

WOMEN SUBJECTIVE WELL-BEING IN MALAYSIA: FINDINGS FROM FIFTH MALAYSIAN POPULATION AND FAMILY SURVEY (MPFS-5)

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ABSTRACT

The subjective well-being is defined as one's cognitive and affective assessment of a person's life (Diener, Lucas & Oshi, 2002). This article aims to measure the subjective well-being of women between age 20 to 59 years old in Malaysia. For measurement purposes, this article has adopted the Personal Well-being Index (PWI) instrument developed by the International Wellbeing Group. A total of 8,171 respondents in the Fifth Malaysian Population and Family Survey (MPFS-5) with different marital status, employment status, ethnic and strata who answered the PWI instrument were analyzed. The article found that the level of subjective well-being is higher among elderly, the level of well-being especially women's health and safety will reduced in tandem with an increase in age and married women have a higher level of well-being compared to those marital status counterparts. It is hoped that the findings of this articles which was analyzed based on the large-scale national survey sample could be used as a complement to the current policies to illustrate the current situation of women in the country.

Key words: Subjective Well-Being, Women, Population, Family

INTRODUCTION

Within the past few decades, Malaysia has experience a strong economic growth and has become one of the best developing nations in the world. One of the most accommodating aspects of the country's economic growth is the improving of social well-being among the community. Well-being of the community can be divided into two categories which is the objective well-being (OWB) and the subjective well-being (SWB) (Ramli *et al.*, 2017). Alartseva and Barysheva (2014) defined OWB as material well-being and the quality of life. These terms are formed and influenced by such factors as the level and stability of income, the condition of residence, the opportunity of having education, the quality of the social and natural environment safety and security and the opportunity to realize social and civil rights and needs. On the other hand, as the name suggest, SWB is not just covering the tangible aspects which include physical infrastructure and economy, but also the non-tangible aspects such as emotional, social, politics, spiritual, psychological, happiness and others. In extensive cases, in addition, the subjective well-being is defined as one's cognitive and affective assessment of a person's life (Diener *et al.*, 2002).

The well-being of the people in the country has been measured since the introduction of the Malaysian Quality of Life Index (MQLI) which was developed by the Economic Planning Unit, operated under the Prime Minister's Department in 1999. The index is the composite value of 10 components that are closely related to the concept quality of life. It is the first initiative taken by the Government to measure the quality of life of the people in the country. In 2002, the second series of MQLI was completed, followed by the third series in 2004. In the 2004 MQLI report, it was found that the lives of the people in the country had changed significantly from 106.23 in 1999 to 109.82 in 2002.

In 2012, MQLI was upgraded to the Malaysian Well-Being Index comprised of 14 components and 68 indicators. The index has two (2) sub-composite indices, namely the economic well-being sub-composite index and the social welfare sub-composite index. According to the Economic Planning Unit (2013), the Malaysian Welfare Index in 2012 recorded 133.3 for economic well-being and 121.0 for social welfare.

To balance up the social and economic development, family institutions were also need to be strengthened. This is important because family is one of the basic social units that provide quality human capital resources for national development. In line with the importance of maintaining family well-being in the development of the nation, the level of family well-being in the country needs to be measured and evaluated. Thus, in 2011, the Ministry of Women, Family and Community Development (MWFCD) through its agency, the National Population and Family Development Board (NPFDB) launched the Malaysian Family Well-Being Index 2011 (FWBI 2011). The main objective of developing this index is to measure the level of family well-being in the country and to develop appropriate family intervention programs. Overall, according to the FWBI 2011, the level of family well-

being in Malaysia is moderate with score of 7.55 out of a maximum of 10 points. In 2016, the level of family well-being in the country was re-measured through the implementation of the second series of Malaysian Family Well-Being Index 2016 (FBWI 2016). However, due to differences in domains and indicators used in both series, the comparison between FBWI 2011 and FBWI 2016 is not possible. From a maximum of 10 points, FBWI 2016 recored a score of 7.33, static at the moderate level (NPFDB, 2016).

Besides understanding the well-being of the family, NPFDB have already taken initiatives to measure the level of well-being among population, in particularly the subjective well-being of Malaysian citizens aged 13 and above in this country including adolescents and the elderly. NPFDB have integrated the Personal Wellbeing Index (PWI) instrument developed by the International Wellbeing Group (IWbG) into a few set of questionnaires in the Fifth Malaysia Population and Family Survey (MPFS-5) conducted in 2014. IWbG developed the PWI to measure the subjective dimensions of quality of life of people (IWbG, 2006). It is reported that more than 50 countries have used PWI instruments to measure the subjective well-being of their country's citizens.

