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Financial Prudence and Time Mastery: Lived Experiences of Urban Low-Income Working Mothers in Malaysia

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Abstract

Urban low-income working mothers in Malaysia face persistent challenges in balancing paid work and caregiving within limited financial and temporal resources. This study explores their lived experiences and the strategies they employ to navigate these constraints. Eight participants from Klang Valley took part in an Interpretative Phenomenological Analysis study involving seven-day diaries (June–July 2021) and subsequent in-depth interviews (November–December 2021). The findings are interpretive and aim to illuminate lived experiences rather than generalise prevalence. Participants demonstrated financial prudence and mindful time management skills to cope with caregiving responsibilities and employment demands. While financial literacy supported daily budgeting and savings, it was insufficient to ensure long-term stability, particularly during unexpected events such as the COVID-19 pandemic. Time management appeared as equally important, with participants developing structured routines to reduce stress and maximise limited resources. They emphasise the interdependence of financial and temporal resources and the importance of tailored support programs that include both financial and time management training. These findings contribute to family economics by demonstrating that the resource-management and coping strategies employed by low-income working mothers can inform more inclusive intervention and policy design.

Keywords*:* coping strategies, financial efficacy, interpretative phenomenological analysis (IPA), time management, urban poverty, working mothers

1.0 Introduction

The participation of women in paid employment has long been recognised as central to social justice and economic growth (UN

Women, 2023). Yet women's integration into the labour market has not necessarily translated into equitable access to resources, decision-making power, or well-being. Persistent structural inequalities such as wage gaps, occupational segregation, and the undervaluation of unpaid care continue to constrain their participation (Dodson, 2013; Winkler, 2022). These issues are amplified for low-income working mothers who shoulder multiple roles within fragile labour markets and limited institutional support. In Malaysia, the 12th Malaysia Plan (2021–2025) explicitly identified the stagnation of the female labour force participation rate as a national concern (Economic Planning Unit, 2021). This reflects persistent barriers to women's sustained engagement in decent work.

Research has consistently shown that low-income women's experiences are characterised by intersecting constraints of economic insecurity, caregiving responsibilities, and gendered expectations (Chen et al., 2017; Ervin et al., 2022; Kida et al., 2023). Yet these women are often portrayed through a deficit lens that emphasises hardship rather than agency. A more nuanced understanding requires examining how they actively negotiate time and finances to sustain both work and family life. This perspective aligns with Sustainable Development Goal 5 (SDG 5), which calls for recognising unpaid care work and ensuring women's full participation in economic area (United Nations, 2025).

Financial literacy provides one important lens for low-income families seeking to enhance their financial circumstances. Foundational knowledge of savings, credit, and budgeting is often assumed to support more effective resource management and prevent debt accumulation (Akinyemmi, 2025). However, scholars increasingly argue that financial literacy, when treated as a purely individual responsibility can implicitly overlook structural barriers such as low wages, unstable employment, or heavy caregiving loads that limit women's capacity to apply financial knowledge (OECD, 2013). Accordingly, financial literacy must be examined not as an isolated skillset but as an embedded practice shaped by gender norms, relational obligations, and material scarcity.

Research in Malaysia has demonstrated significant associations between positive financial behaviour and financial well-being, frequently mediated by factors such as financial literacy, financial socialisation, and attitudes towards money (Sabri et al., 2021a; Sabri et al., 2021b; Sabri et al., 2022b; Khalisharani et al., 2022). Evidence further suggests that financial behaviour, rather than knowledge alone, is a stronger predictor of financial stability among low-income groups. Sabri et al. (2022a) found that financial behaviour mediates the relationship between financial well-being and influencing factors such as income and education. It suggests that prudent habits such as budgeting, planning, and self-control are crucial mediators of security. These findings echo West et al. (2021), who argue that enhancing financial health requires cultivating sound financial habits rather than merely increasing income. From a qualitative perspective, the financial practices of low-income women are embedded not just in economic practice but also in relational and moral dimensions. For example, Puteh & Kadir (2022) observe that women's financial decisions are shaped by familial duty, social norms and moral obligations which is not simply a cost-benefit calculations.

