





RESEARCH ARTICLE

The effect of perceived stress and psychological well-being on mompreneurs

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ABSTRACT

In recent years, the rise of mompreneurs has become a notable phenomenon, as more mothers engage in managing small businesses while simultaneously fulfilling family responsibilities. Mompreneur refer to a mother figure who owns and works on small business, also known as Micro, Small, and Medium Enterprises or MSME. While balancing dual roles as business owners and caregivers, they often face significant challenges in maintaining their businesses and attending to household and family responsibilities. These challenges can lead to daily life struggles perceived as stress, which, in turn, may impact their psychological well-being. This study aims to examine whether perceived stress affects the psychological well-being of mompreneurs. Using a quantitative approach, the study targeted mompreneurs in Bandung City and employed convenience sampling, resulting in 102 respondents. Measuring tools will be using Perceived Stress Scale (PSS) consists of 10 items and Psychological Well-Being Scale consists of 42 items while demographic factors such as age, educational background, sales turnover, and marital status were also included. The result showed that there is an effect of perceived stress on psychological well-being from regression analysis ($p < 0,05$) with an r squared of 0.156. These findings highlight the importance of addressing stress management and promoting psychological well-being among mothers managing MSMEs to ensure they can effectively fulfill their dual roles and maintain a healthy balance.

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INTRODUCTION

It is known that a mother has a vital role in a family. However, in contemporary society, many mothers have expanded their roles beyond traditional domestic responsibilities, engaging in professional activities such as employment or managing small businesses. This phenomenon would then form a new term to identify them, "mompreneur." Mompreneur defines a condition when a woman who is also a mother chooses to build a small-scale business without leaving her responsibility as a housewife or mother (RichommeHeut & Vial, 2014). According to Dhaliwal (2022), the term began

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in 1996 with a book titled *Mompreneurs: A Mother's Practical Step-by-step Guide to Work-at-Home Success*.

In West Java, working mothers were popular for a long time. Badan Pusat Statistik 2023 mentioned that 52.48% of families have women as their head family, meaning they comprise half of the family population. Following the significant phenomenon of working mothers, mompreneurs identified with small businesses to accommodate various roles, including the entrepreneurial (Ekinsmyth, 2011), categorized as Micro, Small, and Medium Enterprises (MSME). The Coordinating Ministry for Human Development and Cultural Affairs (2023) also mentioned that in 2022, approximately 64% of MSMEs in Indonesia were managed by women, which explains a significant contribution by women, including mothers in this MSMEs field. Meanwhile, no exact source shows mompreneur data in Indonesia. The MSME field is still a potential choice for working mothers as the Indonesian Chamber of Commerce and Industry data shows that 2023 there will be over 66 million MSMEs all over Indonesia, with 1,52% growth from the previous year. Meanwhile, in West Java, the creative economy will contribute to national exports at 15,63% in 2021 (Setyaningrum et al., 2023).

Being the owner of an MSME is needed for the reasons they choose to take different roles, and it has some beneficial influence on mothers, such as positively contributing to their role socially and economically (Ufuk & Özgen, 2001). Furthermore, the SDG from the United Nations states that MSMEs play a role in women's participation in the economy and society, which would later narrow the gender gap. However, even though this job opportunity is widely chosen and could have beneficial impacts, MSMEs can face threats and challenges in the business process itself. These challenges can be identified by the development, financial, or management problems, which are still a circle in the business itself. Previous research by Ganesan (2011) mentioned that entrepreneurs with MSMEs have a high stress level related to their workloads. If we pull the problem deeper from the mothers' perspective, these workloads or challenges can be added to several issues for themselves or the family.

On the other hand, as a family member, the mother controls and keeps the family peaceful. Also, domestic support traditionally includes managing housework and children and maintaining the emotional aspects of family members (Stanfield, 1985). Previous research by Ufuk and Özgen (2001) mentioned that women who are also entrepreneurs affect their family life as they suffer from role conflicts as entrepreneurs, mothers, and homemakers, physical fatigue, and expectations from family members also mentioned the significant causes of stress.

