of a typical week. This allows participants to express experiences they might not recall or feel comfortable sharing during a one-off interview. Diary entries were structured with minimal open-ended prompts to encourage expressive and flexible writing, with participants asked to write at least 250 words daily.

Once diary entries were completed, they were reviewed and formed the basis of customized interview guides for each participant. These interviews were conducted via

Zoom between November and December 2021 and lasted between 60 and 120 minutes. The interviews were conversational and participant-led. It aimed to expand on the narratives shared in the diary while allowing new insights to emerge. Interviews were video-recorded and transcribed verbatim, including significant non-verbal cues.

The combination of both methods enabled the study to access lived experiences in both written and spoken forms. This approach reflects the rhythms of everyday life as experienced by the participants.

2.3. Data Analysis

The analysis began with the diary entries and follows the seven-step IPA process as outlined by Smith et al. (2022). This involved reading the transcripts and diaries multiple times, taking exploratory notes, developing experiential statements and identifying themes. These collection of individual experiences, or also known as personal experiential themes (PETs) were grouped into broader patterns called group experiential themes (GETs), which reflected the shared meanings across participants.

The diaries were not analyzed in isolation. They shaped the interview questions, in order to ensure that they were relevant to each participant's experience. This matched IPA's flexible and participant-focused approach.

Similarly, interview transcripts were then analyzed using the same IPA process. Each case was analyzed individually before cross-case analysis were made. Throughout the process, the researcher placed high emphasis on depth and own reflexivity to stay close to the participants' meaning-making. This diligent act uncovered both the convergence and divergence across participants' data which is a central component to IPA. This is also the stage where the nuances in and between participants' narratives were brought to light.

2.4. Reflexivity and Audit Trail

Reflexivity was an important part of the research process. After each interview and during the analysis, the researcher kept a reflexive journal to jot down first impressions, personal reactions, and any potential biases that came up. This journal, along with the annotated transcripts, theme drafts, and notes on key decisions, made up a clear audit trail. Such transparency not only supported the credibility of the findings but also reflected IPA's commitment to reflexive engagement with data.

Additionally, field notes were also actively taken to capture the non-spoken words. The cues include subtle gestures such as pauses or interruptions during interviews, changes in tone or facial expressions, or even side comments about their homes or daily routines. These small details supported to deepen the interpretative process.

2.5. Triangulation and Credibility

Triangulation was carried out by comparing diary narratives, interview data, and researcher field notes. This cross-checking between different sources helped validate the interpretations and added depth to the analysis through the layered understanding of the participants' experiences (Fusch et al., 2018). A second IPA researcher was

appointed to review the analysis and provided feedback in order to ensure credibility and coherence of the analysis.

3. Results and Discussion

3.1. Group Experiential Theme: Beggars Can't Be Choosers

In households with limited income, the person responsible for keeping the family afloat often faces an ongoing juggling act mainly among women. The phrase 'beggars can't be choosers' is a proverb that means when someone is in a desperate or needy situation, they cannot be selective or picky about what they receive or are offered. This implies an acceptance of offered opportunities without complaint or specific preferences due to the constrained choices available. The implications of that constricting situation unfold in two significant ways for the working mothers in this study.

Firstly, it closely relates to the job satisfaction experienced by working mothers. The findings revealed that some of these mothers harbored a high sense of dissatisfaction with their jobs but persevered due to the obligation to meet their basic needs for subsistence. Secondly, this situation contributes to underemployment and hinders the career advancement of these working mothers. Collectively, these factors entail detrimental repercussions for the psychological and physical health of this group of working mothers.

Kia, Dara and Seroja reported that they had to toughen up for the sake of salary. Kia who is in her early 40s described her entire work experience as "has always been hell". She has been switching from one job to another because she "couldn't manage the time, the pay, and also the shifts.. the load". Her current job is not any better than her previous tenures.

> *Work has always been hell. I was in administration, I was in retail, in leasing, in mall operations, in calls centers. Only in mid 2019, I had a job in admin with an NGO near to my place. I had to change jobs because I couldn't manage. The time, the pay and also the shifts, the load [...] This (current) job however made me feel I was scammed into believing I was hired in administration. I was also doing digital content, admin and general work including repairs. I was bullied all because managers usually the asshole ones think I'm desperate for a job. They took advantage of that. They usually look in disbelief when I send a resignation letter. Not expecting I will leave. Like I said, I don't let people toy with me too long but for salary, I just tolerate. (Kia, diary day 1/line 82)*

Kia further elaborated about how her "administrative" position turned out to be physically laborious and that took a toll on her physical health. Kia's portrayal of herself as "half-dead" by the end of her workday strongly emphasize on the strenuous physical labor she must endure to maintain her employment.