Increasingly, scholars highlight that financial decision-making cannot be understood in isolation from time use. Studies show that women's economic choices are shaped by chronic time poverty (Hyde et al., 2020), that time and income deprivations are mutually reinforcing (Rodgers, 2023), and that financial practices are deeply entwined with daily scheduling pressures and caregiving demands (Islam, 2023). This interdependence becomes especially visible when examining women's actual time-use patterns. Women often work longer total hours than men once paid and unpaid household labour are combined (Seedat & Rondon, 2021). Hyde and colleagues (2020) conceptualises this as a continuous cycle of production and reproduction. The author documents that in multiple settings, women experience significantly higher rates of time poverty. In rural Pakistan, for instance, 37% of employed women face time poverty compared to 19% of men. It signifies a double burden in which paid employment, unpaid caregiving, and domestic labour converge into a compressed daily routine. This condition produces time poverty, a structural form of deprivation that limits women's agency, participation, and well-being (Hyde et al., 2020).

Empirical research further reinforces the link between time scarcity and financial constraint. Taye & Tesfaye (2024) reports that women in rural Ethiopia who are time-poor are significantly less likely to engage in supplementary income-generating work, illustrating how limited time undermines financial agency. In Malaysia, Saigaran & Karupiah (2020) show that heavy domestic workloads restrict low-income women's opportunities for rest, planning, self-development and, consequently, financial improvement. Studies across various contexts similarly indicate that time poverty is closely intertwined with economic exclusion and limited capacity to plan or save (Giurge et al., 2020; Rodgers, 2022).

Within this context of chronic time scarcity, financial-education interventions centred on budgeting or bookkeeping may still fall short. These approaches often assume that women possess discretionary time and scheduling flexibility to adopt new financial practices. Yet for many low-income women, time must be carefully synchronised with caregiving responsibilities, paid work, and domestic demands. These studies shed light that time and money are not separate domains but interdependent and depletable resources. Recognising this intersection is critical for designing interventions that extend beyond financial literacy to address the temporal, structural, and relational conditions shaping women's economic possibilities.

In light of these studies, it is evident that financial decision-making is inseparable from the temporal pressures that structure individuals' daily routines. Scholars increasingly acknowledge that time and money operate as interdependent and mutually depletable resources (Hyde et al., 2020; Van der Meulen Rodgers, 2023; Islam, 2023), yet existing research rarely investigates how low-income working mothers manage these constraints simultaneously. Many studies document women's time poverty and its implications for well-being and participation (Hyde et al., 2020; Taye & Tesfaye, 2024), and others highlight the importance of financial behaviour for financial well-being (Sabri et al., 2022a; Munisamy et al., 2022), yet these bodies of work remain largely separate.

Whilst this separation has produced valuable insights, it has also left important questions unanswered about how time and financial scarcity are experienced together in everyday life. Few studies examine how these two forms of deprivation intersect in the daily routines, decision-making, and sense-making of low-income working mothers. Much of the existing scholarship also relies on quantitative or behaviourist approaches that overlook the subjective meanings and micro-level trade-offs through which women navigate caregiving responsibilities, paid work, and financial demands. In the Malaysian context, research on financial issues has predominantly emphasised policy-oriented frameworks and financial-education interventions (Aziz & Kassim, 2020; Loke et al., 2022; Sabri et al., 2023; Sabri & Zakaria, 2015; Mokhtar et al., 2015) with limited attention to the lived strategies women develop to manage financial constraints under structural pressure. Based on the available literature, this area remains underexplored in the Malaysian context. In particular, limited attention has been given to how financial scarcity and time poverty intersect in low-income mother's everyday experiences.

Therefore, this study aims to explore how urban low-income working mothers experience and negotiate the intersection of time poverty and financial scarcity in their daily lives. Using a seven-day diary study combined with in-depth interviews within an Interpretative Phenomenological Analysis (IPA) framework, the study seeks to illuminate how coping unfolds as a psychological, temporal, and financial process situated within the structural realities of women's everyday lives.