There was also initiative to measure the well-being of youths in the country. The Malaysia Youth Index (MYI) was initiated by the Institute for Youth Research Malaysia (IYRES) in 2006, comprised of eight (8) domains containing 36 indicators, to measure the well-being of adolescents or youths in the country, aged between 15 and 40 years at that time. In 2008, the measurement was carried out for the second time with slight changes by including the addition of 11 new indicators, but still retained the number of existing domains (8 domains). With recent social changes, IYRES continues to improve in its efforts to measure the well-being of youth in the country by providing MYI 2011 with 9 domains and 62 indicators while MYI 2015 consists of 12 domains and 58 indicators (IYRES, 2015).

In addition to the development of country's own instrument, there were also involvement in several global welfare measures such as the Human Development Index (HDI) and the Quality of Life Index (QOL). HDI has been developed by the United Nations Development Programs (UNDP) to measure the country's progress in the life expectancy of the population, the schooling period and income (UNDP, 2014). Human Development Report 2014 (UNDP, 2014) reported that Malaysia has ranked 62nd out of 187 countries. The top five (5) countries are Norway, Australia, Switzerland, the Netherlands and the United States. Meanwhile, the QOL developed by the Economist Intelligence Unit (EIC) reported that Malaysia ranked 36th out of the total 111 participating countries (Economist, 2005).

Although there have been numerous studies on the measurement of well-being among citizens in the country, the subjective well-being study among women yet relatively widespread. Studies on women, in particular the well-being, should be set as priority in line with national agenda. Government policy on the importance of women and families in the country's development clearly demonstrated through several Malaysian Plans. These plans work addressing issues related to gender, women and families, to enable women use their full potential and engage more effectively as a partner in development alongside with men. Thus, continuation studies on every aspect on women should be emphasized.

Therefore, in order to support women's development initiatives, this study will be focused on the subjective well-being among women in the country. This is because, women, who are particularly in the midlife, appear to face more challenges to their well-being, as is evident from a recent multilevel analysis of suicide trends peaking and overall life satisfaction decreasing for female employees during their middle age (Case & Deaton, 2015). The measurement of the subjective well-being will be analyze according to socio-demographic profile and overall score. Beside that, there are some recommendations proposed at the end of the study. For the purpose of preparing this study, data and information from women aged between 20 and 59 obtained from MPFS-5 will be analyzed using PWI instrument. The overall finding is expected to complement to the current policies to illustrate the current situation of women in the country, based on the large-scale national survey sample.

OBJECTIVE

As mentioned earlier, studies on the subjective well-being among Malaysian women have not been too extensive. Therefore, on the part of evaluating and support the women's development initiatives, the main objective of this study is to measure the level of subjective well-being among Malaysian women between the ages of 20 and 59 years, according to socio-demographic profile. This study will also identify selected domains that influence the overall well-being among Malaysian women.

LITERATURE REVIEW

For the last few years, women comprised nearly half of the population in Malaysia. Their contribution as wives, mothers and workers in the development of the nation is very essential. Since independent, Government through its' policies has opened up opportunities for women, and as for now, women are said to be more confident and self-sufficient in many areas including economics, educations, politics and social. Be aware of this fact, women's well-being, mainly subjective well-being should be at a pleasing level in order for them to optimize their true potential and purpose in life, helping them experience their existence as meaningful, worthy, and valuable (Ferguson and Gunnell, 2016).

The measurement of the subjective well-being among women was also important to assess the individual's satisfaction and quality of life (Veehoven, 1991) and quality of life and indirectly provides an indication of one's subjective level of well-being (Easterlin, 2001; Mcbride, 2001), able to measure and reviewed the implemetation of Government policies and initiatives. In related to the measurement of subjective well-being, past studies has shown that, demographic factors are able to influence an individual's subjective well-being score. However, several studies had proven that demographic factors have only a small impact

on subjective well-being. Factors such as gender, age, income, marital status and many other demographic characteristics explain less than 20 percent of the variance in an individual's subjective well-being (Wang and Vander Weele, 2011). Apart from socio-demographic factors, social factors such as involvement in physical activity, healthy nutrient intake, non-smoking habits are also positively associated with an individual's subjective well-being (Tabak *et al.*, 2013).

