



## Job Stress, Psychological Capital, and Work-Life Balance in Married Working Women

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### ABSTRACT

The current study explores the relationship between job stress, psychological capital, and work-life balance in married working women. A correlational research study design was implemented in the current research. It was hypothesized that: Job stress is likely to have a negative relationship with work-life balance and psychological capital in married working women, Psychological capital is likely to have a positive relationship with work-life balance in married working women, Psychological capital is likely to moderate the relationship between job stress and work-life balance in married working women, There is likely to be a significant difference in job stress (Time stress), and psychological capital (efficacy, hope, and resilience) between nuclear and joint family systems. The sample of 210 married working women from different public and private organizations in Lahore, Pakistan. The mean age for the sample was 32.25 with a standard deviation of 5.69. For assessment, Job Stress Scale (JSS), Psychological Capital Questionnaire (PCQ), and Work-Life Balance Questionnaire (WLBQ) were used. Pearson product-moment correlation and moderation analysis using the Hayes Macro Process were applied. Results showed that Job stress was significantly negatively correlated with psychological capital and work-life balance. Furthermore, it also showed that psychological capital is significantly positively correlated with work-life balance. Results also depicted that psychological capital acts as a moderator between job stress and work-life balance. The result also shows that psychological capital is higher in the joint family system while job stress is higher in the nuclear family system. This research has essential implications for Organizations which can introduce specific interventions to decrease job stress and boost psychological capital for married working women. Policymakers could use the results of this study to create regulations that promote a healthy work-life balance. Employers can develop comprehensive well-being initiatives that concentrate on enhancing psychological capital.

**Keywords:** Job Stress, Psychological Capital, Work-Life Balance, Married Working Women

### Introduction

In today's fast-paced work environment, job stress has become a major concern, especially for married women who are employed. These women often have to manage multiple roles, balancing their professional duties with household tasks and caregiving, leading to increased stress. The combination of career and family responsibilities can result in chronic stress, negatively impacting their physical and mental health. Research has demonstrated that high job stress levels can lead to adverse outcomes such as burnout, anxiety, depression, and even physical health issues like hypertension and heart disease. With the increasing number of women in the workforce, it is crucial to understand and address the specific stressors they encounter to promote their well-being and ensure their continued participation in the labor market.

Despite the growing awareness of job stress among married working women, there is limited research on the role of psychological capital in alleviating stress and improving work-life balance. Psychological capital, encompassing self-efficacy, optimism, hope, and resilience, can significantly assist individuals in coping with stress and attaining a better balance between work and personal life. However, the interaction between job stress, psychological capital, and work-life balance in married working women has not been thoroughly explored. This gap in the literature highlights the necessity for a comprehensive investigation into how psychological capital can mitigate the negative effects of job stress and contribute to a more seamless integration of professional and domestic responsibilities. By addressing this gap, the study aims to offer valuable insights and practical recommendations for employers, policymakers, and working women to cultivate a supportive work environment and enhance overall well-being (Doe, 2020).

### **Job Stress**

Job stress can be described as the feeling experienced by a person when they are required to deviate from their normal or self-desired functioning in the workplace due to various factors such as opportunities, constraints, or demands that are related to potentially important work-related outcomes. When we use the term feeling, it is intentional and implies a subjective awareness of our emotional state. This feeling is both uncomfortable and undesirable to the individual. It's crucial to note that job stress is distinct from the positive motivational feelings of arousal that result from the challenge of a difficult but attainable goal. Therefore, our concept of stress is limited to an emotional response to stimuli that may have dysfunctional psychological or physiological consequences (Parker & Decotiis, 1983).

As explained by the Michigan group Kahn et al. (1964), stress can be understood as the way individuals respond to aspects of their work environment that they perceive as threatening. This perspective highlights the mismatch between individuals' abilities and their work environment, where either the demands placed on individuals are excessive or the individuals are not adequately prepared to handle specific work situations (Jamal, 1984).

Job stress occurs when an individual perceives that the demands of the job are beyond their capabilities, leading to negative emotional responses. When someone perceives that the demands of their job surpass their capabilities, it leads to job stress, resulting in negative emotional responses. This perception can stem from factors like workload, time pressure, role ambiguity, lack of support, and organizational climate. When the job demands overwhelm an individual's ability to cope, it triggers a stress response, which can result in psychological and physiological symptoms (Cooper et al., 2001).

### **Factors of Job Stress**

**Psychological Responses.** Emotional Symptoms, job stress often leads to feelings of anxiety, frustration, irritability, and depression due to constant pressure to meet deadlines and manage challenging interactions. Over time, chronic job stress can lead to burnout, characterized by emotional exhaustion and a reduced sense of accomplishment. Job stress can affect concentration, decision-making, and memory, making it difficult to focus on tasks and process information efficiently. The body's response to stress includes increased heart rate, elevated blood pressure, muscle tension, headaches, and gastrointestinal issues. Long-term exposure to stress hormones can lead to health issues like cardiovascular disease and weakened immune function. Job stress may lead to increased absenteeism, reduced productivity, withdrawal from social interactions, and engaging in unhealthy coping mechanisms like overeating, smoking, alcohol consumption, or drug use (Cooper et al., 2001).

