



Navigating Workplace Stress: Exploring the Roles of Work-Life Balance, Diversity and Inclusion, and the Mediating Influence of Employee Proficiency

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ABSTRACT

The work of this study investigates the interaction between work-life balance (WLB), diversity and inclusion (D&I), and employee proficiency (EP) impact on workplace stress in small and medium enterprises (SMEs) in Pakistan. In terms of research, the Job Demands-Resources Model and Social Support Theory are applied for a clarification on how EP-related factors are connected to perceived workplace stress, with EP mediating variable between these factors. The structured questionnaire and the data collected from 290 SME employees using a cross-sectional method were analyzed with statistical techniques like regression and mediation analysis. It emerged that robust WLB initiatives and inclusive practices both significantly reduce workplace stress as well as increase employee proficiency. They argued that the impact of WLB, D&I and workplace stress relationships is mediated by EP and found that the development of skills helps in mitigating workplace stress. Yet, the study reveals obstacles to rolling out these programs, like the cultural resistance to flexible work arrangements and (eventually) mismanagement of diversity programs that can ironically make work more stressful. This research underlines the integration of WLB, D&I and training programs to form healthier and more productive workplaces. Practically, designing flexible policies so that the risk is distributed over a large population; including those from all lifestyles; and finally, the need to develop skills to reduce stress at work. The study is restricted to Pakistani SMEs; however, it lays the foundations for further cross-cultural and longitudinal research, which could help understand these dynamics across organizational and cultural contexts.

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1. Introduction

Workplace stress, as defined by the World Health Organization (WHO), arises when job demands exceed an individual's coping capacity, leading to adverse outcomes. In SMEs, stress management becomes critical due to constrained resources. Despite advancements in organizational behavior literature, the interplay of WLB, D&I, and EP in reducing workplace stress in socio-culturally specific contexts remains underexplored. This study aims to address this gap by integrating these variables within the theoretical frameworks of the JD-R Model and Social Support Theory and by exploring the combined effects of WLB, D&I, and EP on workplace stress, a relatively unexplored area in Pakistani SMEs. Despite extensive research on workplace stress, the interplay of Work-Life Balance, Diversity & Inclusion and Employee Proficiency in the context of Pakistani SMEs remains underexplored. This study addresses these uncharted areas by integrating these variables within the framework of the JD-R Model and Social Support Theory, providing a comprehensive and culturally nuanced understanding of workplace stress dynamics. Organizations have recognized the work-life balance (WLB) concept and its relevance, more so on diversity and inclusion with evermore modern dynamics such as technology, global integration, and cultural changes forcing organizations to consider employee wellness and productivity innovatively, (Vyas, 2022). At first, it was a division between work and personal

time, but now it encompasses various health dimensions and employees' workplace dynamics (Rothbard, Beetz, & Harari, 2021). Diversity and inclusion intertwine with WLB, as it is necessary to have flexible policies that can attend to the differing needs of employees. The findings from studies suggest that proper implementation of WLB policy leads to increased engagement, satisfaction and organizational productivity, whereas bad implementation increases stress and reduces job satisfaction (Bakker, Demerouti, & Sanz-Vergel, 2023). Although it allows flexibility, technology draws blurred boundaries between work and personal time, increasing the already complicated WLB efforts (Irawanto, Novianti, & Roz, 2021). Consequently, the challenge for organizations is to innovate WLB strategies. Fostering WLB, diversity and inclusion involves leadership. To support them more effectively, managers must build inclusive cultures, ensure that equitable policies are enforced and manage work-to-family conflicts (Morfaki & Morfaki, 2022). WLB, diversity and inclusion need to be a single organizational plan for holistic improvement as opposed to separate initiatives. Opportunities to optimize workload and improve WLB from technological advancements like artificial intelligence and automation are there, while conversely, they also raise questions on employment and training, (Irawanto, Novianti, & Roz, 2021). These transitions require careful thought from organizations while ensuring none of those affected fail to adapt successfully and remain inclusive.

Workplace stress: WLB and diversity are both challenges and opportunities for organizations in the middle of them. People-centered and proactive approaches can create a supportive environment, leading to employee and organizational performance. Academic practitioners need to work together to provide effective responses to the unfolding of the needs of employees and challenge the complexities of current work environments (Rudolph et al., 2021). If organizations recognize these interconnections, they will create a balanced, inclusive, productive workforce. There have been increasing developments regarding the growing issue of workplace stress and how this can negatively affect employee well-being, employee productivity, and the success of the organization. Workplace stress is a term used by the World Health Organization (WHO) to describe health condition that develops because of exceeding an individual's ability to cope with job demands, leading to physical and serious emotional reactions (WHO, 2023). Wright, Walker and Hall (2023) Noted that there is a correlation between workplace stress beyond the amount of stress and the outcome, to several outcomes that excessive workplace stress can lead to such as burnout, mental health disorders and high employee turnover, which affect the organizations' efficiency. Workplace stress is fueled mainly by having a poor work-life balance since employees are trying to fit in and juggle demanding schedules. Inadequate work-life balance, which manifests as heightened stress, decreased job satisfaction and identified increased burnout, is problematic, particularly for work environments that require staff involvement beyond regular working hours (Üngüren et al., 2024).

