

Pathways to Resilience in Women Experiencing Financial Disempowerment

Lucas. Fernandes¹, Carmen. Sánchez^{2*}

¹ Department of Psychology and Consulting, University of Brasília, Brasília, Brazil

² Department of Psychology, Complutense University of Madrid, Madrid, Spain

* Corresponding author email address: carmen.sanchez@ucm.es

Article Info

Article type:

Original Research

How to cite this article:

Fernandes, L., & Sánchez, C. (2025). Pathways to Resilience in Women Experiencing Financial Disempowerment. *Psychology of Woman Journal*, 6(1), 142-151.

<http://dx.doi.org/10.61838/kman.pwj.6.1.17>



© 2025 the authors. Published by KMAN Publication Inc. (KMANPUB), Ontario, Canada. This is an open access article under the terms of the Creative Commons Attribution-NonCommercial 4.0 International (CC BY-NC 4.0) License.

ABSTRACT

Objective: This study aimed to explore the multidimensional pathways through which women experiencing financial disempowerment construct and enact psychological resilience within the socio-cultural context of Spain.

Methods and Materials: Using a qualitative exploratory design, in-depth semi-structured interviews were conducted with 16 women aged 26 to 52 who self-identified as financially disempowered. Participants were recruited from urban and semi-urban areas in Spain through community organizations and support networks. Data collection continued until theoretical saturation was achieved. Interviews, lasting between 50 to 75 minutes, were audio-recorded, transcribed verbatim, and analyzed using thematic analysis with NVivo 14 software. Open, axial, and selective coding procedures were applied to identify core themes related to internal coping, social support, and structural adaptation.

Findings: Three overarching themes emerged: (1) Internal Coping Mechanisms—including emotional regulation, cognitive reframing, goal setting, and spiritual anchoring; (2) Social Support and Relationships—encompassing peer support, family dynamics, mentorship, and digital community engagement; and (3) Structural Navigation and Empowerment—involving financial literacy, employment strategies, institutional navigation, and gender-based advocacy. Participants emphasized that resilience was not an innate trait but a dynamic, contextually driven process shaped by both personal agency and access to relational and institutional resources. Quotations revealed resilience as a negotiated response to chronic instability rather than a fixed psychological quality.

Conclusion: The study underscores the multifaceted nature of resilience among financially disempowered women, revealing how they integrate personal strategies, relational resources, and structural engagement to cope with adversity.

Keywords: Resilience; Financial Disempowerment; Women; Qualitative Research; Coping Strategies; Social Support

1. Introduction

Financial disempowerment among women is a complex, multidimensional phenomenon shaped by intersecting factors including poverty, gendered expectations, economic dependency, and limited access to structural support. Across global and local contexts, women disproportionately experience economic marginalization, often compounded by sociocultural, familial, and institutional barriers that restrict their autonomy and agency. In response to these constraints, the concept of psychological resilience has emerged as a crucial framework to understand how women survive and adapt under economic adversity. Resilience is not simply an individual trait but a dynamic process that encompasses emotional, cognitive, social, and structural responses to risk and hardship (Chiesi et al., 2022; Ruíz-Párraga et al., 2021).

In recent years, scholarship has increasingly turned its attention to the ways women activate personal and collective resources in response to financial vulnerability. For example, women navigating infertility or chronic health conditions have shown that psychological resilience can act as a buffer against anxiety, depression, and social isolation (Jiang et al., 2024; Yan et al., 2024). Similarly, resilience has been linked to better mental health outcomes among women exposed to intimate partner violence or trauma (Fernandes et al., 2022; Ruíz-Párraga et al., 2021). While these studies offer critical insights, resilience in the context of financial hardship remains understudied, particularly among populations experiencing persistent poverty.

Women in low-income or economically precarious situations frequently mobilize a range of internal and external strategies to cope with their circumstances. These include emotional regulation, future-oriented thinking, community solidarity, and spiritual anchoring (Choi et al., 2023; Du, 2024; Prasetyo et al., 2025). Emotional strength in such settings is often not the absence of distress, but the active effort to manage, transform, and survive it (Holakoie et al., 2024; Mirsafifard et al., 2021). Research has shown that resilience is not static; it evolves as women navigate life transitions, losses, and institutional obstacles (Jin et al., 2021; Li et al., 2025). Therefore, understanding the lived experiences of women in financial disempowerment requires an exploration of the multiple dimensions of resilience—psychological, relational, structural, and cultural.

