

# To empirically examine the influence of organizational support on employee well-being during menopause, and to determine the extent to which financial stress moderates this relationship

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## Abstract

*This study explores how organizational support relates to the workplace well-being of menopausal women employed in private healthcare organizations, while also examining the moderating role of financial stress. Menopause often brings physical, emotional, and psychological challenges that can affect women's work experiences, particularly in demanding healthcare settings. The study focuses on 318 support staff women aged 45–60 working in private hospitals across Delhi NCR, with the sample size determined using G\*Power. Data were collected using standardized tools, including the Perceived Well-being Scale, Economic Strain Scale, and Perceived Organizational Support Survey (Eisenberger et al., 1986). The findings indicate that supportive organizational practices significantly enhance the well-being of menopausal women in the workplace. However, financial stress was found to weaken the positive effects of organizational support, suggesting that economic strain can limit the benefits of even supportive work environments. The study highlights the need for workplace policies that address both menopausal health concerns and financial challenges. Such integrated support can foster more inclusive, empathetic, and effective workplaces, ultimately improving women's overall well-being and work experience.*

**Keywords:** Organizational Support; Employee Wellbeing; Menopause; Financial Stress

## Introduction

Menopause is a natural and significant life stage marked by the permanent end of menstruation, often bringing physical, emotional, and social changes that can affect women's overall quality of life. Since work plays an important role in providing purpose, identity, and satisfaction, menopausal experiences can directly influence women's job involvement and performance (Williams et al., 2009; Sarell et al., 2001). Employee well-being is central to organizational success; healthy employees tend to be more engaged, productive, and committed. Research consistently shows that organizations that invest in well-being benefit from improved performance, reduced absenteeism, and stronger retention. Programs that include wellness initiatives, emotional support, and days off at work promote supportive workplace cultures. However, despite growing attention to employee well-being, limited research connects human resource practices with

both performance and well-being outcomes, particularly regarding gender-specific health issues. Menopause, typically occurring between ages 48 and 60, remains under-addressed, even though symptoms like fatigue, mood changes, sleep disturbances, and financial stress can significantly impact women's work experiences. Addressing these challenges is essential for building truly inclusive and supportive workplaces.

Organisational support for women employees, especially those experiencing menopause, is crucial for their confidence, motivation, and work-life balance. Gender-sensitive policies, peer support, and safe work environments improve mental health and job satisfaction, while also fostering career growth. Addressing issues like harassment and bias creates a culture where women feel valued, respected, and able to speak openly about their needs. Despite barriers such as stereotypes, the glass ceiling, and pay inequalities, perceived organisational support (POS) helps women navigate

these challenges. Supporting menopausal women not only enhances individual well-being but also strengthens overall organisational performance and productivity.

Well-being is closely tied to mental, emotional, and physical health, and menopause can significantly impact women at work. Symptoms like fatigue, hot flashes, sleep disturbances, anxiety, and “brain fog” often reduce focus, energy, and productivity, sometimes increasing absenteeism or presenteeism (Brewis et al., 2017). Despite these challenges, many women feel they must manage menopause alone due to fears of age discrimination or negative judgment (Atkinson et al., 2021). Simple workplace adjustments—such as flexible hours, quiet rest areas, and manager training for supportive conversations—can make a significant difference (Jack et al., 2019). Financial stress further compounds these challenges, as economic pressures affect job performance, engagement, and overall well-being (Irawanto & Noermiyati, 2015; Dunn & Mirzaie, 2023). Women balancing work, home duties, and financial instability face double pressure, which can lower motivation, productivity, and health. By addressing menopause and financial stress, organizations can support employee well-being while retaining talent and fostering a healthier, more productive workforce.

This study examines how organisational support influences the well-being of menopausal women working in private hospitals, while considering financial stress as a key factor. By capturing real-life experiences through a focused survey, the research aims to inform inclusive HR policies that promote health, well-being, and long-term retention of women employees.