Diversity and Inclusion can likewise advance innovation in the workplace, although it may stress employees as well. As observed by Razaqat et al. (2022), sometimes communication challenges, cultural differences and biases are stress-inducing reasons among people with different backgrounds. Moreover, it was identified that poor execution of diversity initiatives amplifies this issue, creating a negative effect on employee mental health and productivity (Kirkbride et al., 2024). Lack of stress is not necessarily in the workplace as the stress is also affected by employee skill levels. The findings of Rink et al. (2023) were that since skills or training is scarce, stress increases (due to feelings of incompetence) have been reported by Vallasamy, Muhadi and Kumaran (2023) to decrease stress (i.e. increased confidence). Despite this research, there remain significant gaps in my knowledge regarding the complex interplay of work-life balance (WLB), diversity and inclusion (D&I) in conjunction with employee proficiency in individual cultures. Nevertheless, much of the existing literature has been limited to studying individual factors without considering the effect they have on one another when all are present in a workplace. Furthermore, although, the Job Demands-Resources (JD-R) model and Social Support Theory shed light on the problem, they are rather not applicable to other socio-cultural settings i.e. Pakistan. Such gaps point to the need for a comprehensive and context-specific approach to addressing workplace stress in culturally diverse and multi-generational workforces. In this study, workplace stress is examined using work-life balance (WLB), diversity and inclusion (D&I), and employee proficiency. Theoretical Contributions incorporate the Social Support Theory and Job Demands Resources Model, demonstrate stress perception, and assert that organizational learning can mitigate stress. New research also confirms the productivity and retention benefits of flexible policies and targeted programs. The Practical Implications are related to designing stress management interventions, improving WLB rules, developing

diversity, and providing generationally sensitive strategies. The implementation of these insights can spur organizations to create leadership programs and take other steps such as improving recruitment and developing interdisciplinary solutions to stress (Sadiq et al., 2024).

This study investigates organizations in Pakistan, in the manufacturing, services, and technology & education sectors. WLB, diversity, employee proficiency and perceived stress are key variables. It studies the effect of flexible work arrangement and cultural diversity on stress; the generational variations of work expectations and skill development as a mediator of stress. It shows mentorship programs and wellness initiatives to reduce stress, with their recommendations to create healthier more productive workplaces in Pakistan. It places workplace stress, WLB and diversity & inclusion in context while also identifying research gaps and research objectives. In the Literature Review, workplace stress is analyzed, theories about it are explored, and a research framework is developed. Research Methodology outlines the number of quantitative and qualitative approaches, sampling methods, partaking in moral issues and implementation and acquiescence measures. Together, this report put offers a holistic foundation for discussing workplace stress and creating real solutions.

This study contains the following research objectives:-

- To evaluate the direct impact of WLB and D&I initiatives on workplace stress.
- To assess the mediating role of EP in these relationships.
- To explore how cultural and economic factors in Pakistani SMEs shape these dynamics.

2. Literature Review

For many years, workplace stress has been studied in organizational behavior and psychology. It is a condition arising from too many job demands exceeding an individual's handling capacity. The researchers first looked at physical factors in the environment and their effects on employee health. In time, the focus moved toward the psychological and social factors, which contribute to stress, such as workload, work-life balance and technology at work. As workplace, stress can influence employee performance and engagement, but also well-being, it is important to understand how it works. Research exploring key themes of workplace stress that is presented in this literature review focuses on work-life balance, diversity & inclusion and employee proficiency; which are the skills, knowledge, and emotional intelligence, required for effective job performance, all of which have been considered as the driving factors for managing stress in the workplace.

While existing literature underscores the importance of Work-Life Balance and Diversity & Inclusion, little attention has been paid to their combined effect on workplace stress, particularly in resource-constrained environments like SMEs in Pakistan. By introducing Employee Proficiency as a mediator, this study not only fills a critical research gap but also offers insights that are both theoretically enriching and practically relevant. In addition, the JD-R Model describes how job demands and resources interact to influence stress, while Social Support Theory underscores supportive relationships in reducing stress. These frameworks align with the cultural and organizational context of Pakistani SMEs and provide a strong theoretical base for examining the proposed relationships. The Job Demand-Resources Model (Demerouti et al., 2001) and Social Support Theory (Cohen & Wills, 1985) provide a theoretical basis for this study. These frameworks highlight the role of resources like WLB and D&I in mitigating workplace stress. Empirical evidence supports the perspective: Ali, Li and Qiu (2022) demonstrated that WLB policies enhance job satisfaction, while Shore et al. (2011) found out that inclusive practices reduce stress (H1) and (H2). Additionally, training and proficiency have been identified as critical mediators of stress (Said et al., 2023). Proficient employees handle job demands more efficiently aligning with the JD-R Model's emphasis on job resources. Consequently, based on these highlights following hypotheses are proposed and address the mediating role of employee proficiency (H3) and (H4). Work-life balance (WLB) means existence in such a manner that the work-related responsibilities are not imposed all the while and that the personal life demands do not take away having a lifetime for work. Reduction in employee burnout and stress is essential to increase job satisfaction and retention (Nabawanuka & Ekmekcioglu, 2022). Flexible work options, including remote work, help organizations support employee well-being and engagement (Ferdous, Ali, & French, 2023). There are also connections with lower turnover rates, as well as better employee innovation (Ali, Li, & Qiu, 2022). According to the study, an inverse relationship

between WLB and the highest stress could be influenced by organizational policies and individual capability (Ahmad Saufi et al., 2023).

Similarly, the Job Demands Resources (JD-R) Model posits that overt job demands (for example, workload, emotional distress) and job resources (such as career opportunities) interact to relate to employee stress and performance (Demerouti et al., 2001). Therefore, when job demands exceed available resources, stress and burnout can result. Using this, the JD-R model emphasizes that work flexibility and appreciation for diversity are resources for decreasing stress and increasing job competence (Bakker, Demerouti, & Sanz-Vergel, 2023). Workers having access to these resources work less stressed and more productive. An illustration of the role of work-home balance in reducing workplace stress and improving employee performance is made using the JD-R model (Schaufeli, 2021). Therefore, based on the literature review, the first hypothesis examines the effect of work-life balance initiatives in flexible working hours, remote work options and job-sharing programs on perceived workplace stress. Work-life balance is known to lower stress by giving employees the ability to cope with their work and personal roles better (Žnidaršič & Marič, 2021). Therefore, the hypothesis posits that:

H1: Work-life balance initiatives will have a significant direct impact on perceived workplace stress.