Women's participation in the labor market is increasing each year. In 2018, women's labor force participation rate has increase to 55.2 percent from 54.7 percent in 2017 (DOSM, 2019). This situation led the need for balance in life career matters. Work life balance is connected intensely with employee well-being (Gröpel and Kuhl, 2009; Lyness and Judiesch, 2014; Nzonzo, 2017) and considered highly important for women's well-being across their career lifespan. Studies shown women reporting lower levels of well-being, attribute this to their weaker socio-economic and power position in life and at work and to the burden of multiple role demands (Dreger *et al.*, 2016).

In related to subjective well-being, several other studies have shown that: (1) women are reported to have higher levels of happiness than men (Diener *et al.*, 1997; Blanchflower and Oswald, 2004; Clark *et al.*, 2001); (2) subjective well-being has a U-shaped relationship with age, with turning points being between 30 and 50 years old (Hayo and Seifert, 2003; Blanchflower and Oswald, 2004) nevertheless Ryff (2017) shows a decline in well-being as people age, but points out that orientation toward eudaimonic well-being, in which life purpose is maintained, can hold health benefits for older adults; (3) married individuals are reported to have the highest levels of happiness (Diener *et al.*, 1997; Blanchflower and Oswald, 1998); (4) unemployment can have a significant negative impact on one's subjective well-being (Frey and Stutzer, 2002; Geriach and Stephen, 1996; Diener *et al.*, 1997); (5) Empirical studies have shown that income and educational level have a significant positive impact on subjective well-being (Clark *et al.*, 2001; Diener *et al.*, 1997). (6) the full-time housework involves more autonomy, more interruptions, greater physical effort, more routine, fewer time pressures and less responsibility for matters outside one's control than do paid work (Lennon, 1994).

METHODOLOGY

Instrument

Studies on the subjective well-being of Malaysian citizens, especially in the category of women can be said to have not been extensive. As stated, in order to measure the level of subjective well-being among women in the country, the PWI instrument has been included in several MPFS-5 questionnaire modules including the "**Ever Married Women**" and "**Unmarried Adolescents Aged 13 to 24 years old**". The PWI instruments included are as follows:

1. How satisfied are you with your standard of living?
2. How satisfied are you with your health?
3. How satisfied are you with what you are achieving in life?
4. How satisfied are you with your personal relationship?
5. How satisfied are you with how safe you feel?
6. How satisfied are you with feeling part of your community?
7. How satisfied are you with your future security?
8. How satisfied are you with your spirituality or religion?

In addition to the PWI questions, to measure the overall well-being of the respondents, there is one (1) additional question included in the questionnaire module as follows: *How satisfied are you with your overall life?*

Each respondent was required to answer all questions using an 11-point scale, ranging from a scale of 0 meaning "dissatisfied" (completely dissatisfied) to a 10 point meaning "fully satisfied" (completely satisfied). The answers to all of the PWI instruments presented are summed up and the score reflects a person's subjective well-being at a maximum of 10. The analysis of subjective well-being levels in this study will be shown as a whole, breakdown by socio-demographic and domains.

Sample

Data are obtained from the Fifth Population and Family Study (MPFS-5) conducted by NPFDB in 2014. This study is the fifth series of Malaysian Population and Family Survey, which is conducted every 10 years since 1974. The study is cross-sectional national level collecting data and information through structured questionnaires and face-to-face interviews. In this article, the sample used for the analysis is women between aged 20 to 59 years old. A total of 8,171 respondents among Malaysian women were used for analysis purposes.

Analysis

Descriptive analysis was used to analyze the socio-demographic information and the composite score of the respondents. This analysis will be reported on the composite scores of the eight (8) dimensions found in PWI instruments, which will also be defined as domains, based on demographic characteristics of women such as gender, age, ethnicity, strata (residence) and marital status. According to Cummins *et al.* (1995), to facilitate data extraction, the average value is moved one decimal point to the right of the well-being score to a maximum of 100. Besides that, there will also descriptive analysis by socio-demographic to observe the overall life score of the well-being index.

