

## EVALUATING THE IMPACTS OF FINANCIAL AND NON-FINANCIAL FACTORS ON THE MENTAL WELL-BEING OF WORKING ADULTS IN PAKISTAN: A COMPREHENSIVE ANALYSIS

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### ABSTRACT

Emotional well-being conditions affect 1 in 2 disabled individuals, with 20% suffering from severe health conditions worldwide. In developing countries like Pakistan, mental health is a significant concern due to violence, economic instability, and political uncertainty. This study examines financial and non-financial factors impacting mental health.

**Methodology:** The cross-sectional descriptive study was conducted. Convenience sampling technique was used to find the sample size. Survey was conducted among 135 adults (72% females and 27% males) of age group range between 18 to 50 years having diversified educational and financial background.

**Results:** Results showed that both economic and non-economic factors were significant predictors of mental health issues in working population of Pakistani Society. While Economic factors are affecting Mental Health more profoundly in male population of society.

**Key words:** Mental Health, WHO 5 wellness index, Economic Factors, Non-economic Factors.

### INTRODUCTION

#### Background:

The World Health Organization's rapid process of globalization has made mental health a crucial element in public health discussions. The complex interplay of financial and non-financial elements affects the psychological well-being of employed individuals, a significant issue globally and specifically in Pakistan. Understanding this interaction is essential for guiding therapies and policies. The mental health situation worldwide is influenced by a variety of economic, cultural, and social variables. Krishnamurti's profound observations, expressed during a public lecture in Perugia in 1970, act as a philosophical foundation, urging us to explore the intricacies of mental well-being beyond traditional frameworks.(1) The worldwide research, exemplified by the WHO's influential efforts to advance mental health, emphasizes the necessity of a comprehensive comprehension that incorporates emerging knowledge and approaches.(2) The research by Herrman and Moodie from the National Library of

Australia highlights the dynamic character of mental health promotion, emphasizing principles and evidence that are applicable across different countries.

The study conducted by Zivin et al. (2011) on the influence of economic recessions on the mental well-being of populations offers a crucial worldwide viewpoint. The economic difficulties have significant impacts on the psychological welfare of individuals, emphasizing the necessity for a comprehensive evaluation that takes into account both monetary and non-monetary aspects.(3) The Eurofound report by Burke (2022) further broadens the scope, providing insights into the societal and occupational circumstances in Europe, which serves as a representative sample of the diverse range of experiences among employed adults worldwide.(4) The COVID-19 epidemic has functioned as a worldwide agent of disturbance, fundamentally altering the conversation surrounding mental health. Geng et al. (2022) discuss the strategies for survival during a pandemic, highlighting the significance of

optimizing energy efficiency, promoting food diversity, and implementing sustainable approaches for nutrient intake. (5) Holmes et al.'s (2020) urge for research priorities that involve multiple disciplines during the pandemic further emphasizes the need to comprehend the complex relationships between external stressors and mental well-being. (6)

Freeman's (2022) research emphasizes the urgent need to address mental health issues in low and middle-income countries by investing in population mental health. This highlights the global importance of tackling mental health challenges in various socioeconomic contexts. (7) The COVID-19 pandemic has had a significant impact on anxiety and depression symptoms, especially among young individuals in the global south. (8) This further underscores the significance of studying the diverse effects of financial and non-financial factors on mental health.

Shifting focus from the worldwide perspective to the specific situation in Pakistan, the influence of both monetary and non-monetary factors on mental well-being assumes distinct characteristics. The study conducted by Sandesh et al. (2020) provides insights into the mental health difficulties experienced by healthcare professionals in Pakistan who are working on the frontlines during the epidemic. This study focuses on the relationship between work-related pressures and mental health outcomes in the specific setting of healthcare in Pakistan. It explores how these factors intersect within the constraints of a developing country. (9)

Khattak et al. (2021) investigated how the fear of the COVID-19 pandemic affects the mental health of nurses in Pakistan. Their study sheds light on the specific difficulties faced by this important group of healthcare workers. (10) YW et al. (2021) translated and validated a depression outcome scale in Urdu, aiming to make global research findings more relevant and applicable in the Pakistani cultural and linguistic context. (11)

