

# EARNING MORE AND OWNING HOMES: URBAN LOW-INCOME MOTHERS' PURSUIT OF STABILITY

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**Abstract.** Women's growing participation in Malaysia's workforce has not erased the enduring expectation that caregiving remains a woman's duty. For low-income mothers, this tension between economic survival and moral responsibility is intensified by structural constraints and limited household support. This study explores how low-income urban mothers who are breadwinners construct meanings of stability amid constrained living conditions. Using an interpretative phenomenological analysis (IPA) approach, data were collected through seven-day diaries and in-depth interviews with eight full-time working mothers in the Klang Valley. The analysis identified two Group Experiential Themes (GET): GET1: Attempts at Earning More Were Short-Lived where mother's efforts to increase income were constrained by unequal caregiving responsibilities and limited decision-making autonomy. GET 2: Homeowning as a Practical and Symbolic Pursuit of Fulfilment highlights how housing embodied both material security and moral fulfilment. The study highlights the need for policies that recognise women's economic participation as inseparable from their caregiving and emotional wellbeing. Strengthening access to affordable housing, quality childcare, and flexible work options are essential to enable low-income mothers not only to sustain their livelihoods but to live with dignity and stability.

**Keywords:** *interpretative phenomenological analysis, female labour force participation, gendered roles, subjective meaning, qualitative study*

## Introduction

Women's participation in Malaysia's labour force has expanded substantially over recent decades as driven by the shifts in economic structures, education, and urbanisation (DOSM, 2025; TWB, 2022). Despite growing visibility, women's experiences of work remain marked by tension between economic necessity and moral obligation to family life (Muzafar, 2024). The expectation that women sustain both productive and reproductive roles continues to shape their everyday realities. These tensions highlight not only structural inequalities but also the complex moral worlds through which women understand their responsibilities as workers and caregivers (Kim, 2023; Hennessy, 2009).

Malaysia's rapid socioeconomic development has increased opportunities for women, particularly in urban areas. However, these gains are offset by the rising cost of living, housing unaffordability, and the persistence of job insecurity (Abdul Jalil et al., 2023; Nor, 2022). The greatest weight of this dual responsibilities are often shouldered by low-income mothers. Existing research shows that among low-income households, women's paid work is frequently motivated by survival rather than career ambition and is accompanied by anxiety about current and future stability (Bruns and Pilkauskas, 2019; Burcher and Ausherbauer, 2018). Although the Malaysian government has implemented various family support policies (Mat Pozian et al., 2024), the everyday struggles of low-income mothers reveal gaps between policy aspirations and lived realities. Studies have documented persistent barriers such as inadequate childcare

infrastructure (Hui et al., 2024; Tan et al., 2024), wage disparities (Muzafar and Hamid, 2024) and gendered labour segmentation (Boo, 2021; Hossain and Madon, 2021).

Moreover, the negotiation of care and work has been examined in broader feminist and sociological literatures that question whether economic contribution translates into authority. Bargaining and household power theories argue that financial contribution should increase women's decision making leverage (Lundberg and Pollak, 1993), yet early studies show that cultural norms often override this effect (Tichenor, 2005; Bittman et al., 2003). Recent work continues to demonstrate that even when women contribute equally or more financially, household authority remains gendered. Ervin et al. (2022) conducted a systematic review of 19 studies (70,310 participants) examining gender differences in unpaid labour and mental health among employed adults. They found that women consistently performed more unpaid work than men, even when engaged in full-time paid employment. Furthermore, they also found that greater unpaid workload was linked to poorer mental health outcomes for women but not for men.

Similarly, Petts et al. (2021), using survey data from 989 partnered parents in the United States during the early months of the COVID-19 pandemic, reported that the loss of childcare and increased homeschooling demands disproportionately disrupted mothers' employment, while fathers' employment remained largely unaffected. They further observed that fathers' participation in childcare buffered mothers against negative employment outcomes, yet the persistence of traditional caregiving norms continued to place mothers at greater risk of reduced work hours or job loss.