In diverse cultural settings, women's resilience often emerges in response to structural exclusion and gendered forms of disadvantage. A biographical study by (Prasetyo et

al., 2025) explored the story of a woman resisting both poverty and patriarchal norms in Indonesia, revealing how everyday acts of resistance—such as prioritizing education or challenging traditional gender roles—constitute critical resilience strategies. Similarly, (Kertati, 2021) examined the role of women-headed households during the COVID-19 pandemic and noted how resilience was linked to adaptive behaviors in family food security and health management. These findings underscore the necessity of considering both cultural and structural dimensions when studying resilience in financially disempowered populations.

Importantly, the role of family dynamics and parenting responsibilities can be both a source of resilience and strain for women living in poverty. (Ísis de Cássia Palheta da et al., 2021) found that family resilience plays a central role in mitigating parenting stress among economically disadvantaged mothers. Emotional interdependence within the family system, while often a protective factor, can also intensify psychological pressure, especially when financial responsibilities are unequally distributed. In contrast, supportive family structures and consistent communication have been found to mediate the effects of distress in women with breast cancer or infertility diagnoses (He et al., 2024; Jiang et al., 2024).

From a health psychology perspective, resilience has shown mediating effects between lifestyle factors (such as sleep quality and healthy eating) and psychological well-being in women (Liu et al., 2022; Voss & Currie, 2022). These studies reveal that resilience is both a moderator and mediator of mental health outcomes, underscoring its pivotal role in the maintenance of emotional stability under stress. For instance, (Wang et al., 2022) reported that the congruence between family support and individual resilience predicts lower psychological distress during menopause, a time when many women also face economic marginalization. Similar findings were observed by (Chiesi et al., 2022), who highlighted the buffering effects of optimism, self-efficacy, and mindfulness on psychological distress in women facing health-related adversity.

The social environment is also a key determinant of women's resilience in poverty. (Ramadhana, 2024) emphasized that urban poor families construct resilience not solely through individual effort, but through kinship networks, community engagement, and informal economic support systems. Digital platforms, NGOs, and peer-support groups are increasingly recognized as resilience-enabling spaces, especially for women navigating socioeconomic instability in urban settings. Relatedly, (Ulusow & Abdi,

2024) examined resilience in Somali communities and emphasized the importance of cultural cohesion and collective identity in the face of ecological and economic threats, suggesting similar processes may exist among financially disempowered women in Spain.

Resilience also has critical implications for intimate relationships and psychological adjustment in women. (Khalaf & Al-Hadrawi, 2022) found that higher resilience levels were predictive of better marital adjustment in women, even under conditions of economic strain. Communication quality, sexual satisfaction, and personality compatibility were found to mediate the relationship between resilience and marital well-being among women with chronic illness, indicating that interpersonal functioning is an important domain of resilience (He et al., 2024). Meanwhile, (Fernandes et al., 2022) demonstrated that resilience can reduce the psychological harm caused by partner violence and alcohol abuse, further reinforcing its protective role.

Beyond interpersonal and psychological domains, resilience is also linked to self-perception, autonomy, and emotional regulation. For example, in perimenopausal women, illness perception and self-esteem were shown to influence emotional disorders through the mediating role of psychological resilience (Li et al., 2025). Similarly, (Yan et al., 2024) found that perceived social support influences anxiety and depression in women undergoing fertility treatment, with resilience serving as a key mediator. Such findings align with earlier research suggesting that resilience fosters adaptive cognitive processing, enhances future orientation, and protects against emotional dysregulation (Choi et al., 2023; Du, 2024).

Despite growing attention to resilience, there remains a scarcity of qualitative research that explores its contextual meaning in the lives of women facing long-term economic hardship. Much of the existing literature has focused on clinical populations or women in short-term crises. However, financial disempowerment is often chronic and cyclical, shaped by structural inequalities in labor markets, education systems, healthcare access, and family responsibilities (ÇELİK, 2024; Prasetyo et al., 2025). Addressing this gap, the current study adopts a qualitative, exploratory approach to investigate how women in Spain experience and enact psychological resilience while navigating financial disempowerment.

2. Methods and Materials

2.1. Study design and Participant

This study employed a qualitative research design grounded in an exploratory interpretive approach to examine the lived experiences and resilience pathways of women experiencing financial disempowerment. Given the complexity and contextual specificity of financial disempowerment, a qualitative methodology was deemed appropriate for capturing the nuanced socio-emotional, cultural, and structural dynamics that shape resilience in affected women.

Participants were selected using purposive sampling with the criterion that they identified as women aged between 25 and 55, currently or previously facing financial disempowerment due to systemic, interpersonal, or structural factors. Sixteen women residing in urban and semi-urban areas across Spain took part in the study. Recruitment was conducted through women's support centers, NGOs focused on financial literacy and empowerment, and online networks aimed at economically marginalized populations. Participation was entirely voluntary and confidential, and all participants provided informed consent. Data collection was discontinued once theoretical saturation was reached, ensuring that no new themes or variations emerged from the interviews.

