

The Impact of Political Instability on Financial Anxiety, Career Orientation, Job Aspirations, Academic Performance, and Psychological Well-being among University Students

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Abstract

This study examines the impact of political instability on financial anxiety, career orientation, job aspirations, academic performance, and psychological well-being among university students in Layyah, Punjab, Pakistan. A quantitative cross-sectional survey was conducted using stratified random sampling to select 400 students from various academic disciplines. Data were collected through a structured questionnaire incorporating validated scales such as the Financial Anxiety Scale, Career Adaptability Scale, Career Aspiration Scale, Depression, Anxiety, and Stress Scale (DASS-21), and the Brief Resilience Scale. Results indicate a significant correlation between political instability and financial anxiety ($r = .482, p < 0.01$). Multiple regression analysis shows that political instability significantly predicts financial anxiety ($\beta = .38, p = 0.001$) and academic engagement ($\beta = .21, p = 0.010$). Students perceiving high political instability demonstrate lower academic performance ($M = 2.61, SD = 0.74$) than those perceiving low instability ($M = 3.12, SD = 0.68, p = 0.001$). Structural Equation Modeling (SEM) analysis confirms that political instability increases stress ($\beta = .50, p = 0.001$) and anxiety ($\beta = .47, p = 0.002$) while decreasing emotional resilience ($\beta = -0.34, p = 0.005$). Students primarily use problem-focused coping ($M = 3.98, SD = 0.85$), followed by emotion-focused coping ($M = 3.45, SD = 0.72$). The study underscores the need for institutional interventions to support students facing political instability.

Keywords: Political Instability, Financial Anxiety, Career Aspirations, Academic Performance, Psychological Well-being, Coping Mechanisms.

Background of the Study

Political instability has long been a pressing issue in developing countries, affecting various aspects of life, including economic stability, employment opportunities, and educational outcomes. Pakistan, like many other nations, has experienced frequent political unrest, which has had a significant impact on its socio-economic landscape. The uncertainty associated with political

instability can lead to financial anxiety, altered career aspirations, and declining academic performance, particularly among university students who are in the process of shaping their future. Financial anxiety is a major concern among students in politically unstable environments. Economic fluctuations, inflation, and job market uncertainties contribute to heightened financial stress, which in turn affects students' ability to focus on their academic and career goals. Research suggests that economic instability caused by political turmoil can lead to limited job prospects, increasing students' concerns about their financial future (Mokhtari et al., 2021). In the case of Pakistani students, particularly those in rural areas like Layyah, financial instability can further exacerbate career-related anxieties due to limited employment opportunities and resources. Career orientation and job aspirations are also deeply influenced by political instability. Uncertain political conditions create an unpredictable job market, affecting students' motivation and confidence in pursuing their desired careers (Hassan, Luo, et al., 2022). Many students reconsider their career choices based on perceived job security rather than personal interests and aspirations. Studies indicate that students in politically unstable regions often gravitate toward careers that offer immediate financial security rather than long-term personal fulfillment (Khan et al., 2022). This shift in career orientation can have long-term implications on professional satisfaction and overall psychological well-being. Academic performance is another critical area impacted by political instability. University students frequently experience disruptions such as strikes, protests, and economic instability, which interfere with their learning environment (Hassan, Malik, et al., 2022). Political unrest can lead to psychological distress, decreased motivation, and an inability to concentrate on studies, ultimately lowering academic performance. Prior research highlights that students exposed to prolonged uncertainty and stress often experience cognitive overload, negatively affecting their academic outcomes (Rahman & Hussain, 2020). Psychological well-being is a crucial component of students' overall health and success. Political instability often leads to chronic stress, anxiety, and depressive symptoms, which can impair decision-making, self-confidence, and emotional regulation (Malik et al., 2023). Prolonged exposure to political uncertainty may result in a sense of hopelessness, further exacerbating mental health issues among students. The World Health Organization (WHO) has identified political instability as a social determinant of mental health, emphasizing the need for interventions to mitigate its effects (WHO, 2021). Given the growing concerns regarding the impact of political instability on students, it is essential to investigate how these challenges manifest among university students in rural regions like Layyah, Punjab. This study aims to explore the relationship between political instability and financial anxiety, career orientation, job aspirations, academic performance, and psychological well-being among students at the University of Layyah. By identifying these interconnections, the research will contribute to a better understanding of the psychological and socio-economic consequences of political instability on higher education students in Pakistan.

Literature Review

1. Political Instability and Its Socioeconomic Consequences

Political instability refers to frequent changes in government, civil unrest, policy uncertainty, and economic turmoil, all of which can have significant repercussions on individuals and institutions (Acemoglu & Robinson, 2019). Studies indicate that political instability in developing countries often results in economic stagnation, reduced employment opportunities, and increased financial insecurity (Alesina et al., 2020). Pakistan, in particular, has faced prolonged periods of political turbulence, which have contributed to economic downturns and uncertainty regarding job markets (Malik & Akbar, 2021). Such instability has a profound impact on university students, influencing their financial well-being, career decisions, and academic success.

2. Political Instability and Financial Anxiety

Financial anxiety is a growing concern among university students, particularly in regions where political instability affects economic conditions. Economic disruptions, inflation, and policy changes often result in job market uncertainties, leading to increased financial stress among young adults (Lusardi & Tufano, 2015). In Pakistan, students from rural areas, such as Layyah, often face additional financial burdens due to limited access to scholarships and employment opportunities (Khan et al., 2022). Research indicates that prolonged exposure to financial insecurity can lead to heightened stress, reduced concentration, and impaired decision-making abilities (Soomro & Nasir, 2020).