> *When I get back, I'm already half dead as my admin work also is general labour work like packing and lifting heavy boxes. I'm also entertaining my bosses ODPC. So, packing, unpacking, sorting, rearranging, is like 80% of work. We just move things around and he doesn't like hiring any men for*

> *that task. It's an internal problem. My body aches, I watch a series and off to bed. That's my day. No time to grief. That's why at times I just lash out. Seldom at my kids but I just have a temper and harsh way of speaking. People say I'm rude. Who causes the stress? Boss, colleague and the usual financial situation. (Kia, diary day 1/line 136)*

Dara and Seroja who were both in their late 20s shared a similar struggle on the overwhelming workload that they were both carrying. Moreover, their predicament was exacerbated by their engagement in fields that diverged from their prior work experience. It is further compounded by the absence of any formal training or assistance provided to facilitate their transition. They took up the job out of desperation for money to sustain their family. Venting out about her current job, Seroja who was a degree holder in Food Science wrote in her diary that she accepted the role as a Marketing Executive because she was desperate for money. It was a big jump in terms of career pathway and her salary also took a sharp plunge from her previous job.

> *Since I have three mouths to feed, I redha to accept this job even with zero experience in marketing. (Seroja, diary day 1/line 24)*

On top of all that, the pre-pandemic work arrangement had already put her under immense pressure since she had to drive and brave through the severely congested and chaotic traffic conditions to and from work on a daily basis. She was aware that the long daily commute did not worth her energy, but she had no choice since she needed the money to sustain her family.

> *Like it always crossed my mind how tiring it has been to commute to PJ.. with little salary.. is it even worth it? But then.. it's better than none. I just had to face it. (Seroja, interview/line 1110)*

It was the same employment battle for Dara who admitted that her current job was the hardest she had ever been in. Dara conveyed her experience of mental exhaustion in her role as a customer service representative. She mentioned dealing with customers constantly, which had tired her brain, particularly from the cognitive demands of generating solutions to various issues. Moreover, she highlighted the emotional toll of interacting with customers who used harsh and abusive language. This situation indicates that she felt personally affected by the negative sentiments directed at her. Dara's limited ability to respond beyond apologizing suggests a lack of control that she was over her professional role.

> *I'm dealing with the customers all the time. My brain is tired.. tired of thinking (for solutions).. […] and that doesn't include the part when the customers were cursing at me using harsh words. Like I am receiving all the harsh things they're saying to me. As the Customer Service I can only apologize to them. Say sorry, sorry, sorry. (Dara, interview line 1368)*

Dara further emphasized that she was severely deprived of job support in terms of guidance and peer-to-peer connection since she started the job remotely in the lockdown. She described her work from home experience throughout doing the job as independent work as she could not ask around like she would at physical setting.

> *Work from home forced me to work independently. I work using applications so I need a face-to-face interaction to ask my seniors. But I can't. I don't have that. Like, it's easier if it's at the physical office. I'll have my colleagues around me and supervisor is just around the corner too. I can't ask them anytime but work from home.. I have to survive by myself. (Dara, interview line 348)*

In the face of the numerous job-related challenges, these young mothers persist in their employment due to financial necessity, wherein money becomes the trade-off for their job satisfaction. On the contrary, Anom did not show resistance in putting in the hard work of carrying the role of a breadwinner. She had to work the extra hours sometimes and also work on Saturdays. However, the passion she has for her job and the realization that her salary as a form of *rizq* (Islamic concept for provision) make her persevered through the challenges at work.

> *The responsibilities at work.. it's important not to take for granted.. because that's where my rizq comes from.. from the workplace. I don't mind if I have lots of work to do.. I feel like they gave me the position.. so I take it as a challenge that I can do more than that. (Anom, interview/line 573).*

Anom was diagnosed with endometriosis hence monthly menstruation was always painful on her, but she refused to take sick leaves even she was entitled for it. She prided herself that she braved through her ill days.

> *I am very particular with my attendance. I have only taken seven days sick leaves so far this year even though I am ill. I'll take the meds and toughen up the pain. (Anom, interview/line 646)*

For Anom, her income brought more than just monetary aid for their family. She could not risk losing her job as financing activities relied solely on her income pay slip which explained her high dedication towards her job.

> *..because my husband, he's only getting paid daily. So he doesn't have the perks like I do.. EPF.. SOCSO.. he does not have all that. So anything loan related is a challenge for me.. to buy a car.. buy a house. Ahh.. (his) motorcycle.. all has to use my name. So I have to really perform at work. (Anom, interview/line 1252)*

Based on the accounts provided by the working mothers, it is evident that a pervasive sense of job dissatisfaction prevailed among them, with the notable exception of Anom. Anom, as the primary income earner experienced a more positive professional environment supported by workplace assistance as understood within the overall narration of her background. This support coupled with her role as the family's financial leader propelled her commitment and professional exertion. However, while Anom did not explicitly raise issues about her workplace, she subtly conveyed her commitment to job security by emphasizing her dedication to maintaining stellar performance, even at the expense of her health. This caution stemmed from the recognition that she could not afford to risk losing her job, given her pivotal role as the family's main financial provider.

These accounts illustrate the condition of subjective underemployment, which Churchill et al. (2025) defined as a state not merely marked by inadequate hours or pay, but by a misalignment between one's capabilities, values, and job demands. In this study, such misalignments were both skill-based (e.g., Seroja's move from food science to marketing without training) and identity-based (e.g., Kia's sense of exploitation). For these working mothers, underemployment was experienced as emotional and psychological depletion.

