



## RESEARCH ARTICLE

# Socio-Psychological and Financial Strains on Subjective Well-Being in Post-Covid among Pakistani And Malaysian Citizens

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### ABSTRACT

This manuscript presents a conceptual framework for understanding the impact of socio-psychological and financial strains on subjective well-being in the post-Covid era. The COVID-19 pandemic has led to significant changes in the way people live, work, and socialize. These changes have resulted in a range of stressors, including financial strains due to job loss or reduced income, as well as socio-psychological strains such as isolation, fear, and uncertainty. The manuscript proposes a framework that integrates existing theoretical conception on subjective well-being and stress with insights from the post-Covid era. It considers the factors that influence subjective well-being, including financial strains, perceived risk of unemployment, depression, and social isolation. Furthermore, the framework highlights the importance of perceived social support as a moderator to minimize the adverse effect of stressors on subjective wellbeing. The manuscript concludes by discussing the implications of the conceptual framework for policy and practice. It suggests that interventions aimed at improving subjective well-being in the post-Covid era should focus on promoting coping strategies and social support. Additionally, recommendations for future studies are given at the end.

## INTRODUCTION

Subjective well-being is a crucial aspect of our lives, determining our belief that life is pleasant, happy, desirable, and emotionally satisfying (Diener & Biswas-Diener, 2005; Haybron, 2008). While close circles of family and friends contribute to well-being in Western societies, even small social interactions with strangers in our daily lives can make a significant impact. It's crucial to focus on well-being in today's world, as long-term feelings of unhappiness result in immense healthcare costs. Mental, neurological, and substance use disorders worldwide lead to annual economic output losses of \$2.5–8.5 trillion, with these numbers expected to double by 2030. Therefore, prioritizing well-being isn't just good for individuals, but it's also essential for our communities and economies (Batadarené & Solano, 2019).

The COVID-19 pandemic has led to significant socio-psychological and financial strains that can impact subjective well-being. Socio-psychological strains, such as social isolation, fear, and anxiety about the pandemic, and the disruption of daily routines, can negatively affect subjective well-being (Fazil, 2020). Studies have shown that prolonged social isolation can lead to feelings of loneliness and depression, which can reduce overall well-being. The pandemic has also led to a heightened sense of fear and anxiety, which can further negatively impact subjective well-being (Sirgy et al., 2012). On the other hand, financial strains, such as job loss, reduced income, and financial insecurity, can also affect subjective well-being. Economic uncertainty and insecurity can lead to increased stress, anxiety, and a sense of loss of control over one's life, leading to decreased well-being. Job loss or reduced income can also negatively impact an individual's self-esteem and sense of purpose, further contributing to reduced well-being. Overall, the socio-psychological and financial strains resulting from the pandemic can significantly impact subjective well-being (Jesline, Romate, Rajkumar & George, 2021; Fazil, 2020). Therefore, it's essential to prioritize mental health and well-

being during and after the pandemic, through access to mental health services, social support, and financial assistance, to mitigate the negative effects of these strains.

The pandemic has resulted in unprecedented strains, which have affected people's subjective well-being in different ways. According to Park, Jeong and Chai (2021), understanding the interrelationships between these strains and their impact on subjective well-being is crucial for informing policies and interventions to promote well-being in diverse cultural contexts in the post-COVID era. While the COVID-19 pandemic has impacted the world in numerous ways, its impact on subjective well-being in the post-COVID era remains relatively unexplored. To address this research gap, there is a need to develop a conceptual framework that can provide a comprehensive understanding of the determinants of subjective wellbeing and the role of socio-psychological in diverse cultural contexts. Previous literature also emphasised the role of perceived social support in reducing the negative effect of financial and socio-psychological and wellbeing (Gülaçtı, 2010; Diaz & Bui, 2017; Tomás et al., 2020). Perceived social support refers to an individual's subjective evaluation of the extent to which they feel supported and cared for by their social network, such as family, friends, and colleagues (Diaz & Bui, 2017). However, there is visible research gap in examining the role of perceived social support as moderator on the relationship between financial and socio-psychological strains and subjective wellbeing in developing nations.

To address these research gaps, this study will propose a conceptual framework that considers the interrelationships between financial strain, perceived risk of unemployment, depression, social isolation, and subjective well-being in the context of the post-COVID era. Moreover, the study consider perceived social support as a moderator to observe how it can reduce the negative impact of several strains on subjective wellbeing. The framework will help in exploring the role of various socio-psychological and financial strains and how these strains impact individuals' subjective well-being.

The study will be of immense importance as it will provide a comprehensive understanding of the impact of socio-psychological and financial strains on subjective well-being in the post-COVID era. The study will help in exploring the impact of the pandemic on people's lives, including the emergence of new stresses and strains, such as perceived risk of unemployment, depression, social isolation and financial strains. By exploring the various socio-psychological and financial factors that may impact individuals' subjective well-being, this study may assist to form policies and interventions to promote well-being in diverse cultural contexts, which can help individuals and societies to cope with the aftermath of the pandemic. The study will be of immense importance as it will provide a comprehensive understanding of the impact of socio-psychological and financial strains on subjective well-being in the post-COVID era. The study will offer future research avenues for social science researchers to extend the topic of subjective wellbeing and its potential predictors.