It is supported by a previous study that found mompreneurs have a high level of occupational stress that appeared high on physiological, psychological, and behavioral dimensions (Nurfadillah et al., 2021) while also finding high scores on work-family conflict. Another research study by Apreviadizy and Puspitacandri (2014) found that mothers who choose to work also have higher mean stress scores than those who focus only on homemakers and mothers. As mentioned, these consequences could also impact an individual's health and might be linked to behaviors that result from stress, such as smoking, accidents, sleep problems, and eating disorders (Schneiderman et al., 2005). Therefore, as mentioned before, their problems might bother mothers as they work on their families and businesses. Further, this can reach their functionality in personal or work-related situations.

If we discuss individual functionality, it could be related to the state of psychological well-being. Leonardi and Harsono (2022) mention that well-being is important to keep people going, as psychological well-being is shown as an individual's ability to create strategies and control the environment that would make them optimistic. Previous studies also found that the psychological well-being of working mothers is present in the study by Choo (2023), who found that female workers

tend to hide their emotions and insecurity in their jobs, which results in poor well-being. This study also mentioned that well-being has become a concern for working mothers, as they could face family work conflicts that can be moderated by the involvement of a supervisor, who is rarely present on the subject who owns the business. From its effect on a person, psychological well-being is one aspect that takes part in mothers' lives to keep them continuing their responsibilities. On the other hand, Leonardi and Harsono (2022) showed that low psychological well-being states tend to have depression, anxiety, and fear when they face pressure situations.

The explanation shows that psychological well-being is important for mothers, and so is the awareness of what can affect it. Some research has been conducted on stress and psychological well-being. The result shows that perceived stress is negatively associated with psychological well-being in a work-related background (Suleman et al., 2018; Qamar et al., 2022) or in a housewife context (Yadav et al., 2023). These findings mean that a person with lower stress would show better scores on psychological well-being. If mompreneurs' well-being is related to stress, they can enhance it with this information. In previous studies in Indonesia, researches on mompreneurs related to work-family and work-life balance (Setio, 2024; Wijaya & Layman, 2018; Prasartika & Repi, 2021), mompreneurs strategies (Inanna et al., 2023; Aisyah et al., 2021; Aina et al., 2018), and occupational stress (Ifadah & Prasetyo, 2023; Nurfadillah et al., 2021). Regarding psychological well-being, it is only found that family support and balance influence psychological well-being (Setio, 2024).

However, while we know that there are stress issues for mompreneurs, it has not been explored its effect on psychological well-being. Exploration of perceived stress and its effect on the psychological well-being of mompreneurs is important, as mompreneurs are found to have problems with various things in their life. Therefore, information regarding the effect of stress and psychological well-being on mompreneurs is still lacking. At the same time, due to the significant phenomenon of this role, it is important to gain more information on this specific psychological context in the Bandung area. Therefore, this study will also determine if there is a different result based on the participant's background. From the issue exploration, this research will find if perceived stress affects psychological well-being and its dimensions as complementary findings.

Furthermore, this study can become a source of information and beneficial for government officials and developing companies that focus on developing MSMEs in the Bandung area to picture the perceived stress and psychological well-being conditions of mothers in their area. Theoretically, we hope this study contributes to psychology's social, industrial, and organizational areas.

METHOD

This study used a quantitative method to determine the effects of perceived stress on psychological well-being. The population criteria for this research will be mothers, meaning the participants must be women with another family member who owns MSMEs, meaning they must own a small business and domicile in the Bandung city area. Participants will be selected using a convenience sampling method because the population itself is out of the researcher's list, and this method is chosen to meet the participants' aims. This study included 102 participants who matched the characteristics of mothers working in MSMEs.

The Data will be collected offline using the paper-and-pencil method from February 2024 to March 2024. Before the participants read the scales and answer the statements, they will be asked about their willingness to participate in this research through informed consent that mentioned general information, such as the aim, variables, data security, and benefits of this research. The participant

would get instructions on how to fill out the scales after being willing to participate. Participants willing to answer would receive rewards after filling out all the instruments.

In this research, the instruments include characteristic data of the participants, such as age, educational background, sales profit, and marital status, will also be collected. These data were collected to determine if the participants were suited to the characteristics and to statistically analyze if there were different scores on specific groups of characteristics. The variable perceived stress will be measured with Cohen's Perceived Stress Scale (PSS), a unidimensional scale. This scale has 10 statements adopted by Julistia Maulida (2021) in Bahasa Indonesia, with a reliability score of .729. These are examples of statements in this scale: (1) I quickly feel annoyed when facing an unexpected situation; (2) I feel I cannot handle important things. This scale has four unfavorable and six favorable statements with a Likert scale from 1 - 5 that state never, seldom, sometimes, often, always.