2.2. Measures

Data were collected through in-depth, semi-structured interviews, allowing for both guided and emergent dialogue. An interview guide was developed to explore key dimensions such as experiences of economic marginalization, coping strategies, sources of support, identity transformation, and perceptions of resilience. Questions were open-ended to encourage rich, detailed narratives while offering flexibility to probe for depth and clarification.

Each interview lasted between 50 to 75 minutes and was conducted either in person or via secure video conferencing platforms, depending on participants' preference and accessibility. All interviews were audio-recorded with participants' permission and transcribed verbatim for subsequent analysis. The interview environment was designed to be safe, empathetic, and nonjudgmental, allowing participants to share their experiences openly.

2.3. Data Analysis

Thematic analysis was employed to analyze the interview data, following Braun and Clarke’s (2006) six-phase framework. This involved familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the final report. NVivo version 14 software was used to assist in organizing, coding, and managing the data efficiently.

Initial open coding was conducted to identify recurring patterns and salient expressions related to resilience in the face of financial adversity. These codes were then grouped into broader axial categories that captured interrelated processes and experiences. Finally, selective coding allowed for the integration of themes into a coherent narrative that illustrated the diverse pathways to resilience as articulated by the participants.

To enhance the credibility of the findings, member checks were conducted with a subset of participants, and peer debriefing with two qualitative research experts was used to validate coding decisions and thematic interpretation. Reflexivity was maintained throughout the process to monitor the researchers’ potential biases and positionality in relation to the topic.

3. Findings and Results

The study sample consisted of 16 women residing in various urban and semi-urban regions of Spain, all of whom had experienced financial disempowerment. Participants ranged in age from 26 to 52 years ($M = 38.4$), with the largest age group being between 35 and 45 years ($n = 9$). In terms of educational background, five participants had completed secondary education, seven held university degrees, and four had vocational training certificates. Regarding employment status, six were engaged in part-time or informal work, five were unemployed at the time of the interview, and five reported working full-time in low-wage or unstable jobs. Nine participants identified as single mothers, while the remaining seven were either married ($n = 3$), separated ($n = 2$), or in non-marital partnerships ($n = 2$). The majority of participants ($n = 11$) reported receiving some form of government assistance, while the rest ($n = 5$) relied entirely on informal income sources. This diverse demographic composition provided a comprehensive perspective on the intersection of financial disempowerment and resilience across varying life circumstances.

Table 1

Themes, Subthemes, and Concepts

Main Themes (Categories)	Subthemes (Subcategories)	Concepts (Open Codes)
1. Internal Coping Mechanisms	Reframing Personal Identity	"Redefining success", "Separating self-worth from income", "Letting go of shame", "Accepting personal growth"
	Emotional Regulation Strategies	"Self-soothing techniques", "Journaling", "Suppressing panic", "Staying hopeful", "Managing anger"
	Cognitive Reappraisal	"Looking at problems as temporary", "Seeing failure as feedback", "Comparing past and present strength"
	Goal Orientation	"Setting daily intentions", "Micro-planning", "Tracking small wins", "Long-term thinking", "Focus on future"
	Spiritual Anchoring	"Prayer", "Meditation", "Trust in the universe", "Faith in higher power"
	Self-Reliance and Determination	"Doing it alone", "Rejecting dependency", "Building inner strength", "Surviving without help"
	Learning from Adversity	"Seeing hardship as teacher", "Gaining wisdom", "Transforming through pain", "Learning boundaries"
2. Social Support and Relationships	Support from Female Peers	"Shared experiences", "Advice exchange", "Empathy from friends", "Moral support", "Emotional validation"
	Role of Family	"Emotional backing", "Criticism vs support", "Single motherhood", "Mothers as helpers"
	Community Engagement	"Volunteering", "Civic networks", "Mutual aid", "Attending support groups"
	Mentorship and Role Models	"Financial mentors", "Success stories", "Inspirational figures", "Learning from others"
	Barriers in Relationships	"Toxic partners", "Financial control by spouse", "Isolation", "Dependency cycles", "Undermining language"
	Digital Communities	"Online forums", "Social media peer groups", "Accessing free advice", "Anonymity in sharing"
3. Structural Navigation and Empowerment	Accessing Institutional Resources	"Applying for aid", "Navigating bureaucracy", "Legal literacy", "Using government programs"

Financial Literacy and Skill Development	"Budgeting skills", "Understanding credit", "Joining workshops", "Entrepreneurship training"
Employment and Income Strategies	"Freelancing", "Multiple jobs", "Informal economy", "Job retraining", "Remote work"
Negotiating Gendered Barriers	"Facing workplace bias", "Challenging stereotypes", "Navigating power dynamics", "Speaking up"
Advocating for Policy Change	"Joining protests", "Writing petitions", "Lobbying for reform", "Policy awareness", "Legal advocacy"

Theme 1: Internal Coping Mechanisms

Reframing Personal Identity. Participants described a transformative process of redefining their self-concept beyond financial status. Many consciously detached their identity from material wealth and societal expectations, choosing instead to value their emotional growth and moral strength. One participant shared, *"I used to think money was the only way to prove I had value. Now, I see my worth in how much I've overcome."* This reframing included concepts such as letting go of shame, redefining success, and accepting personal evolution.