While such findings are drawn primarily from Western contexts, similar dynamics are evident within Malaysia. Recent studies have shown that men's growing participation in paid employment has not necessarily translated into more equitable divisions of domestic labour or decision-making authority. Boo (2021) found that among Malay couples, women continued to shoulder a disproportionate share of housework and childcare. This situation is strongly tied to the cultural and religious gender norms that reinforce the traditional ideal of men as breadwinners and women as homemakers. Even highly educated and employed women described feeling obliged to "perform housework sincerely". In the same vein, using data from the Fifth Malaysian Population and Family Survey, Syed Salleh and Mansor (2022) found that care responsibilities toward children and elderly dependents significantly reduced women's labour force participation. Their analysis also reports that women's paid work in Malaysia remains constrained by household obligations and limited access to affordable childcare. These findings illustrate that the experience of stability for Malaysian women is deeply entwined with moral expectations of care and domestic performance.

However, an exclusive focus on gendered dynamics risk overlooking other dimensions through which working women seek security and meaning. Existing studies increasingly emphasise that economic agency intersects with emotional, spatial, and moral aspirations (Clapham, 2010). Recent research indicates that for low-income mothers, the meaning of 'stability' encompasses more than securing paid work. It extends to ensure stable and secure housing where it includes a sense of belonging in a community or neighbourhood for their children, and being able to provide a liveable home environment that supports child well-being. The notion is reflected in a qualitative study conducted by Zakaria et al. (2022) among low-income mothers. They reported that the participants' perceptions of stability were also linked to psychosocial dimensions. The mothers described how insecure housing and social isolation disrupted their ability to create a safe and cohesive environment for their children.

Despite extensive scholarship on women's work and family roles, the question of how low-income mothers define and strive for stability within conditions of scarcity remains underexplored. Much of the existing literature privileges structural and policy perspectives (Hui et al., 2024). Consequently, there is still limited understanding of how working mothers, especially those in low-income contexts make sense of stability amid overlapping economic and moral responsibilities. This study addresses these gaps by employing an interpretative phenomenological approach that foregrounds working mothers' perspectives. It explores how mothers interpret and negotiate work, care, and the interrelated domains through which they strive to sustain stability.

## Materials and Methods

This study employed Interpretative Phenomenological Analysis (IPA) to examine how urban low-income working mothers in Malaysia make sense of their work and family lives. IPA was developed by Jonathan Smith in the 1990s and has been widely used in psychology to explore lived experiences (Nizza et al., 2022). The approach is grounded in three key philosophical underpinnings; phenomenology, hermeneutics, and idiography (Smith et al., 2022; Larkin et al., 2006) which guided both the research design and the analytic process. From a phenomenological perspective, the aim was to understand participants' experiences as closely as possible to how they themselves perceived them (Smith and Nizza, 2021; Ashworth, 2008). While Husserl's principle of "going back to the things themselves" informed the orientation, the study also incorporated hermeneutics which follows Heidegger's view that all experiences are interpreted through the researcher's own lens. This created a double hermeneutic: participants sought to make sense of their own experiences, while the researcher interpreted their accounts (Tuffour, 2017). Finally, IPA's idiographic commitment meant that each participant's life story was examined in its own unique context, without aiming for broad generalization (Tuffour, 2017). For these reasons, IPA was well suited to capturing the depth and complexity of participants' lived realities.

## Participants

Participants were recruited via social media and through snowball sampling. The inclusion criteria are; they needed to be in full-time employment, have a household income of RM4000 or below, reside in the Klang Valley, carry active caregiving responsibilities, and report no history of mental illness. A homogeneous sample of eight women was recruited. This is consistent with IPA's emphasis on small, focused samples to allow in-depth analysis (Smith et al., 2022). The participants were given informed consent, assigned with pseudonyms to ensure anonymity. They were then briefed on the background of the study and their responsibilities as participants, informed of their right to withdraw at any stage, and reminded of the voluntary nature of their participation. 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 between one and three children, and one mother was caring for a child with special needs. These characteristics illustrate the varied caregiving responsibilities that shaped participants' working lives, while still maintaining the homogeneity sought in IPA research design.

*Table 1. Participant demographic data.*

Pseudonym	Age	Relationship status	No. of children
Melor	28	Married	1
Dara	28	Married	3
Suri	44	Single	5
Kia	42	Single	2
Anom	43	Married	2
Embun	33	Single	1
Orked	42	Married	3
Seroja	30	Married	1

### ***Data collection***

Data were collected through two complementary methods: (1) seven-day semi-structured diaries and, (2) in-depth semi-structured interviews. The diaries allowed participants to record their reflections in real time, thereby reducing recall bias and enabling thoughts and emotions to be captured close to the moment of experience (Hyers, 2018; Alaszewski, 2006). In an effort to encourage expressive and flexible writing, diary entries were guided by minimal open-ended prompts where participants were asked to produce at least 250 words each day.