The analysis indicates that low-income working mothers tend to prioritize job security over job satisfaction when confronted with poor job situation. The emphasis on job security stems from its role in providing a sense of economic stability, particularly given the mothers' status as primary income earners. The knowledge that their employment is secure serves to alleviate financial stress, thus contribute to a more stable economic environment.

While participants rarely verbalized their identification as breadwinners, their narratives reflect an internalized acceptance of economic responsibility. Some, like Anom and Kia, articulated this role overtly, though through different emotional registers. For Anom, her job was a source of pride and spiritual duty (*rizq*), while for Kia, the breadwinner role was heavy with fatigue, exploitation, and anger. These tensions echo Chesley's (2016) observation that breadwinning among low-income women is often not about empowerment but pressure. This finding is also emphasized by Shah (2024), Ciciolla and Luthar (2019) in relation to invisible labour.

Those contributing to this theme were engaged in various occupations with individuals like Kia working in the retail sector, while others, namely Seroja, Dara, and Anom, held office jobs. Seroja and Dara, both employed in office jobs, expressed grievances regarding the significant lack of support in terms of skills development and training within their workplaces. They highlighted the absence of assistance from their line managers and substantial under-compensation for their efforts. Aamodt (2016) aptly emphasised on the significance of possessing job competencies, which encompass "*knowledge, skills, abilities, and other characteristics such as interest, personality, and training*" (p. 41). These competencies are crucial for thriving in employment role. Unfortunately, as echoed in the narratives of these working mothers, many reported being deprived of such comprehensive support packages. Moreover, the workplace dynamics in Malaysia are influenced by a collectivist culture with high power distance (Hofstede et al., 2010) which can lead to unique stressors for working mothers. For example, the participants conformed to workplace norms which limited their ability to negotiate for flexible working conditions or support systems.

Furthermore, various objective assessments of job characteristics play a pivotal role in influencing job satisfaction, as posited by the situational perspective. This viewpoint underscores the significance of specific features related to the employment contract, including aspects such as salary, contract type, job security, and working hours. Additionally, it extends its focus to job content, including factors such as decision-making autonomy, task variation, career and training opportunities, and the support network provided by colleagues (Judge & Klinger, 2008).

Pohlig et al. (2022) provided a useful lens here. The authors suggested that job dissatisfaction is not only a function of poor working conditions but also the weight of household dependency on one's income. In this study, mothers with sole or primary earning responsibility especially in single-parent households expressed heightened

distress over job dissatisfaction. Their employment choices were shaped less by aspiration and more by survival, which reflects a pattern of "forced retention" in jobs that underutilized their skills and eroded their well-being.

While the issue of unemployment in women is widely debated (Economic Planning Unit, 2021; The World Bank, 2022), the analysis of this theme also sheds light on the state of skill-related underemployment among women already in the workforce, particularly within female-led households in the low-income group (Tumin, 2021). These working mothers expressed a hesitancy to break out of their current employment situations, fearing that such a move would pose a significant risk to their family's economic stability. The fear of risking the family's financial footing, even in emotionally draining jobs reflects a double bind unique to breadwinning women in low-income contexts. While employment offers security, it traps them in roles that are psychologically and physically costly.

The dominant financial difficulties prompt them to accept jobs that may not align with their skills, qualifications, or career aspirations, as exemplified by the case of Seroja. Although financial strain has been recognized as a consequence of underemployment (Hussin & San, 2023), this theme also highlights that holding the status of the primary breadwinner could be an antecedent to the high prevalence of underemployment among women, particularly in the low-income household context.

4. Conclusion

In sum, the theme 'beggars can't be choosers' encapsulates not just a lack of choice, but also the emotional trade-offs that define breadwinning under the conditions of scarcity. This study importantly highlights that although the participants hold stable, full-time positions**,** yet they described persistent dissatisfaction, constrained choice, and the emotional burden of breadwinning, even in the absence of job volatility. Employment stability does not translate to empowerment when roles lack challenge, growth, or meaning. This challenges the prevailing assumptions that formal employment inherently enhances well-being. Instead, it demands attention to the subjective dimensions of work**.**

The findings suggest that underemployment among women should not be viewed merely in terms of contract hours or salary brackets. Instead, it must also account for women's skills and her job role, life goals that align with her perceived identity and workplace recognition. These mismatches have psychological consequences that diminish resilience and self-worth, particularly among female-led households.

Ethics Approval and Consent to Participate

Participants were recruited following ethical approval from the IIUM Research Ethics Committee (IREC 2019 235). All participants were provided with a detailed explanation of the study's objectives, procedures, potential risks, and their rights as research participants. Written informed consent was obtained prior to their involvement. To acknowledge their time and contributions, participants were provided with a small token of appreciation in the form of monetary compensation upon completing both the diary and interview components. All data were treated with strict confidentiality, and pseudonyms were used to protect participants' identities throughout the data collection, analysis, and dissemination process.

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Conflict of Interest

The authors declare there are no conflicts of interest.

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