Emotional Regulation Strategies. Interviewees reported actively managing overwhelming emotions through self-developed techniques. These included journaling, self-soothing, and focusing on maintaining optimism amid uncertainty. A 39-year-old woman explained, *"When I feel panic creeping in, I go into a breathing routine I made for myself. It's what keeps me grounded."* Participants emphasized that resilience involved not suppressing emotions, but learning how to live with and navigate them effectively.

Cognitive Reappraisal. Reframing adversity was a key coping mechanism. Several women described reinterpreting hardship as temporary or as a stepping stone to long-term resilience. *"I started thinking—maybe this is a lesson, not a punishment,"* noted one participant who had recently left an economically controlling relationship. Concepts like seeing failure as feedback and comparing present strength to past vulnerability emerged strongly in this subtheme.

Goal Orientation. Many participants demonstrated a strong sense of goal-directed behavior, often rooted in small daily wins and long-term vision. Practices such as micro-planning and keeping journals of progress were common. One woman stated, *"I plan my day like it's a mission. Each tick on my list gives me power back."* Goal orientation helped build a sense of agency amidst chronic uncertainty.

Spiritual Anchoring. Spiritual beliefs and practices provided comfort and meaning for several women, especially those facing chronic financial instability. Prayer, meditation, and trust in a higher power were cited as stabilizing forces. One participant shared, *"Sometimes I*

didn't have food, but I had faith. That's what kept me standing." This subtheme reflected the inner resources that participants tapped into when external support was limited.

Self-Reliance and Determination. A strong thread of personal grit emerged as women spoke of surviving "without waiting for a rescue." Many rejected dependency narratives and emphasized self-reliance, despite the hardships. *"If I fall, I get up. There's no one else to do it for me,"* one woman asserted. Concepts such as doing it alone, rejecting help, and cultivating mental toughness were repeatedly observed.

Learning from Adversity. Several participants described their financial challenges as painful but enlightening. They spoke of increased self-awareness, boundary-setting, and greater empathy for others. One woman reflected, *"Losing everything taught me what truly matters—and that I can rebuild."* The narrative of hardship as transformation recurred across different accounts.

Theme 2: Social Support and Relationships

Support from Female Peers. Peer networks, particularly among women with similar experiences, were described as emotionally vital. These relationships enabled empathy, shared problem-solving, and mutual encouragement. A participant explained, *"Just talking to another woman who's been through this—it makes me feel sane again."* The concepts of advice exchange and emotional validation were central.

Role of Family. Family emerged as both a source of support and stress. While some women credited their mothers or siblings for emotional support or childcare, others recounted experiences of criticism or judgment. *"My mom doesn't understand why I left my husband. But she still takes care of my kids when I need to work,"* shared one woman. The duality of support and strain was evident.

Community Engagement. Involvement in local organizations and informal neighborhood networks provided participants with social capital and practical assistance. *"I joined a group at the women's center, and now we all watch each other's kids while job hunting,"* one woman explained. Community networks helped buffer structural vulnerabilities through collective resource-sharing.

Mentorship and Role Models. Inspirational figures—both personal mentors and public success stories—played an important role in fostering hope and direction. Women mentioned how observing others who had navigated similar struggles gave them confidence. *"If she could do it after everything she's been through, why can't I?"* was a common sentiment.

Barriers in Relationships. Toxic dynamics—particularly in romantic partnerships—were frequently reported as contributing to both financial and emotional disempowerment. Themes of control, dependency, and undermining behavior surfaced. One woman disclosed, *"He'd make me beg for grocery money, then call me irresponsible."* These narratives revealed how intimate relationships could hinder resilience.

Digital Communities. Social media and online forums emerged as novel sources of support, especially for participants who lacked immediate physical networks. These digital spaces offered anonymity and emotional safety. *"I found a Facebook group for women like me. That's where I learned I'm not alone,"* shared one participant.

Theme 3: Structural Navigation and Empowerment

Accessing Institutional Resources. Many women described the complex and exhausting process of applying for state benefits, housing aid, or legal assistance. Success in navigating these systems was often framed as an act of resilience. *"I had to learn a whole new language just to get help from the government,"* one woman explained. Concepts such as legal literacy and bureaucratic persistence featured heavily.