2.0 Methodology

2.1 Interpretative Phenomenological Analysis (IPA)

IPA first emerged in the mid-1990s, when Jonathan Smith, the methodology's pioneer, advocated for an experiential and qualitative approach rooted in psychology, without drawing from other disciplines (Smith et al., 2022). IPA systematically explores human experience, analysed on its own terms, free from the influence of pre-existing psychological constructs or researchers' biases (Smith et al., 2017; Tomkins, 2017). This methodology is informed by three primary areas of the philosophy of knowledge: phenomenology, hermeneutics, and idiography (Larkin et al. 2006). The three components are essential to IPA study, guiding the researcher in formulating questions aligned with the theoretical framework of IPA (Noon, 2018).

2.1.1 Phenomenology

Phenomenology examines human experience through a first-person lens, prioritising the direct investigation of lived experiences independent of pre-existing theoretical frameworks (Smith & Nizza, 2021; Ashworth, 2015). IPA relies heavily on the works of phenomenological philosophers such as Husserl, Heidegger, Merleau-Ponty, and Sartre. Husserl's principle of "going back to the things themselves" highlights phenomenology's emphasis on intentional consciousness and experiential reflection (Smith et al., 2022). In contrast to Husserl's self-description method, Interpretative Phenomenological Analysis (IPA) seeks to comprehend the experiences of others by merging phenomenology with hermeneutics, thereby interpreting these experiences within their distinct social and historical contexts (Larkin & Thompson, 2011).

2.1.2 Hermeneutics

Hermeneutics, the second theoretical foundation of IPA, focusses on interpretation, specifically the ways in which individuals comprehend their experiences (Tuffour, 2017; Smith & Nizza, 2021). Heidegger highlighted the subjective and interpretive aspects of phenomenology, introducing the concept of double hermeneutic, wherein researchers analyse participants' interpretations of their experiences (Smith & Osborn, 2015). Heidegger emphasised the necessity of acknowledging researchers' preconceptions, advocating for an ongoing endeavour to bracket biases to allow phenomena to emerge authentically (Smith et al., 2022). This is closely aligned with reflexive practices in qualitative research (Finlay & Gough, 2003).

2.1.3 Idiography

Idiography, as the third pillar of Interpretative Phenomenological Analysis (IPA), entails a thorough examination of individual experiences, in contrast to nomothetic approaches that seek to establish generalisations (Smith et al., 2022). The idiographic focus of IPA yields comprehensive insights through an in-depth examination of each participant's distinct perspective and the complex interconnections among their thoughts, emotions, and actions (Smith & Eatough, 2007). This method highlights IPA's dedication to examining deeply personal and context-specific experiences (Tuffour, 2017).

2.2 Sampling and Recruitment

This study employed purposive sampling of eight working mothers. Participants were recruited through targeted social media advertisements and informal community networks of working mothers in the Klang Valley. These networks included Facebook groups (e.g., *PPR Batu Muda* and *Komuniti Ibu Menyusu*), where mothers frequently exchanged information about childcare products and services and, employment opportunities. Snowball referrals were also utilised, whereby existing participants recommended other eligible mothers within their social circles who met the inclusion criteria. The inclusion criteria are as follows: household income of RM4,000 or less per month, full-time employment, residence in Klang Valley, caregiving responsibilities, and no history of mental illness. The small sample size was appropriate for IPA, which prioritises depth of analysis and idiographic richness over statistical representativeness (Smith & Osborn, 2015; Smith et al., 2022).

Table 1 presents the demographic profiles of the eight participants. They ranged in age from their late twenties to mid-forties and were all Malay Muslims. Their occupations include customer service, administration, retail, and education. Five of them were married, while three were divorced. The number of children ranged from one to five, with one participant caring for a child with autism and another supporting an elderly parent.

Table 1 : Participant Demographic Data

Pseudo-nym	Age	Rela-tion-ship status	Occupation	Number of Children	Special Needs Child	Parents As Dependent
Anom	43	M	Storekeeper	2	N	N
Dara	28	M	Customer Service Agent	3	N	N
Embun	33	D	Front Desk Officer	1	N	Y
Seroja	30	M	Marketing Executive	1	N	N
Melor	28	M	AdminOfficer	1	N	N
Orked	42	M	Private school teacher	3	N	N
Suri	44	D	AdminOfficer	5	N	N
Kia	42	D	Clerk	2	Second child is autistic	N

*M=Married, *D=Divorced, *N=No, *Y=Yes

2.3 Data Collection

This research utilised a seven-day semi-structured diary study followed by semi-structured interviews. These methods allows for effectively capturing lived experiences in IPA research (Cudjoe, 2022; Smith et al., 2022). Follow-up semi-structured interviews enhanced the diary entries by examining detailed narratives and elucidating experiences that participants may not fully articulate in writing alone. Interviews were adaptable, dialogic, and guided by participants to align with IPA's emphasis on capturing detailed personal insights (Smith & Eatough, 2007). Data collection occurred during the COVID-19 recovery period, when many working mothers were adapting to post-lockdown routines and hybrid work arrangements.

