

Life Satisfaction of Working Women in Malaysia, A Southeast Asian Country

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Abstract. *Women play a critical role in an economic and social well-being of a nation. Therefore, measuring the life satisfaction of women is important to see their view of life. Life satisfaction measures the overall life satisfaction. The study aims to determine whether there are differences in life satisfaction among working women in Malaysian from the perspectives of demographic characteristics. The measure of life satisfaction was based on the Life Satisfaction Scale. A purposive random sampling method was used to choose the sample. The analysis is based on responses from 302 working women. Independent t-test and one-way ANOVA are used to test the variables. Overall, the life satisfaction of the working women was found to be moderate in the study. The results of the study found significant differences in life satisfaction with regard to marital status, age, occupation, income, spouse's education, and spouse's income. However, ethnicity, education, spouse's age, spouse's occupation and number of children did not show to be significantly different. The Ministry in charge of women, family and society development could provide the necessary assistance to women who are having problems that could affect their life satisfaction. Women who are interested in opening their businesses could also be assisted by the relevant agencies to improve their income. Through this, they can assist their family financially. More policies supporting women should be introduced to assist or strengthen the position of women to move up professionally and socially.*

Keywords: age, life satisfaction, marital status, occupation, working women

JEL Codes: I0, J1

1. Introduction

Life satisfaction denotes the overall satisfaction in life. Having a good level of life satisfaction means the ability to manage life pressures well. According to Cakar (2012) life satisfaction is a process that includes commitment and positive effects among others to make life meaningful. Measuring life satisfaction in various age groups, gender and occupations among others has been done by researchers indicating this to be a critical field to study. Poorbarferani et al. (2018) pointed out that a low level of life satisfaction can lead to psychopathological systems which are anxiety, depression, and loneliness. It can also lead to risky behaviours such as violence and aggressiveness. This will be harmful to the individual, their families and colleagues at the workplace. Therefore, a study of life satisfaction is critical.

The role of women in a family unit is vital for the well-being of the family members. Conditions such as higher living costs, the need to increase income stability and protection against financial problems require women to earn to support the family needs (Ismail et al., 2015). Over the years, more women have entered the workforce. Working women take multiple roles such as taking care of the family as well as focusing on their careers. As working married women, they support their husband in providing income and managing their family. Single working women on the other hand, provide income for their parents and their siblings and take care of them as well. According to Abdul Razak et al. (2019), women are a critical component of a

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society. They are an important segment of a population and also in the development of a family institution. This indicates, working women is an important segment to be studied.

Malaysia is a country in Southeast Asia with a population of 32.75 million. Out of this total, women consist of 15.92 million in the first quarter of 2021 (Department of Statistics, Malaysia). Around 60 percent of women makes up the graduate enrolment in Malaysian Universities (The 11th Malaysia Plan, 2019). In terms of workforce distribution, women represent 5.83 million of the 14.96 million workforce (Labour Force Survey Report Malaysia, 2020). This points out the importance of women's contribution economically. According to Bailey et al. (2000), women contribute significantly to the economy of a country. Hrotkó et al. (2018) pointed out the findings of Boston Consulting Group where economic growth and society's well-being are tightly linked together.

Working women need to have a good level of life satisfaction since it will lead to higher work productivity. According to Diener and Tay (2012), several studies found life satisfaction at a higher level can have an impact on job satisfaction. In other words, this will lead to higher work productivity. The United Nations has pointed out the need to empower women in the economy and close the gender gaps in its 2030 Agenda for Sustainable Development. On the domestic front, marriages in 2019 decreased by 1.2 percent compared to 2018. Divorce on the other hand increased by 12 percent in 2019 compared to 2018. In other words, these facts might not imply a good sign of women's satisfaction in life.