Financial Literacy and Skill Development. Participants reported actively pursuing financial education through free workshops, online materials, or community programs. Budgeting, understanding credit, and starting micro-businesses were described as empowering tools. *"I used to be scared of money stuff. Now I teach others how to budget,"* said one participant proudly.

Employment and Income Strategies. Facing limited formal job opportunities, women turned to freelancing, multiple part-time jobs, or informal labor. Several mentioned home-based work or remote gigs as survival strategies. *"I clean houses in the morning and tutor online at night. It's patchwork, but it keeps us going."*

Negotiating Gendered Barriers. Participants frequently recounted experiences of discrimination, including lower pay, gendered job expectations, or belittling attitudes. Some adopted strategies to assert their rights or reframe their roles.

"At work they called me aggressive. I call it being assertive now." Such reframing supported personal empowerment.

Advocating for Policy Change. A smaller but notable group described involvement in collective action—whether protesting, writing to policymakers, or participating in grassroots advocacy. One woman shared, *"We demanded child care subsidies, and now it's being discussed at the local council. We made noise."* This subtheme highlighted agency at the structural level.

4. Discussion and Conclusion

The findings of this study reveal a multidimensional understanding of resilience as it is constructed, negotiated, and enacted by women experiencing financial disempowerment in Spain. Participants' narratives illustrated that resilience was not a singular internal trait but a constellation of interwoven personal strategies, social resources, and structural navigation practices. Three overarching themes—internal coping mechanisms, social support and relationships, and structural navigation and empowerment—captured the diverse pathways through which these women resisted, adapted to, and transcended conditions of economic vulnerability.

The theme of *internal coping mechanisms* demonstrated that emotional regulation, cognitive reframing, goal-directed behavior, and spiritual anchoring were core elements in participants' everyday survival strategies. These findings align with prior research that identifies resilience as a psychological buffer against adversity in high-stress environments. For example, women with health vulnerabilities such as breast cancer or infertility often utilize positive personal resources—including hope, mindfulness, and optimism—to counteract psychological distress (Chiesi et al., 2022; Jiang et al., 2024). Similarly, our participants used strategies such as journaling, self-reliance, and spiritual practices to cultivate a stable sense of self amid economic instability. These mechanisms echo the cognitive-behavioral processes identified by (Li et al., 2025), who found that illness perception and self-esteem influence emotional regulation through the mediating role of resilience.

Moreover, participants' redefinition of personal identity—distancing their self-worth from financial success and material achievement—reflects the findings of (Prasetyo et al., 2025), who illustrated how women in patriarchal and impoverished settings reconstruct agency by resisting imposed societal norms. The process of turning financial

loss into personal growth and self-discovery further supports the argument that resilience involves meaning-making and psychological transformation, not just endurance (Mirsafifard et al., 2021). In this light, our findings confirm that resilience operates on both cognitive and affective levels, particularly among women who lack external economic resources.

The second major theme—*social support and relationships*—highlighted the essential role of relational networks in reinforcing women’s psychological resilience. Female peer groups, family members, mentors, and digital communities all served as vital resources for emotional validation, advice sharing, and collective coping. This echoes the work of (Choi et al., 2023), who found that happiness among young adults in poverty is deeply rooted in perceived social support and interpersonal connectedness. Likewise, the buffering effects of supportive relationships on anxiety and depression have been demonstrated in women undergoing fertility treatments (Yan et al., 2024), as well as in parenting contexts marked by stress and poverty (Ísis de Cássia Palheta da et al., 2021). In our study, even informal or non-traditional support—such as anonymous interactions in online groups—was frequently cited as a source of psychological relief and strategic guidance.

Nonetheless, the dual role of intimate relationships—as both a source of resilience and a site of vulnerability—was evident. Several participants described emotionally abusive or financially controlling partners as barriers to autonomy. These findings are consistent with (Fernandes et al., 2022), who demonstrated that resilience mediates the negative psychological effects of partner violence in Portuguese women. In these contexts, resilience was often forged through resistance, withdrawal, or reorientation rather than support. This supports the assertion that relational resilience is not always derived from cohesion; it can also emerge from boundary-setting and rupture, especially when women protect themselves from toxic relational dynamics.

The third theme—*structural navigation and empowerment*—underscored how women engaged with institutional systems, economic resources, and knowledge networks to enhance their agency and self-sufficiency. Participants frequently mentioned navigating bureaucratic systems to obtain aid, improving their financial literacy, or participating in skill-building programs. These practices reflect the adaptive resilience strategies observed in low-income families worldwide. For instance, (Ramadhana, 2024) documented how urban poor families build resilience through social institutions, while (Kertati, 2021) showed

how women-headed households in Indonesia strategically manage food security and adapt to crises. Our participants’ proactive engagement with employment, training, and financial systems mirrors such patterns, reaffirming that resilience is fundamentally contextual and dynamic.