### **1.1 Why Subjective Wellbeing is Important?**

Subjective well-being is an essential topic of research because it is a crucial aspect of human life and has significant implications for individual and societal outcomes. Firstly, subjective well-being is a reflection of an individual's overall happiness and satisfaction with life (Judge & Hulin, 1993). Research has shown that subjective well-being is associated with a range of positive outcomes, including better physical health, increased productivity, and higher levels of social engagement (Veenhoven, 2011; Joo & Lee, 2017). It's also linked to lower levels of depression, anxiety, and other mental health problems. Thus, subjective well-being is essential for individual flourishing and overall quality of life.

Subjective well-being is also essential for societal outcomes. For example, higher levels of subjective well-being in a society are associated with better economic performance, higher levels of social trust, and stronger social cohesion (Park, Jeong & Chai, 2021). Thus, subjective well-being is crucial for the well-being of societies as a whole. Finally, subjective well-being is also an important research topic because it can be influenced by a wide range of factors, including social, economic, and environmental factors. By understanding the factors that contribute to subjective well-being, researchers can develop policies and interventions that promote well-being and improve outcomes for individuals and societies.

### **1.2 Socio-Psychological and Financial Strains**

Socio-psychological and financial strains are important elements because they can significantly impact individual well-being and overall quality of life. Socio-psychological strains refer to stressors related to an individual's social and psychological environment, such as social isolation, anxiety, and depression (Daniels Guppy, 1997; Harrell, 2000). According to Cheung (2014), these strains can arise from various factors such as life events, relationship problems, work stress, and discrimination. Prolonged exposure to socio-psychological strains can lead to mental health issues, such as depression and anxiety, and impact physical health, leading to higher rates of chronic illness, cardiovascular disease, and decreased life expectancy.

Financial strains refer to stressors related to an individual's financial situation, such as job loss, reduced income, and financial insecurity (DuPont et al., 2020; Schulz et al., 2021). These strains can arise from various factors such as economic downturns, unemployment, and low wages. As emphasised by Beiter et al. (2015), financial strains can lead to increased stress, anxiety, and a sense of insecurity, which can negatively impact mental and physical health. Additionally, financial strains can exacerbate pre-existing social inequalities, leading to reduced social mobility and limited access to healthcare, education, and other essential services. Overall, socio-psychological and financial strains are essential elements to consider when examining individual and societal well-being. They are closely interlinked, and their effects can have significant consequences for individuals' mental and physical health, quality of life, and overall societal outcomes.

### **1.3 Combined Effect of Socio-Psychological and Financial Strains on Wellbeing**

The combined effect of socio-psychological and financial strains on the well-being of society can be significant and multifaceted. These strains can lead to a range of negative outcomes that can impact the overall well-being of individuals and communities. At the individual level, the combined effect of socio-psychological and financial strains can lead to increased stress, anxiety, and depression, which can negatively impact mental and physical health, and overall quality of life (Dai et al., 2021). These strains can also lead to decreased productivity and reduced social engagement (Min, Li, Xu & Chi, 2018), which can further exacerbate the negative impact on an individual's well-being.

At the societal level, the combined effect of socio-psychological and financial strains can lead to a range of negative outcomes, including decreased economic productivity, social unrest, and increased levels of poverty and inequality (Hagemann & Kufenko, 2016; Schulz et al., 2021). These negative outcomes can lead to a reduced sense of social cohesion and decreased social trust, which can further impact the overall well-being of society. Moreover, the effects of socio-psychological and financial strains can be intergenerational, meaning that the negative consequences can impact not only current but also future generations (Malik et al., 2022). For instance, children growing up in families experiencing socio-psychological and financial strains may be at a higher risk of developing mental health issues, experiencing poverty and social exclusion, and lower levels of educational attainment. Hence, the combined effect of socio-psychological and financial strains on well-being can have a significant impact on both individuals and society as a whole. It's essential to address these strains through interventions and policies that promote mental and physical health, economic security, and social support to mitigate their negative impact and promote well-being at all levels.

### **1.4 Context of Developing Countries**

In developing countries, socio-psychological and financial strains resulting from the COVID-19 pandemic can significantly impact subjective well-being (Adeola et al., 2022), and the effects may be more pronounced than in developed countries (Malik et al., 2022). Socio-psychological strains, such as social isolation, fear, and anxiety about the pandemic, can be exacerbated by factors such as poverty, inadequate housing, and limited access to health care. For example, individuals living in crowded urban areas may face more significant challenges in social distancing and may be at a higher risk of exposure to the virus, leading to increased fear and anxiety (Malla & War, 2020). Additionally, limited access to health care services and information about the virus can lead to a sense of helplessness and exacerbate feelings of anxiety.