**Environmental and Organizational Factors.** High workloads and tight deadlines create feelings of inadequacy and helplessness, eroding job satisfaction and motivation. Unclear job roles and conflicting demands create confusion and frustration, hindering effective task performance. A lack of resources, training, and support exacerbates feelings of stress and isolation. Supportive relationships and access to resources can help manage job stress and promote well-being. Job stress is affected by various factors, which can be categorized into individual, organizational, external, and job-specific factors. These factors combine to create an environment that can either alleviate or intensify stress levels among employees (Khan et al., 2014).

**Individual Factors.** Certain traits like high neuroticism, low resilience, and low self-efficacy can make individuals more susceptible to job stress. Individuals with these traits may perceive job demands as more threatening and feel less capable of managing stress. The strategies individuals use to cope with stress can impact their experience of job stress. Effective coping mechanisms, such as problem-solving and seeking social support, can reduce stress, while maladaptive coping mechanisms, such as avoidance and substance use, can increase stress. The ability to balance work

responsibilities with personal and family life significantly affects stress levels. Difficulties in managing work-life balance, especially among individuals with caregiving responsibilities, can lead to increased job stress (Khan et al., 2014).

**Organizational Factors.** Excessive workloads and tight deadlines are major contributors to job stress. Employees under constant pressure to meet high demands may feel overwhelmed and stressed. Unclear job roles and conflicting responsibilities can create confusion and stress. Role conflict, where employees receive conflicting instructions from different supervisors, can also lead to increased stress. A lack of control over work tasks and decisions can make employees feel powerless and stressed. Autonomy and the ability to influence one's work environment can help mitigate stress. Inadequate working conditions, such as poor lighting, uncomfortable workstations, noise, and lack of safety measures, can contribute to physical and psychological stress. Negative relationships with colleagues and supervisors, including conflicts, bullying, and lack of support, can create a stressful work environment. Positive relationships and social support can help buffer against job stress. An organizational culture that emphasizes high performance without considering employee well-being can increase stress levels. A supportive and inclusive culture can help reduce stress (Khan et al., 2014).

**External Factors.** Economic instability, job insecurity, and fear of layoffs can contribute to job stress. Employees may feel stressed about their financial future and job prospects. Rapid technological advancements and the need to constantly update skills can create stress, particularly for employees who struggle to adapt to new technologies. Organizational changes, such as mergers, restructuring, and management changes, can create uncertainty and stress among employees. Lengthy and stressful commutes, as well as unfavorable work locations, can contribute to job stress. The time and effort spent commuting can reduce the time available for rest and personal activities (Khan et al., 2014).

**Job-Specific Factors.** High job demands, including physical, emotional, and cognitive demands, can lead to stress. Jobs that require constant concentration, decision-making, and emotional labor are particularly stressful. The level of control employees have over their tasks and work environment can influence stress levels. Jobs with low control are more likely to be stressful. Access to resources, training, and support from supervisors and colleagues can influence job stress. A lack of support and resources can make it difficult to meet job demands, leading to increased stress. Perceptions of job security can impact stress levels. Insecure job conditions, such as temporary contracts or the threat of layoffs, can increase stress (Khan et al., 2014).

Component of job stress in married working women

The responsibilities and pressures married working women face are complex and can lead to significant stress. The following are key factors contributing to job stress in married working women, married working women often juggle heavy workloads alongside household responsibilities, leading to feeling overwhelmed and stressed. Balancing work deadlines with family commitments can be particularly challenging, causing significant stress. Unclear job expectations and conflicts between work and family roles can create confusion and anxiety, contributing to stress (Jeon et al., 2022).

Balancing professional and personal lives can be extremely taxing for married working women, who often struggle to fulfill both their professional and domestic roles. Having little control over work tasks and schedules and the lack of flexible working arrangements can exacerbate stress, especially when trying to manage unexpected family emergencies. Negative relationships with colleagues or supervisors, as well as the absence of a strong support network both at work and home, can contribute to job stress. Non-supportive organizational cultures and a lack of supportive policies can exacerbate stress for married working women. Fear of job loss or concerns about career advancement can significantly increase stress levels for married working women. Managing emotional demands at work and home, as well as the cumulative effect of managing multiple roles, can lead to mental health issues and emotional stress (Jeon et al., 2022).

### **Psychological capital**

In their work, Luthans and his colleagues define PsyCap as an individual's positive psychological state consisting of four key resources: self-efficacy, optimism, hope, and resilience. Self-efficacy, drawing from Bandura's social cognitive theory, refers to an individual's confidence in their ability to mobilize motivation, cognitive resources, and courses of action to achieve high performance. Individuals with high self-efficacy are more likely to believe in their ability to control outcomes and address challenging situations compared to those with low self-efficacy.