Crucially, the data revealed that structural resilience required not only internal motivation but also external accessibility. The difficulty of navigating complex aid systems and the inadequacy of social protection mechanisms were recurrent frustrations. These concerns mirror the findings of (ÇELİK, 2024), whose bibliometric analysis emphasized a growing research trend toward examining the systemic determinants of child poverty and resilience. In line with this, our study suggests that resilience is not merely about women’s strength to “cope,” but also about the opportunities and supports available to them within the sociopolitical environment.

In some cases, participants also engaged in collective empowerment and advocacy. Though less frequent, these stories aligned with the idea of resilience as a sociopolitical act. As (Ulusow & Abdi, 2024) argued in the context of Somali communities, resilience can function as a form of collective resistance to ecological and systemic marginalization. Similarly, in our study, women who participated in activism or policy advocacy (e.g., protesting for childcare subsidies) exhibited resilience that was not only personal but also communal and transformative.

Furthermore, the intersection of resilience with sleep, nutrition, and health behaviors should not be overlooked. Previous research has found that resilience interacts with lifestyle factors to influence mental health outcomes in women (Liu et al., 2022; Voss & Currie, 2022). Although these aspects were not primary in our analysis, some participants mentioned that regulating their diet, sleep, or exercise routines contributed to psychological stability. This supports prior evidence that the body–mind connection plays a role in resilience, particularly when external stressors are chronic or unpredictable.

Our findings also resonate with studies linking resilience to marital adjustment and compatibility (He et al., 2024; Khalaf & Al-Hadrawi, 2022). Although most of our participants were not in stable marriages, those who were emphasized the importance of communication and shared decision-making as resilience-enabling factors. Conversely, the absence of such dynamics—particularly in financially abusive partnerships—often acted as a catalyst for resilience through separation or self-reliance.

Taken together, these findings suggest that resilience among financially disempowered women is deeply relational, socially embedded, and shaped by their navigation of both opportunity and oppression. Psychological strength was consistently described not as a heroic trait, but as a learned and evolving response to sustained adversity. This echoes the broader psychological literature on resilience as a mediating construct in mental health (Du, 2024; Ruiz-Párraga et al., 2021), while extending it to the specific domain of financial disempowerment.

Despite the rich insights gained from this study, several limitations should be acknowledged. First, the sample size was limited to 16 participants from Spain, which, while sufficient for thematic saturation, may not capture the full spectrum of experiences across different cultural or socioeconomic contexts. Second, participants were recruited through support organizations and networks, which may have resulted in a sample biased toward women who are already engaged in help-seeking or community-based coping strategies. Third, the reliance on self-reported data introduces the possibility of social desirability bias, especially in discussions involving intimate relationships, financial hardship, or psychological vulnerability. Lastly, while NVivo 14 software was employed for systematic coding, the interpretation of qualitative data inherently involves subjective judgment, which, despite reflexivity and peer debriefing, may reflect the researchers' positionality.

Future research could benefit from expanding the demographic and cultural diversity of the sample, including women from rural areas, immigrant populations, and those outside formal support systems. Longitudinal studies would also be valuable to explore how resilience strategies evolve over time and across life transitions such as motherhood, employment changes, or partnership shifts. Furthermore, mixed-method approaches could help integrate qualitative insights with quantitative measures of psychological resilience, financial literacy, or well-being outcomes. It would also be beneficial to explore resilience in relation to digital access and technological literacy, especially as online resources increasingly become sources of both support and economic opportunity.

Programs designed to support financially disempowered women should take a holistic approach, addressing not only economic needs but also emotional, relational, and educational dimensions of resilience. Policy interventions should aim to simplify access to aid, promote financial literacy, and provide trauma-informed services. Community-based initiatives that foster peer support and

mentorship among women can serve as powerful resilience-enhancing platforms. Finally, practitioners must recognize resilience not as an expectation placed on women to endure hardship but as a capacity that can be nurtured through equitable systems, supportive relationships, and meaningful opportunities for agency and growth.

5. Limitations and Suggestions

Despite its contributions, this study has several limitations. First, the sample consisted solely of adolescent girls from urban and semi-urban regions of Malaysia, limiting the generalizability of the findings to other gender identities, age groups, and rural populations. Second, the self-reported nature of body dissatisfaction may have been influenced by social desirability or self-censorship, especially on sensitive topics such as shame, disgust, or maladaptive behaviors. Third, while the use of semi-structured interviews enabled rich, in-depth exploration, the absence of longitudinal data restricts insights into the temporal dynamics of body image experiences. Additionally, although NVivo software enhanced the transparency of thematic coding, the interpretation of data remains subjective and dependent on the researchers' positionality and analytic framework.