Diversity and inclusion (D&I) are when bringing in individuals from different backgrounds including different genders, races or ethnicities, with different abilities. By promoting inclusive leadership Hieu (2020), D&I can relieve some of the workplace stress. In that sense, diversity can generate conflicts, but instead of this, inclusive practice works to counteract these effects, promoting creativity, employee satisfaction, and the organization's performance (Plakolli, 2021). In this study, this is measured by the way employees perceive how diversity is managed in their team as well as in their diversity demographics, if there are low levels of D&I then there would be increased workplace stress (Okatta, Ajayi, & Olawale, 2024). Cohen and Wills (1985) Social Support Theory focuses on the role of social connections in reducing workplace stress. Supportive relationships are defined as relationships that provide emotional, informational, and practical aid to buffer stressors and enhance job satisfaction Gerich and Weber (2020). Vow research shows that organizations creating a supportive culture assist employees in managing stress and therefore enhance productivity and well-being (Ahmed, Azhar, & Mohammad; Dier M Ahmed, Z Azhar, & Aram J Mohammad, 2024; Dier Mousa Ahmed, Zubir Azhar, & Aram Jawhar Mohammad, 2024; Mohammad, 2015a, 2015b; Mohammad & Ahmed, 2017). In the realm of workplace diversity, support systems that positively regard diverse employees bring down stress and help increase performance (Shore et al., 2011). Therefore, based on the literature review, the second hypothesis investigates the connection between diversity and inclusion practices at work and employee stress. Higher levels of stress are generally associated with employees who do not feel respected and valued at work, regardless of their background (Cindra & Artha, 2021). By believing that D&I practices have a positive impact, it's believed to be as those practices create an inclusive environment, resulting in a sense of belonging which can reduce feelings of stress and isolation (Bedoyan, 2022).

H2: Diversity and inclusion practices will have a significant direct impact on perceived workplace stress.

Employee proficiency describes the skills, knowledge and emotional intelligence that employees need to perform their tasks in the work environment competently. By having proficient employees, there are fewer stress levels and work demands are better managed (Ali, Li, & Qiu, 2022). According to the JD-R model, even with stress, skilled employees could be able to meet performance standards. Training and development support employees' higher proficiency levels to help them navigate complex work environments (Said et al., 2023). In this study, the participants assess their proficiency in self-assessments and performance evaluations and conclude that educated employees are stressed, especially amidst an organization with strong organizational support systems (Bedoyan, 2022). Nassar et al. (2022) Stress the importance of organizational culture in holding onto employees in non-governmental organizations. Cindra and Artha (2021) Further, argue that organizational commitment, which worked through work-life balance initiatives, is paramount in minimizing turnover. Employees who are more committed to working with an organization that is seen by them as actually caring about their work-life balance, are very beneficial to employee retention and overall performance. It can go a long way towards

improving job satisfaction and employee retention should you promote your work-life balance. Research proves that work-family balance leads to job satisfaction, life satisfaction and work engagement (Žnidaršič & Marič, 2021). Organizations must do so by figuring out ways to encourage flexible work by implementing such policies as telecommuting and flexible work hours. In addition, training managers on how to acknowledge and manage work-life balance issues is important to create a positive organizational culture. The third hypothesis relates to work-life balance and workplace stress mediated by employee proficiency. Individuals with great influences of job demands work effectively and optimally, which consequently lowers stress (Hieu, 2020). However, conversely, employees with lower proficiency tend to find it hard when faced with job tasks that increase stress.

H3: The relationships between work-life balance and perceived workplace stress will be mediated by employee proficiency.

Balancing work and personal life is still top of mind for employers and employees alike. Work-life balance is dependent on social support and organizational efforts to provide social support are important to work and family balance management (Oludayo & Omonijo, 2020). Research shows that work-life balance and its connection with employee performance, and organizational commitment mediates in the connection between them. Support of employees' work-family balance usually leads to increased performance, employees health and job satisfaction (Cindra & Artha, 2021). Workplace spirituality can also add up to increasing employee performance. According to Cindra and Artha (2021), integrating meaningful goals, and spiritual content into the work environment can lead to job satisfaction. Socio-psychological differences, as demonstrated in studies from Thailand and Gaza, influence perceptions of work-life balance and necessitate region-specific policies, and practice (Nassar et al., 2022). The changing workforce demands the organization to constantly change to the evolving demands of work-life balance and culture to keep employees at the highest morale and productivity possible. The fourth hypothesis, based on the review of the literature and the research objectives, relates to diversity & inclusion and workplace stress mediated by employee proficiency. Individuals with great influences of job demands work effectively and optimally, which consequently lowers stress (Hieu, 2020). However, conversely, employees with lower proficiency tend to find it hard when faced with job tasks that increase stress.

H4: The relationships between Diversity & Inclusion and perceived workplace stress will be mediated by employee proficiency.