Silva et al.'s (2020) systematic review examines the effects of economic crises on mental health care. This research is particularly relevant to Pakistan, a country facing its own economic difficulties. (12) Arshad's (2022) perspective on the energy crisis in Pakistan delves into the socio-economic consequences, providing valuable insights into the wider economic challenges that can impact the mental health situation. (13)

Khan et al. (2021) conducted a study on the psychological well-being of the general population in Pakistan during the COVID-19 pandemic, exploring its wider societal consequences. This study offers a way to understand the mental health consequences on a large scale, taking into account the combined effects of non-financial stressors during a global crisis. (14) Mukhtar's use of the Health Belief Model to examine the mental health and emotional effects of COVID-19 on medical staff and the general public in Pakistan highlights the importance of culturally appropriate interventions. (15) This study examines the mental health challenges faced by employed individuals in Pakistan, focusing on both financial and non-financial factors. It contributes to global discussions on mental health and aims to develop evidence-based policies and interventions for Pakistani working adults.

#### **Research Objective:**

The aim of this study was to methodically evaluate the complex relationship between financial and non-financial factors and their combined effect on the mental well-being of employed individuals.

#### **Materials and Methods:**

**Study design:** The research utilized a Cross-sectional Descriptive design. The survey questionnaire gathered data at a precise moment, enabling the examination of connections and trends between the Dependent Variable (Mental Well Being) and Independent Variables (Financial and Non-Financial Issues). The research considered demographic parameters, specifically age, gender, education, and income, as control variables.

**Study Setting:** A cross-sectional survey was conducted using an online platform, using closed-ended questions and the Likert scale, based on a 2020 study by Mukhtar. (16)

**Study Duration:** 4 months following the receipt of ethics approval.

#### **Target Population:**

##### **Inclusion Criteria:**

**Working Adults:** The primary requirement for participation is working adults aged 18-65, comprising a diverse workforce of professionals, skilled, and unskilled workers across various industries and sectors.

**Employed Individuals:** Participants must currently have employment, either on a full-time or part-time

basis, across various occupations, in order to assure the study's relevance to the working population.

**Residents of Pakistan:** The study specifically targeted persons residing in Pakistan, aiming to examine the unique socio-cultural, economic, and environmental elements that define the Pakistani context.

**Exclusion Criteria:**

**Unemployed individuals:** Were excluded to preserve a focus on the employed sector of the population.

**Age Outside the Range:** The study excluded individuals under 18 or 65 years old to maintain a consistent age range, following the conventional definition of working adults.

**Non-Residents:** The study examines the impact of financial and non-financial factors on the mental well-being of working adults in Pakistan, excluding non-residents.

**Inability To Provide Informed Consent Form:**

The ethical research standards require the exclusion of individuals who lack the capacity or refuse to provide informed consent for study participation.

**Sample Size:**

The convenience sampling technique was employed. The sample size is determined with a 95% confidence level and a 6% margin of error. The

prevalence of Mental Health Issues is 20%. (1) The sample size is calculated using Cochran's technique. The formula to calculate the required sample size, n, is given by  $n = (Z_{(1-\alpha/2)}^2 P(1-P))/e^2$ .

The formula used is  $n = ((1.96)^2 \times 0.20 (1-0.20))/((0.06)^2)$ .

The value of n is 178.

The value of the standard normal distribution  $Z_{(1-\alpha/2)}$  at  $\alpha = 0.06$  is equal to 1.96.

The prevalence of mental health concerns in adults is 20%.

The margin of error, shown as e, is equal to 0.06.

**Statistical Analysis:**

The SPSS application was used for data analysis, utilizing descriptive and inferential statistical methods. Descriptive analysis examined central tendency, dispersion, and minimum and maximum values. Inferential analysis used linear regression, a statistical approach for modeling relationships between variables. This analysis was initially used for forecasting and prediction, and sometimes to determine causal relationships.