Toker (2012) points out that life satisfaction is the degree of positive evaluation of the overall quality of one's life as a whole. Studies related to life satisfaction has been done across the globe. Researchers have done studies in Western countries (Antaramarian, 2017; Crowley, & Walsh, 2018), Iran (Mifarhardi et al., 2013), Turkey (Toker, 2012; Erdamar & Demire, 2016) and Nigeria (Oladipo et al., 2013). In terms of Asian countries, studies on life satisfaction have been conducted in countries such as Japan (Yamasaki, et al., 2011), China (Huang et al. 2018), India (Ghosh, 2016), as well as Malaysia (Arshad et al., 2015; Siti et al., 2017; Sabri et al. 2021). Nevertheless, the focus of the studies differs. Some studies include just a specific type of occupation such as academics, nurses, or teachers, while others are general. There are also studies based on age groups such as the elderly, teenagers, university students, or gender.

The current study focuses on working women. This is because they contribute both economically and socially whether married or otherwise. Women consist of half the population of Malaysia. An attempt is made to study the life satisfaction of working women since very few studies have been done in Malaysia. Sabri et al.'s (2021) study was on the women as the head of the household. The study focused on factors that may contribute to life satisfaction such as locus of control, religiosity, financial vulnerability, and financial capability. Siti et al. (2017) concentrated on career women however, only on the middle age group. Furthermore, literature on life satisfaction has shown to have mixed results specifically from the demographic perspectives. Due to the research gaps, the current study will do a comparative analysis of working women's life satisfaction based on a number of demographic characteristics in the Malaysian context. In addition, there is limited study on spouse characteristics such as age, education, occupation, income as well as number of children which is another research gap that would be addressed in this study. The specific objectives are to determine whether there are any differences in life satisfaction concerning demographic characteristics. The demographic characteristics that are included are ethnicity, marital status, age, education, income, occupation, spouse's age, spouse's education, spouse's occupation, spouse's income and number of children.

Life satisfaction is considered an intrinsic component of well-being, including the person's attitude, his/her general assessment of the totality of one's life, or some aspect of life, such as family life and educational experience (Diener & Lucas, 1999). The Satisfaction of life scale (SWLS) by Diener is the most used scale

in measuring life satisfaction. Life satisfaction occurs when the expectations and needs of people are satisfied and he/she is satisfied with his/her life.

A high level of life satisfaction would mean the individual has a low level of stress and does not face much of a problem either at home or at the workplace. This will result in a happier and more confident individual.

According to Toker (2012) who did a study on academicians found age has an impact on life satisfaction where the older academicians have higher life satisfaction compared to those of younger age. Akman (2021) found life satisfaction increases with age. However, findings by Jan and Masood (2008) showed different results where although age is found to relate to life satisfaction, it is a negative relationship. As age increase, life satisfaction decreases. This is supported by a study in China where it was found young age is negatively associated with life satisfaction (Huang et al. 2018). This indicates finding related to age and life satisfaction are mixed.

Generally, education has a positive impact on life satisfaction, that is the higher the education level, the higher the life satisfaction. Education level is found to have a positive relationship with life satisfaction (Tahsin et al. 2014; Crowley, & Walsh, 2018; Priambodo et al., 2021). Similarly, Akman (2021) found that life satisfaction increases with an increase in the level of education. According to Jan and Masood (2008) there are differences in general life satisfaction among women who have education at different levels. It is found that women with college/university education have the highest life satisfaction. However, Gong et al. (2011) reported contradicting results where lower education levels provided higher life satisfaction in Australia. Siti et al. (2017) on the other hand reported that education level does not contribute to life satisfaction in their study of middle-aged or elderly women. Generally, findings in terms of education and life satisfaction relationship are mostly positive.

Occupation is another characteristic that has been studied in life satisfaction. Toker (2012) who did a study on academics found that professors have the highest level of life satisfaction in comparison with other academic positions such as assistant professor, instructor, or research assistant. This result indicated that occupational level influences life satisfaction. Siti et al. (2017)'s study revealed a different level of life satisfaction for different occupational categories such as those working in the public, and private sectors and those who are self-employed. Higher life satisfaction was observed for those working in the public sector. The position of the occupation level is generally based on education qualification. In addition, experience, effort and performance lead to promotion. Thus, the higher the position level or occupation, it will lead to higher life satisfaction.