Psychological Well-Being was measured using the Psychological Well-Being Scale from Ryff, adapted by Yulpiyana Arunita (2020) in the Indonesian version, with a reliability score of .892. This scale consists of 42 statements divided into five dimensions, here presents with examples of statements in english: (1) Autonomy: I am not afraid to voice my opinions, even when they are in opposition to the opinions of most people; My decision are not usually influenced by what everyone else is doing, (2) Environmental Mastery: In general, I feel I am in charge of the situation in which I live; The demands of everyday life often get me down, (3) Personal Growth: I am not interested in activities that will expand my horizons; I think it is important to have new experiences that challenge how you think about yourself and the world, (4) Positive Relations: Most people see me as loving and affectionate; Maintaining close relationships has been challenging and frustrating for me, (5) Purpose in Life: I live life one day at a time and don't really think about the future; I have sense of direction and purpose in Life, and (6) Self-Acceptance: When I look at the story of my life, I am pleased with how things have turned out; In general, I feel confident and optimistic about myself. This scale has 20 unfavorable and 22 favorable statements; participants will use a Likert scale from 1 - 6 that states strongly disagree, disagree, slightly disagree, slightly agree, agree, and strongly agree.

After collecting data, the dataset was statistically analyzed for descriptive, regression, and discrimination tests. The characteristic data will be presented with frequencies and percentages through descriptive analysis such as mean, standard deviation, and percent. Meanwhile, the questionnaire data will be presented through frequencies and descriptive analysis with regression and discrimination results. All of the statistical analysis will be using IBM Statistics 26 software.

RESULT

This study collected demographic questions for further analysis, as shown in Table 1. The results show that the participants may vary in age; however, most were between 40-50 years old (32.4%), categorized as adulthood. This age group is still productive and is capable of managing a household as a mother, working, and even establishing a business. We can also see that most of the participants only graduated from high school (50%), which has some gap with other choices, which also shows that university graduates have the lowest amounts compared to the others.

This study also collects participants' estimated monthly profit; most participants chose the lesser choice, meaning they only achieved 2.5 million rupiahs (42.2%) or less (29.4%) every month from their MSMEs. The final demographic data collected was marital status. Most of the participants were still married (88.2%), which means that few of them only had children, which means they still had a responsibility to take care of the family. Meanwhile, other unmarried participants were confirmed to have children, which makes them still part of this study.

Table 1. Participants's characteristics

Characteristics	n %
Age	
20-30	16 (15.7)
30 - 40	27 (26.5)
40 - 50	33 (32.4)
50 - 60	30 (19.6)
Above 60	6 (5.9)
Educational Background	
Elementary School (SD)	21 (20.6)
Middle School (SMP)	26 (25.5)
High School (SMA/SMK)	51 (50.0)
Diploma (D1/D3)	4 (3.9)
Sales Profit (IDR)	
< 1.5 million	30 (29.4)
1.5 million - 2.5 million	43 (42.2)
2.5 million - 3.5 million	19 (18.6)
> 3.5 million	10 (9.8)
Marital Status	
Married	90 (88.2)
Divorced	2 (2.0)
Widowed	10 (9.8)

Two variables included in this study are perceived stress and psychological well-being. Perceived stress has a mean score of 25.76 and a standard deviation of 4.558. Meanwhile, psychological well-being has a mean score of 181.32 and a standard deviation of 17.464. Mean scores and standard deviations for dimensions of psychological well-being are also shown in Table 2.