Financial strains, such as job loss and reduced income, can also be more severe in developing countries due to a lack of social safety nets, informal work arrangements, and limited access to credit (Malik et al., 2022). This can lead to increased stress, anxiety, and a sense of insecurity, which can negatively affect subjective well-being. In some cases, individuals may need to choose between

risking exposure to the virus by going to work or losing their income, further exacerbating the financial strains on subjective well-being. Overall, the socio-psychological and financial strains resulting from the pandemic can significantly impact subjective well-being in developing countries (Dai et al., 2021; Adeola et al., 2022). Therefore, it's essential to prioritize mental health and well-being during and after the pandemic, through access to mental health services, social support, and financial assistance, to mitigate the negative effects of these strains and promote recovery. Additionally, governments and organizations can work to strengthen social safety nets and provide economic support to individuals and communities affected by the pandemic.

#### **1.4.1 Pakistan**

In Pakistan, the COVID-19 pandemic has resulted in socio-psychological and financial strains for many individuals, particularly those who were already vulnerable due to poverty, unemployment, and limited access to healthcare. The pandemic has exacerbated these challenges, leading to an increase in mental health issues, financial insecurity, and social isolation. For example, the closure of businesses and the subsequent loss of income has resulted in financial strain, which has led to psychological distress for many individuals (Bibi et al., 2021; Zulfiqar et al., 2021). Additionally, social distancing measures have resulted in social isolation, which has further impacted mental health and well-being.

The current state of subjective well-being in Pakistan is mixed, with various factors contributing to both positive and negative trends. According to the World Happiness Report 2021, Pakistan ranked 105th out of 149 countries in terms of overall happiness levels, which represents a slight improvement from its 2020 ranking of 106th (Shrotryia & Shrotryia, 2020). The COVID-19 pandemic has had a significant impact on subjective well-being in Pakistan, with many individuals experiencing increased stress, anxiety, and depression. This has been attributed to various factors, including social isolation, financial strain, and concerns about the health and safety of oneself and loved ones.

Additionally, various economic and social challenges have also contributed to lower levels of subjective well-being in Pakistan (Hermaen & Bhutto, 2020). These include high levels of poverty, inequality, and corruption, as well as limited access to healthcare, education, and other basic services. Political instability, terrorism, and sectarian violence have also been ongoing issues in the country, leading to significant social and psychological strain. Despite these challenges, there have also been some positive developments in Pakistan that have contributed to improved subjective well-being. For example, the country has made progress in terms of gender equality, with women's representation in politics and the workforce increasing in recent years (Zulfiqar et al., 2021; Gaibullov, Oyun & Younas, 2019). There have also been some improvements in healthcare access and education, with more children attending school and fewer maternal deaths reported. Therefore, the current state of subjective well-being in Pakistan is shaped by a complex mix of factors, including ongoing socio-economic and political challenges, as well as efforts to promote positive change in the country. The impact of the COVID-19 pandemic underscores the need for continued efforts to address mental health and well-being in Pakistan, particularly for vulnerable populations.

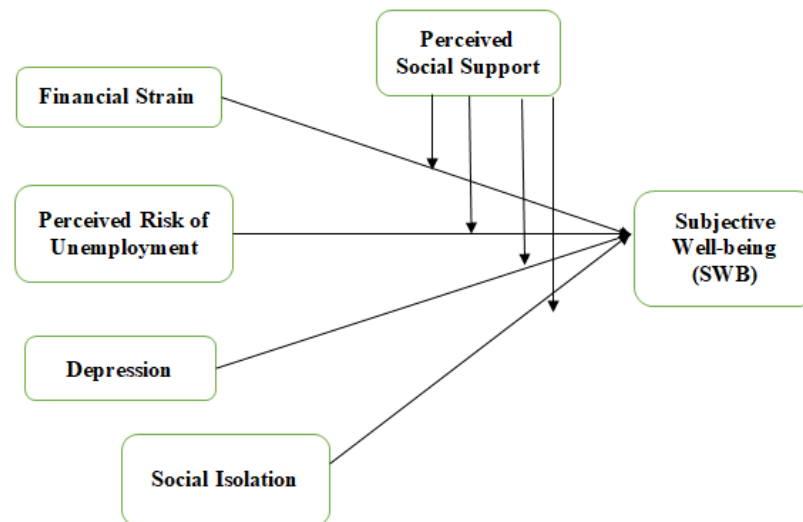
#### **1.4.2 Malaysia**

Malaysia, the COVID-19 pandemic has also resulted in socio-psychological and financial strains. For example, the pandemic has led to a significant loss of income for individuals in the informal sector, which has resulted in financial strain and increased poverty (Wong et al., 2021). The pandemic has also led to increased psychological distress, including anxiety, depression, and stress. The impact of these strains on subjective well-being has been significant, with many individuals experiencing lower levels of life satisfaction and happiness. This has been attributed to various factors, including social isolation, financial strain, and concerns about the health and safety of oneself and loved ones (Sundarase et al., 2020).