2.3.1 Diary Procedure

The diary study took place between June and July 2021. Participants began recording at the start of their work week and maintained this practice for seven consecutive days, including both weekdays and weekends. In alignment with the phenomenological emphasis of this study, the semi-structured diary was designed with an open and flexible way where participants were encouraged to detail out their daily experience (Cudjoe, 2022). The guiding prompts encouraged participants to describe; 1) how do you feel today?; 2) write down the things that trigger the feelings of distress in you today, whether at home, at work or both and, 3) Explain about your coping strategies to manage the emotional distress. You can write about all the strategies you used even if it was not effective at the time.

Each diary entry was expected to be no less than 250 words and was recorded in written form, either handwritten or typed, according to participants' preference. Participants were briefed individually before data collection to clarify the structure and purpose of the diary, as well as the importance of honest, reflective writing. They were encouraged to complete entries at the end of each day to preserve immediacy and authenticity. The semi-structured design provided sufficient guidance while allowing participants to write freely in their own language and style.

2.3.2 Interview Procedure

Semi-structured individual interviews were conducted online via Zoom platform from November to December 2021, with durations ranging from 60 to 120 minutes. All sessions were conducted in a mix of Bahasa Malaysia and English and, audio recorded. Each interview was guided by the preliminary IPA analysis of the participants' diary narratives. Recordings were transcribed verbatim, including non-verbal cues and stored under participants' pseudonyms.

2.4 Data Analysis

Data from both diaries and interviews were analysed following the seven-step IPA process outlined by Smith et al. (2022). The analysis began with reading and re-reading of each participant's diary and interview transcript to maintain IPA's idiographic commitment. Exploratory noting was conducted to capture descriptive, linguistic, and conceptual observations. These notes were then consolidated into experiential statements and clustered to identify interrelated meanings. From these clusters, Personal Experiential Themes (PETs) were developed for each participant. Subsequently, cross-case comparison was conducted to identify patterns of convergence and divergence across participants. The final step involved the development of Group Experiential Themes (GETs) that captured shared meanings. All coding and theme development were conducted manually using Microsoft Word to enable close engagement with participants' language and context. To illustrate the interpretative process, Table 2 presents an example of how raw participant quotes were analysed and developed into a higher-order theme.

Table 2 : Sample of Themes Development

Participant Quotes	**Experiential Statements**	**Personal Experiential Themes**	**Group Experiential Themes**
I planned to buy some milk and milk bottles for my youngest that are awfully worn out […] Lately I've been thinking about which budget I can use to buy milk and milk bottles for this little one. Allah gave me this rizq unexpectedly." (Orked, diary day 6/line 25)	Orked exercises mindful spending, weighing even on minor household expenses to maintain control over limited financial resources	- Meticulous financial planning in acknowledging limited income	Financial prudence as survival strategy
Like I said, my husband couldn't go to work for three weeks. I had to fork out all our savings to sustain the four of us when we got infected by COVID-19. I had to pay for everything.. but it's (financial situation) a bit better now Alhamdulillah.. (Anom, interview/line 1272)	Sole financial responsibility during a temporary COVID crisis and reliance on savings as survival strategy	Vulnerable to financial shock	Financial prudence as a survival strategy

2.5 Reflexivity

The researcher, NB, conducted data collection and was the lead analyst for the study. NB was a psychology postgraduate student with prior experience in qualitative research. Reflexivity was practised through continuous bracketing as advised by Smith et al. (2022). Throughout the interpretative process, the researcher actively engaged as a co-constructor of meaning rather than a detached observer. The double hermeneutic process was adopted in keeping with IPA's orientation (Smith et al., 2022). The participants shared their lived experiences, and the researcher, in turn, interpreted that sense-making. Reflexivity and bracketing was integral to this process. In order to minimise researcher's bias, a reflexive journal was maintained to document evolving assumptions, emotional reactions, and interpretative decisions after each interview. Continuous revisiting of transcripts, diary entries, and field notes enabled the researcher to distinguish participants' voices from personal preconceptions.