Table 2. Descriptive of variables

	M	SD	Max	Min
Perceived Stress	25.76	4.558	36	16
Psychological Well-Being	181.32	17.464	220	141
Self-Acceptance	32.47	3.542	39	24
Autonomy	28.90	3.969	39	17
Purpose in Life	31.74	5.083	41	20
Positive Relation with Other	31.25	4.604	40	17
Personal Growth	31.20	3.920	41	21
Environmental Mastery	27.35	3.764	37	19

The difference analysis analyzes whether the variables score significantly differently for specific collected characteristics. There were no differences in psychological well-being ($p > .05$) according to age, educational background, sales profit, and marital status. These results also show that perceived stress has no significant difference, except for the educational background ($p < .05$). The result from perceived stress and psychological well-being has no significant difference in specific characteristic means despite different categorizations in the characteristic group; they show somewhat similar scores with no distant difference between the highest and lowest mean scores. For the educational background with a significant difference in mean score on perceived stress, it is shown that entrepreneurs in Bandung are shown to have lower/lesser stress scores if they had higher education backgrounds that can be seen on their mean score.

The regression analysis showed that psychological well-being as the independent variable influenced ($p < .05$) by perceived stress, answering this study's central hypothesis. Further analysis from the R Square of 0.156 means that the relationship with perceived stress predicted 15,6% of the variability for psychological well-being, while the remaining 84.4% were from other factors not measured in this study. Meanwhile, additional findings showed that perceived stress influenced

psychological well-being dimensions, such as positive relations with others, environmental mastery, and purpose in life.

Table 3. Difference Test of Participant’s Characteristics and Variables

	Perceived Stress			Psychological Well-Being		
	<i>p</i>	Highest Mean	Lowest Mean	<i>p</i>	Highest Mean	Lowest Mean
Age	.124	Above 60 Years (30.00)	40-50 Years (24.45)	.234	40-50 Years (182.67)	Above 60 Years (171.17)
Educational Background	.010	Elementary School (27.10)	Diploma (23.50)	.243	Diploma (187.75)	Elementary School (170.33)
Sales Profit	.749	< 1.5 million (28.07)	1.5-2.5 million (24.88)	.543	> 3.5 million (188.80)	< 1.5 million (28.07)
Marital Status	.379	Widowed (26.00)	Divorced (25.00)	.890	Widowed (193.00)	Married (181.00)

Table 4. Regression Analysis of the Variables

	df	F	<i>p</i>	R Square
Psychological well-being	1	18.425	.000	.156
Self-acceptance	1	1.121	.292	.011
Autonomy	1	.085	.771	.001
Purpose in life	1	3.740	.056	.036
Positive relation with other	1	20.382	.000	.161
Personal growth	1	16.850	.000	.136
Environmental mastery	1	8.214	.005	.076

Predictors: Perceived Stress, $p < .05$

DISCUSSION

This study aims to examine the impact of perceived stress on the psychological well-being of mompreneurs in Bandung. Previous research highlights various challenges mompreneurs face, particularly those related to managing their businesses. These challenges include financial constraints, difficulties in achieving business growth, extended working hours, and limited networking opportunities (Dhaliwal, 2022), added with a family related problems, such as being physically and emotionally exhausted as they are overwhelmed with their roles (Fala et al., 2020) that would act as a trigger and could lead them into stress. By investigating the relationship between perceived stress and psychological well-being, this study seeks to understand better how these stressors influence mompreneurs' mental health and overall well-being. Psychological well-being is how people see well-being, which can help them function. It will be discussed with the theory of Ryff (1995), which brings a well-being discussion into how people perceive themselves and their lives as meaningful and heading toward fulfillment (Gao & McLellan, 2018). Meanwhile, perceived stress refers to how people perceive the situations they are facing, either as stressful or not which is brought by Cohen (1988) tries to conclude and discuss stress that has already been mentioned from various perspectives by several researchers.

The main finding in this study is based on the result of regression analysis between perceived stress and psychological well-being that demonstrated there is a significant effect ($p < .05$) of perceived stress on psychological well-being, which means the degree of psychological well-being within participants' backgrounds is affected by perceived stress. This finding is similar to research that mentions stress's effect on formal workers' psychological well-being (Qamar et al., 2022). Cohen's theory also mentioned that perceived stress comes from the environment and affects an individual's biological aspect. This concept focuses on the psychological aspect of how an individual's perception decides the situation, which also happens in psychological well-being, in which an individual's psychological aspect plays the central part in concluding where they are.