The statistics also revealed the adverse effect of COVID-19 on the subjective wellbeing of Malaysian people. For example, According to the World Happiness Report 2021, Malaysia ranked 81st out of 149 countries in terms of overall happiness levels. This represents a decline from its 2020 ranking of 82nd (Titus, 2021). However, there have also been some positive developments in Malaysia that have contributed to improved subjective well-being. For example, women's participation in the labor force increasing in recent years. Malaysia has also made efforts to promote mental health and well-being

(Abdul Kadir & Mohd, 2021), including by launching a national mental health policy in 2015 and implementing various programs to improve access to mental health services.

Exploring the impact of socio-psychological and financial strains on subjective well-being in the post-COVID era can help in understanding the unique challenges faced by developing countries such as Malaysia and Pakistan. Moreover, the study may support to develop policies and interventions to promote well-being.



**Fig 1. Conceptual framework of the Study**

## 2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### 2.1 Maslow's Needs Theory

Maslow's theory of needs is one of the most influential and widely recognized theories in the field of psychology. The theory proposes that human needs are organized into a hierarchy, with lower-level needs being satisfied before higher-level needs can be pursued. The hierarchy consists of five levels: physiological needs, safety needs, love and belongingness needs, esteem needs, and self-actualization needs (Maslow, 1943).

In recent years, there has been growing interest in the application of Maslow's theory to the field of subjective well-being. Studies have found that the satisfaction of basic needs, such as physiological and safety needs, is positively associated with subjective well-being (González-Roma, Schaufeli, Bakker, & Lloret, 2006; Howell, Chenot, Hill, & Howell, 2013). Similarly, the satisfaction of higher-level needs, such as esteem and self-actualization needs, has been linked to greater life satisfaction and happiness (Diener, Emmons, Larsen, & Griffin, 1985; Ryan & Deci, 2001).

Several studies have also investigated the relationship between specific needs and subjective well-being. For example, studies have found that the need for autonomy, which is a sub-component of self-actualization, is positively associated with subjective well-being (Deci & Ryan, 1985; Van den Broeck, Ferris, Chang, & Rosen, 2016). Similarly, the need for relatedness, which is a sub-component of love and belongingness, has been linked to greater life satisfaction and happiness (Vermote et al., 2022).



**Fig 2. Maslow's Hierarchy of Needs Theory**

In addition to the direct effects of need satisfaction on subjective well-being, several studies have also investigated the role of need frustration in subjective well-being. Need frustration occurs when individuals are unable to satisfy their needs, and has been linked to negative emotions and reduced well-being (Ryan, Sheldon, Kasser, & Deci, 1996; Van den Broeck et al., 2016). Given this, the literature suggests that Maslow's theory of needs is relevant to subjective well-being, and provides a useful framework for understanding the various factors that contribute to a sense of fulfilment and happiness in life. Future research should continue to investigate the relationship between specific needs and subjective well-being, as well as the role of need frustration in well-being outcomes.

## 2.2 Subjective Wellbeing

Subjective well-being is an important topic of research in psychology and related fields, as it represents a key indicator of individual and societal health, happiness, and quality of life. The concept of subjective well-being encompasses an individual's subjective evaluation of their life satisfaction, emotional experiences, and overall sense of well-being (Sirgy et al., 2012; Fazil, 2020). Studies have explored the determinants of subjective well-being, with research indicating that a range of individual, social, and environmental factors contribute to well-being. Individual factors that have been linked to well-being include personality traits such as extraversion, conscientiousness, and emotional stability, while social factors include social support, social networks, and close relationships (Park, Jeong & Chai, 2021). Diener and Diener (1995) found that subjective well-being is a broad construct that encompasses both affective and cognitive components, including positive affect, life satisfaction, and global judgments of well-being. Similarly, Lyubomirsky, King and Diener (2005) conducted a meta-analysis of well-being interventions and found that interventions such as expressing gratitude, practicing acts of kindness, and setting and working towards goals can significantly improve subjective well-being.

Environmental factors such as income, education, and employment have also been linked to well-being, as have factors such as physical health and access to healthcare (Diener, Suh, Lucas & Smith, 1999). For instance, Helliwell, Layard and Sachs (2021) published the World Happiness Report, which includes measures of subjective well-being across countries and regions. The report highlights the importance of social factors, such as social support and trust, in contributing to individual and societal well-being.

Some prior literature has explored the relationship between subjective well-being and other psychological constructs, such as resilience, mindfulness, and self-compassion. Studies have found that these constructs are positively associated with subjective well-being and may serve as protective factors against negative emotions and psychological distress (Fazil, 2020). A study of Seligman and Csikszentmihalyi (2000) proposed the concept of "positive psychology," which emphasizes the promotion of positive emotions, strengths, and virtues to improve individual and societal well-being. In their study, Caspi et al. (2020) emphasised that experiencing positive emotions during the COVID-19 pandemic was associated with greater subjective well-being and reduced psychological distress.