Optimism is an individual's expectation of positive outcomes, which motivates them to pursue their goals and handle difficult circumstances. Hope comprises agency (goal-directed energy) and pathways (the means to accomplish a task), empowering individuals to exhibit goal-directed energy and develop alternative pathways to achieve their objectives. Lastly, resilience is an individual's capacity to bounce back from adversity, uncertainty, risk, or failure, and adapt to life's changing and stressful demands. Resilient individuals excel at adapting to negative experiences and changes in the environment (Newman et al., 2014).

Positive psychological capital (PsyCap) is a term used to describe an individual's positive psychological state of development, which consists of four key resources, self-efficacy, optimism, hope, and resilience. Self-efficacy is based on Bandura's social cognitive theory and refers to an individual's confidence in their ability to mobilize motivation, cognitive resources, and courses of action to achieve high levels of performance. Those with high self-efficacy typically have a stronger belief in their ability to control outcomes and succeed in addressing challenging situations. Optimism relates to an individual's expectancy of positive outcomes, motivating them to pursue their goals and deal with difficult situations. Hope consists of agency (goal-directed energy) and pathways, with high levels of hope leading to greater goal-directed energy and the capacity to develop alternative pathways to accomplish goals. Finally, resilience refers to an individual's ability to bounce back from adversity, uncertainty, risk, or failure, and adapt to changing and stressful life demands. Individuals high in resilience are better at adapting in the face of negative experiences and changes in the external environment (Luthans & Youssef, 2017).

Psychological capital is a combination of individual and organizational attributes that can be nurtured and channeled. Research and theory affirm that psychological capital, also known as positive psychological capital, is a framework that encompasses favorable results on both personal and organizational fronts, thereby enhancing overall human performance (Nolzen, 2018).

Psychological capital can be defined as an individual's positive psychological state, characterized by having the confidence and self-efficacy to take on challenging tasks and make the necessary effort to succeed, maintaining optimism about present and future success, persevering toward goals and adapting when necessary to achieve success, and demonstrating resilience in the face of problems and adversity to attain success ultimately (Luthans et al., 2010).

PsyCap incorporates the four positive psychological resources known as HERO, which align with the POB inclusion criteria. These four resources combine to form a higher-order core construct that has been empirically supported. This higher-order construct is based on the shared commonalities of the four first-order constructs and their unique characteristics (Çavuş & Gökçen, 2015).

#### Components of psychological capital

Psychological capital (PsyCap) is a concept comprising four primary elements: hope, efficacy (self-efficacy), resilience, and optimism, as proposed by Luthans and colleagues. Hope involves setting and achieving goals, even when facing obstacles. It encompasses both the determination to pursue goals (agency thinking) and the strategies to attain them (pathway thinking). Efficacy (Self-efficacy) refers to an individual's belief in their ability to carry out specific tasks and achieve goals. It is closely connected to confidence in one's capabilities and competence (Luthans et al., 2007).

Resilience involves the capacity to rebound from setbacks, adapt to change, and persevere in the face of adversity. It encompasses coping mechanisms and the ability to recover and grow stronger from challenging experiences. Optimism involves a positive perspective on the future and the belief that good things will happen. It includes viewing setbacks as temporary and specific rather than permanent and pervasive. These components are often studied collectively as they contribute to an individual's overall psychological capital, which in turn impacts their performance, well-being, and ability to cope with stress. Researchers have investigated how enhancing PsyCap can result in positive outcomes in various realms such as organizational behavior, leadership, and personal development (Luthans et al., 2007).

#### Factors of Psychological Capital

Factors that can impact Psychological Capital (PsyCap) span across individual, organizational, and contextual levels. Understanding and considering these factors can assist organizations and individuals in developing strategies to enhance PsyCap and benefit from improved performance and well-being. Here are some key factors that can influence PsyCap.

**Individual Factors.** Personal Characteristics and Personality Traits: Traits such as optimism, conscientiousness, and emotional stability can have a positive impact on PsyCap components like

hope, resilience, and self-efficacy. Prior Experiences of an individual's past successes and failures can shape their self-efficacy and resilience. Positive past experiences can bolster confidence while overcoming adversities can enhance resilience. Mental Health and Stress Levels, prolonged high levels of stress can adversely affect an individual's PsyCap, particularly their resilience and optimism. Emotional Well-being means good mental health and emotional well-being can foster higher levels of hope and optimism. Learning and Development and Education and Training mean continuous learning and skill development opportunities can improve self-efficacy and hope by equipping individuals with the tools and knowledge to achieve their goals (Avey et al., 2010).

**Organizational Factors.** Leaders who offer support, encouragement, and constructive feedback can nurture employees' PsyCap. Transformational leadership, in particular, is linked to higher levels of PsyCap among employees. Access to mentors and coaches who can provide guidance and support can bolster self-efficacy and resilience. A supportive and positive organizational climate can cultivate optimism and hope among employees. Jobs that offer autonomy, variety, and opportunities for meaningful work can enhance PsyCap by fostering a sense of purpose and competence. An organizational culture that emphasizes personal growth, learning, and development can positively impact PsyCap. Acknowledging and rewarding employees' efforts and achievements can bolster their self-efficacy and optimism (Avey et al., 2010).