Toker (2012) found income is significantly related to life satisfaction in his study of academic-related professionals. In the study of nurses (Mifarhadi et al., 2013) and married women in health centers (Poorbaferani et al., 2018) in Iran, the relationship between life satisfaction and income is positive. Similarly, income is also found to have an impact on the life satisfaction of women in Malaysia. As income increases, life satisfaction also increased (Siti et al., 2017). Earlier studies by Jan and Masood (2008); Easterlin et al. (2012) and Tahsin et al. (2014) provided support for the positive relationship between income and life satisfaction. However, Lora and Chaparro (2008) indicated increment in income does not always contribute to better life satisfaction. The majority of the studies revealed that income is a significant predictor of life satisfaction. This is due to the higher the income, the more requirements in life can be obtained more easily.

Marital status is also a factor that contributes to life satisfaction. Verbakel (2012), Kalantarkousheh et al. (2014) and Ghosh (2016) observed those who are married are happier and comparatively more satisfied with life than unmarried ones. This is supported by Siti et al. (2017) who reported higher life satisfaction among married women while Manee et al. (2022) found that marital satisfaction has a direct effect on life satisfaction. Tahsin et al. (2014) found those who are divorced have negative life satisfaction. However, Toker (2012) found no difference in life satisfaction among different marital statuses in his study of

academics. This is in line with an earlier study by Jan and Masood (2008) when they compared single, married, and divorced individuals. Generally, married women can find support from their husbands. They can discuss problems or issues with their husband and collectively decide on a suitable solution. The support they received from the spouse will ease their burden and thus lead to a higher level of life satisfaction as found in previous studies.

Based on the review of the literature, the following research hypotheses were formulated:

H1: There is a significant difference in life satisfaction between the groups based on the marital status of working women.

H2: There is a significant difference in life satisfaction among ethnic groups of working women.

H3: There is a significant difference in life satisfaction among various age groups of working women.

H4: There is a significant difference in life satisfaction among working women groups based on their education level.

H5: There is a significant difference in life satisfaction among groups based on the occupation of working women.

H6: There is a significant difference in life satisfaction among income groups of working women.

H7: There is a significant difference in life satisfaction of married working women with regard to spouse's age.

H8: There is a significant difference in life satisfaction of married working women with regard to spouse's education.

H9: There is a significant difference in life satisfaction of married working women with regard to spouse's occupation.

H10: There is a significant difference in life satisfaction of married working women with regard to spouse's income.

H11: There is a significant difference in life satisfaction of married working women with regard to the number of children.

2. Research Elaboration

The respondents of the study are working women. A purposive random sampling technique is used to collect the data and a questionnaire method is used for the same. The questionnaire focused on the demographic characteristics of working women which include age, education, ethnicity, income, and marital status. For married women, additional questions on their spouse's demographic characteristics were posed. The instrument for the Life Satisfaction measure was based on Satisfaction with Life Scale (SWLS) by Diener et al. (1985). There were five questions. The questions were measured using Likert Scale. Pilot testing was done first to test the reliability and validity of the instrument. After the reliability and validity were satisfied the field survey was carried a total of 500 questionnaires were sent through the personally administrated method and online method. The data collected is analysed using the SPSS Version 26. The statistical

analysis method used to analyse the data include Independent t-test and one-way ANOVA. They were used to assess differences in the level of life satisfaction related to demographic questions.

3. Results and Discussions

The total number of respondents for this study is 302. Power analysis using G*Power with an effect size of 0.25, alpha 0.05, and power 0.8 resulted from a minimum sample size of 269. Thus the sample of 302 is sufficient to conduct the data analysis. The Cronbach alpha for the instrument is 82.5 percent which is more than the desirable value of 70 percent. The demographic profile of the respondents in terms of working women is presented in Table 1. In terms of ethnicity, the majority are Chinese 165(54.6 percent) followed by Malays 101 (33.4 percent), Indians 27 (9 percent) and others 9 (3 percent). Based on marital status there are 184 (60.9 percent) women who are single and 118 (39.1 percent) women who are married. There are 157 (52 percent) women who are in the age group 21 – 30, followed by 106 (35.1 percent) women in the age group of 31 – 40 years. Those in the age group of 41 – 50 years, consist of 27 (8.9 percent) women, while women in the age group of 51 and above are 12 women (4 percent).