2.6 Quality, Credibility and Trustworthiness

This study was conducted with adherence to established principles of qualitative evaluation within Interpretative Phenomenological Analysis (IPA). While several frameworks for assessing qualitative research quality exist (e.g., Levitt et al., 2018; Smith, 2011; Yardley, 2000), this study adopted the IPA-specific quality guidelines proposed by Nizza, Farr, and Smith (2021), which emphasise four key criteria: (1) constructing a compelling, unfolding narrative; (2) developing a vigorous experiential or existential account; (3) close analytic reading of participants' words; and (4) attending to convergence and divergence. These criteria guided every stage of analysis to ensure methodological integrity and interpretative depth.

Triangulation was used as a strategy to ensure the credibility and validity of the findings (Fusch et al., 2018). The study triangulated data from three sources: seven-day diary accounts, semi-structured interview transcripts, and the researcher's field notes. Field notes functioned as an additional interpretative layer that captures non-verbal cues, contextual observations, and researcher reflections (Phillippi & Lauderdale, 2018). The researcher's field notes documented contextual details such as participants' tone, body language, and setting. For instance, frequent interruptions by family members during interviews reflected the constant domestic demands and limited personal space experienced by the mothers. Triangulation also included team discussions with two other experienced qualitative researchers. These sessions focused on reviewing interpretations, coding statements, and refining the development of themes. Reflexive notes were revisited throughout the analytic process to monitor potential researcher bias and uphold interpretative rigour.

To maintain a transparent audit trail, all transcripts and diary entries were systematically coded and referenced using a traceable format. Diary excerpts were labelled as *(Participant x/Day x/Line x)* and interview transcripts as *(Participant x/Line x)*. This ensured that every analytic decision could be traced back to the original data source.

2.7 Ethical Considerations

Ethical approval was obtained from the IIUM Research Ethics Committee (IREC 2019 235). Written informed consent was secured from all participants prior to data collection for both the diary and interview phases. Participants were informed about the study's purpose, voluntary participation, and their right to withdraw at any time. Anonymity was maintained by assigning pseudonyms and removing identifying details from all transcripts and reports. Audio recordings, diary files, and field notes were stored on a password-protected computer and encrypted cloud drive accessible only to the researcher. Data collection was conducted with sensitivity to participants' emotional well-being, and referrals to counselling services were offered when necessary.

3.0 Results

3.1 Group Experiential Theme: Financial Prudence and Time Mastery

This theme captures the intertwined ways low-income working mothers organised their financial and temporal resources in order to maintain stability for their families. Across the diaries and interviews, participants described a continuous process of calculating, prioritising, anticipating and adjusting which enabled them to endure the pressures of scarce money and limited time. Their narratives reveal that financial prudence and time mastery were not merely practical strategies but essential forms of survival work that shaped their emotional resilience, decision making, and daily functioning.

Financially, participants demonstrated careful planning and deliberate restraint in their spending. Orked consistently displayed foresight and calculation when allocating her limited income. One of her most striking diary entries was written after she earned a small amount of additional income from a cupping session. She wrote about immediately channelling this money to her children's needs, specifically to replace milk bottles that had become worn out. Her entry read:

> *"I planned to buy some milk and milk bottles for my youngest that are awfully worn out […] Lately I've been thinking about which budget I can use to buy milk and milk bottles for this little one. Allah gave me this rizq (provision) unexpectedly". (Orked, diary day 6/line 25)*

This narrative illustrates the extent to which she had to anticipate every expenditure in advance. Even the cost of a milk bottle was difficult to absorb within her monthly budget, which reflects how tightly stretched her finances were. Her commitment to saving money was also evident in her food-related decisions. When she wrote:

> *"I didn't cook anything this morning because I ran out of time. My class started at 8am. After a long time not buying take-outs, this morning I bought Nasi Lemak by the roadside before I arrived to work". (Orked, diary day 4/line 12)*

Orked implied that purchasing outside food was unusual and reserved for situations where time constraints left her with no alternative. Both her financial and temporal practices worked together to minimise unnecessary spending.