The current study has two main objectives: to examine how perceived organisational support influences employee well-being and to check the moderating role of financial stress in this relationship among full-time hospital employees in Delhi NCR. Using validated scales (SPOS for support, PMSW-21 for well-being, and a financial strain survey) with data from 350+ employees over three months, the study applies hierarchical multiple regression to see how financial stress may strengthen or weaken this association, while

accounting for key demographic and work-related factors.

## Literature Review

### Organisational Support

Organizational support to women employees is considered to be a major issue that have drawn the attention of people and scholars in the previous years. It has also been acknowledged that the frameworks of the workplace have major effects on the social and psychological well-being of employees. The feeling of being supported at the workplace is not only an employment issue for women in menopause as well as it affects their self-confidence, enthusiasm, and the ability of maintaining a healthy work-life balance directly. The policies which address gender issues and peer support have a meaningful positive impact on women's mental health and their commitment to the job, as indicated by the research (Chawla & Sharma, 2019). Also providing support also means making sure that individuals feel safe, respected and valued. In a previous study, it has been revealed that the way organizations handle harassment strongly impacts mental health and employee satisfaction of women, thus, giving a call to emotional safety is essential for equity (Alrarwadie et al, 2023). In the same way, positive work settings which give women a feeling of being respected and appreciated, at the same time, contribute to their personal and professional development (Panerati and others, 2025). Stress at work can be lowered, and women can make progress in leadership positions if they receive good support from organizations that are efficient (Bahrami et al, 2023). This is very important, especially because women still have to face situations such as the "glass ceiling" and being excluded from unofficial networks, which are in turn usually exacerbated by stereotype threats that belittle them unless they display "masculine" leadership traits: (Blue & Kahn, 2017). Besides, they also accentuate the structures of injustice like the higher number of women in lower-sectors "pink collar" jobs and the continuous "motherhood penalty" that causes wages to be reduced by approximately 4% per child, while men are mostly given raises. In such a big scenario, organizational support is very important (Kartim et al., 2019). POS is an employee's view of how an

employer appreciates the effort and takes care of their well-being. POS is wide-ranging, as well as supervisor support and organizational justice fairness, which is the ensuring of resources being shared through fair processes (Jabungi et al., 2020). when the supervisor, as the organization's agent, shows the organization's readiness to notice and respond. For menopausal women, organizational support is the breaking of silence. Menopause is, unfortunately, very often overlooked in the workplace discussion, hence, women are left to deal with it – for example, tiredness, brain fog, hot flushes, and mood swings – without being recognized. It is very important to create a culture where women can openly communicate their needs to their managers without the fear of being stigmatized.

## Wellbeing

A big portion of work has already looked into how menopausal factors, i.e., menopausal stage, symptoms, and thoughts about the menopause, influence one's psychological symptoms. Nevertheless, the surprise here is that very little is known about how menopause affects positive mental well-being, such as emotional happiness and a sense of purpose in life. A study says that contentment and general well-being of women are largely dependent on places where they feel valued, supported, and given the opportunity for growth (Campos–Garcia, 2022). Unfortunately, an event like harassment, discrimination, or even subtle rudeness may drastically lower female mental toughness and occupational health (Rawat et al., 2020); (Sojo et al., 2016). Besides the external pressure, the internalization of several roles by women such as caregiver, employee, and community member is also a frequent cause of role overload and stress (Sinha, 2017). Nevertheless, company measures such as mentoring, flexible working hours, and women-oriented health promotion programs have been very successful in resilience and well-being enhancement (Jiménez-Merida, 2021). The daily work of the office and the employee well-being are very much intertwined as happier and healthier employees will be more loyal, motivated, and productive. The evidence is consistent and robust that organizations, which are

committed to the well-being of their staff, reap benefits both in terms of individual and overall performance (Rufeng et al., 2023); Bryson et al., 2017). According to Devonish (2013), psychological well-being is like a cushion that helps to soften the impact of situations such as bullying and burnout, thus enabling employees to still function at a high level in times of stress.

According to research by Nielson et al. (2017) and Van Da Voorde & Paauwe (2012), organizations ought to promote work arrangements such as flexible working policies and positive practices because they are important for both organizational performance and worker well-being. As such, being well is ranked first because it is both a powerful motivator for successful performance and a moral imperative.