**Contextual Factors.** Economic stability and job security can influence optimism and hope. Conversely, economic uncertainty and job insecurity can undermine PsyCap. Supportive relationships outside of work, including family and friends, can enhance resilience and optimism. Building professional networks and communities can provide additional resources and support, positively impacting PsyCap (Avey et al, 2010).

**Cultural Context Cultural Values.** Cultural attitudes towards work, success, and failure can influence individuals' PsyCap. Cultures that value perseverance and positive outlooks can promote higher levels of PsyCap (Avey et al., 2010).

#### **Work-Life Balance**

The degree to which a person engages in and is equally satisfied with both their job and family roles is known as work-family balance. Three elements are what we suggest for work-family balance, harmony between involvement, time, and satisfaction. According to Kirchmeyer (2000), "achieving satisfying experiences in all life domains and to do so requires personal resources such as energy, time, and commitment to be well distributed across domains" is the definition of work-life balance. Work-life balance has also been defined as an individual's perception of their level of autonomy over the demands of their many roles: The concept of "work-life balance" refers to an individual's ability to choose when, where, and how they work (Kalliath et al., 2008).

The difficult pursuit of work/life balance is a common topic of discussion among both men and women. This pursuit is typically characterized by a lack of time and/or assistance to accomplish, handle, or manage our personal or professional obligations. From the perspective of the employee, work/life balance refers to the challenge of juggling job commitments with personal and family duties. From the perspective of the business, work/life balance presents the difficulty of developing a positive workplace environment where staff members can concentrate on their tasks (Lockwood & N.R, 2003).

Work-life balance is the propensity to completely commit to carrying out each role in one's overall role system and to approach each role and role partner with consideration and care. Maintaining a work-life balance involves juggling several responsibilities while giving each one roughly equal attention, time, involvement, or commitment. Formally speaking, work-life balance is defined as an engagement in responsibilities related to both work and non-work that result in equal levels of satisfaction in work and non-work-life domains. A balanced level of participation and fulfillment in all facets of life is required for work-life balance. In particular, work-life balance is the distribution of mental and temporal resources in a balanced manner between work and leisure activities while obtaining significant fulfillment from both domains (Sirgy et al., 2018).

Work-life balance is one of the factors that affect marital satisfaction and job stress, claims Grawitch. The harmony between life and work affects employees' psychological well-being and mental states. There is a negative significant impact between work-life balance and job stress. Work-life balance can only be accomplished if they can keep and maintain the balance of individual necessities, holiday and recreation expectations, religious and spiritual aspects, a sense of sufficient prosperity, and other commitments. An individual will suffer from increased job stress and a shortfall in marital happiness if they are unable to preserve a balance between their professional and personal lives (El et al., 2021).

Keeping your personal and professional lives in harmony is difficult. To accomplish this, each institute must contribute in some way. In addition to aiding working mothers, people in joint families, particularly in Pakistani society, can help organizations reach this goal by offering daycare services to their employees. Many companies contribute by offering set hours of work after which workers are not required to return to their workplace, but this isn't always the case. Employees are now expected to be available on their cell phones around the clock, although technology has made this possible. Which makes working mothers anxious and stressed out since they have other obligations at home. Remorse is felt by working mothers who stay late to complete tasks that remain unfulfilled, and they bear the consequences of their actions. shame at not being able to spend enough time with their loved ones. To get the full benefits for their workers and foster good self-esteem, organizations should create a win-win environment (Saulat et al., 2019).

#### Factors of Work-Life Balance

People's perceptions of work-life balance and general well-being are influenced by a complex interplay of intricately linked circumstances. To establish sustainable work environments that support employee productivity and well-being, it is critical to address these variables holistically, as shown by Greenhaus and Allen's thorough assessment.

**Flexible Work Arrangement.** The article discusses several types of flexible work arrangements, including reduced workweeks, flextime (flexible scheduling), and telecommuting. These types of arrangements allow workers to personalize their work schedules and work location, which improves work-life balance and accommodates personal obligations (Greenhaus et al., 2011).

**Supportive Organizational Culture.** To effectively promote work- life balance, an organization must have a supportive culture. An environment where employees feel empowered and supported is created by organizations that appreciate and prioritize work-life balance through policies and practices. Policies that improve employees' general well-being include wellness initiatives, paid parental leave, and childcare subsidies (Greenhaus et al., 2011).

**Managerial support.** To promote work-life balance, the importance of managerial support is highlighted. When feasible, supportive managers provide flexibility, show that they understand their staff members' demands in terms of work and life, and encourage a positive work-life balance. In addition to improving job satisfaction and organizational commitment, this support lowers work-family friction (Greenhaus et al., 2011).

#### Objectives

- Investigating the relationship between job stress, psychological capital, and work- life balance in married working women.
- Exploring how psychological capital moderates the influence of job stress on the work-life balance of married working women.
- To investigate the mean difference in psychological capital (efficacy, hope and resilience) and job stress (time stress) between joint and nuclear family system.