Upon completion, the diaries were reviewed and used to develop tailored interview guides that reflected the themes emerging from each participant's writing. The interviews were conducted via Zoom platform between November and December 2021. Each session typically lasted between sixty and one hundred and twenty minutes. They adopted a conversational and participant-led format, designed to expand upon the diary narratives while leaving space for new insights to emerge. All interviews were video-recorded and transcribed verbatim, with careful attention given to capturing significant non-verbal cues. The combination of diaries and interviews enriched the study by providing two distinct yet complementary forms of data. They offered access to participants' lived experiences in both written and spoken forms which reflect the rhythms of their everyday lives.

### ***Data analysis***

Data analysis was conducted in accordance with IPA's seven-stage process as outlined by Smith et al. (2022). The diary accounts were not treated as separate data but were first reviewed to inform and shape the subsequent interview questions. This is to ensure that the interviews remained grounded in each participants' lived contexts. Once the interviews were completed and transcribed, both the diaries and the interview transcripts were subjected to the same interpretative procedure.

The analytic process began with the first case through repeated reading of the diaries and transcripts to gain familiarity and immersion. Exploratory notes were then produced, capturing descriptive, linguistic, and conceptual aspects of the data. These notes were developed into experiential statements, which were subsequently examined for connections and organized into clusters. From these clusters, personal experiential themes (PETs) were identified, named, and consolidated in a structured table to provide a coherent representation of each participant's meaning-making. The same analytic cycle was then applied to the remaining cases, with earlier interpretations bracketed in order to preserve idiographic integrity.

Once all cases had been analyzed, the PETs were reviewed collectively and synthesized into group experiential themes (GETs), which reflected patterns of shared

experience across participants while still retaining sensitivity to individual nuance. Cross-case comparisons allowed both convergences and divergences to be identified in participants' accounts. Reflexivity was actively maintained throughout the process, with continuous attention to the interpretative role of the researcher in order to keep the analysis closely tied to participants' meaning-making.

### ***Reflexivity and audit trail***

A reflexive journal was maintained throughout the research to record first impressions, personal reactions, and potential biases. Together with annotated transcripts, draft themes, and analytic notes, these materials formed a transparent audit trail to support the credibility of the findings. Field notes were also taken to capture subtle non-verbal cues (e.g., pauses, changes in tone, gestures, or comments about home environments). These details deepened the interpretive process by providing context beyond spoken word.

### ***Credibility and trustworthiness***

Credibility was enhanced through triangulation of diaries, interview transcripts, and field notes, which allowed for cross-validation of interpretations (Fusch et al., 2018). Additionally, a second IPA researcher reviewed the analytic process and provided feedback to strengthen coherence and reliability.

## **Results and Discussion**

### ***Group experiential theme 1: attempts at earning more were short-lived***

'Attempts at earning more were short-lived' delves into the experiences of working mothers who went the extra miles by seeking better paying jobs to improve their family's economy. Additionally, it sheds light on their attempts to generate supplementary income to bolster the salary cuts during the pandemic. The findings found that mothers already involved in full-time employment encountered significant obstacles, including restricted decision-making autonomy, limited time and energy for additional income generation due to competing commitments, and constraints imposed by lower educational attainment. In Kia's case, she has been taking up jobs in different industries and would jump to a new role every two years only to receive a slight increment.

*"I kept changing every 2 years, because I didn't have my degree. I am paid only at 2500-2900 all throughout."* (Kia, diary day 1/line 86)

Kia's situation highlights a pattern of job instability with frequent changes in employment within different industries every two years. This instability is driven by her desire for a salary increase, which is difficult to achieve due to the absence of an education degree. Despite her efforts to switch roles, she constantly faces financial limitations. However for other mothers, the major obstacle preventing them from taking up multiple jobs or applying for higher-paying positions revolves around the lack of childcaring task delegation as husbands were incapable to. In Orked's case, she was aware of the pressing need to get more money to cover up the huge income loss for her family due to the pandemic. Therefore, Orked signed up with a direct selling business

that she really enjoyed doing. While her side income was profiting, she unfortunately had to stop abruptly when she realized that her kid's education deteriorated badly from the lack of parental monitoring.