Some other studies have highlighted the importance of cultural and societal factors in shaping subjective well-being (Joo & Lee, 2017). Studies have shown that cultural values, norms, and

expectations play a significant role in determining what individuals consider to be a "good life," (Veenhoven, 2011) and that these values can vary widely across cultures (Fazil, 2020). Additionally, societal factors such as income inequality, social justice, and political stability can have a significant impact on well-being at both the individual and societal levels (Park, Jeong & Chai, 2021). Recent studies also attempted to explore the subjective wellbeing and its determinants. For instance, Luhmann et al. (2021) found that having meaningful and positive social relationships was strongly related to greater subjective well-being. In another study, Rode et al. (2021) argued that a sense of purpose was positively associated with subjective well-being and mediated the relationship between work meaningfulness and well-being. Some researchers explore subjective wellbeing from the environmental and psychological viewpoint. For example, Guo et al. (2021) found in their study that environmental quality was positively associated with subjective well-being. On the other hand, Adesokan et al. (2022) confirmed that mental health was strongly associated with subjective well-being in a sample of Nigerian university students.

Researchers on subjective well-being has highlighted the importance of interventions and strategies for promoting well-being. These interventions may include individual-level interventions such as cognitive-behavioral therapy or mindfulness training, as well as broader societal-level interventions such as policies that promote social equality and access to healthcare. Understanding these factors can help individuals and policymakers develop interventions to promote positive behavior and improve overall well-being.

### 2.3 Financial Strains and Wellbeing

Financial strains refer to the stress and strain that individuals experience when they are faced with economic difficulties, including job loss, debt, and poverty. Financial strains can have a significant impact on an individual's overall well-being, including their physical and mental health, relationships, and sense of life satisfaction. Several studies have examined the impact of financial strains on well-being. For example, a study by Turner and Lloyd (1995) found that financial strain was associated with higher levels of depression and anxiety, and lower levels of life satisfaction. Similarly, a study by Brown et al. (2005) found that financial strain was associated with higher levels of stress and lower levels of well-being.

Research has also shown that financial strain can have a negative impact on physical health. A study by Pollock et al. (2005) found that financial strain was associated with higher levels of chronic illness, such as heart disease and diabetes. Additionally, financial strain has been linked to increased risk of mortality (Chen et al., 2013). Huang, Ghose and Tang (2020) conducted a study in Japan and found that financial stress is a significant predictor of mental health problems, including depression and anxiety. The negative impact of financial strain on mental health and well-being is further compounded by the fact that it can lead to social isolation and decreased social support. A study by Steptoe and Fancourt (2019) found that financial strain was associated with decreased social engagement and lower levels of perceived social support. As suggested by Pollmann-Schult (2014), financial strain can lead to lower levels of happiness and life satisfaction, particularly for those who have lower incomes.

Moreover, research suggests that the impact of financial strain on well-being is not limited to individuals, but can also extend to their families and communities. For example, a study by Conger et al. (1994) found that financial strain in parents was associated with negative outcomes for their children, including poorer academic performance and higher levels of emotional distress. Some recent studies also support the notion that financial strains have negative impact on the wellbeing. For instance, a study by Ali and Talha (2022) in Pakistan found that financial strain has a negative effect on the well-being of individuals, leading to increased levels of depression and anxiety. Additionally, Kwan et al. (2021) conducted their study in Hong Kong and concluded that financial stress is a significant predictor of both mental and physical health problems, including anxiety, depression, and physical symptoms such as headaches and back pain.

The prior studies suggest that financial strain is a significant predictor of poor well-being and mental health outcomes, highlighting the importance of addressing financial difficulties as part of efforts to promote well-being. Given this, this study proposes the following:

*H1: Financial strain is negatively and significantly associated with subjective well-being.*

## 2.4 Socio-psychology Factors and Wellbeing

The concept of subjective well-being encompasses an individual's evaluation of their overall life satisfaction, as well as their daily emotional experiences. Research has shown that socio-psychological factors can have a significant impact on an individual's subjective well-being (Harrell, 2000). Unemployment, depression, and social isolation are all risk factors that can have a negative impact on subjective wellbeing. Research has consistently shown that unemployment is associated with lower levels of subjective wellbeing, and that the negative effects can persist even after reemployment (DuPont et al., 2020; Schulz et al., 2021). In their study, Chen and Hou (2019) found that unemployment was significantly associated with lower levels of life satisfaction, positive affect, and meaning in life, and higher levels of negative affect, anxiety, and depression. The study also found that the negative effects of unemployment on subjective wellbeing were more pronounced for individuals who had experienced job loss due to the COVID-19 pandemic.