#### Hypotheses

H1 = Job stress is likely to have a negative relationship with work-life balance and psychological capital in married working women.

H2 = Psychological capital is likely to have a positive relationship with work-life balance in married working women.

H3 = Psychological capital is likely to moderate the relationship between job stress and work-life balance in married working women.

H4 = There is likely to be a significant difference in job stress (Time stress), and psychological capital (efficacy, hope, and resilience) between nuclear and joint family systems.

#### Methods

This study aimed to examine how Job stress and psychological capital impact work-life balance in married working women. This section covers the details of the research design, the sampling strategy, the assessment tool used, and explanations of the procedure and statistical analysis.

## Research Design

The current research was based on a quantitative correlational survey research design. It was used to collect data from married working women from different organizations.

## Sampling Strategy

Non-probability purposive sampling strategy was implemented to gather data from the married working women.

## Sample

The sample size consists of n=210. the participants were drawn from different private and public organizations in Lahore. The sample was determined while considering the inclusion and exclusion criteria of married working women according to the necessity of the review to guarantee improved after-effects.

### Inclusion Criteria

- Married working women were included
- Those who were working before marriage were included
- Married working women working in any field or department were included
- Married working women working in any sector were included

### 3.1.2 Exclusion Criteria

- Unmarried working women were excluded
- Married working women who quit their jobs after marriage were excluded
- Married working women who were doing online jobs were excluded
- Married working who work part-time were excluded

**Table 1**

*Demographic Information of the Sample*

Sample Characteristic	n	%	M	SD
Age			32.25	5.69
Family system				
Nuclear	107	51		
Joint	103	49		
Academic Qualification				
MS/MPhil PhD	155	73.8		
Post Doctorate	52	24.8		
	3	1.4		

Current employment status		
Permanent	151	71.9
Contract based	59	28.1
Working before marriage		
Yes	177	84.3
No	33	15.7
Single mother		
Yes	16	7.6
No	194	92.4

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*Note, N= 210, M= Mean, SD= Standard Deviation, %= Percentage, n = Frequency*

Table 1 shows the descriptive statistics of demographic variables. The result shows that participants who belong to the nuclear family system were higher as compared to those who lived in the joint family system. Participants were highly qualified in MS/MPhil followed by PhD and then doctorate. Participants are higher at permanent base employment status as compared to contract based. The majority of the participants started working before marriage as compared to working after marriage. Results showed that more participants were not single mothers.

## **Result**

The study presents findings on the relationship between job stress and work- life balance, considering the moderating role of psychological capital. The collected data was entered into the statistical software SPSS version 27.00, which was used for quantitative analysis. The analysis was done through the following steps:

- In the first step, reliability analysis of all measures was done using Cronbach's alphas, and their descriptive statistics were also computed.
- In the second step, Pearson product-moment correlation was computed to assess the relationship among job stress, psychological capital (efficacy, hope, resilience, and optimism), and work-life balance.
- In the third step, moderation analysis for psychological capital was computed through multiple hierarchical regression.
- In the final step, an independent sample t-test was used to check the mean difference in the family system among job stress, psychological capital, and work-life balance in married working women.

**Table 2**

*Psychometric Properties and Descriptive Statistic for Job Stress, Psychological Capital and Work-Life Balance in Married Working Women.*

Scale	K	M	SD	Range		$\alpha$
				Potential	Actual	
<b>Job Stress Scale</b>						
Anxiety Scale	05	15.71	4.79	05-25	6-25	.86
Time Stress Scale	08	26.04	8.15	08-40	10-40	.94
<b>Psychological Capital</b>						
Efficacy	06	19.27	6.18	06-36	6-31	.79
Hope	06	21.63	6.54	06-36	6-33	.89
Resilience	06	19.80	5.25	06-36	6-32	.82
Optimism	06	21.41	2.26	06-36	12-29	.72
<b>Work-Life Balance Scale</b>						
Work Interference						
with Personal Life						
(WIPL)	05	13.31	3.63	05-25	5-23	.89
Personal Life						
Interference with						
Work (PLIW)	05	17.97	4.93	05-25	5-23	.93
Work Enhancement of						
Personal Life (WEPL)						
	02	6.12	2.29	02-10	2-9	.84
Personal Life						
Enhancement of Work						
(PLEW)	02	5.66	2.54	02-10	2-10	.89

*Note, N= 210,  $\alpha$ = reliability co-efficient, M= mean, SD= standard deviation, K= number of items, WIPL= Work Interference with Personal Life, PLIW= Personal Life Interference with Work, WEPL= Work Enhancement of Personal Life, PLEW= Personal Life Enhancement of Work.*

Table 2 shows the reliability analysis of job stress, (anxiety stress, time stress) psychological capital (efficacy, hope, resilience, and optimism), and work-life balance (work interference with personal life, personal life

interference with work, work enhancement of personal life and personal life enhancement of work) in married working women. The table also shows the range, mean, standard deviation, and number of items per scale. All scale and sub-scale reliability are above .07 which is above the acceptable value and indicates that scales are internally reliable and consistent.