A complicated interaction of mental, emotional, and physical aspects is referred to as well-being. The menopause and other biological life experiences can have an advantageous effect on these aspects and the workforce's professional experience. In relation to a study by Jack et al. (2016), a number of signs of menopause considerably impair women's ability to focus, increase their level of fatigue, and reduce their productivity. Additionally, Brewis et al. (2017) studies proved that the rise of absenteeism as well as presenteeism (performing the work while one is not well), which can lower job performance and obstruct career progression.

## Menopause

Menopause is the biological process that marks the cessation of the reproductive phase of a woman's life. This process involves a range of symptoms (e.g., Hot flushes, Sleep disturbance, and decreased physical strength). For many women employees, managing menopause at work is a very personal as well as professional experience, and it can come rapidly without sufficient assistance. Research indicates that very real symptoms like disrupting hot flashes, anxiety, restlessness, and forgetfulness, or "brain fog," drain a woman's focus and vigour, which is a significant factor shaping her entire workday (Brewis et al, 2017). However, many people think they must handle this on their own. Women often feel held back from sharing their

concerns at work because they fear age discrimination, negative judgment or being considered less skilled. (Atkinson et al., 2021). It leaves people floundering on their own when they most need assistance. There is no denying that the workstation has to be enhanced. Small, careful changes can make a big difference. This entails giving managers access to a cool, quiet area, allowing flexible hours, and educating them on how to have constructive talks. (Jack and others, 2019). Organisations may support their employees' well-being and preserve their retained talents and knowledge by normalizing the discourse and executing useful modifications.

### **Financial stress as a moderator**

Many studies have investigated the association between stress and performance at work, specifically financial burden, emerging as among the most important variables affecting women employees' performance. Financial burden is considered to be an important factor which influences job performance, absences, and general work engagement in addition to psychological well-being. Research has shown that women's performance is adversely affected by stress at work, especially financial hardship, which is frequently exacerbated by competing roles and societal norms (Irawanto & Noermiyati, 2015; (Muis et al, 2021). Stress over money especially impacts work efficiency by affecting pay satisfaction, changing time utilization, and promoting attendance (Kim & Garman, 2004; Ganster & Rosen, 2013). This means that women, who usually juggle work and home duties, are more likely to be put under a double pressure of having to perform when there is a financial instability situation. According to recent research on financial stress differences by gender (Dunn & Mirzaie, 2023), women are more vulnerable to the negative effects of debt and economic instability which can be manifested in lowered engagement, decreased productivity, and health issues.

### **Hypothesis**

Employee well-being shapes how people work and how they feel at work. Feeling recognised and supported boosts engagement and resilience, but

financial stress can drain focus and energy. For many women juggling work and family responsibilities, money worries can overshadow organisational support, reducing its positive impact on well-being.

### **H1: Employee well-being is considerably enhanced by organizational help.**

Organisational support is vital for menopausal women, who face physical, emotional, and mental changes affecting work. Beyond policies, it means feeling valued and understood. Supportive practices—like flexible hours, wellness resources, and open conversations—reduce stress, enhance security, and help women stay engaged and comfortable at work (Eisenberger et al., 1986).

### **H2: Employee well-being is seriously impacted by financial stress.**

Financial stress can hit especially hard during menopause, as rising costs combine with hormonal changes, fatigue, and sleepless nights. Money worries affect focus, mood, and overall well-being, while job demands feel heavier (Sinclair et al., 2020; Sabri & Falahati, 2013). For menopausal women, emotional challenges and changes in appearance add to the strain, reducing work satisfaction and health. Organizations that truly support employees must recognize how financial pressures intersect with menopause and offer practical, meaningful assistance beyond just pay or perks.

### **H3: Financial stress pointedly effects the connection between organizational support and employee well-being, the positive effect of organizational support on well-being decreases at elevated levels of financial stress and increases at diminished levels of financial stress.**

Organisational support boosts menopausal women's well-being, but financial stress can overshadow these benefits. Physical symptoms, emotional changes, and work demand require understanding and flexibility, yet worries about bills, family, or medical costs can heighten stress, limiting the positive impact of workplace support on Overall health (Choi et al., 2020; Le et al., 2023).