**Ethical considerations:**

The study was conducted after gaining Ethical Approval Letter from Ethical Review Board of CMH Lahore Medical College & IOD. This will be provided as per required.

**Results:**

**Table:1 Strength of Association Between Mental Health and Independent Variables:**

Independent Variables	Strength of Variation in Dependent Variable due to Independent Variables			t	Strength of Association between Independent Variable and Dependent Variable
	B	Std. Error			
1 (Constant)	1.448	.337		4.301	.000
Economic/Financial Issues (EI)	.499	.071		7.010	.000
Non-Economic/Non-Financial Issues	.158	.068		2.316	.023
Age	-.070	.076		-.920	.360
Job	.019	.030		.639	.524
Education	-.124	.082		-	.133
				1.515	
Income	.020	.038		.516	.607
Gender	.217	.093		2.325	.022

Dependent Variables: Mental Health (MH)  
 The regression analysis showed a strong positive correlation (R=0.704) between the dependent

variable "MH" (Mental Health) and the independent variables (Economic and Non-economic Factors) in the model. The model explains approximately 49.6%

of the variance in “MH” (R Square=0.496) and the independent variables in the model significantly predict “MH” ( $F=14.465$ ,  $p<0.001$ ). “EI” and “NEI” were found to be significant predictors of “MH” with standardized coefficients of 0.499 and 0.158, respectively, indicating that both economic and non-economic issues are associated with mental health. “Gender” was also a significant predictor with a standardized coefficient of 0.217, indicating that being male is associated with lower levels of “MH”. However, “Age”, “Education” and “Income” were not found to be significant predictors of “MH”.

### Discussion:

Psychological well-being in Pakistan is often overlooked, leading to a lack of proficient assistance for mental patients, who often seek help from strict healers.(16) The Coronavirus pandemic has significantly impacted worldwide assets, particularly in low-pay and middle-income nations, highlighting the urgent need for improved emotional wellness. A methodical Survey by **Lola Kola PhD et.al 2021** looks at the emotional well-being ramifications of the Coronavirus pandemic in LMICs in four sections. To start with, audit the arising writing on the effect of the pandemic on emotional well-being, which shows high paces of mental misery and early admonition indications of an expansion in emotional wellness issues.(17) All nations on the planet had gone to preparatory lengths to mitigate the contamination rate. At the point when barely any cases showed up with Covid infection side effects Pakistan additionally forced lockdown on Walk 21, 2020. Lockdown measures in Pakistan, including closure of schools, universities, and public spaces, have led to increased anxiety and depression among individuals, highlighting the need for public health measures to mitigate the impact of Covid-19 on the public.(18) The Coronavirus pandemic has caused global emotional health issues, highlighting the need to understand factors related to it, with studies examining the connection between political trust and adverse health effects.(19) Political tumult, wild degradation, undeniable poverty, and joblessness are among the social issues affecting young people in Pakistan, necessitating tailored long-term psychological health support plans to address these challenges.(20, 21)The energy crisis has stirred up the fire; it has made significantly more monetary issues for the whole country. (13) During the Coronavirus, mental health issues extended, thriving

decreased, and sadness and psychosocial crisis ended up being more typical in everyone. Such effects could circle back to individuals' diathesis conditions, slanting them toward higher implosion risk. (22) Pakistan faces terrible emotional wellness issues with less than 500 specialists per million Pakistanis, resulting in 90% of normal mental illnesses going untreated. (23) The strategy for treating individuals with mental health issues should focus on emotional wellness, ensuring a 20% gap in sympathetic and basic freedoms, and a 10% extra measure for normal mental health. (7)There is a requirement for more mental screening and reconnaissance because of the great self-destruction rates among those with major mental disease.(24).

This study included respondents from various age group. Descriptive Stats of the study reveals that, in below **Figure -1**, 34.3% respondents fell within the age group of 20 to 30 years, 24.5% respondents were between 30 to 40 years of age and only 32.8% of respondents belonged to age group between 40 to 50 years of age while only 7.5% of respondents were above 50 years of age.