FINDINGS

Profile of Respondent

Table 1 shows that of the 8,171 women, 29.3 percent respondents are from 40-49 years age category, followed by group of 30-39 years (27.5%), 50-59 years (25.5%) and 20-29 years (17.7%). 62.9 percent of them lived in urban areas and the remaining 37.1 percent lived in rural areas. The majority of the sample was Malay ethnicity (65.0%), followed by Other Bumiputera (15.4%), Chinese (11.7%), Indians (7.4%) and others (0.5%). Out of this sample, almost 85 percent of women are married and only 6.4 percent of respondents are single.

Table 1: Profile of Respondent

Socio-demographic	Number	(%)
Age (year)		
20-29	1,448	17.7
30-39	2,246	27.5
40-49	2,391	29.3
50-59	2,086	25.5
Stratum		
Urban	5,141	62.9
Rural	3,030	37.1
Education		
No Education	1,124	13.8
Primary	910	11.1
Secondary	4,351	53.2
Tertiary	1,681	20.6
No Information	105	1.3
Ethnics		
Malay	5,309	65.0
Other Bumiputera	1,261	15.4
Chinese	956	11.7
Indian	602	7.4
Others	43	0.5
Employment Status		
Working	3,827	46.8
Not Working	4,344	53.2
Marital Status		
Married	6,879	84.2
Widowed	418	5.1
Divorced/Separated	347	4.2
Single	527	6.4

PWI Score

Overall, the subjective well-being score among women in Malaysia was **77.5** out of a maximum of 100. The descriptive analysis in Figure 1 shows that the domain with the highest scores is a Religion Practices domain with a score of 75.8 out. This is followed by the domain of Personal Relationships and Standard of Living with a score of 75.1. The two domains with the lowest scores were Personal Health and Achievement in Life with scores of 69.0 and 67.2, respectively.

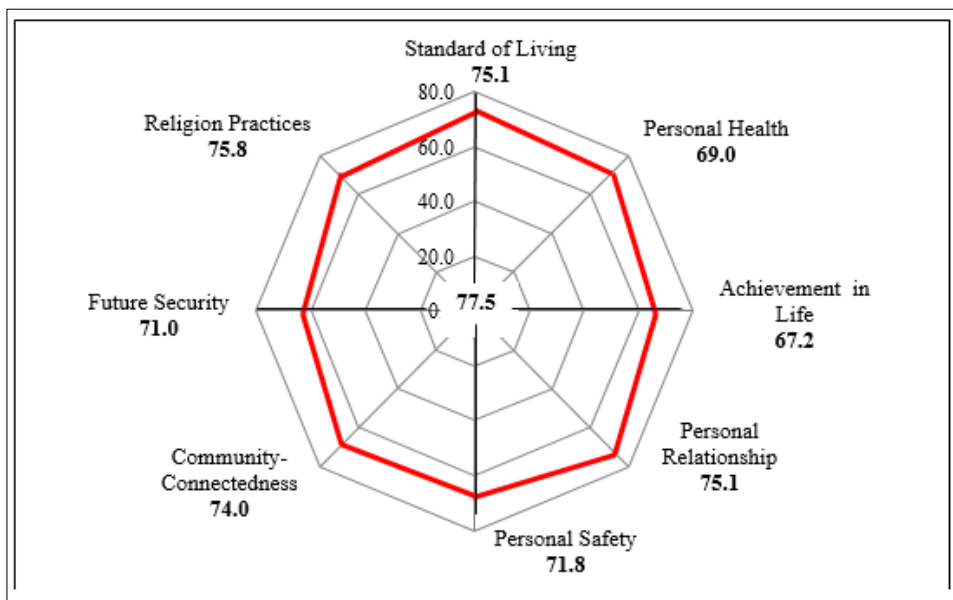


Diagram 1: PWI Score by Domain

PWI Score by Demographic Profile

Age

To simplify the analysis of well-being scores by age, there are four (4) age categories were used, namely 20-29, 30-39, 40-49 and 50-59 years. As shown in Table 2, in general, PWI scores increase with corresponds to the increasing of age. The highest score of PWI is 74.3 which represented by age group of 50-59, the elderly.