### **Material and Methods**



**Data Collection**

Employees completed a predetermined email question that collected data for this study in private hospitals across Delhi NCR. Out of 420 emails sent, 318 valid responses were received. Participants were randomly selected to represent different departments, job levels, and age groups. The survey included three validated scales: perceived organisational support (Eisenberger et al., 1986), employee well-being (Warwick-Edinburgh Mental Wellbeing Scale), and financial stress (Financial Wellbeing Scale), all rated on a five-point Likert scale.

**Sampling Techniques**

This study focused on women employees in private hospitals across Delhi NCR, as organizational support and financial stress are particularly relevant during menopause. Using purposive sampling, 318 women aged 45–60 with several years of work experience were selected to ensure meaningful insights. Participants came from diverse roles, including healthcare, administration, and support services. All participants provided informed consent, and their responses were kept confidential, ensuring ethical standards while capturing experiences relevant to understanding the impact of organizational support and financial stress on well-being.

**Measures**

Many methods were used in the first research. The present research only included data measured with the following instruments. Age, education level, relationship status, occupation, perceived income in the family, variation in shifts, and the number of dependents are examples of demographic characteristics etc.

Organisational support was assessed using a well-established scale adapted from Eisenberger et al. (1986), capturing whether employees feel valued, cared for, and supported by their organization

(Rhoades & Eisenberger, 2022; Kurtessis et al., 2017). Employee well-being was measured using validated tools reflecting psychological, emotional, and physical health, as well as overall life satisfaction (Pradhan & Hati, 2022; Voormolen et al., 2024). Financial stress was examined using the APR Financial Stress Scale, assessing everyday money worries, concerns about future security, and the emotional strain these pressures create. These measures collectively provide a meaningful view of employees’ experiences at work.

**Data Analysis**

To ensure robust findings, the data were analyzed using both exploratory and confirmatory approaches. An exploratory factor analysis (EFA) identified the underlying structure of the constructs—organizational support (5 items), employee well-being (8 items), and financial stress (5 items)—using PCA with varimax rotation. Reliability, validity, and assumptions such as normality were checked before hypothesis testing with PLS-SEM in SmartPLS. Moderation analysis examined how financial stress influences the link between perceived organizational support and well-being among menopausal women. Factors extracted aligned with the hypothesized structure, with components having eigenvalues above one and explaining a significant portion of variance, confirming the instruments’ validity and consistency.

**Results**

**Construct and Discriminant Validity Analysis**

To be able to verify the selective validity and distinctive qualities of the study variables, we performed a series of CFA. The measurement models were assessed using the standard root mean square residual (SRMR), Chi-square, and comparative fit index (NFI).(See table I. The results indicate that the 3-factor model of organization support, employee well-being, and financial stress.

**Table I Factor Loadings**

	Financial Stress	Organisational Support	Wellbeing	Financial Stress Organizational Support
FC1	0.87			
FC2	0.863			

FC3	0.868			
FC4	0.84			
FC5	0.851			
OS1		0.86		
OS2		0.853		
OS3		0.828		
OS4		0.854		
OS5		0.87		
W1			0.832	
W2			0.773	
W3			0.794	
W4			0.819	
W5			0.784	
W6			0.79	
W7			0.797	
W8			0.786	
Financial Stress x Organisational Support				1

**Table –II Descriptive Statistics**

	Mean	Median	Observed min	Observed max	Number of observations used	Standard deviation	Excess kurtosis	Skewness
Financial Stress	0	0.509	-2.525	1.167	318	1	-0.67	-0.643
Org Support	0	-0.219	-2.929	1.773	318	1	-0.088	-0.296
Wellbeing	0	-0.145	-2.801	1.486	318	1	-0.069	-0.578

**Reliability & Validity**

Before examining relationships, we confirmed that our survey measures were reliable and consistent. All three core scales showed excellent internal

reliability, well above accepted standards: well-being, organizational support, and financial stress. These strong results give us confidence that the measures truly reflect employees’ experiences and provide a solid foundation for further analysis.