*"I have to sacrifice my evening and night time to make sure my kids finish their homework. Seems like the time I'm spending to make advertisement/post on Whatsapp and Facebook for the benefits of Mommy Hana and MAMA-SHARK products will decrease."* (Orked, diary day 3/line 61)

Orked could not rely on her husband to take over the caregiving duty as he was unwilling and would decline to do it. In fact, she was accused as irresponsible by her husband, when the teachers began to question their kid's poor performance at school. Hence, she had to put her side business aside and prioritized her kids' school lessons that they have been missing out on.

*"I could foresee that I'll be blamed on this matter. I'm very sure my husband was going to blame me for neglecting our boy's school lessons. I got very pissed off and so I just ignored him when he's talking. It's as if it's my sole responsibility. When I asked him to monitor the children's' online school lessons before this, he'll come up with thousands of excuses. So I gave up from caring about the kids' school lessons until recently when the teacher reached out.."* (Orked, diary day 4/line 29)

Orked's experience exemplifies the ideology of "intensive mothering" (Lamar et al., 2019; Hays, 1996), where women are seen as primarily responsible for children's wellbeing regardless of their employment status. Her husband not only refused to share caregiving responsibilities but accused her of irresponsibility when their child's performance faltered. This case demonstrates the enduring force of Tichenor (2005) assertion that "gender trumps money." Even though Orked was a critical breadwinner, her income-generating efforts were undermined by gendered expectations that positioned caregiving as her ultimate responsibility. The contradiction is clear when she was expected to be the financial provider and the "good mother" simultaneously, but without spousal support the demands of both roles became impossible to reconcile. For Dara, she has been considering switching to a better job however her intention was primarily constricted by the absence of her husband to take up childcare duty.

*"I did think about getting another job.. but then I will have to attend trainings and I have to go to the office. So.. I would avoid that as much as I could. Who's going to take care of the kids?."* (Dara, interview/line 1303)

Moreover, the absence of childcare assistance also limits her opportunity by considering only regular day jobs when non-regular work hours might serve her better financially and psychologically. I exchanged stories with Dara regarding certain acquaintances who, as mothers of small children, engaged in shift work as Online Customer Service agents and successfully achieved a salary twice the norm. Dara quickly dismissed the idea of shift work that would pay her more when she said:

*"I'm taking care of all my kids. I cannot take up shift work."* (Dara, interview/line 72)

In this instance it is obvious that playing both roles of the main carer left Dara with little options to choose for a better job. Her dismissal of higher-income options was not due to lack of motivation but to the absence of a co-parent willing to assume care. While studies emphasise affordability and availability of childcare as barriers (Heinrich, 2014), Dara's case shows a different layer which points towards the unequal distribution of responsibility within the household.

Indeed, the matter of enrolling children in external care settings has been extensively discussed in research. For low-income parents, outsourcing childcare can be financially burdensome, making it an impractical option (Manoogian et al., 2015; Heinrich, 2014; Meisenbach, 2009). Relying on informal care, such as leaving children with co- and non-coresident extended family members (Kwon, 2023; Mustillo et al., 2021), may also prove unsustainable. Kwon (2023), who studied grandparental care during the pandemic, suggested that the presence of coresident grandparents can serve as a supportive buffer for parents with lower levels of education in mitigating labour market disparities. However, this arrangement cannot always be sustained long-term. Elderly caregivers often experience physical and psychological strain, and evidence suggests that grandparents engaged in childcare are more likely to suffer poorer health compared to those who do not (Kwon, 2023).

Hence, studies in the US, such as Sandstorm and Chaudry (2012), emphasize the urgency of expanding policies around childcare provision and assistance, including flexible services that match the irregular schedules of working-class families. These recommendations remain valuable. Yet, the findings here highlight a more fundamental issue which is, the absence of shared responsibility within the marital relationship. Even when formal childcare is inaccessible, mothers could have pursued better-paying work had their spouses been willing to assume part of the care responsibilities. Instead, mothers who were also breadwinners were forced to carry both financial and caregiving roles, with the added constraint that husbands' approval was sometimes required for employment decisions, further limiting their autonomy and upward mobility. This combination of structural childcare scarcity and household-level inequity reveals how breadwinning mothers face a compounded barrier. Their capacity to move into more secure or better-paid work is not only circumscribed by affordability and access, but also by gendered expectations inside their own homes.