Table 2: PWI Score by Age

Domain	20-29 years		30-39 years		40-49 years		50-59 years	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Standard of Living	66.6	52.7	73.2	90.2	76.5	94.9	81.2	103
Personal Health	72.4	18.9	69.7	18.9	68.0	19.0	66.5	19.5
Achievement in Life	62.2	20.5	65.3	19.5	68.6	19.8	71.2	19.0
Personal Relationship	74.7	18.4	74.4	17.9	75.2	17.3	76.0	16.8
Personal Safety	72.7	19.5	70.7	19.8	71.7	19.5	73.2	18.6
Community-Connectedness	72.0	18.3	72.6	18.3	74.5	17.8	76.2	17.5
Future Security	69.0	19.3	69.9	31.0	71.4	18.9	73.2	18.0
Religion Practices	75.7	18.4	75.1	18.6	75.5	18.5	76.8	18.2
Total	70.7		71.4		72.7		74.3	

Stratum

As expected, rural women (73.0) had a higher well-being score as compared to the urban women (72.1). However, some domain's scores found that urban women had better living conditions in terms of Standard of Living (75.4), Personal Health (68.9), Life Achievement (67.2) and Future Security (71.0) as shown in Table 3.

Table 3: PWI Score by Stratum

Domain	Urban		Rural	
	Mean	SD	Mean	SD
Standard of Living	75.4	92.6	74.6	86.5
Personal Health	68.9	18.9	68.7	19.5
Achievement in Life	67.2	19.5	67.1	20.5
Personal Relationship	74.9	17.5	75.4	17.6
Personal Safety	70.8	19.6	73.6	18.9
Community-Connectedness	72.8	18.1	75.8	17.6
Future Security	71.0	24.7	70.9	19.2
Religion Practices	75.4	18.3	76.3	18.6
Total	72.1		73.0	

Education

As shown in Table 4, PWI scores based on educational background indicate that respondents with lower education have the highest total score (72.7), followed by tertiary (72.4) and secondary (71.9). Most of the respondents with lower education also believe that they can still managed to have a better satandard of living (76.3), achiement in life (68.5), personal relationship (74.7), personal safety (72.1) and community connectedness (74.6) as compared to the other two groups.

Table 4: PWI Score by Education Level

Domain	Primary		Secondary		Tertiary	
	Mean	SD	Mean	SD	Mean	SD
Standard of Living	76.3	92.8	73.0	84.0	74.6	84.9
Personal Health	67.5	20.6	68.7	19.2	71.3	16.8
Achievement in Life	68.5	21.9	66.8	20.1	66.7	17.6
Personal Relationship	74.7	19.3	74.7	17.6	76.3	15.8
Personal Safety	72.1	20.9	71.9	19.4	70.9	18.7
Community-Connectedness	74.6	19.8	73.8	18.1	73.0	16.0
Future Security	71.0	20.1	71.1	25.9	71.1	16.8
Religion Practices	76.7	20.5	75.5	18.6	75.4	16.2
Total	72.7		71.9		72.4	

Ethnic

Comparison between ethnic groups found that Malay women scored highest Personal Health (69.9), Achievement in Life (68.0) and Community-Connectedness (74.9); while Indian scored highest in Standard of Living (77.7), Future Security (74.6) and Religion Practices (83.6). According to Table 5, overall, Indian women have the highest PWI score with 73.5, followed by Malay (73.0), Other Bumiputera (71.9), Others (71.7) and Chinese (68.8).

Table 5: PWI Score by Ethnic

Domain	Malay		Other Bumiputra		Chinese		Indian		Others	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Standard of Living	75.2	87.7	74.0	91.3	75.0	99.2	77.7	100.7	66.5	16.9
Personal Health	69.9	18.9	66.8	20.4	66.4	17.2	67.8	21.5	68.6	19.1
Achievement in Life	68.0	19.3	65.9	22.1	65.7	17.9	65.6	22.9	67.0	19.2
Personal Relationship	76.0	16.9	75.2	18.5	71.3	16.1	72.4	22.3	78.8	15.0
Personal Safety	72.6	18.9	73.1	19.5	65.9	19.0	72.2	22.5	70.5	17.5
Community-Connectedness	74.9	17.5	74.6	19.2	67.9	16.6	74.1	20.7	74.4	17.6
Future Security	71.8	21.4	69.1	20.8	67.0	17.4	74.6	39.6	67.7	18.9
Religion Practices	75.4	17.8	76.7	20.2	71.4	17.7	83.6	19.2	80.2	18.5
Total	73.0		71.9		68.8		73.5		71.7	