**Table –III Reliability & Validity**

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Financial Stress	0.911	0.911	0.933	0.737
Organisational Support	0.906	0.907	0.93	0.728
Wellbeing	0.918	0.918	0.933	0.635

**Table IV- Fornell-Larker Criterion**

	Financial Stress	Organisational Support	Wellbeing
Financial Stress	0.858		
Organisational Support	0.522	0.853	
Wellbeing	0.599	0.685	0.797

We used CFA in AMOS to check whether our measures were reliable and meaningful. With Cronbach's alpha and composite reliability scores above established thresholds, all constructs showed good internal consistency. Each construct also

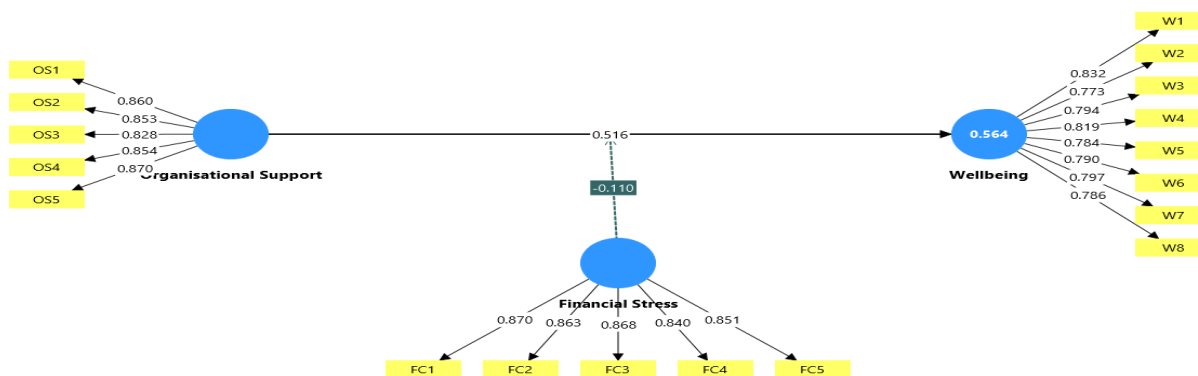
explained more than half of the variance in its indicators, confirming convergent validity. Further, the Fornell–Larcker test showed that financial stress and organisational support were distinct concepts, each capturing a unique aspect of employees' experiences.

**Table IV- Model Fit Indices**

	Saturated model	Estimated model
SRMR	0.041	0.04
d_ ULS	0.289	0.274
d_ G	0.154	0.153
Chi-square	281.253	276.656
NFI	0.928	0.93

The findings show that a measurement model explains the observed data reasonably well. All key model fit indices fall within the recommended thresholds (SRMR = 0.04, d\_ ULS = 0.289, d\_ G =

0.154,  $\chi^2 = 281.253$ , and NFI = 0.928), providing strong support for construct validity. These outcomes imply that the measurement model is valid and accurate, giving an adequate basis for further structural theory and testing of hypotheses.



**Figure 1- Research Framework**

It is significant that this model indicates that when people receive care within the company, their well-being grows. The substantial positive correlation between the two dimensions of support and wellbeing is evidence of this. In addition, the link between these two constructions is shown to be decreased by being in financial distress. The anxiety of monetary strain that employees experience is enough to destroy a relationship, even if they are well-cared for within their organisation.

**Hypotheses Testing**

**H1: Organizational support has a significant positive impact on employee well-being.**

The Smart PLS results validate H1, demonstrating a noteworthy and favourable relationship between organisational support and employee well-being. The hypothesis is checked by the low p-value and high t-value, which show that employees who experience stronger organisational support report better feelings of wellbeing.

**H2: Employee well-being is considerably affected negatively by financial stress.**

The results indicate that financial strain visibly and seriously impacts the health of employees. When workers worry more concerning their finances, their general health tends to decrease. This adverse relationship is confirmed by strong t-values and low

p-values, who support the hypothesis and indicate the significant effect that financial stress may have on a person's daily activities and mental health.