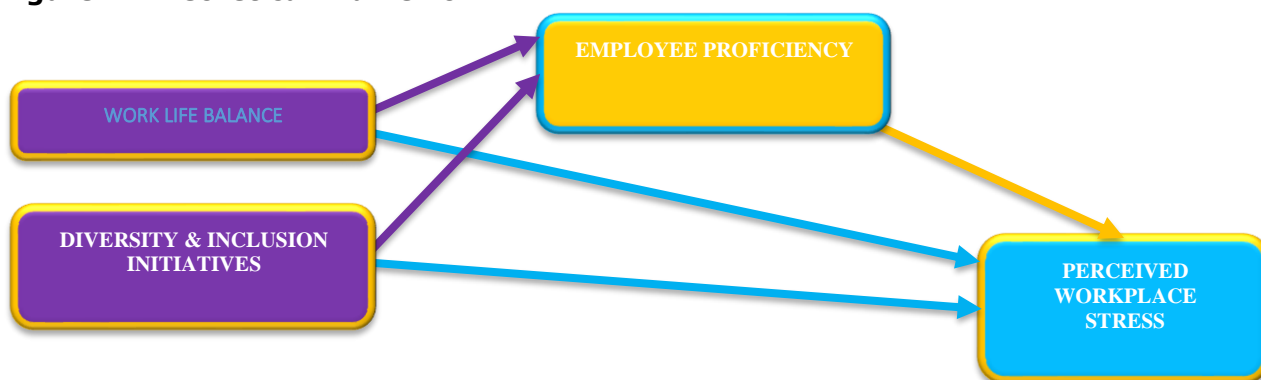
3. Research Methodology

The tool used for collecting data (research instrument) was a structured questionnaire. The questionnaire was designed to measure the critical variables: Employee proficiency (EP), perceived workplace stress (PWS), employee performance (EF), diversity (DI), and work-life balance (WLB). The variables were assessed using validated scales taken from prior research for a total of 36 items. A five-point Likert scale was used to collect responses from "strongly disagree" to 'strongly agree' It was chosen for the way that it can capture nuanced attitudes and perceptions. The questionnaire was pre-tested through 15 SME employees as a pilot group to be sure of the clarity and reliability. From this pre-testing phase, I got feedback on some questions that needed to be refined. The items were then adjusted to make it more clear and structured for politeness and to make the final one comprehensive and understandable. A mixed-method approach to maximize accessibility was used to collect data over two weeks. Surveys were distributed in two ways: in-person and electronically. Questionnaires were distributed to SMEs management to deliver to employees for in-person distribution and via email to those employees who wanted them through electronic surveys. Anonymity and confidentiality were assured and participation was voluntary at entire. A total of 450 surveys were distributed and 290 valid responses were received, giving a response rate of 64.44%. The sample of 290 respondents was drawn from different SME sectors, including manufacturing, services and technology across urban and semi-urban regions in Pakistan. Respondents represented various organizational levels, providing a universal picture of workplace dynamics. The demographic and sectoral diversity of the sample ensures that the findings are representative of the broader SME workforce, addressing differences in stressors, resources and practice across industries and roles. This response rate is deemed acceptable, given both the time and resource constraints of the study. I verified the completeness of the data that was collected and excluded incomplete cases from the final

analysis. The sampling method used was a convenience sampling method and hence depending upon the availability and willingness of participants this procedure selects the participants. This non-probability sampling technique means that the limited generalizability of findings is a drawback, but for such research, practical considerations about time and resource availability made this an appropriate sampling technique. While not perfect, sampling a variety of SME sectors and hierarchical levels allowed for the addition of a range of perspectives on workplace stress and associated factors in the form of participants into the dataset.

Smart-PLS software was used to analyze the collected data using its powerful tool for statistical computations and hypothesis tests including composite reliability, discriminant validity, Heterotrait-Monotrait ratio and Fornell-Larcker criterion as well as path analysis for direct and indirect effects HTMT. Means, standard deviations and frequency distributions were calculated to summarize the characteristics of the dataset, for example, so you have an initial overview of what participant responses are about. Hypotheses were tested and relationships between variables were examined by the use of inferential statistical techniques that include measurement model assessment and structural model assessment. Incorporating correlation analysis, the strength and direction of associations between work-life balance, diversity, employee proficiency, perceived workplace stress and employee performance were assessed. To determine the predictive power of the independent variables (WLB, DI, and EP) to the dependent variable, the following regression analysis was carried out. Furthermore, mediation analysis was conducted to assess the mediating effect of employee performance among the relationships between the independent variables and workplace stress. The methodological approach of this research is to study factors influencing workplace stress in SMEs used a theoretically grounded approach but had the impetus of rigorous statistical analysis as well as systematic data collection. The research takes a far more expansive and rigorous approach by focusing on a broad employee sample and using powerful analytical techniques to provide meaningful insights about the links between employees’ experience of work-life balance, diversity, and employee proficiency and their workplace stress experience, directly and through the mediating role of employee performance. Figure 1 shows the theoretical framework below:

Figure 1: Theoretical Framework



4. Research Findings

Table 1 demonstrates the convergent validity that measures whether items that are indicators of a construct are correlated. It was assessed through factor loadings, composite reliability (CR), and average variance extracted (AVE). The analysis demonstrated robust convergent validity across all constructs. The factor loadings for all items exceeded the threshold of 0.70, confirming strong individual reliability (Hair et al., 2010). For Diversity and Inclusion (DI), item loadings ranged from 0.752 (DI6) to 0.861 (DI2), with DI1 (0.841) and DI10 (0.856) displaying particularly high reliability, indicating these items significantly contribute to the construct. Employee Proficiency (EP) items exhibited strong loadings as well, ranging from 0.786 (EP9) to 0.871 (EP6). The strongest contributors were EP2 (0.862) and EP7 (0.867). For Perceived Workplace Stress (PWS), most items exceeded the threshold; however, one item (PWS3) had a loading of 0.641, approaching the acceptable range. The highest-loading item was PWS2 (0.838), suggesting it is a key indicator of the construct. Work-Life Balance (WLB) items demonstrated exceptional reliability, with loadings ranging from 0.889 (WLB4) to 0.955 (WLB1), reflecting strong contributions from all items.

Composite reliability (CR) scores for all constructs surpassed the recommended threshold of 0.70, confirming internal consistency reliability. Diversity and Inclusion had a CR of 0.963,

Employee Proficiency scored 0.951, Perceived Workplace Stress achieved 0.936, and Work-Life Balance demonstrated the highest CR at 0.976, reflecting excellent reliability. The average variance extracted (AVE) values for all constructs also exceeded the minimum threshold of 0.50, ensuring that the constructs explained the majority of the variance in their indicators. Diversity and Inclusion (0.668), Employee Proficiency (0.710), Perceived Workplace Stress (0.622), and Work-Life Balance (0.872) all satisfied this criterion, with Work-Life Balance capturing the highest variance among its indicators. These results collectively support the convergent validity of the constructs, indicating that the items strongly measure their respective latent variables (Fornell & Larcker, 1981).