**Table 3**  
*Pearson Product Moment Correlation Analysis for Demographic Variables and Job Stress, Psychological Capital and Work-Life Balance in*

<i>Married Women.</i>		<i>Working Women.</i>									
<b>Variables</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	
Family System	.13	.15*	-.15*	-.16*	-.19*	-.03	-.11	-.11	-.03	-.08	
Working before marriage	.02	.03	-.09	-.07	.01	-.07	-.15*	-.02	-.07	-.08	
Single mother	-.03	-.05	.08	-.01	.02	.17*	.01	.03	-.05	.02	
<b>Job Stress</b>											
Anxiety Subscale	—	.88**	-.38**	-.34**	-.34**	-.31**	-.29**	-.25**	-.21**	-.14*	
Time Stress Subscale	—	—	-.35**	-.29**	-.31**	-.28**	-.19**	-.16**	-.08	-.35**	
<b>Psychological Capital</b>											
Efficacy Subscale	—	—	—	.67**	.62**	.52**	.37**	.35**	.20**	.19**	
Hope Subscale	—	—	—	—	.67**	.46**	.38**	.32**	.19**	.20**	
Resilience Subscale	—	—	—	—	—	.58**	.42**	.43*	.22**	.23**	
Optimism	—	—	—	—	—	—	.47**	.43**	.23**	.22**	
<b>Work-Life Balance</b>											
WIPL	—	—	—	—	—	—	—	.59**	.28**	.12	
PLIW	—	—	—	—	—	—	—	—	.57**	.38**	
WEPL	—	—	—	—	—	—	—	—	—	.76**	

Note, N= 210, that only significant demographics were listed, \* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ , WIPL= Work Interference with Personal Life, PLIW= Personal Life Interference with Work, WEPL= Work Enhancement of Personal Life, PLEW= Personal Life Enhancement of Work.

Table 3 shows the result of the Pearson product-moment correlation that was used to explore the relationship of demographics in job stress, psychological capital, and work-life balance in married working women. Results were significant for the family system, working before marriage, and single mothers from the demographic variable. Furthermore, results indicate that subscales of job stress (anxiety, time stress) are significantly negatively correlated with subscales of work-life balance (WIPL, PLIW, WEPL, PLEW), that means with the increase in the stress in the job that leads to a decrease in the work interference in personal life, personal life interference with work, work enhancement with personal life, and personal life enhancement with work of the married working women. Subscales of job stress are also significantly negatively correlated with psychological capital subscales which were efficacy, hope, resilience, and optimism. It means higher anxiety and time stress on the job leads to lower efficacy, hope, resilience, and optimism in married working women. Results also show that the sub-scale of psychological capital that was efficacy, resilience, hope, and optimism were significantly positively correlated with the subscales of work-life balance. It depicts that the higher the psychological capital of the individual, the higher the work-life balance in married working women. Individuals possess the traits of psychological capital like hope, optimism, and resilience and are efficient and have low work-life disturbance in married working women.

**Table 4**

*Moderation Analysis of Job Stress, Psychological Capital and Work-Life Balance in Married Working Women.*

Effect	Estimate	SE	95% CI		P
			LL	UL	
JS	-.123	.057	-.24	-.011	.03
PsyCap	.154	.048	.058	.25	.00
JS*PsyCap	.021	.003	.015	.027	.00
R <sup>2</sup>	.378				
F	41.70				

Note, N= 210, B = co-efficient, SE= Standard Error, p= significant level \* $p < .05$ , \*\* $p < .01$ , \*\*\* $p < .001$ , LLCI= lower limit confidence interval, ULCI= upper limit confidence interval, JS= job stress, PsyCap= psychological Capital, WLB= work life balance

The interaction plot illustrates the moderating effect of Psychological Capital (PsyCap) on the relationship between Job Stress (JS) and Work-Life Balance (WLB). As job stress increases, the impact on work-life balance varies depending on the level of psychological capital. For individuals with low psychological capital, there is a strong negative relationship, where increased job stress leads to a sharp decline in work-life balance. Conversely, for those with

high psychological capital, the relationship is positive, indicating that these individuals maintain or even improve their work-life balance despite higher job stress. This suggests that psychological capital acts as a buffer, mitigating the adverse effects of job stress on work-life balance. In contrast, individuals with lower psychological capital are more vulnerable to the detrimental impacts of job stress on their work-life balance

Table 4 shows the analysis of moderation of job stress, psychological capital, and work-life balance in married working women. Results indicated that job stress negatively predicts work-life balance. Results are significant for moderation. Psychological capital positively predicts work-life balance in married working women. Furthermore, psychological capital and job stress interaction also moderates the relationship between job stress and work-life balance. Psychological capital buffers the negative effect of job stress on work-life balance in married working women.