Aside from the daily stress that mompreneurs experienced, perceived stress also included coping as how people perceive the situations as stress. When mompreneurs face a situation that cannot be escaped because they do not have effective strategies to pass through it, it can also be perceived as stress. The result of coping strategies mentioned by Oktaria et al. (2015) explains that women who work in the informal sector, including mompreneurs, have poorer coping strategies. The authors explained that the strategies they used would still be near the housewife's responsibility, such as cleaning the house or finishing chores, which is still part of their primary role as mothers, which is also mentioned as their problem when they have to balance their role. Therefore, this coping strategy might not be practical for mompreneurs because it is still related to problems that they perceive as stress. This would make it harder for them to escape from the situation and might affect their psychological well-being.

As mentioned, mompreneurs have multiple roles, meaning they must be present in their family. The work-family balance was a problem for mompreneurs (Setio, 2024). This also could be explained by the regression score on positive relations with others influenced by perceived stress. While it is necessary to maintain positive relationships with their surroundings to achieve psychological well-being, mompreneurs might face troubles with it, which might be to their own family. They would then perceive the situation as stressful. Aside from their family, problems or enhancement in relation with people such as neighbors or business partners could contribute to mompreneur well-being as social connectedness is mentioned to influence well-being in Indonesians (Abidin & Abidin, 2020). Another dimension influenced by perceived stress is environmental mastery, which is adapting to circumstances. A review from White & Gupta (2020) mentioned that stressful circumstances such as poverty or pressure from adverse life events are beneficial psychologically in entrepreneurship. This study mentioned that stressful situations influence entrepreneurs' psychological aspects, significantly enhancing the ability for environmental mastery.

However, based on the statistical result, perceived stress only had a 15,6% influence on psychological well-being, which means there is room for another factor. These can happen because other factors might influence psychological well-being, as mentioned in research by (Qamar et al., 2022), that psychological well-being has a positive relationship with gratification, hopefulness, self-capability, and emotional intelligence.

This research might supported by the result that some of the psychological well-being dimensions are not influenced by perceived stress in this study (Table 4). It is mentioned that entrepreneurship and enhancing eustress for entrepreneurs needed autonomy-related self-leadership (Tikkamäki et al., 2016). This finding might explain that if mompreneurs have autonomy, they can process the stress and strengthen their entrepreneurial skills. Then, perceived stress would not influence autonomy anymore. On the other dimension, purpose in life is also not influenced by perceived stress. This might be coming from the reason for becoming mompreneurs; participants might see it as a solution to their problem or individual fulfillment. Maulana et al. (2018) mentioned that an optimistic worldview that focuses on acceptance and gratitude was also supported by Eggleston et al. (2001), who stated that women's satisfaction is in family and personal conditions, which are familiar with mother figures.

Whereas mompreneurs in this study are located in the same region, however, the Indonesian cultural background aspects might influence or even build psychological well-being, such as life standard, religiosity, spirituality, the feeling of security, lifestyle, health, achievement, and ethics (Abidin & Abidin, 2023). These factors are familiar to Indonesians as norms, meaning it has not only been in Indonesian society for a long time but also unconsciously an embedded concept that guides their daily lives.

This study found that perceived stress influences psychological well-being in the Bandung area. It also mentions that some dimensions of psychological well-being, such as personal growth, positive relations with others, and environmental mastery, are influenced by perceived stress, while the remaining dimensions are not. However, due to participant sampling selection, generalization of the result is not recommended, which becomes the study's limitation.

CONCLUSION

This study shows that, statistically, perceived stress influences the psychological well-being of mompreneurs in Bandung. The findings indicate that the relationship with perceived stress can determine 15,6% of variance in psychological well-being. Analysis of demographic characteristics showed minimal differences in variable scores, except for educational background, which was associated with variations in psychological well-being. Future research is recommended to expand the scope of this study by including a more extensive and diverse sample of participants across Indonesia or focusing on mompreneurs managing higher-level businesses to gain alternative perspectives. Additionally, qualitative methods in future studies could provide deeper insights into mompreneurs' experiences and perceptions of stress and well-being.

DECLARATION

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Author contribution statement

Afiyanti Hardiansari contributed to assembling the instrument, collecting data, analyzing data, and writing the manuscript. Anissa Lestari Kadiyono and Rezki Ashriyana Sulistyobudhi contributed to approving the topic, supervising and checking the process and analysis, and giving advice and general support throughout the research.

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The data in this article are not publicly available.

Declaration of interest's statement

The authors declare no conflict of interest.

Additional information

No additional information is available for this paper.

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