Table 1: Convergent Validity

Items	Loadings	Alpha	CR	AVE
DI1	0.841	0.958	0.963	0.668
DI10	0.856			
DI11	0.829			
DI12	0.784			
DI13	0.761			
DI2	0.861			
DI3	0.856			
DI4	0.831			
DI5	0.828			
DI6	0.752			
DI7	0.783			
DI8	0.786			
DI9	0.849			
EP1	0.833	0.941	0.951	0.710
EP2	0.862			
EP3	0.850			
EP5	0.819			
EP6	0.871			
EP7	0.867			
EP8	0.849			
EP9	0.786			
PWS10	0.778			
PWS2	0.838			
PWS3	0.641			
PWS4	0.798			
PWS5	0.809			
PWS6	0.793			
PWS7	0.824			
PWS8	0.809			
PWS9	0.790			
WLB2	0.927	0.970	0.976	0.872
WLB3	0.947			
WLB4	0.889			
WLB5	0.954			
WLB6	0.928			
WLB1	0.955			

Table 2 demonstrates the discriminant validity that evaluates whether constructs are distinct from one another. This was assessed using the Fornell-Larcker criterion, the Heterotrait-Monotrait (HTMT) ratio, and cross-loadings. The HTMT ratio values for all construct pairs were below the conservative threshold of 0.85, further indicating adequate discriminant validity. Cross-loadings revealed that each item loaded highest on its respective construct compared to others. For example, DI1 loaded 0.841 on Diversity and Inclusion, but only 0.371 on Employee Proficiency, 0.475 on Perceived Workplace Stress, and 0.407 on Work-Life Balance.

Table 2: Heterotrait-Monotrait ratio (HTMT)

Constructs	DI	EP	PWS	WLB
Diversity and Inclusion				
Employee Proficiency	0.470			
Perceived Workplace Stress	0.552	0.447		
Work-Life Balance	0.519	0.446	0.470	

Similarly, EP2 loaded strongly on Employee Proficiency (0.862) but weakly on Diversity and Inclusion (0.395), Perceived Workplace Stress (0.350), and Work-Life Balance (0.343). These results confirm that the constructs are unique and not overly correlated, reinforcing discriminant validity. Table 3 results prove that the Fornell-Larcker criterion was satisfied, as the square root of the AVE for each construct exceeded its correlations with other constructs. For example, the square root of AVE for Diversity and Inclusion was 0.818, which was higher than its correlations with Employee Proficiency (0.447), Perceived Workplace Stress (0.529), and Work-Life Balance (0.501). Similarly, the square root of AVE for Employee Proficiency was 0.843, which exceeded its correlations with Diversity and Inclusion (0.447), Perceived Workplace Stress (0.422), and Work-Life Balance (0.427). Comparable results were observed for Perceived Workplace Stress (0.789) and Work-Life Balance (0.934), confirming discriminant validity for all constructs.

Table 3: Fornell-Larcker Criterion

Constructs	DI	EP	PWS	WLB
Diversity and Inclusion	0.818			
Employee Proficiency	0.447	0.843		
Perceived Workplace Stress	0.529	0.422	0.789	
Work-Life Balance	0.501	0.427	0.448	0.934

Table 4 illustrates that each construct was analyzed in detail based on its indicators and reliability. Diversity and Inclusion consisted of 13 items, with loadings ranging from 0.752 to 0.861. Reliability measures included Cronbach’s alpha = 0.958, CR = 0.963, and AVE = 0.668. Key contributors to this construct included DI1 (0.841), DI2 (0.861), and DI10 (0.856), highlighting these as robust indicators. Employee Proficiency included eight items, with loadings between 0.786 and 0.871.

Table 4: Cross-Loadings

Items	DI	EP	PWS	WLB
DI1	0.841	0.371	0.475	0.407
DI10	0.856	0.346	0.468	0.440
DI11	0.829	0.376	0.448	0.452
DI12	0.784	0.349	0.406	0.386
DI13	0.761	0.358	0.311	0.328
DI2	0.861	0.382	0.451	0.431
DI3	0.856	0.349	0.467	0.449
DI4	0.831	0.377	0.469	0.433
DI5	0.828	0.367	0.452	0.447
DI6	0.752	0.367	0.394	0.392
DI7	0.783	0.349	0.403	0.379
DI8	0.786	0.393	0.399	0.351
DI9	0.849	0.371	0.450	0.418
EP1	0.320	0.833	0.345	0.351
EP2	0.395	0.862	0.350	0.343
EP3	0.364	0.850	0.334	0.337
EP5	0.393	0.819	0.309	0.373
EP6	0.380	0.871	0.321	0.363
EP7	0.410	0.867	0.389	0.369
EP8	0.399	0.849	0.425	0.384
EP9	0.343	0.786	0.358	0.351
PWS10	0.473	0.364	0.778	0.427
PWS2	0.444	0.357	0.838	0.344
PWS3	0.260	0.238	0.641	0.332
PWS4	0.447	0.333	0.798	0.400
PWS5	0.394	0.308	0.809	0.305
PWS6	0.394	0.360	0.793	0.312
PWS7	0.428	0.354	0.824	0.329
PWS8	0.384	0.319	0.809	0.305
PWS9	0.473	0.338	0.790	0.401
WLB2	0.457	0.376	0.441	0.927
WLB3	0.470	0.406	0.404	0.947
WLB4	0.468	0.432	0.400	0.889
WLB5	0.479	0.400	0.409	0.954
WLB6	0.460	0.377	0.443	0.928
WLB1	0.474	0.398	0.409	0.955

. Reliability metrics for this construct were also strong, with Cronbach's alpha = 0.941, CR = 0.951, and AVE = 0.710. Significant contributors were EP2 (0.862) and EP7 (0.867). Perceived Workplace Stress comprised nine items, with factor loadings ranging from 0.641 to 0.838. Reliability measures included Cronbach's alpha = 0.923, CR = 0.936, and AVE = 0.622, with key indicators being PWS2 (0.838) and PWS9 (0.790). Finally, Work-Life Balance included six items, with exceptional loadings between 0.889 and 0.955. Reliability measures for this construct were outstanding, with Cronbach's alpha = 0.970, CR = 0.976, and AVE = 0.872. Strong contributors included WLB1 (0.955) and WLB5 (0.954).