Unemployment can cause financial stress, a loss of social connections and identity, and a sense of hopelessness, all of which can contribute to reduced subjective wellbeing. One way in which unemployment can negatively impact subjective wellbeing is through financial stress. As suggested by Kim and Dee (2018), unemployment is associated with increased risk of depression and anxiety, and that these effects were more pronounced for individuals who had previously experienced depression or anxiety. The study also found that the negative effects of unemployment on mental health were partially mediated by financial strain and social support. Losing a job can lead to financial insecurity, debt, and a loss of purchasing power, all of which can contribute to anxiety, stress, and feelings of powerlessness. As found by Hua and Ma (2022), unemployment cause lower levels of life satisfaction and higher levels of negative affect compared to employed individuals, and that these effects were partially mediated by financial strain and social support. Furthermore, unemployment can also cause a loss of social connections and identity, as individuals may feel disconnected from their former colleagues and may struggle to find meaning and purpose in their lives. These psychological effects can also contribute to reduced subjective wellbeing.

Depression is also strongly associated with lower levels of subjective wellbeing. Depressed individuals often experience negative thoughts, low mood, and reduced motivation, all of which can contribute to a reduced sense of happiness, satisfaction, and fulfilment (Kercher, Rapee & Schniering, 2009). Furthermore, the relationship between depression and subjective wellbeing is bidirectional, meaning that depression can lead to lower subjective wellbeing, and lower subjective wellbeing can also contribute to depression (Backman, 2016). Amith and Mazure (2021) concluded that individuals with depression had significantly lower levels of physical functioning, including reduced mobility and more physical limitations, compared to those without depression. The study also found that depression was associated with lower levels of life satisfaction, greater levels of perceived stress, and reduced social support. Moreover, Chen et al. (2020) and Bailey et al. (2018) found that depression was significantly associated with lower levels of life satisfaction, social relationships, and subjective wellbeing, as well as greater levels of anxiety and stress.

Depression can negatively impact subjective wellbeing is through its effect on motivation and engagement in enjoyable activities. Individuals with depression may experience reduced pleasure in activities they used to enjoy, a condition known as anhedonia (Anisman & Matheson, 2005). This can lead to feelings of loneliness and reduced overall life satisfaction (Kercher, Rapee & Schniering, 2009). Furthermore, depression can also cause negative self-perceptions, low self-esteem, and a loss of meaning and purpose in life, all of which can contribute to reduced subjective wellbeing.

Social isolation, or the lack of meaningful social connections, has also been found to have a negative impact on subjective wellbeing. Social connections can provide a sense of belonging, meaning, and purpose, all of which are important for maintaining positive mental health. Without these connections, individuals may experience loneliness, a lack of support, and reduced opportunities for social engagement, all of which can contribute to lower levels of subjective wellbeing. Research has consistently shown that social isolation is associated with reduced subjective wellbeing. A study by Helliwell and Putnam (2004) found that social isolation is a significant predictor of lower levels of life satisfaction, even after controlling for other factors such as income and health. The study also found that social isolation was a stronger predictor of life satisfaction than other social factors such as marital status and church attendance.



Recent research has also highlighted the negative impact of social isolation on physical health and wellbeing. A study by Holt-Lunstad et al. (2015) found that social isolation and loneliness are associated with increased risk of mortality, with the risk of mortality comparable to that of smoking and obesity. The study also found that social isolation was associated with a range of negative health outcomes, including increased risk of cardiovascular disease, stroke, and impaired immune function. Another recent study by Perissinotto et al. (2019) confirmed that social isolation is associated with increased risk of mortality and disability among older adults. The study also found that social isolation was associated with a range of negative health outcomes, including increased risk of falls, hospitalization, and impaired mobility.

In conclusion, socio-psychological factors have been found to play a significant role in subjective well-being. The risk of unemployment, depression, and social isolation can have a negative effect on subjective wellbeing. These factors are associated with higher levels of stress, lower levels of happiness, and reduced life satisfaction. However, the exact impact on subjective wellbeing can vary depending on individual circumstances and coping mechanisms. It is important to address these risk factors to improve overall wellbeing and quality of life. This discussion lead us to formulate the following hypothesis.

*H2: Perceived risk of unemployment is negatively and significantly associated with subjective well-being.*

*H3: Depression is negatively and significantly associated with subjective well-being.*

*H4: Social Isolation is negatively and significantly associated with subjective well-being.*

## **2.5 Perceived Social Support**

Social support is a well-studied construct in the literature, which refers to the help and assistance that individuals receive from their social networks. The importance of social support in maintaining physical and mental health has been widely acknowledged in the literature. This critical review will examine the concept of social support, the different types of social support, and the impact of social support on individuals.

The concept of social support can be traced back to the early work of Cobb (1976), who defined social support as the "resources provided by other persons that an individual can use to cope with problems and stressors." Social support can take many forms, including emotional support, instrumental support, informational support, and appraisal support. Emotional support refers to the provision of empathy, love, and care, while instrumental support involves the provision of tangible resources such as financial assistance, transportation, or help with daily chores (Devoldre et al., 2016). Informational support refers to the provision of advice, suggestions, and information, while appraisal support involves feedback, affirmation, and validation.