Anom shared a similar sense of foresight and discipline. During the period when her entire family was infected with COVID-19, she relied entirely on the savings that she and her husband had accumulated. She explained:

> *"Like I said, my husband could not go to work for three weeks. I had to fork out all our savings to sustain the four of us when we got infected by COVID-19. I had to pay for everything.. but it is a bit better now Alhamdulillah.." (Anom, interview/line 1272).*

Her ability to sustain her family for three weeks with savings reflects the value she placed on financial preparedness. Her reflections on holidays further demonstrated her long-term approach. She stated:

> *"Of course like.. for some families they take their children to holidays. That is really, really nice. Going to holiday is nice.. but when we take out our money for the holiday, after the holiday, do we still have money? It must be using a lot of money. I feel like, taking the children to holiday is better, like I am spending the quality time with them. Probably better for them since they get to go out of KL.. but I have financial limitations. I really have to think about the money for tomorrow.. the money in the saving. Right?" (Anom, interview/line 1302).*

Her reasoning reflects a conscious decision to prioritise financial stability over leisure.

Kia presented a very active and resourceful approach to financial management. She described how she kept her son Willy's Student with Special Needs Allowance in an Amanah Saham Bumiputera account and withdrew only when necessary. She also took advantage of DBKL's half-rent initiative by pre-paying rent and redirecting the savings into investments. She explained this process during her interview:

> *"So when DBKL.. this was Tan Sri Musa initiative last year.. he gave 50 percent discount, half a year and then another half a year and then no deposit again. So that is like.. like the whole year is paid already because if you regularly pay and then you pay in advance, then it becomes.. I have extra money now. So that is extra money, is about rolling. You do not need to know high end financial knowledge.. it is just…how to trash the money and how to put it here put it there." (Kia, interview/line 16)*

Her emphasis on "rolling" money demonstrates a level of financial agility that allowed her to maximise even small advantages. Her strategic decision making also extended to major purchases such as laptops, phones and digital tools for her children's education. Kia shared the detailed reasoning behind her decisions. Her narrative shows an ongoing commitment to balancing affordability, necessity and long-term planning:

> *"So financial management and knowledge of getting this is very important.. I bought Iris a laptop that was 700.. 500 Ringgit. I bought a new hard disk for 200 ringgit, so total was 700 ringgit.. and a digital pen for 6 ringgit. Okay, she is doing engineering, so far so good. She does not need 2000 dollar worth of software. You are in the first semester, first year. Wait.. one by one. When you get in the second or third year and you need a bigger ram, a bigger space, then we will try to invest in a better one. […] Phone, I never gave them phone above 150 Ringgit or 200 Ringgit since they start schooling. It was always 100 ringgit and below. Phone.. just the basic phone. Then after that there was that, when they were 7, 8, 9, 10.. that is the time WhatsApp started coming in and all that right? So we needed WhatsApp. So we needed a smart phone. So it was a 200 Ringgit phone. I never exceed that. Yes.. never exceed. My first time buying Iris a 400 Ringgit phone was when she got 7A SPM. And that was during midnight on Shopee sale to get the RM400 phone. I waited. We got it. So it is like.. you have to hustle and get the right price at the right time." (Kia, interview/line 79)*

Overall, the participants displayed steady, thoughtful approaches to spending. They prioritised essential needs, planned ahead, deferred gratification and maximised whatever resources they could access. These practices offered not only economic benefits but also a sense of emotional stability. Financial discipline helped them maintain control over their circumstances and served as a psychological buffer against the pressures of caregiving and work.

However, these strengths were not shared uniformly. Dara's experience provided a contrasting perspective. She struggled with both time and financial management, and her diaries reveal how sleep disruption from breastfeeding affected her capacity to sustain routines. She wrote:

> *"Honestly, sending her to kindergarten this year was totally a mistake because most of the time she did not*

> *go to school because sometimes I woke up late […] I woke up late because of the little one. Every 2am, 4am, 6am she will be awake for milk. My sleep has been badly disturbed since she was born." (Dara, diary day 2/line 21)*

Her account reflects the physical and emotional toll of caring for an infant without additional support. Heavy caregiving demands reduced her cognitive space, which may in turn affect her ability to organise finances effectively. Her narrative reflects the ways structural and relational pressures shape financial behaviours.