About half of the respondents viz 159 (52.6 percent) had studied Bachelor’s Degree. This is followed by Diploma holders, 85 (28.2 percent), while 39 respondents (12.9 percent) had completed Secondary education. There are 18 (6 percent) respondents who had postgraduate education. In terms of occupation, 19.5 percent of the respondents are at the executive level, while 17.2 percent are at the clerical level. There are respondents in the teaching field which accounts for 11.3 percent, while those in government-related jobs are 5.3 percent. Respondents at the managerial level are around 7.6 percent. The respondents with an occupation other than this in the private sector account for 39.1 percent which include their own business, and technology field among others.

The distribution of the respondents based on salary shows around 37.1 percent of respondents’ salary range from RM 1001-RM3000. Those in the range from RM3001-RM6000 are 35.8 percent. Around 15.2 percent of the respondents are in the salary range of RM6001-RM9000 while 8.3 percent are in the salary range of above RM9000. Only 3.6 percent of the respondents have a salary below RM1000.

Table 1 – Profile of Respondents

Demographic Characteristics	N	Percentage
<u>Ethnicity</u>		
Malay	101	33.4
Chinese	165	54.6
Indian	27	9.0
Others	9	3.0
<u>Marital Status</u>		
Single	184	60.9
Married	118	39.1
<u>Age</u>		
21-30	157	52.0
31-40	106	35.1
41-50	27	8.9
51 and above	12	4.0
<u>Education</u>		
Secondary	39	12.9
Diploma/Foundation	85	28.2

Bachelor	159	52.6
Postgraduate	18	6.0
Others	1	0.3
<u>Occupation</u>		
Clerical	52	17.2
Executive	59	19.5
Manager	23	7.6
Teacher/Lecturer	35	11.3
Government sector	15	5.3
Private sector	118	39.1
<u>Income</u>		
Below RM1000	11	3.6
RM1001-RM3000	112	37.1
RM3001-RM6000	108	35.8
RM6001-RM9000	46	15.2
Above RM9000	25	8.3

(Source: Developed for the study)

The spouse's profile of married working women is presented in Table 2. Based on those who are married, most of the respondent's spouses are in the age group of 31-40 which is around 44.1 percent, followed by the 41-50 age group which represented 28.8 percent of the total respondents. Next, is the age group of 21-30 with 15.2 percent, and lastly those with spouse whose age is 51 and above is 11.9 percent. The majority of the spouses have a Bachelor's level of education at 44.1 percent, while those at a Diploma level are 21.2 percent. Around 25.4 percent of the respondent's spouses have education at the secondary level compared to 5.9 percent at the postgraduate level. Another form of education is around 3.4 percent.

The occupation of the spouses of married women varied from clerical jobs to jobs in private and government sectors. Some spouses had executive jobs, 24 (20.3 percent) and managerial jobs, 10 (8.5 percent). Many of them are working in the private sector (45.7 percent). Those working as lecturers and government departments constitute 10.2 percent of each of the samples. There are only 6 (5.1 percent) spouses in the clerical cadre. In terms of salary, respondents whose spouses' salary ranges between RM3001-RM6000 is the highest at 41.5 percent. This is followed by those where the salary ranges between RM6001-RM9000 which is around 22.9 percent. Respondents whose spouses' salary ranges between RM1001-RM3000 is 20.3 percent. Those with spouses whose salary is above RM9000 account for 15.3 percent. Most of the respondents have 1-2 children at 44.1 percent while those with 3-4 children are 33.1 percent. Respondents with more than 4 children are 5 percent compared to those without children yet 17.8 percent.

Table 2 – Profile of married working women

Demographic Characteristics	N	Percentage
<u>Spouse's Age</u>		
21-30	18	15.2
31-40	52	44.1
41-50	34	28.8
51 and above	14	11.9
<u>Spouse's Education</u>		
Secondary	30	25.4
Diploma/Foundation	25	21.2
Bachelor	52	44.1

Postgraduate	7	5.9
Others	4	3.4
<u>Spouse's Occupation</u>		
Clerical	6	5.1
Executive	24	20.3
Manager	10	8.5
Teacher/Lecturer	12	10.2
Others-Government	12	10.2
Others-Private	54	45.7
<u>Spouse's Income</u>		
RM1001-RM3000	24	20.3
RM3001-RM6000	49	41.5
RM6001-RM9000	27	22.9
Above RM9000	18	15.3
<u>Number of children</u>		
None		
2 or less	21	17.8
3	52	44.1
4	25	21.2
5	14	11.9
More than 5	4	3.4
	2	1.6

(Source: Developed for the study)

Table 3 presents the mean analysis of life satisfaction. There are 5 questions and the mean ranges from 3.31 to 3.56.