**H3: The link between organisational support and employee well-being is significantly impacted by financial stress, with the positive impact of organisational support on well-being increasing at lower levels of financial stress and decreasing at higher levels. .**

The projected structural model demonstrated an satisfactory fit to the data (SRMR= 0.04, d\_ ULS =0.289, d\_ G = 0.154, Chi-Square 281.253, and NFI 0.928), indicating a good overall model fit. The findings revealed that perceived organizational support (POS) has an important positive impact on employee wellbeing ( $\beta = 0.516, t = 7.228, p 0.000$ ),

supporting H1. Financial stress had a significant effect on employee well-being ( $\beta = 0.294, t = 4.635, p < 0.05$ ), confirming H2. Further, the contact term between structural support and financial stress had a significant negative effect on employee well-being ( $\beta = -0.11, t = -0.108, p < 0.05$ ), supporting H3a and indicating that financial stress weakens the positive relationship between organisational support and well-being. Finally, financial stress was found to significantly and negatively affect perceived organisational support ( $\beta 0.21, t = 3.11, p < 0.005$ ), supporting H3b. At the end, the result confirms that financial stress may not only lessen employee well-being directly but also moderate employees' perception of organisational support, thereby moderating the overall positive effect of organisational support on well-being.

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Financial Stress -> Wellbeing	0.294	0.294	0.063	4.635	0
Financial Stress x Organisational Support -> Wellbeing	-0.11	-0.108	0.044	2.481	0.013
Organisational Support -> Wellbeing	0.516	0.519	0.071	7.288	0

**The moderating effect of financial stress**

To understand how financial stress shapes this relationship, we added an interaction between organizational support and financial stress to the

model. The results show a significant moderating effect: support improves well-being more when financial stress is low, but its positive influence weakens when financial worries are high, as illustrated in Figure III.



**Moderating Effect of Financial Stress**

The figure shows that organisational support improves well-being, but its impact is much stronger when financial stress is low. When money worries are high, the benefits of support are noticeably reduced.

## Discussion / Findings

This study explored how perceived organisational support, financial stress, and well-being interact for working women experiencing menopause. The findings show that when women feel genuinely supported by their organisation, their well-being improves markedly, reinforcing the idea that care, fairness, and recognition at work provide vital emotional strength during challenging life stages. At the same time, financial stress emerged as a powerful drain on well-being, steadily eroding emotional and psychological resources. Importantly, financial strain also weakens the positive effects of organizational support, limiting how much employees can benefit from even well-intentioned workplace practices. In simple terms, worrying about money can overshadow support at work. These results remind us that organisational care works best when it acknowledges both emotional and financial realities, helping employees feel secure, resilient, and valued as whole human beings.

## Implications

This study reminds us that employees do well not just because of ability or effort, but because they feel genuinely cared for. Supportive workplaces improve well-being, but when financial stress is high, even strong support falls short. By combining empathy with practical financial help, organisations can nurture healthier, more engaged, and committed employees.

## Conclusion

Our study demonstrates the direct association between employee well-being and organisational support. A key finding reveals that organisational support plays a vital role in improving the well-being of menopausal women, helping them handle symptoms and stay involved at work. Though financial stress deteriorates the positive effect, it acts as a major strain that reduces women's emotional stability and confidence in organizational care. The

outcomes align with the JD-R model and organisational help theory, highlighting how important it is for companies to combine efforts to lessen financial strain with compassionate policies. By improving retention, loyalty, and overall corporate resilience, supporting midlife women is both a strategic investment and a moral obligation. Since genuine empathy and frequent check-ups may greatly enhance employees' well-being, managers should actively foster a supportive and caring work environment. In order for employees to feel safe, respected, and able to give their best work, companies must address financial stress through practical support like counselling or fair pay practices.

## Limitation

Our study offers a snapshot rather than a moving picture. Because the data were collected at one point in time, we can observe relationships but cannot determine cause and effect. Well-being may shape the work environment, or a supportive environment may enhance well-being—we cannot say which comes first. Additionally, our sample, though diverse, was drawn from a specific industry and cultural context, which limits broad generalization. Rather than a weakness, we view this as an invitation for future research across different sectors and cultures. Acknowledging these boundaries does not diminish our work; it simply places it thoughtfully within the wider journey of scientific understanding.

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