Employment Status

Out of nearly 3,800 of working women, 44.8 percent are working in the private sector, 28.4 percent are self-employed, 25.2 percent working in government sector and 1.6 percent are unpaid family workers. Based on Table 6, the overall score shows that women who are not working have a higher PWI score compared to those working women. Some of the domains including Standard of Living, Achievement in Life, Personal Safety, Community-Connectedness and Religion Practices, also shows higher scores for non-working women

Table 6: PWI Score by Employment Status

Domain	Working		Not Working	
	Mean	SD	Mean	SD
Standard of Living	73.2	82.9	76.8	96.6
Personal Health	69.1	18.8	68.6	19.6
Achievement in Life	66.8	19.3	67.7	20.4
Personal Relationship	75.2	17.1	75.0	18.0
Personal Safety	70.9	19.2	72.8	19.6
Community-Connectedness	73.6	17.8	74.3	18.4

Future Security	71.1	26.2	71.0	19.3
Religion Practices	75.4	17.9	76.1	19.0
Total	71.9		72.8	

PWI score among working women were further analyzed by four (4) age groups, based on age category used earlier. As shown in Table 7, the overall finding shows that the PWI score is increasing as women age. The elderly also have a higher score in most of domains including Standard of Living, Personal Relationship and Religion Practices.

Table 7: PWI Score by Working Women

Domain	20-29 years		30-39 years		40-49 years		50-59 years	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Standard of Living	66.7	54.4	72.6	86.1	73.5	80.4	79.2	100.0
Personal Health	72.0	18.9	69.6	18.3	68.2	18.6	67.3	19.2
Achievement in Life	61.2	19.5	65.7	18.5	68.2	19.0	70.7	19.7
Personal Relationship	75.3	17.8	74.7	17.4	75.4	16.4	75.7	17.3
Personal Safety	70.7	19.3	69.4	19.3	71.4	19.3	72.4	18.6
Community-Connectedness	71.7	17.8	72.3	17.9	74.1	17.1	76.4	17.6
Future Security	68.9	18.6	70.9	38.4	71.2	18.3	73.1	18.1
Religion Practices	75.2	17.5	75.1	17.9	75.0	18.0	76.6	18.1
Total	70.2		71.3		72.1		73.9	

Marital Status

For the well-being score among married women, the highest indicator score is Standard of Living (76.8), followed by Religious Practice (76.1), Personal Relationship (75.6), and Community-Connectedness (74.3). While as for unmarried women, the highest scores were on the Personal Relationship (72.0), Community-Connectedness (71.7) and Personal Health (70.2). Based on the overall score, it's clearly shown that the married women have the highest PWI score (73.1) as compared to Widowed (70.9), Single (68.1) and Divorced/Separated (67.1).

Table 8: PWI Score by Marital Status

Domain	Married		Widowed		Divorced/Separated		Single	
	Mean	SD	Mean	SD	Mean	SD	Mean	SD
Standard of Living	76.8	94.3	74.7	101.8	64.7	58.9	61.6	18.9
Personal Health	69.2	19.0	65.0	19.0	65.4	20.7	70.2	20.4
Achievement in Life	68.4	19.6	66.4	20.3	60.3	21.6	58.2	19.7
Personal Relationship	75.6	17.3	73.0	18.1	72.6	18.6	72.0	19.1
Personal Safety	72.5	19.2	70.5	19.2	67.3	21.3	68.4	20.7
Community-Connectedness	74.3	18.0	74.0	17.7	71.2	19.4	71.7	18.0

Future Security	71.7	18.7	68.8	19.2	65.0	20.6	69.0	53.6
Religion Practices	76.1	18.4	74.5	18.8	70.4	19.3	69.0	18.4
Total	73.1		70.9		67.1		68.1	

Further analysis is concerned with overall women well-being scores. As stated, this score is obtained through the following questions: How satisfied are you with your overall life? and the results are reproduced according to the socio-demographic breakdown as shown in Table 9. Based on the analysis performed, the overall women well-being score was 77.5 (SD: 18.0) with the elderly led with a score of 79.2 compared to other age groups. It turns out that, as with previous analyzes, the well-being score increase with increasing of age. Similarly, the well-being level of rural women (78.5) is seen as better than women in urban (77.0). Among the main ethnic group, Malay women were seen as affluent with a score of 78.4, followed by Indians (78.8), Other Bumiputera (77.8) and Chinese (71.6). The same result has shown where married women are having a better well-being score as compared to other counterparts.