Table 3: Mean Analysis of Life Satisfaction

Life Satisfaction	N	Mean	SD
The conditions of my life are excellent.	302	3.49	.81808
In most ways, my life is close to my ideal.	302	3.55	.77941
I am satisfied with my life.	302	3.56	.84818
So far, I have gotten the important things I want in life.	302	3.52	.89921
If I could live my life over, I would change almost nothing.	302	3.31	1.07330

(Source: Developed for the study)

An independent samples t-test is carried out to test if there is any significant difference in life satisfaction between single and married working women. As demonstrated in Table 4, the result indicates that there is a significant difference in Life Satisfaction based on Marital Status. Married women seemed to have a higher life satisfaction compared to single women. Hence, H2 is supported.

Table 4: Independent Samples t-test for difference in Life Satisfaction with respect to Marital Status

Demographic Characteristics	Group	Mean	F-value	Sig-value	Results
Marital Status	Single	3.33	2.630	0.000**	H2: Supported
	Married	3.72			

(Source: Developed for the study)

One-way analysis of variance (ANOVA) is performed to test if there is any significant difference in Life Satisfaction concerning ethnicity, age, education, and income for all the working women and for spouse's age, spouse's education, spouse's occupation, spouse's income and number of children for married working women.

The results of the ANOVA for all working women are presented in Table 5. In terms of ethnicity, the highest mean is for Indian, followed by others, Malay and the least is the Chinese. However, the difference is not significant. H1, is, therefore, not supported. In terms of age, the result indicated that the higher the age, the higher the life satisfaction and the difference is significant. The post hoc test revealed that the difference is between those in the age group of 21-30 with all of the rest of the group. H3, is, therefore, supported.

A significant difference is not found in life satisfaction with regards to education although generally the higher the education level the higher the life satisfaction. Therefore, H4 is not supported. In terms of occupation, the highest mean is found for managers, followed by teachers/lecturers. The post hoc results revealed that there are differences in life satisfaction between clerical and all the other types of occupation. In addition, significant differences also exist between executives and managers. Similarly, a significant difference is also found between others-private and managers. This means H5 is supported.

The result on life satisfaction based on Income identified that, the higher the income the higher the life satisfaction. The result also showed there is a significant difference when different income groups are compared. The post hoc results indicated the differences between those in the income group of RM1001-RM3000 with the rest of the group with higher income. There is also a difference between those in the income group of RM3001-RM6000 with those with higher income. Thus, H6 is supported.

Table 5 ANOVA results for the difference in Life Satisfaction for all Working Women

Demographic Characteristics	Group	Mean	F-value	Sig-value	Results
Ethnicity	Malay	3.49	1.920	0.126	H1: Not Supported
	Chinese	3.43			
	Indian	3.74			
	Others	3.73			
Age	21-30	3.30	9.062	0.000**	H3: Supported
	31-40	3.66			
	41-50	3.70			
	51 and above	3.93			
Education	Secondary (SPM)	3.48	1.140	0.240	H4: Not Supported
	Diploma	3.42			
	Bachelor Level	3.48			
	Postgraduate Level	3.80			
Occupation	Clerical	3.22	3.477	0.000**	H5: Supported
	Executive	3.44			
	Manager	3.79			
	Teacher/Lecturer	3.71			
	Others-Government sector	3.69			
	Others-Private sector	3.48			
Income	RM1001-RM3000	3.22	10.292	0.000**	H6: Supported
	RM3001-RM6000	3.49			
	RM6001-RM9000	3.80			
	RM9000 and above	3.98			

(Source: Developed for the study)

Table 6 presents the result of differences in life satisfaction for married working women in terms of spouse's characteristics such as age, education, occupation and income. In addition, the number of children is also tested to identify whether there are differences in life satisfaction.