Figure 2: Measurement Model Assessment

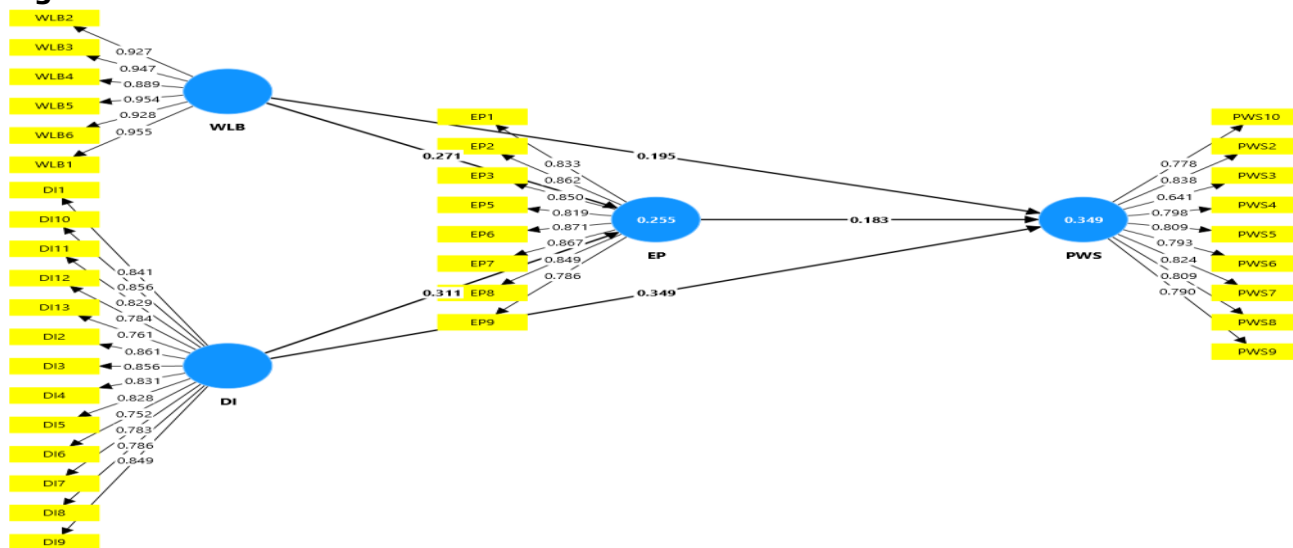


Table 5 shows that path analysis revealed significant relationships among constructs, confirming the hypothesized model. Diversity and Inclusion significantly predicted Employee Proficiency ($\beta = 0.311, t = 4.431, p < .001$), indicating a positive and substantial effect. Diversity and Inclusion also significantly predicted Perceived Workplace Stress ($\beta = 0.349, t = 4.937, p < .001$), suggesting that Diversity and Inclusion reduce stress levels. Employee Proficiency significantly predicted Perceived Workplace Stress ($\beta = 0.183, t = 2.620, p = .009$), highlighting Employee Proficiency's role in alleviating stress. Work-Life Balance positively influenced Employee Proficiency ($\beta = 0.271, t = 3.948, p < .001$), confirming that Work-Life Balance enhances proficiency. Additionally, Work-Life Balance significantly predicted Perceived Workplace Stress ($\beta = 0.195, t = 2.679, p = .007$), indicating that Work-Life Balance helps reduce stress levels.

Table 5: Path Analysis (Direct Effects)

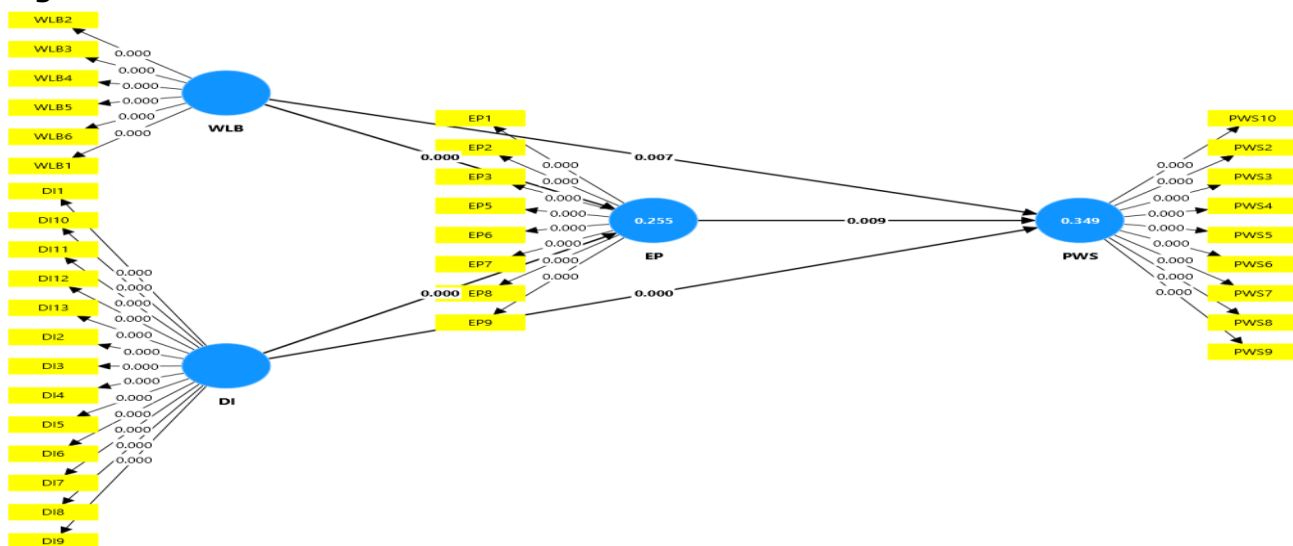
Relationships	Beta	Standard deviation	T statistics	P values
DI -> EP	0.311	0.070	4.431	0.000
DI -> PWS	0.349	0.071	4.937	0.000
EP -> PWS	0.183	0.070	2.620	0.009
WLB -> EP	0.271	0.069	3.948	0.000
WLB -> PWS	0.195	0.073	2.679	0.007

Table 6 illustrates that indirect effects were also observed, revealing significant mediational relationships. Employee Proficiency partially mediated the relationship between Diversity and Inclusion and Perceived Workplace Stress ($\beta = 0.057, t = 2.455, p = .014$). Similarly, Employee Proficiency mediated the relationship between Work-Life Balance and Perceived Workplace Stress ($\beta = 0.049, t = 2.069, p = .039$). These findings indicate the critical role of Employee Proficiency in mediating the effects of Diversity & Inclusion and Work-Life Balance on Perceived Workplace Stress.