**Table 5**

*Independent Sample T-test for Family System in Job Stress, Psychological Capital and Work-Life Balance in Married Working Women.*

Variable	Joint		Nuclear		p	t	CL		Cohen's D
	M	SD	M	SD			LL	UL	
Psychological Capital	20.20	5.79	18.38	6.43	.03	2.1	.15	3.48	0.3
Efficacy									
Hope	22.68	6.28	20.61	6.66	.02	2.3	.30	3.84	0.3
Resilience	20.81	4.91	18.83	5.39	.01	2.7	.57	3.38	0.4
Job Stress									
Time	24.82	8.41	27.22	7.77	.03	-2.1	-4.59	-.19	0.3
Stress									

*Note, N= 210, \*p<.05, \*\* p<.01, \*\*\*p<.000, only significant study variable is reported*

To examine the mean difference in job stress, psychological capital, and work- life balance between family systems in married working women independent sample

t-test was utilized. Assumptions were fulfilled and results were significant. The result shows that efficacy, hope, and resilience which were the dimensions of psychological capital were higher in the joint family system. Whereas, time stress which is the subscale of job stress shows that married working women who belong to nuclear family systems demonstrated higher time stress as compared to those who come from a joint family system in the workplace. The effect size was small.

#### 4.1 Summary of the Findings

- Results showed that anxiety and time stress subscales of job stress were significantly negatively correlated with efficacy, resilience, hope, and optimism which are the subscales of psychological capital, and with the work interference in personal life, personal life interference in work, work enhancement of personal life and personal life enhancement of work which are the dimension of work-life balance.
- Results indicated that dimensions of psychological capital that is efficacy, hope, resilience, and optimism are significantly positively correlated with dimensions of work-life balance.
- Moderation analysis result shows that psychological capital acts as a moderator between job stress and work-life balance.
- Independent sample t-test result shows that efficacy, hope, and resilience are higher in the joint family system as compared to those married working women who belong to the nuclear family system. Whereas, time stress which is a subscale of job stress was higher in the nuclear family system than in those who come from a joint family system.

#### Discussion

Job stress can have a significant impact on the well-being of employees, particularly for married working women who often juggle multiple responsibilities. The concept of psychological capital plays a crucial role in mitigating the negative effects of job stress and supporting work-life balance. By strengthening psychological capital through mentoring programs, resilience training, or fostering a positive work environment, organizations can empower employees to better cope with stress and maintain a healthier balance between their professional and personal lives. This approach not only benefits the individual well-being of employees but also contributes to a more productive and positive work environment overall.

The result of the present study indicated that demographics have relationships with study variables. The family system was significantly negatively correlated with efficacy, hope, and resilience, these are the subscales of psychological capital which means the family system impacted the psychological capital in married working women. Similarly working before marriage was negatively correlated with work interference with personal life, which is a subscale of work-life balance. Single mothers, another demographic was positively correlated with optimism in the subscale of psychological capital. Pearson's product moment correlation showed that job stress was negatively correlated to psychological capital and work-life balance. The subscales of job stress are anxiety and time stress which were negatively correlated with efficacy, hope, resilience, optimism, work interference in personal life, personal life interference in work, work enhancement with personal life, and personal enhancement with work. This means that the increase in the job stress or the environment of the job stress or in the anxiety or time stress in the job environment leads towards a decrease in the psychological capital or negatively affects the efficacy of resilience, optimism, and hope.

Additionally, job stress was negatively correlated with work-life balance. Work-life balance has four subscales work interference in a person's life, personal life interference in work, work enhancement with personal life, and personal life enhancement with work all four subscales were negatively correlated with job stress, which means an increase in job stress in married working women leads toward a decrease in the work-life balance. Furthermore, results showed that job stress is also negatively correlated with psychological capital. Psychological capital has four subscales optimism, hope, resilience. It means that an increase in job stress leads to a decrease in psychological capital.

Different research carried out by different researchers shows in the literature review that job stress has negatively correlated with work-life balance and psychological Capital. A research carried out by Aruldoss et al. on the topic of the relationship between quality of work life and work-life

balance mediating the role of job stress, job satisfaction, and job commitment: evidence from India. The purpose of the study is to investigate the relationship between the quality of work-life and work-life balance. The data was collected from 445 respondents in a cosmopolitan city in India. The results show that quality work life is negatively correlated to job stress and positively correlated with job satisfaction and job commitment. Also, the result shows that job stress is negatively correlated to work-life balance while job satisfaction and job commitment are positively correlated with work-life balance (Aruldoss et al., 2021).

Another research was carried out by Liu et al. on the topic of "Job stress, psychological Capital, perceived social support, and occupational burnout among hospital nurses". The purpose of the study was to investigate the connections between occupational burnout, job stress, psychological capital, and perceived societal support among nurses. A cross-sectional design was performed to collect data from 766 registered nurses in three general tertiary Class A hospitals from March to August 2018. The research findings show that job stress, psychological Capital, and perceived social support have significantly influenced occupational burnout as proposed in the model. The finding also shows that job stress has a negative influence on perceived social support and psychological Capital (Liu et al., 2021). As was illustrated in the previous research conducted in different regions of the world, job stress has a significant negative correlation with work-life balance and psychological Capital. It was also shown in the current study that job stress has negatively correlated with work-life balance and psychological Capital. Hence the result was the same as the previous researcher mentioned in their research.