Future studies should aim to incorporate longitudinal and mixed-method designs to capture the evolution of cognitive-affective patterns in body image across adolescence. Expanding the sample to include boys, non-binary youth, and individuals from different cultural or religious backgrounds would also enhance the inclusivity and ecological validity of BID research. In addition, future research could explore the intersection of body image disturbance with other mental health domains such as self-harm, identity development, or digital addiction. Given the growing role of social media in shaping adolescent self-concept, experimental designs that assess real-time emotional and cognitive responses to digital stimuli could provide valuable insights. Finally, neurophysiological and psychometric assessments may complement qualitative data to offer a more integrative view of the cognitive-affective architecture of BID.

Interventions aimed at addressing body image disturbance in adolescents should adopt a multifaceted approach that targets not only appearance-related cognitions but also underlying emotional responses and regulatory capacities. School-based programs can integrate media literacy education with emotional awareness training to help

students critically evaluate beauty standards and develop healthier self-perceptions. Clinicians working with adolescents should consider incorporating techniques such as mindfulness, body compassion exercises, and cognitive restructuring into their therapeutic toolkit. Peer-based support groups may also be beneficial, offering shared experiences and reducing isolation. Importantly, caregivers and educators must be educated about the subtle ways in which language, modeling, and expectations can influence adolescents' body image development.

Authors' Contributions

Authors equally contributed to this study.

Declaration

In order to correct and improve the academic writing of our paper, we have used the language model ChatGPT.

Transparency Statement

Data are available for research purposes upon reasonable request to the corresponding author.

Acknowledgments

We would like to express our gratitude to all individuals helped us to do the project.

Declaration of Interest

The authors report no conflict of interest.

Funding

According to the authors, this article has no financial support.

Ethical Considerations

The study protocol adhered to the principles outlined in the Helsinki Declaration, which provides guidelines for ethical research involving human participants.

References

- ÇELİK, A. K. (2024). Current Research Trends in Child Poverty and Psychological Resilience Research: A Bibliometric Analysis Approach. *Sustainable Development*, 33(2), 2449-2468. <https://doi.org/10.1002/sd.3249>
- Chiesi, F., Vizza, D., Valente, M., Bruno, R., Lau, C., Campagna, M. R., Iacono, M. L., & Bruno, F. (2022). Positive Personal Resources and Psychological Distress During the COVID-19
- Pandemic: Resilience, Optimism, Hope, Courage, Trait Mindfulness, and Self-Efficacy in Breast Cancer Patients and Survivors. *Supportive Care in Cancer*, 30(8), 7005-7014. <https://doi.org/10.1007/s00520-022-07123-1>
- Choi, S., Cho, J., & Joo, Y. S. (2023). Happiness Among Young Adults Living in Poverty in South Korea. *Asian Journal of Human Services*, 25(0), 119-134. <https://doi.org/10.14391/ajhs.25.119>
- Du, J. (2024). The Role of Psychological Intervention in Enhancing the Psychological Resilience of Women Undergoing Artificial Abortion. *Ijgpn*, 2(4), 40-45. <https://doi.org/10.26689/ijgpn.v2i4.8791>
- Fernandes, B., Dias, P. C., & Lopes, S. (2022). Psychological Violence Within a Partner Relationship and Alcohol Abuse of Portuguese Women: The Mediating Role of Resilience. *The Family Journal*, 31(4), 587-596. <https://doi.org/10.1177/10664807221147026>
- He, M., Chen, L., Wang, N., Ma, X., Wang, Y., Zhang, Y., Wang, L., & Zhao, B. (2024). The Mediating Role of Personality Compatibility, Couple Communication, and Sexual Life in Psychological Resilience and Marital Satisfaction of Women With Breast Cancer. *Clinical and Experimental Obstetrics & Gynecology*, 51(3). <https://doi.org/10.31083/j.ceog5103055>
- Holakoie, A., Mahmoodi, A., & Maredpoor, A. (2024). Development of a Structural Model for Predicting Psychological Well-Being Based on Mindfulness With the Mediating Role of Resilience in Women on the Verge of Divorce in Isfahan. *PWJ*, 5(4), 1-11. <https://doi.org/10.61838/kman.pwj.5.4.1>
- Ísis de Cássia Palheta da, S., Cunha, K. d. C., Édson Marcos Leal Soares, R., Pontes, F. A. R., & Simone Souza da Costa, S. (2021). Family Resilience and Parenting Stress in Poor Families. *Estudos De Psicologia (Campinas)*, 38. <https://doi.org/10.1590/1982-0275202138e190116>
- Jiang, Z., Hou, S., Zhang, Y., & Zong, L. (2024). The Mediating and Moderating Effects of Resilience on the Relationship Between Sleep Quality and Psychological Distress in Chinese Women With Infertility. *BMC Women S Health*, 24(1). <https://doi.org/10.1186/s12905-024-03018-x>
- Jin, X., Xu, X., Qiu, J., Xu, Z., Lixue, S., Wang, Z., & Shan, L. (2021). Psychological Resilience of Second-Pregnancy Women in China: A Cross-Sectional Study of Influencing Factors. *Asian Nursing Research*, 15(2), 121-128. <https://doi.org/10.1016/j.anr.2021.01.002>
- Kertati, I. (2021). Female Family-Head Resilience in Building Family Food Security in New Normal Adaptation of Covid-19 Pandemic. *Wseas Transactions on Environment and Development*, 17, 810-818. <https://doi.org/10.37394/232015.2021.17.76>
- Khalaf, M. S., & Al-Hadrawi, H. (2022). Determination the Level of Psychological Resilience in Predicting Marital Adjustment Among Women. *International journal of health sciences*, 12489-12497. <https://doi.org/10.53730/ijhs.v6ns2.8847>
- Li, J., Wang, T. Y., Lok, J. C., & Shi, R. (2025). The Influence of Illness Perception on Emotional Disorders in Perimenopausal Women in Macau: The Serial Mediating Effect of Self-Esteem and Psychological Resilience. *Social Sciences*, 14(3), 186. <https://doi.org/10.3390/socsci14030186>
- Liu, J., Yan, X., Liang-liang, C., Li, C. E., Hu, J., & Zou, S. (2022). Mediating Role of Mental Resilience Between Sleep Quality and Mindfulness Level of Pregnant Women Screened by Prenatal Diagnosis. *Journal of Healthcare Engineering*, 2022, 1-6. <https://doi.org/10.1155/2022/7011836>
- Mirsafifard, L. S., Rostami, M., Saadati, N., & Goli, Z. S. (2021). The Effectiveness of Resilience Training on Psychological