Research has shown that social support can have a significant impact on individuals' physical and mental health. Social support has been linked to a lower incidence of chronic illnesses such as heart disease and stroke (Berkman, 2000) and a lower risk of mortality (Uchino, 2006). Additionally, social support has been linked to better mental health outcomes, including lower levels of anxiety and depression and better coping with stressful life events (Thoits, 1995).

Despite the well-documented benefits of social support, research has also identified potential downsides to social support. One issue is the possibility of receiving too much support, which can lead to feelings of dependence and loss of control (Cutrona & Russell, 1990). Additionally, the type of social support that individuals receive may be important. For example, research has shown that emotional support is more beneficial for mental health outcomes, while instrumental support is more beneficial for physical health outcomes (Thoits, 2011). Social support is an essential construct that has been widely studied in the literature. The provision of social support can have a significant impact on individuals' physical and mental health. However, the type and amount of support individuals receive may be important, and research has identified potential downsides to social support. Further research is needed to explore the nuances of social support and how it can best be utilized to promote health and well-being.

## **2.6 Social support as a moderator**

Social support can act as a moderator on the relationship between socio-psychological strains and subjective well-being. Socio-psychological strains refer to stressors or negative life events that individuals experience, which can have a detrimental effect on their well-being (Zhang, 2019). Social support can help individuals cope with socio-psychological strains by providing them with resources and assistance to manage and alleviate their stress. For example, emotional support can help individuals manage their negative emotions and find ways to cope with their stressors. Instrumental support, such as practical assistance, can help individuals overcome obstacles and manage their daily activities despite their stressors. Mäkinen et al. (2021) empirically investigated the role of social support in mitigating the negative effects of stress on well-being among Finnish employees. The study found that social support moderated the relationship between stress and well-being, suggesting that social support can act as a buffer against the negative impact of stress on well-being. Moreover, social support can also act as a moderator against the negative effects of socio-psychological strains on subjective well-being. The provision of social support can help individuals maintain their self-esteem and sense of belonging, even when they are experiencing challenging life events (Ilyas, Shahed & Hussain, 2020). This can result in increased positive emotions, more significant life satisfaction, and better mental health outcomes.

Recent research provides several examples of the role of social support as a moderator in the relationship between socio-psychological strains and subjective well-being. For instance, a study by Ouyang et al. (2021) examined the impact of social support on the relationship between perceived discrimination and psychological well-being among Chinese international students. The study found that social support moderated the relationship between perceived discrimination and psychological well-being, suggesting that higher levels of social support can mitigate the negative impact of discrimination on well-being. In another study, Raza et al. (2021) explored the role of social support in buffering the impact of job insecurity on subjective well-being among Pakistani university teachers. The study found that social support moderated the relationship between job insecurity and subjective well-being, indicating that social support can help individuals cope with job insecurity and maintain their well-being.

The above arguments provide evidence that social support can play a significant role as a moderator the relationship between socio-psychological strains and subjective well-being. Given this, this study propose the following.

*H6: Social support moderate the relationship between financial strain, perceived risk of unemployment, depression, social isolation, and subjective well-being.*

## 2.7 Country collaboration of Pakistan and Malaysia

In the domain of examination efficiency concerning the socio-mental and monetary stresses on emotional prosperity in the post-Coronavirus time, an outstanding dissimilarity exists between nations. Pakistani authors have arisen as pioneers in this field, with a significant result of 92 documents and 1,853 references, mirroring their huge commitment with the subject. The total link strength of 12,475 further highlights the profundity of their examination impact and availability inside the scholastic local area. Conversely, Malaysian authors have likewise made impressive commitments, delivering 80 documents with 1,039 references and a total link strength of 9,676, showing a vigorous yet somewhat lesser level of effect contrasted with their Pakistani authors.

**Table 01. Research Productivity of Countries**

Country	Documents	Citations	Total Link Strength
Pakistan	92	1853	12475
Malaysia	80	1039	9676
Saudi Arabia	27	388	6318
Peoples R China	25	490	4473
USA	16	237	5444
England	11	409	4530
India	11	100	4056
Indonesia	9	86	1222
Iran	7	397	2127
Egypt	6	23	3815

Different countries show shifted degrees of commitment in this examination area. For example, Saudi Arabia, with 27 document and 388 references, and Individuals' Republic of China, with 25 records and 490 references, show moderate contribution. Nations like the USA and Britain, notwithstanding having less reports (16 and 11 individually), show huge reference counts, recommending a remarkable effect in spite of lower distribution volumes. The more extensive circulation of examination efficiency and reference measurements across these nations features a worldwide interest in understanding the ramifications of socio-mental and monetary burdens on prosperity in the post-Coronavirus setting, with fluctuating degrees of commitment and impact.