Life satisfaction is found not to be significantly different when different groups of spouses' ages are compared. H7 is, therefore not supported. In terms of the spouse's education, the result indicates that the higher the spouse's education level, the higher the life satisfaction of the working women. The post hoc test reveals that other levels of education are significantly different from diploma, bachelor degree level and postgraduate level. The result, therefore, supports H8.

The spouse's occupation does not show to have an impact on life satisfaction. There was no significant difference found in life satisfaction about the spouse's occupation. H9 is thus, not supported. The result shows that the life satisfaction of working women increases as the income of the spouse increases. Post hoc results indicate that those with the highest level of income that is above RM9000, seemed to have the highest level of life satisfaction and it is significantly different from all the other groups of income. In addition, the life satisfaction of women whose spouse's income is between RM1001-RM3000 is also significantly different from those with a spouse's income between RM6001-RM9000. Based on this result, H10 is supported. There is no significant difference in life satisfaction in the number of children. Therefore, H11 is not supported.

Table 6 ANOVA results for the difference in Life Satisfaction of married Working Women

Demographic Characteristics	Group	Mean	F-value	Sig-value	Results
Spouse's Age	21-30	3.60	1.324	0.270	H7: Not Supported
	31-40	3.65			
	41-50	3.81			
	51 and above	3.94			
Spouse's Education	Secondary (SPM)	3.53	2.938	0.024*	H8: Supported
	Diploma	3.74			
	Bachelor Level	3.83			
	Postgraduate Level	3.97			
	Others	2.93			
Spouse's Occupation	Clerical	3.10	2.243	0.055	H9: Not Supported
	Executive	3.58			
	Manager	4.10			
	Teacher/Lecturer	3.85			
	Others-Government sector	3.62			
	Others-Private sector	3.77			
Spouse's Income	RM1001-RM3000	3.41	10.322	0.000**	H10: Supported
	RM3001-RM6000	3.62			
	RM6001-RM9000	3.83			
	RM9000 and above	4.32			
Number of children	None	3.74	2.220	0.09	H11: Not Supported
	Less than 2	3.74			
	3	3.58			
	4	3.86			
	5	3.77			
	More than 5	4.05			

(Source: Developed for the study)

Discussion

Woman plays an important role in maintaining the stability of a family. This has been highlighted by Abdul Razak et al. (2019) who pointed out that women as a critical component of society and family institutions. Similarly, Vanitha (2013) indicated women are the makers of family and society. She further added that women significantly contributed to the economy. Therefore, the study focused on working women. The objective of the study is to identify whether there are any differences in life satisfaction with respect to the demographic characteristics of working women. The motivation for the study is based on the existing gap whereby there are limited studies done on working women's life satisfaction. It is noted that there are not many studies done on working women specifically about the spouse's demographic characteristics and also from the Malaysian context.

The result indicated that marital status has an impact on life satisfaction. Married working women have higher life satisfaction compared to single working women and the difference is significant. This result is in line with the previous study by Siti et al. (2017) and Manee et al. (2022). Marriage is a reciprocal relationship with strong commitment. Having a spouse provides support and also companionship. This is probably why married women have higher life satisfaction compared to single women. In an Eastern culture such as Malaysia, marriage is critical for the well-being of a family.

Age is another critical factor related to the life satisfaction of working women. It is found that the older the age of the working women the higher the life satisfaction. In addition, the difference is significant. The current result is similar to the findings of Toker (2012). This strengthens the fact that as women matures in age, they can face and manage the challenges in life better and thus, achieve higher life satisfaction.

The occupation of working women matters to life satisfaction. Managers and lecturers seem to have higher life satisfaction than clerical staff. The current result is found to be in line with researchers like Toker (2012) who found occupation does have an impact on life satisfaction. Those in the managerial post have a higher life satisfaction, compared to executive and clerical. Those in the teaching profession seem to have a higher life satisfaction together with those in the government sector. Based on the result it is found those in an occupation that generates higher income shows to have higher life satisfaction. The higher the level of occupation the more the life satisfaction is. This could be due to the satisfaction towards their working life and the status of their position, which in turn affects their life satisfaction positively.