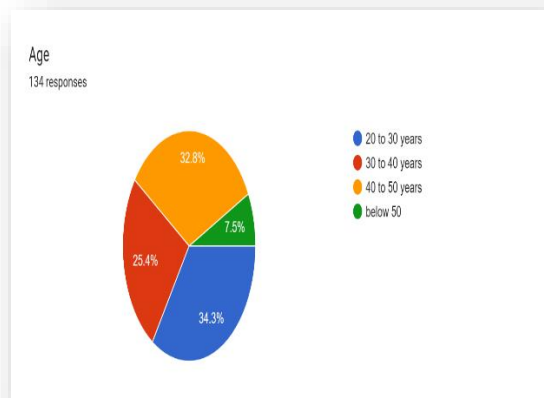
To have a very holistic picture about the mental conditions of the working population, adults from various income background were included in the study. As shown in **Figure -2**, Out of 135 respondents 41% were Academicians, **a member of an academy for promoting science, art, or literature.**: a follower of an artistic or philosophical tradition or a promoter of its ideas.(25) 33% of the respondents belonged to healthcare sector.15% belonged to Public or Private administration sector.7% were Freelancer, Essentially, a freelance job is one where a person works for themselves, rather than for a company. While freelancers do **take on contract work for companies and organizations**, they are ultimately self-employed.(26). Only 3% percent of the participants were those who were running their own business.

All adults participated in online survey had various levels of educational background of their terminal degree which help them get their current employment, 50 % had master's degrees, 48% had bachelor's degrees and only 2% of the respondent had their education level till intermediate. Participants having diversified educational and job background also had variations in their monthly income level in PKR. As below Pie-chart shows that 34.23 % of respondents are earning 60k-80k Rs, 30.63% are earning 30k-50k Rs, 14.41 % are earning

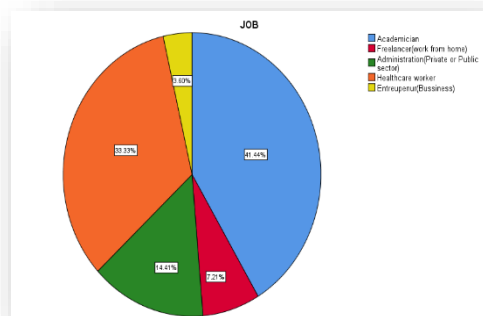


20k-30k Rs, 10.81% respondents are earning 60k-100k Rs and only 9.91% are earning more than 100k Rs. The study reveals that among all the respondents participated in online survey out of them 72% and 27.93% are female and male respectively. Results of our study shows significant level of association between mental health level with the gender. As male having standardized coefficient 0.217 ( $p < 0.022$ ) are more prone to have mental health disorders due to economic and non-economic factors. Pakistani women face mental health issues and cultural stigmas, leading to emotional stress and societal abuse. The introduction of a youngster is often celebrated in Pakistan, but the introduction of a young woman is often met with resentment and violence. A Unified Countries investigation found that 90% of Pakistani women experienced mental and physical abuse.(16)

**Figure-1 Descriptive States of Age of Respondents**



**Figure-2 Descriptive Statistics of Employment of Respondents**



**CONCLUSION:**

The Regression analysis found that both economic and non-economic factors are significant predictors of mental health, with “EI” and “NEI” showing the strongest association. Being male was found to be associated with lower levels of mental health. However, age, terminal degree (Education levels), and monthly income ranges were not found to be significant predictors. These findings emphasize the need for a comprehensive approach to mental health that addresses economic and non-economic factors, as well as gender differences. The study highlights the complex nature of mental health and the need for a holistic approach to interventions. Emotional wellness in Pakistan is a desperate issue, one that political strife and shakiness keep on propagating. It is likewise one that ladies are at the front of, adding to the harsh principles of ladies' living. A scourge keeps on developing, influencing the whole populace's prosperity, and should be addressed for Pakistan to work on as a country.

**Limitation:**

The study on financial and non-financial factors impacting working adult mental well-being in Pakistan highlights issues like limited sample size, biased selection, and reliance on specific reference articles.

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**Funding disclosure:** None

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