## 2.8 Keywords analysis and network

Figure 3 shows the keyword analysis reveals a concentrated focus on crucial mental health and societal impacts in the post-Covid era's socio-psychological and financial strains on subjective well-being research productivity. The expression "Covid-19" shows up with the most noteworthy recurrence of 94 occurrences and a total link strength of 257, connoting its focal job in the talk. Following intently, "Depression" and "Anxiety" are additionally noticeable, with 65 and 46 occurrences separately, featuring the pervasive worries connected with psychological well-being influences. Keywords like "Mental Health," "Stress," and "Pandemic" show how much attention is paid to figuring out how the pandemic is affecting people's emotions and minds.

While looking at research efficiency among Pakistani and Malaysian creators, the use of explicit catchphrases like "Pakistan" and "Malaysia" shows particular public commitment. Research zeroing in on Pakistan includes the expression "Pakistan" multiple times, while Malaysian authors incorporates "Malaysia" multiple times, demonstrating provincial explicitness in the exploration center. Both nations pay a lot of attention to the bigger issues of "Covid-19" and "Mental Health," but the different occurrences of these keywords and how strongly they link to each other suggest that the research emphasis and thematic priorities are different. This occurrences keywords network examination mirrors the more extensive scholarly interest in the socio-mental and monetary strains experienced during and after the pandemic, with a critical spotlight on emotional wellness issues as focal topics in the study.

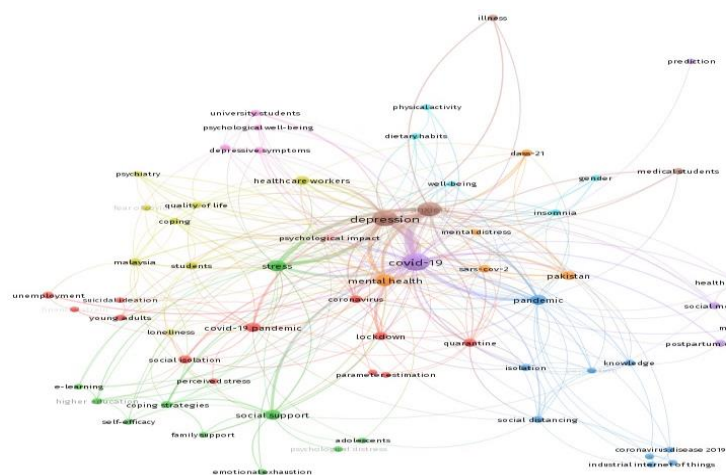


Fig 3. Keywords analysis and network

## 3. DISCUSSION

The conceptual framework suggests that the risk of unemployment, depression, and social isolation can have a significant negative impact on subjective wellbeing. It is important to address these risk factors and develop interventions to improve mental health and wellbeing, such as employment assistance programs, psychotherapy for depression, and social support interventions. Literature on financial strains and well-being suggests that financial strains can have a significant and wide-ranging impact on an individual's well-being. This study enriches the existing body of literature and produce new knowledge in theoretical domain. Understanding the impact of financial strain can help policymakers and individuals develop interventions to promote financial stability and improve

subjective well-being. Additionally, further research is needed to better understand the complex relationships between these risk factors and subjective wellbeing, and to develop effective interventions to mitigate their negative effects.

Future research could employ longitudinal designs to track changes in socio-psychological and financial factors over time, in relation to changes in subjective well-being. Such studies would be useful in establishing causal relationships and identifying patterns of change that may not be observable in cross-sectional studies. Researchers may aim to include diverse samples, including individuals from a variety of socioeconomic backgrounds and ethnic groups. This would allow for a more comprehensive understanding of the impact of socio-psychological and financial factors on subjective well-being across different populations. Moreover, future research could take into account cultural factors that may affect the relationship between socio-psychological and financial strains and subjective well-being. For example, the importance of social support networks may vary across cultures, and this may affect the impact of socio-psychological factors on subjective well-being.

#### 4. CONCLUSION

In conclusion, the COVID-19 pandemic has led to significant socio-psychological and financial strains in individuals' lives, which have had adverse effects on their subjective well-being. The concept of subjective well-being is an essential aspect of life, and its measurement and improvement have significant implications for individual and societal development. In developing countries such as Pakistan and Malaysia, the pandemic has exposed the weaknesses in their social protection systems, which has negatively impacted the subjective well-being of the population. However, research on this topic is limited in these regions, and further studies are needed to better understand the impact of socio-psychological and financial strains on subjective well-being. Future research should aim to explore the various factors that contribute to the well-being of individuals in post-Covid times, including the role of social support, financial stability, and mental health interventions. This research could help inform policy and intervention strategies to mitigate the impact of the pandemic on the subjective well-being of individuals and societies. Ultimately, the goal of such research should be to help individuals and communities build resilience in the face of adversity and improve their subjective well-being.

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### **Declaration And Acknowledgement**

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