The result also found that the higher the income, the higher the life satisfaction of working women. This result further strengthens the findings on the role of income in life satisfaction. A similar observation is found by Toker (2012), Easterlin (2012), Mifarhadi et al. (2013) and Siti et al. (2017). The result is found to be similar across different occupational groups such as academics and nurses. The reason is probably income provides status and financial stability to the family. Having financial security will ease the burden in the family and thus, there will be less stress in the family. This is more so with the increasing living cost. Furthermore, if the working women are married and have children, the higher the income the better it is.

Surprisingly, there were no differences in the life satisfaction of working women in terms of education. Although previous studies have found that education does affect life satisfaction (Crowley, & Walsh, 2018; Priambodo et al., 2021), nevertheless the current result is supported by Gong et al., (2011) and Siti et al. (2017). The result of this study indicated that education itself does not provide direct surety on how a person can achieve life satisfaction. However, through education, it indirectly provides the ability to secure a certain profession. The higher the education level, the higher level of occupation could be obtained. This would then be linked to income as well. The result shows that ethnicity is not an indicator of the life satisfaction of

working women, rather other demographic factors such as age, income, marital status and occupation are more relevant in impacting the life satisfaction of working women.

Results on spouse characteristics found differences in the life satisfaction of married working women in terms of both the spouse's education and income. This could be due to spouses playing a critical role because married couples are dual earners. With the increasing cost of living, both husband and wife have to earn and provide the family with a comfortable living. Therefore, a spouse's education and income matter to the married working women's life satisfaction. However, no difference was observed in the life satisfaction of married working women from the perspective of the spouse's age and the spouse's occupation. This means the age of the spouse as well as the spouse's occupation do not have an impact on the life satisfaction of married working women. Similarly, the number of children is not an indicator of life satisfaction of these women. However, majority of the married working women have children and this does lead to life satisfaction.

4. Conclusion

The role of women is becoming more critical, both economically and socially. Working women need to balance their work life and family responsibility to achieve life satisfaction. Women need to have a good level of life satisfaction to contribute effectively towards work productivity. In the current environment, the challenges of life such as the rising cost of living, balancing work and life, and managing family unity are very crucial. Factors that contribute to life satisfaction include a good education, occupation and income. For married women, a good life partner, who provides support in managing the family well is important. Women are still lacking behind men in terms of leadership positions, whether at work or in the political field. Political leaders should come up with policies that can uplift the women's economic and social status. According to Helliwell et al. (2017) there is variance among countries in terms of life satisfaction. Countries with higher economic prosperity generally have higher average life satisfaction compared to those with a lower level of economic situation. Therefore, developing countries should put more effort towards increasing life satisfaction for the well-being of the society. One of the ways is uplifting women socially and economically. In some countries, there are special ministries that specialise in women and women-related matters. In Malaysia, there is the Ministry of Women, Family, and Community Development which is in charge of women and family well-being. In Indonesia, the women-related matters are under the preview of the Ministry of Women's Empowerment and Child Protection. In Singapore, there is the Office for Women Development under the Ministry of Social and Family Development. The office looks into matters related to women's development. The relevant ministry and agencies should reach out to women with low life satisfaction and having problems with whether with their marriage, family life, or work life. It should identify suitable assistance for working women. Activities such as having talks at the workplace, will provide information to the target group. In addition, working together with non-governmental organisations that have access to working women with problems is another way to reach them. They can organise activities that could help these women. Women, on the other hand, should be informed of the assistance that they can get to encourage them to come forward to get professional assistance to solve their problems. This includes motivation and counselling especially for those with mental and psychological issues. Policies at the governmental level should address the well-being of women and families. Similarly, women should be given the guidance and the required assistance especially those interested in business. The relevant ministry could identify and channel suitable assistance to the women who need to support their families financially. Some working women are interested to open up their own businesses but do not have the required knowledge. Thus, business-related training and workshops would be helpful to them. This includes reaching out to the target group. In addition, financial assistance is another area that would be helpful to prospective women entrepreneurs for their start-up capital and pursue their business aspirations. The study has its limitations.

The study focused only on working women. Future studies may consider non-working women in studying life satisfaction.

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