Table 6: Indirect Effects

Relationships	Beta	Standard deviation	T statistics	P values
DI -> EP -> PWS	0.057	0.023	2.455	0.014
WLB -> EP -> PWS	0.049	0.024	2.069	0.039

Figure 3: Structural Model Assessment



The results demonstrated strong convergent and discriminant validity for all constructs, supporting the robustness of the measurement model. Path analysis confirmed significant direct and indirect effects, underscoring the importance of Diversity and Inclusion, Work-Life Balance, and Employee Proficiency in managing Perceived Workplace Stress. These findings highlight the value of promoting a diverse and inclusive work environment, improving work-life balance, and enhancing employee proficiency to create healthier and more productive workplaces.

5. Discussions

The contributions of this study are of importance to understanding the complex combinations of ways diversity and inclusion (D&I), work-life balance (WLB), employee proficiency (EP) and workplace stress influence SMEs in the context of Pakistan. The conclusions confirm why WLB and D&I are important in reducing workplace stress and increasing employee proficiency as a key mediator in this context.

A work-life balance factored as the primary determinant of work-life stress. Those who had greater autonomy in selecting how much work they did and when they did it, either through flexible work arrangements or in being able to work remotely, said they were less stressed and more proficient at their job. This is consistent with the existing body of work that accounts for flexible work arrangements being associated with decreased stress and enhanced job satisfaction (Ali, Li, & Qiu, 2022). This conclusion is supported by the Job Demands-Resources (JD-R) Model which focuses on the job resources, notably autonomy and flexibility, to compensate for the negative effects of job demands (Demerouti et al., 2001). In this study, the WLB initiatives allowed employees to better balance the demands of work and personal life and consequently improved the work environment. Moreover, the findings indicated that a lack of flexibility could worsen workplace stress since that has been known to contribute to burnout and job dissatisfaction in previous studies where there is no flexibility (Irawanto, Novianti, & Roz, 2021). This points to the importance of the policies of the organizations in determining what employees can experience and what they can do regarding their organization’s work-related stressors.

Factors influencing the stress in the workplace contributed by diversity and inclusion practices. Pronounced reduction in perceived stress was seen in employees working in inclusive work environments where they felt valued and respected irrespective of their backgrounds. These results support Social Support Theory which contends that supportive relationships and environments buffer the stress (Cohen & Wills, 1985). Inclusive organizations have employees who feel a sense of belonging and support, and that is meant to help take the stress off and make the workplace work more harmoniously and productively (Gerich & Weber, 2020). However, the connection between D&I and workplace stress is not a simple one. Even though overall the gestures towards inclusiveness contribute to lower stress levels, stress is sometimes increased by poorly implemented diversity initiatives causing miscommunication, misunderstandings, or feelings of exclusion (Rafaqat et al., 2022). For example, communication challenges and cultural biases in diverse teams can serve as stressors if not appropriately managed (Kirkbride et al., 2024). This has implications for how diversity can be actively

implemented into creating inclusive cultures that support diversity in terms of equitable policies and leadership training.

The relationships between WLB, D&I, workplace stress and employee proficiency were established as important mediators. The employees with higher proficiency levels reported little stress because they excelled at job demands. Training and skill development have been found to increase proficiency and reduce stress, as found by previous research (Vallasamy, Muhadi, & Kumaran, 2023). Confidence in your role as a more proficient employee means you are less likely to be stressed about being incompetent or overwhelmed. Such an alignment with the JD-R Model's line of reasoning about job resources like training and skill development as mediating the relationship between training and stress recovery is consistent with this mediation role of proficiency (Bakker, Demerouti, & Sanz-Vergel, 2023). For example, initiatives to Lean workers' time and resources to embolden skill development not only reduce stress but also increase expertise spawning a positive feedback loop. For example, D&I practices focused on employee training and development opportunities related to their working background also promote higher learning performance and lower stress.

5.1. Implications of the Study

SMEs play a vital role in Pakistan's economy, contributing significantly to GDP and employment. However, these businesses operate in a challenging environment marked by limited resources, cultural constraints and underdeveloped employee support systems, making workplace stress a critical issue. The unique socio-economic and cultural context of Pakistan adds complexity, as traditional norms, such as long working roles and rigid gender roles, often conflict with modern work-life balance initiatives. Additionally, while Pakistan's population is diverse, SMEs typically lack structured diversity and inclusion policies, creating a distinct backdrop for examining these practices. By focusing on SMEs, these findings aim to offer practical insights for developing tailored interventions, enhancing organizational productivity and fostering employee well-being in one of the country's most significant economic sectors. The findings are, however, of particular relevance to the cultural and economic dynamics of the region, in the context of SMEs in Pakistan. The study's findings indicate that there is significant potential for organizations to gain a lot from investments in WLB and D&I initiatives complemented by strong training and development. Nevertheless, it may be that cultural influences such as his societal intuitions concerning gender duties and work-life borders can influence workers' experience of stress, and their observance of organizational policies (Nabawanuka & Ekmekcioglu, 2022). In a traditional work environment, presenters are highly valued, and therefore, flexible work arrangements may also be resisted. Just like diversity initiatives, you may have to devote efforts to catering to cultural sensitivities and systemic biases to create a truly inclusive environment. Further research should involve these cultural dimensions in greater depth to generate more context-specific strategies for managing workplace stress.