Efficient time management emerged as a parallel domain of survival. Like financial prudence, it required careful planning and constant adjustment. Orked described how rising early was essential for her to manage the coming day. She shared:

> *"I woke up as usual.. at 5am. Although I was still sleepy but I had to wake up. I do not want to be late.. the rest of the activities will also be late.. and eventually it will eat me up.. I will get exhausted." Her account shows that time management was not merely about completing tasks efficiently. It was a form of self-preservation that protected her from feeling overwhelmed." (Orked, diary day 2/line 1)*

She also found comfort in maintaining structured routines, which helped her navigate the volume of household responsibilities while safeguarding her mental well-being. The mothers in this study had limited access to paid services such as takeout food, laundry assistance or domestic help. Consequently, they needed to organise both time and money carefully to meet the demands of dual roles as caregivers and earners. Time management allowed them to prioritise tasks, maintain realistic expectations and optimise their energy.

The findings suggest that time management is often undervalued in discussions on low-income families. Immediate financial concerns such as food, rent and childcare tend to overshadow the importance of temporal organisation. Yet the participants' narratives indicate that both time and money are central to their coping strategies. Difficulties in one domain can quickly destabilise the other. Recognising these interdependencies is essential for understanding the realities of their daily lives.

4.0 Discussion

The findings illuminate how low-income working mothers engage in a continuous process of organising two scarce resources, which are time and money, in order to create predictability within highly unstable circumstances. The participants' strategies resonate with broader evidence showing that financial prudence and time mastery are central to the everyday functioning of low-income families (Anderson et al., 2022; Ofei et al., 2019). This theme demonstrates that these women's practices extend beyond basic household management. They reflect a form of resource optimisation shaped by structural constraints, gendered expectations and the emotional labour of caregiving.

A key pattern that emerged is the deliberate and anticipatory nature of participants' financial practices. Working mothers such as Orked, Anom and Kia displayed a future-oriented attentiveness in their budgeting, saving and spending decisions. Their practices are consistent with studies that highlight how low-income women use budgeting, deferred consumption and strategic purchasing to stretch limited resources (Bhutoria & Vignoles, 2018; Reich & Berman, 2015). These practices served dual purposes. They protected the family's immediate economic security and functioned as emotional coping mechanisms that reduced anxiety associated with unpredictable financial shocks. This aligns with research showing that financial behaviours contribute to subjective well-being and psychological stability, especially among financially vulnerable women (Rothwell et al., 2016; Sabri et al., 2023).

However, the findings also reveal that financial literacy and good budgeting practices are insufficient when families face income volatility or crises. Anom's experience during the family's COVID-19 quarantine exemplifies how even well-maintained savings can be depleted quickly. Her narrative supports Tuominen and Thompson's (2015) critique of over-reliance on financial literacy as a solution to poverty. Similarly, Sherraden et al. (2007) argue that financial knowledge cannot compensate for structural precarity. The fragility of participants' savings reflects what these scholars highlight as a mismatch between individual-level interventions and systemic economic disadvantage.

Self-efficacy surfaced as an important differentiating factor in how mothers navigated financial and temporal pressures. Mothers with higher financial efficacy, such as Kia, managed to generate a sense of control by combining knowledge, confidence and careful planning.

Their practices align with Malaysian evidence showing that financial efficacy predicts resilience and life satisfaction among women, particularly in lower-income households (Sabri et al., 2021a; Burhan et al., 2022). In contrast, Dara's narrative exposes the vulnerability created when time scarcity, sleep deprivation and caregiving overwhelm limit a mother's capacity to organise her finances. Rather than a personal deficit, her experience reflects what qualitative research has long emphasised, which is that cognitive load, exhaustion and lack of support inhibit decision making among women managing intensive care responsibilities (Dean et al., 2022; Reich-Stiebert et al., 2023). This reinforces the argument that both time and financial capacities are shaped by broader relational and structural demands rather than individual discipline alone.