The result shows that psychological capital has a significantly positive impact on work-life balance. It means that an increase in psychological capital is a higher work-life balance. Furthermore, research carried out by Sen and Hooja on the topic of psychological capital and work-life balance, a study on police officers. The study investigated the connection between the fundamental elements of psychological capital (hope, optimism, resilience, and efficacy) and work-life balance. It was carried out on police officers serving as Superintendent of Police in Rajasthan. The results indicated a positive relationship between psychological capital and work-life balance. Specifically, efficacy, a component of psychological capital, was found to have a significant association with work-life balance (Sen & Hooja, 2015).

As was illustrated in the previous research conducted in different regions of the world, psychological capital has a significant positive correlation with work-life balance. The current study results also show that psychological capital has a positive impact on work-life balance. Hence the results were the same as the previous researcher mentioned in the literature review. Moderation analysis results of the current study show that psychological Capital acts as a moderator between job stress and work-life balance which means the psychological Capital impacts the relationship between job stress and work-life balance. The psychological Capital buffers the negative consequences of job stress on the work-life balance. Multiple types of research have been done to check and determine the moderating effect of psychological Capital. In a research conducted by Gautam et al. on the topic of psychological capital as a moderator of stress and achievement. The study aimed to investigate the moderating effect of Psychological Capital on the correlation between stress and academic achievement. A sample of 210 students aged 14-18 was randomly chosen from government schools in rural areas. The findings indicated that psychological capital has a moderating effect on the relationship between stress and academic achievement. This suggests that psychological capital can boost students' ability to enhance their academic performance (Gautam et al., 2018).

As was demonstrated and evident from the literature review and previous research conducted by different researchers worldwide shown in researches that psychological Capital mediates stress. It buffers positive work-life balance, while job stress can be affected negatively. It was also shown in the current study that psychological Capital mediates the relationship between job stress and work-

life balance. Psychological Capital can buffer the negative consequences of work-life balance. Hence the result was the same as the previous researcher mentioned in their research.

The results from the independent sample t-test result show that efficacy, hope, and resilience are higher in the joint family system than married working women who belong to the nuclear family system. Whereas, time stress which is a subscale of job stress was higher in the nuclear family system than in those who come from a joint family system. Multiple of researches have been conducted to check that psychological capital is higher in the joint family system, while job stress is higher in the nuclear family system. The research was carried out by Gedela et al. on the topic of "Impact of spiritual intelligence on perceived stress in joint and nuclear families. The present study examined the impact of spiritual intelligence on perceived stress among joint and nuclear families. The data was collected from 160(80= joint, 80= nuclear) youth aged between 23-24 years from different states in India. The results indicated that spiritual intelligence was significantly higher in the joint family system as compared to the nuclear family system. Perceived stress was significantly higher in the nuclear family system as compared to the joint family system (Gedela et al., 2021).

Furthermore, research conducted by Farhat et al. on the topic of "Family functioning and Relapse among drug addicts: Mediating role of psychological Capital". The purpose of the study was to find out the relationship between family functioning and relapse among drug addicts in Pakistan as well as to focus on the mediating role of psychological Capital. The data was collected from 150 male drug addicts aged 18 Years and above in Islamabad. Results show that family functioning is negatively correlated with relapse. Also, the result shows that psychological Capital and Relapse have a negative relationship with each other. The result also shows that psychological Capital and family functioning are positively correlated with each other. The result also shows that individuals who live in a joint family system have more psychological Capital than those living in a nuclear family system (Farhat et al., 2023). As was demonstrated and evident from the literature review and previous research conducted by different researchers worldwide shown in researches that psychological Capital is higher in joint family systems, while job stress is higher in nuclear family systems. The current study results also show that psychological capital is higher in the joint family system than in the nuclear family system, and job stress is higher in the nuclear family system than in the joint family. Hence the results of the current study same as the previous research mentioned in the literature review.

### **Conclusion**

In summary, this study emphasizes the significant impact of job stress on psychological capital and work-life balance in married working women. The results indicate that higher job stress leads to decreased levels of self-efficacy, hope, resilience, and optimism, negatively affecting work-life balance. However, psychological capital is a crucial mitigating factor, helping married working women cope with stress and maintain a healthier work-life balance. Additionally, demographic variables such as the family system, work experience before marriage, and single motherhood influence psychological capital and work-life balance. The study shows that psychological capital can buffer the negative effects of job stress, supporting previous research in the field. These findings emphasize the importance of implementing interventions that enhance psychological capital to improve the quality of work life for married working women. Also the study shows that psychological capital is high in joint family system, while in nuclear family system job stress is higher than joint family system. Organizations and policymakers must prioritize strategies that reduce job stress and strengthen psychological capital to create a more supportive and productive work environment for this demographic.

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