This study has implications that stretch beyond stress reduction for organizational outcomes. Organizations that promote a supporting work environment for WLB, D&I, and skill development can improve employee engagement, productivity and retention (Žnidaršič & Marič, 2021). To the extent that adjusting for working hours increases the variation in the availability of high scores, stress decreases and is replaced by positive behavior towards organizational goal attainment forming a virtuous cycle of performance and well-being. Additionally, it also shows the effect of how we should be working to manage individual workplace stress and by extension their effect on the organization. For instance, organizations can develop leadership development programs to provide managers with the requisite skills for putting inclusive practices into effect. Just as WLB initiatives can be integrated with training programs to give employees the means and skills to succeed in changing work environments, so can training programs be integrated with WLB initiatives. This study validates the relevance of the Job Demands-Resources Model Demerouti et al. (2001) and Social Support Theory Cohen and Wills (1985) in understanding workplace stress. It highlights the mediating role of EP, contributing to stress mitigation strategies in organizational settings. The study addresses a gap in the literature by exploring these variables in the cultural context of Pakistan, offering localized insights. This study will help organizations develop new policies that suggest that organizations should implement flexible work arrangements and work-life balance policies to mitigate stress. Fostering inclusivity through training programs can reduce workplace stress and enhance employee well-being. Skill Development: Providing employees with training opportunities can enhance proficiency and

reduce workplace stress. These are useful insights, but of course, the study has limitations. A cross-sectional design was used, which limits establishing causation and self-reported data possesses social desirability bias. In addition, the extent to which the findings apply to other contexts may be limited due to the emphasis on SMEs in Pakistan. The causal relationship between digital transformation and WLB, D&I and workplace stress, should be examined with longitudinal designs in future research. Also suggested, to understand how cultural differences affect these relationships cross-culturally. Employing studies that are comparative across regions with varied cultural norms and economic conditions, therefore, helps make sense of workplace stress and its determinants. Further exploration into other additional mediating factors, emotional intelligence or organizational culture could enrich our understanding of the mechanisms at play in those relationships. This study concludes that work-life balance and diversity significantly affect workplace stress, with employee proficiency mediating these relationships. Organizations that integrate supportive policies, inclusive practices, and skill development strategies can create healthier and more productive workplaces.

5.2. Limitations of the Study

While this study contributes some new insights into the challenges of workplace stress, work-life balance (WLB), diversity and inclusion (D&I), and employee proficiency (EP) it would be unwise to ignore the limitations of this study. Another significant limitation of the study is that it focuses on various sectors in Pakistan, and therefore the study findings may not be generalizable. This study entails SMEs in Pakistan who work within a unique socio-economic and cultural context, which enabled these workplace dynamics to shape the results of the study, not necessarily the results in other countries or industrial settings. For example, taking issues of gender roles and the role of working life into consideration, there are distinct cultural norms of how employees fit in or see, let alone respond, to workplace stress. The research is carried out using a cross-sectional design, which is a type of analysis that records data at one particular moment in time. Although this approach effectively identifies relations among variables, it does not let us determine causality. Although prospective and retrospective studies can help to understand how WLB, D&I, and EP are related to one another within a given context, longitudinal studies, which follow change over time, would be better designed to trace out how WLB, D&I, and EP adjust to new organization- or society-wide changes. For example, these studies could examine whether over time the implementation of flexible work policies reduces workplace stress or whether improvements from implementing such policies diminish after some period.

The study also deals with SMEs and future research could further examine this study within larger organizations or other types of enterprises (e.g., a non-profit or startup) to ensure whether my findings also apply in different organizational contexts. Including various organizational types may shed light on which structural factors (organizational size or hierarchy) interact with WLB, D&I, EP and workplace stress. Overall, the important contribution of this study to the understanding of workplace stress in SMEs in Pakistan has to be balanced with the limitations that emphasize the desirability of further empirical research to deepen and broaden my understanding of the issues. While convenience sampling was used, future studies should consider stratified sampling to ensure better representation across sectors and demographics. Approaches such as cluster sampling could also be effective for geographically dispersed SME populations. This would enhance the generalizability and robustness of findings, addressing potential biases inherent in convenience sampling. Longitudinal, cross-cultural, and mixed methods investigation of possible additional mediators and addressing these limitations could give a more complete picture of how organizations manage workplace stress.

6. Conclusion

This study sheds light on the intricacies of the associations between work-life balances (WLB), diversity and inclusion (D&I), the extent of employee proficiency (EP) and workplace stress in light of a variety of SMEs in Pakistan. The findings stress the vital role of WLB and D&I initiatives in lowering workplace stress and the mediating effect of EP. The present results were consonant with the theoretical frameworks of the Job Demands-Resources Model and Social Support Theory, consistent with the idea that supporting workplace policies and practices can ameliorate work stress and improve employee performance. Flexible work arrangements and remote work opportunities were cited as effective WLB initiatives that seem to have helped relieve stress among employees by enabling them to manage their work and personal responsibilities. In addition, similar to this, inclusive practices that foster tolerance and enable you to belong to various employee groups substantially decrease the stress employees

experience in the workplace and also increase the amount of unity the organization has among the employees. In particular, the case study revealed employee proficiency to be a vital mediator, indicating the necessity of skill development and training to assist employees in overcoming workplace challenges and minimizing stress.

The study provides concrete advice for implementing workplace stress management, by integrating WLB and D&I strategies with strong training programs, as well as points out some of its difficulties. However, cultural and organizational barriers, such as flexibility resistance and failure to implement diversity initiatives well, can neutralize the effects of these interventions. To address these challenges and benefit from workplace policies, organizations must also find themselves adopting a tailor-made, context-specific approach. Limitations of the present study, including a focus on SMEs in Pakistan and a cross-sectional design, offer avenues for future research. Further exploration of causal relationships, and tracking changes over time, requires longitudinal studies, while cross-cultural research can help understand how these dynamics differ between organizational and cultural settings. In addition, emotional intelligence, and organizational culture can be factored in to explain workplace stress mechanisms. Finally, this research recommends developing supportive, inclusive, and skill-enhancing environments to respond to the problem of workplace stress. To succeed now, SMEs can cement their long-term success and sustainability by prioritizing employee well-being through integrated WLB and D&I initiatives to create healthier and more productive workplaces.

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