Table 9: Overall Well-Being Index Score

Socio-demographic	Mean	SD
Total	77.5	18.0
Age (Years)		
20-29	76.6	18.4
30-39	76.6	18.1
40-49	77.4	18.0
50-59	79.2	17.7
Stratum		
Urban	77.0	17.7
Rural	78.5	18.5
Ethnic		
Malay	78.4	17.3
Other Bumiputera	77.8	20.0
Chinese	71.6	16.2
Indian	78.8	20.8
Others	80.0	17.2
Marital Status		
Married	78.2	17.8
Widowed	75.5	19.0
Divorced/Separated	71.5	20.5
Single	74.0	17.6

DISCUSSION

The findings show that the subjective well-being score of women aged 20-59 in Malaysia is 77.5 out of a maximum of 100. Among all domains, it is seen that religious and spiritual holdings as a key factor in influencing women subjective well-being in the country. Individuals who identify as religious tend to report better health and happiness thus can play an important role in national development; is in line with the findings of the study of Green & Elliott (2009). Based on the findings, it is hoped that

there will be enhancement of the implementation of programmes and activities related on religious and spiritual, especially in community and housing area.

The U-shaped relationship between well-being and age was not found in in this article as found by several other researchers (Hayo & Seifert, 2003 and Blanchflower & Oswald, 2004). The findings of this article generally report that the level of well-being increase with correspond to the increasing of age. The analysis found that the elderly, who aged 50 years and above, had higher well-being levels as compared to the younger generation. Further analysis also found that the elderly, especially those who are working, had a better standard of living, achievement, good relationship with the community and more religious. Nonetheless, some domains including personal health and safety had shown a pattern similar to the decline in index scores as they aged. As a result, as a woman grows older, the individual will begin to feel dissatisfied with their standard of health and safety. As projected by DOSM in 2016, Malaysia will be one of the ageing nations by year 2030. Thus, by adequate health care services for the elderly and emphasizing the intervention program especially on medical and social protection certainly helps to improve their subjective well-being in the future.

This article also supports the findings of Wilson & Oswald (2005) found that married women have higher levels of well-being than those who widowed, divorced and unmarried. This is because those who are married are synonymous with their maturity in managing family affairs and thus form a happy family as a result of the supportive couple. Married women are also found to be able to improve and have a good standard of living and to have better religious and spiritual practices.

Findings related to living arrangement in urban and rural areas have shown that women living in rural areas have better subjective well-being than women in urban areas. This may be due to unobtrusive rural life, less stress and competition in work, good environmental quality and different values of the community than in the city. This article also found that working women have less subjective well-being compared to those non-working women although some domains in favor of working women. Normally, married women (and a mother) who are working are more likely hold higher responsibility in balancing their life between work and family. Finding in MPFS-5 also shown that, the main reason for women leaving the labor force market because of childcare problems. Almost 35.0 percent women who are working in the public and private sectors stated that they do need child care centers at their workplace, followed by sick leave for the child (17.8%) and flexible working hours (13.7%) (NPFDB, 2014). Therefore, in order to conserve women in the workforce, employers need to play their role in helping to overcome the problem.

Overall, this article finds eight domains contributing to identifying the subjective well-being of women with the religious and spiritual being a major contributing factor. However, issues regarding the quality of life among working women need to be emphasized especially for those living in urban areas. Although in principle, the majority of Malaysians now adore a higher standard of living; the issue of working women (and a mother) should not be ignored.

CONCLUSION

Women are one of the key components of a society and are at the heart of a population and family institution development. In addition to being an asset in economic growth, the role of women is now considered important in shaping a country's political and social development. Therefore, it is hoped that the discovery of this study that specialize in the subjective well-being of women between the ages of 20 and 59 can be used as a complement to the current situation in Malaysia. Even though, the interpretation of measurement category (low, medium, high) is not included in this study, it hope that the findings could assist the government, especially the Ministry of Women, Family and Community Development (MWFCD), Department of Women Development and National Population and Family Development Board (NPFDB) in formulating policies and programs for women's development in the country. Measuring the level of subjective well-being using these international measurement indicators is expected to reflect the real situation of women in terms of Quality of Life, Health, Life Achievement, Personal Relationships, Safety, Future, and Religion and Spirituality.

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