Melor was motivated to seek a higher-paying job but also faced a constraint imposed by her husband, Jay. He was reluctant to let Melor look for a new job independently due to transportation issue since they have been carpooling to the same workplace for the past years. Hence, that severely limits Melor's opportunity for financial and career growth.

*"..I feel like quitting my job and get a new job with bigger salary if there's rizq for me. But Jay won't allow me to.. he said it'll be hard for us to go to work separately. I don't know how long more do I have to work at that current company."* (Melor diary day 4/line 24)

In light of these evidence, it is clear that despite financial contributions, female breadwinners may still find themselves shouldering the majority of the household responsibilities and succumbing to husband's decision-making. This disruptive dynamic highlights the male counterpart as assuming the role of the dominant decision-maker in

the household, despite the working mothers being the primary/co-breadwinners for their families. These cases collectively highlight how the breadwinner identity of women in low-income households remains undermined by gendered expectations. Mothers' economic efforts are curtailed not only by structural barriers like low wages and lack of credentials but also by husbands' refusal to share domestic and caregiving labour. In Malaysia's B40 context, where women's wages are vital for survival rather than supplementary, this contradiction is particularly stark.

### ***Group experiential theme 2: homeownership as a practical and symbolic pursuit of fulfilment***

The second theme extends the discussion of stability from economic survival to symbolic fulfilment. For most participants, housing was not a pressing concern, with many expressing contentment in rented or family-owned homes. Yet for two mothers, Anom and Kia, the aspiration to own a house carried deep symbolic and practical meaning. Both mothers associated homeownership with stability, dignity, and a secure future for their children.

Nevertheless, they faced a significant financial setback as evident in their household income falling below the threshold for eligibility for a housing loan. They shared a commonality in their living arrangements where they have been renting federal and state-government low-cost flats with their families for several years. This shared experience could be the primary motivation behind their aspiration to purchase a house, as the rent for low-cost flats was notably more affordable compared to private housing rentals. This affordability instilled a sense of confidence in them where they believed they could diligently commit to a long-term housing finances if given the opportunity.

Anom who brought in the majority of income for the family including a stable monthly pay slip has dealt with a few rejections in bank loan applications which has discouraged her greatly. Since she was the only income earner with pay slip, her family's higher purchase loan activities relied solely on her name such as for vehicles of both husband and wife which limits her financing capacity. Although she aspired to purchase a non-low cost flat after renting one for the past five years, her loan application was rejected due to the insufficiency of her husband's income and lack of formal employment documentation. For Anom, owning a modest home beyond the low cost category represented both stability and dignity. However, as she grows older, she worries that this aspiration may slip further out of reach.

*"It's so hard nowadays to own a house. That's the biggest challenge about living in Kuala Lumpur. There's no cheap house around here.. all is expensive. I've been renting for five years. So I feel like.. the challenge to buy a home is very, very real.. That's why I try to chase for a promotion.. so it's easier for me to get my loan approved.. because my husband.. he's getting paid daily. He doesn't have the perks like me.. EPF.. SOCSO he doesn't have all that. [...] so yea.. that's the problem. Like now, me and my husband, us.. we're still trying to buy a house. I submitted the loan (application) but it wasn't successful. House is expensive right? In KL it's 300,000.. 400,000. I don't earn much. I sure won't get it! I'm getting older some more. So.. it's hard for me. Like my friends.. all have their own houses. I'm happy to see them as homeowners."* (Anom, interview/line 1242)

Evidently for Anom, she had the stability of income but not the financial leverage to be seen as creditworthy. Her pursuit of promotion became less about career progression and more about creating eligibility for a modest housing loan. Kia, a single mother with a lower income, offered a different yet parallel perspective. Unlike Anom, Kia was resigned to her ineligibility for bank loans due to her lower income. Instead, she pinned her hopes on government initiatives, particularly rent-to-own schemes, which she perceived as offering a realistic pathway to ownership.

*“Okay.. maybe rent-to-own concept? I don’t mind any areas at all as long as there is public transportation nearby. I can rent-to-own. I can pay double.. like for example RM124. I pay the rent, another 200 goes into the loan that I take from DBKL.. because I can’t get government eh hos- err sorry bank loan, right? So let say I am paying RM300 monthly but the house is mine.”* (Kia, interview/line 1131)

Her rationale was rooted in the fear of eviction and the longing to provide her children with the inheritance and security that rental housing could never guarantee.