Time mastery, which emerged as interconnected with financial prudence, played a crucial role in maintaining daily stability. Orked's meticulous routines and early-morning practices reflect what Ofei et al. (2019) describe as the stress-buffering effects of effective time management. For low-income mothers, time organisation is not simply about efficiency. It is an adaptive response to avoid being overwhelmed by unpaid care work and employment obligations. This aligns with prior work showing that time-use constraints restrict women's autonomy, emotional well-being and capacity to engage in restorative activities (Grissom et al., 2015; Alshutwi et al., 2019). The participants' narratives highlight that time scarcity often stems directly from financial scarcity. Low-income mothers often cannot outsource domestic labour or purchase time-saving services due to limited financial resources, a pattern confirmed in comparative time-use research showing class disparities in day-to-day unpaid work and outsourcing (Deuflhard, 2024) and time availability constraints associated with lower socioeconomic status (Bó, 2022).

Importantly, the findings show that time and money are not independent domains. They operate relationally. Effective financial practices require time for planning, comparing prices and anticipating needs. Similarly, poor time allocation increases financial risk, such as overspending on convenience food or missing opportunities to budget. This interdependence mirrors conceptualisations of time and money as mutually depletable resources within low-income households. By demonstrating how pressures in one domain intensify pressures in another, the participants' narratives emphasise that coping is a dynamic process shaped by simultaneous demands.

The discussion therefore illustrates that the mothers' financial and temporal strategies cannot be understood merely as skills. They are forms of adaptive coping embedded in structural limitations, gendered caregiving expectations and the emotional weight of maternal responsibility. These findings reinforce and extend existing scholarship by showing how time mastery and financial prudence interact to support short-term survival, while also revealing their limits under chronic or sudden strain.

5.0 Conclusions

This study explored how urban low-income working mothers navigate the combined pressures of financial scarcity and time poverty. The findings illustrate active resource management rather than passive, which highlights a form of resilience often overlooked in discussions of poverty and maternal labour. The findings also reveal the limits of these skills. Even well-developed budgeting and time management were insufficient when participants encountered caregiving overload, income volatility or sudden disruptions. This underscores the need to understand coping within broader structural conditions rather than as individual shortcomings. The study further shows that time is a critical and frequently neglected dimension of deprivation.

Theoretically, this study contributes by framing time poverty and financial scarcity as interdependent resources that jointly shape household decision making among low-income working mothers. Existing research often treats financial behaviour and time-use constraints as separate domains. The present findings show that these resources operate relationally, where pressure on one immediately reshapes the other. This contributes to household resource management literature by offering a more integrated understanding of how low-income families navigate limited resources under structural and caregiving demands.

6.0 Implications of The Study

6.1 Integrated Support Programmes

The findings highlight the need for interventions that address both financial and temporal constraints together rather than in isolation. General financial literacy or time-management programmes may not fully capture the realities of low-income working mothers, whose financial planning is deeply shaped by caregiving routines, time scarcity and emotional demands. Integrated programmes that combine financial planning support, scheduling strategies and basic emotional self-regulation may therefore be more effective. Delivering such initiatives through community platforms and complementing them with family-supportive workplace policies can enhance sustainability and promote long-term well-being for this population.

6.2 Workplace Practices

The findings emphasise the importance of family-supportive workplace environments. Flexible scheduling, reasonable workload expectations and access to support services can ease the dual demands of paid work and caregiving. Such measures may improve productivity, job satisfaction and psychological well-being for low-income working mothers.

7.0 Limitations and Recommendations

7.1 Methodological Scope

The study captured only seven days of diary entries which provides a limited snapshot of daily coping. Coping strategies may shift over longer periods. Future research could adopt longitudinal or frequent diary logs to examine how strategies evolve over time.

7.2 Single Perspective

Only working mothers’ perspectives were included. This limits understanding of how partners, children, employers or service providers influence coping. Future studies should incorporate multiple stakeholders to capture these relational dynamics.

7.3 Contextual Boundaries

The research focused on urban Klang Valley, where resources and employment conditions differ from rural settings. Comparative studies across diverse regions would help identify context-specific and common coping practices.

7.4 Future Research Directions

Future work could assess integrated programmes that support financial planning, time-use management and caregiving demands together. Studies examining how community initiatives and workplace policies interact to support low-income mothers would also provide valuable insights.

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