- Capital in Quitting Addicted Women. *PWJ*, 2(1), 64-75. <https://doi.org/10.61838/kman.pwj.2.1.6>
- Prasetyo, H. T., Restuadhi, H., & Wuryaningsih, T. (2025). Sulastri: A Biographical Study of a Woman in the Struggle to Survive Poverty and Patriarchal Culture. *Sosiohumaniora Jurnal Ilmiah Ilmu Sosial Dan Humaniora*, 11(1), 15-35. <https://doi.org/10.30738/sosio.v11i1.17775>
- Ramadhana, M. R. (2024). Family Resilience in Urban Extreme Poverty. *Journal of Family Sciences*, 18-33. <https://doi.org/10.29244/jfs.vi.49784>
- Ruíz-Párraga, G. T., Serrano-Ibáñez, E. R., Gómez-Pérez, L., Ramírez-Maestre, C., Esteve, R., & López-Martínez, A. E. (2021). The Relevance of Psychological Strength for Physical and Psychological Well-being in Trauma-exposed Women. *Scandinavian journal of psychology*, 62(3), 386-392. <https://doi.org/10.1111/sjop.12711>
- Ulusow, A. H., & Abdi, Z. (2024). The Role of Psychological Resilience in Somali Communities Facing Climate Change. *African Journal of Environment and Natural Science Research*, 7(4), 167-178. <https://doi.org/10.52589/ajensr-tesd2z22>
- Voss, M. L., & Currie, C. L. (2022). Sleep Quality and the Importance Women Place on Healthy Eating Interact to Influence Psychological Resilience. *American Journal of Health Behavior*, 46(3), 285-293. <https://doi.org/10.5993/ajhb.46.3.7>
- Wang, Q., Zhao, D., Zhou, M., Zhao, X., Gao, Y., Duan, J., Cao, C., & Li, P. (2022). The Effect of Resilience and Family Support Match on Psychological Distress Among Women in the Menopausal Transition Based on Polynomial Regression and Response Surface Analysis. *International journal of environmental research and public health*, 19(21), 14165. <https://doi.org/10.3390/ijerph192114165>
- Yan, Y.-y., Ya, M. A., Xu, L., & Lv, Y. (2024). Impact of Perceived Social Support on Anxiety and Depression in Women Undergoing in Vitro Fertilization-Embryo Transfer: The Role of Psychological Resilience. *Journal of Assisted Reproduction and Genetics*, 42(1), 231-242. <https://doi.org/10.1007/s10815-024-03308-1>