*“You know the house will be mine and my children can inherit it. Right? That’s property. But now, in this house.. this house is not mine. DBKL can chase me out anytime.”* (Kia, interview/line 1176)

Kia’s history of being displaced from multiple rental homes due to rising rents made her current subsidized DBKL flat feel fragile and temporary. While the flat offered affordability, the absence of ownership rights meant she lived with ongoing insecurity. For her, homeownership was less about material upgrading and more about shielding her children from precarity. The experiences of Anom and Kia reveal how housing functions as both a structural constraint and a deeply personal aspiration in their lives. While their loan ineligibility stemmed from low or irregular income, the significance they attached to housing far exceeded its material dimension. Both mothers spoke of home ownership as a way to reclaim stability and permanence in economic uncertainty. For Anom, the repeated rejections of her housing loan were not merely financial setbacks but emotional blows that reflects the reality of her socioeconomic position. Her aspiration to purchase a non-low cost flat signified more than a material goal. It represented an attempt to transcend from low-income living to a sense of upward mobility for her family. However, the loan rejections she encountered reiterated how limited her economic agency remained. Kia’s hope in rent-to-own schemes carried the same emotional weight where she saw them as an expression of her competence as a mother.

Participants’ accounts suggest that “home” functioned less as a narrow financial goal and more as a symbol of adequacy, dignity, and safety. In this view, housing is not merely shelter or an asset but a foundation for identity and everyday rhythms through which people craft stability and self-respect. Their statements saliently suggest that homeownership carries the moral meanings of being a good provider. This aligns with recent research that conceptualises housing as an infrastructure of care. It is where material arrangements and social expectations intertwine with caregiving and moral responsibility (Power and Mee, 2020).

Crucially, these symbolic meanings coexist with constraints of low-income and restricted credit access. Studies show that the benefits of home cannot be reduced to

affordability metrics alone, rather, housing conditions structure psychosocial outcomes such as autonomy, status, and wellbeing (Rolfe et al., 2020; Swope and Hernández, 2019). When access to ownership is blocked, the loss is experienced not only economically but as a disruption to self-definition and felt security (Padgett, 2007) as expressed by Anom. In contrast, Kia expressed contentment with the idea of owning a low-cost flat. She viewed it as a pragmatic route to permanence and protection for her children. These differing positions highlight how classed experiences shape the moral and affective meanings of housing. Similar qualitative research has shown that women often define stability through safety, community, and control rather than financial value alone (Woodhall-Melnik et al., 2017). GET 2 illustrates that housing stability extends beyond material security to encompass moral and emotional fulfilment. Anom and Kia contrasting aspirations reveal how structural limits shape women's sense of adequacy and care. Homeownership symbolises self-worth and a means to protect one's family which makes housing not just an economic goal but a moral pursuit of stability.

## **Conclusion**

This study has illuminated the lived realities of low-income urban mothers in Malaysia who act as primary breadwinners. Despite their indispensable economic contributions, the authority and recognition that should accompany their role are continually moulded by cultural expectations surrounding caregiving and family responsibility. The findings show that even when women sustain their households financially, caregiving remains a moral and emotional responsibility that is unevenly distributed. The mothers' narratives also demonstrate that housing carries deep emotional and symbolic meaning in their pursuit of stability. Drawing on these findings, the narratives illustrate that breadwinning among low-income mothers is not merely a means of practical survival but an existential pursuit. This study contributes to our understanding of how they make sense of work and caring duties as intertwined domains. It shows that stability is experienced not only through income but also through the moral and emotional fulfilment of caregiving duties from mothers to their children. These findings bring forth important considerations for policy, particularly in recognizing that women's economic participation cannot be separated from their caregiving responsibilities and emotional wellbeing. Policies that strengthen access to affordable housing, flexible work arrangements, and quality childcare support could enhance women's capacity to sustain both productive and caregiving roles. Recognizing housing as both a social right and a site of moral security is essential to ensure that low-income mothers are not merely surviving but are enabled to live with dignity and stability.

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## **Conflict of interest**

The author confirms that there is no conflict of interest involve with any parties in this research study.

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