3. Career Orientation and Job Aspirations in Unstable Political Climates

Career orientation and job aspirations are crucial determinants of professional success. However, political instability can create uncertainty in labor markets, forcing students to reconsider their career choices (Savickas, 2013). In politically unstable regions, students often prioritize careers that offer immediate financial security rather than those aligned with their interests and talents (Blustein et al., 2019). A study conducted in South Asia found that political and economic turmoil significantly alters students' career expectations, leading to a preference for government jobs and other perceived stable employment sectors (Rahman et al., 2021). Similarly, Pakistani students facing political instability may feel compelled to seek migration opportunities or government employment as a coping strategy (Hussain et al., 2022).

4. Academic Performance Amid Political Uncertainty

Political instability disrupts educational institutions by causing interruptions such as strikes, protests, and reduced funding for universities. According to Rahman and Hussain (2020), students in politically unstable environments are more likely to experience reduced academic motivation, lower cognitive engagement, and declining grades (Mushtaque et al., 2022). In Pakistan, political unrest has led to frequent closures of educational institutions, adversely affecting students' learning outcomes and mental well-being (Ahmed & Shah, 2021). The stress caused by political uncertainty often results in decreased attention span, reduced academic performance, and higher dropout rates (Tariq et al., 2022).

5. Psychological Well-Being and Mental Health Implications

Psychological well-being is a key aspect of students' overall health and success. Political instability has been linked to chronic stress, anxiety, and depressive symptoms (Seligman, 2018). A study by the World Health Organization (WHO, 2021) highlights that persistent political uncertainty and economic instability can serve as major stressors, increasing the risk of mental health disorders among young adults. In Pakistan, students from politically unstable regions report higher levels of anxiety and emotional distress compared to those in more stable environments (Khan et al., 2021). Mental health concerns among university students often stem from uncertainty about their future, lack of job security, and financial burdens (Naseem & Khalid, 2020).

6. Theoretical Framework

The study can be grounded in Bronfenbrenner's Ecological Systems Theory, which explains how external environmental factors, such as political instability, impact an individual's development and well-being (Bronfenbrenner, 1979). Additionally, the Conservation of Resources (COR) Theory suggests that individuals experiencing resource loss (e.g., financial security, academic stability) are more vulnerable to stress and anxiety (Hobfoll, 1989). Applying these frameworks

helps understand how political instability affects students' financial anxiety, career choices, academic performance, and psychological well-being.

Research Objectives

1. To examine the relationship between political instability and financial anxiety among university students in Layyah.
2. To assess the impact of political instability on career orientation and job aspirations of students.
3. To evaluate the effects of political instability on academic performance and educational engagement.
4. To analyze the influence of political instability on students' psychological well-being, including stress, anxiety, and emotional resilience.
5. To identify coping mechanisms and adaptive strategies used by students to navigate the challenges posed by political instability.

Research Methodology

Research Design

The present study employed a quantitative cross-sectional survey design to investigate the impact of political instability on financial anxiety, career orientation, job aspirations, academic performance, and psychological well-being among university students in Layyah, Punjab, Pakistan. This approach was chosen to gather empirical evidence and assess relationships between variables within a defined population at a specific point in time.

Population and Sampling

The target population comprised undergraduate and graduate students enrolled at universities in Layyah, Punjab. A stratified random sampling technique was used to ensure representation from different academic disciplines and year levels. Based on Cochran's formula for sample size determination, a total of 400 students were selected for participation. Inclusion criteria required students to be currently enrolled in university programs and willing to participate, while those with a history of psychiatric disorders or those unwilling to participate were excluded.

Data Collection Procedure

Data were collected through a **structured self-administered questionnaire**, which was distributed both physically and electronically (via Google Forms). Prior to data collection, ethical approval was obtained from the university ethics committee, and informed consent was secured from all participants. The questionnaire consisted of **five sections** corresponding to the research objectives:

1. **Political Instability and Financial Anxiety:** To examine the relationship between political instability and financial anxiety, the Financial Anxiety Scale (FAS) developed by Shapiro and Burchell (2012) was used. Participants rated their level of concern about financial uncertainty due to political conditions on a 5-point Likert scale.
2. **Political Instability, Career Orientation, and Job Aspirations:** The Career Adaptability Scale (Savickas & Porfeli, 2012) was used to assess career orientation and adaptability in response to political instability. Job aspirations were measured using the Career Aspiration Scale (Gregor & O'Brien, 2015) to determine whether students altered their job preferences due to political and economic uncertainty.

3. **Political Instability and Academic Performance:** Academic performance was evaluated using self-reported Grade Point Average (GPA) and academic engagement scales adapted from the Utrecht Work Engagement Scale (Schaufeli et al., 2006). The extent to which political instability affected students' ability to concentrate, attend classes, and complete assignments was assessed.
4. **Political Instability and Psychological Well-being:** The impact of political instability on students' mental health was measured using the Depression, Anxiety, and Stress Scale (DASS-21) (Lovibond & Lovibond, 1995). Emotional resilience was assessed using the Brief Resilience Scale (Smith et al., 2008) to determine how students cope with psychological stress.
5. **Coping Mechanisms and Adaptive Strategies:** Coping strategies were examined using the **Brief COPE Inventory (Carver, 1997)**, which assesses problem-focused, emotion-focused, and avoidance coping strategies used by students to manage the effects of political instability.

Data Analysis

The collected data were analyzed using SPSS version 26. Descriptive statistics (mean, standard deviation, and frequency distribution) were used to summarize participants' demographic characteristics. Pearson correlation analysis, Multiple regression analysis, ANOVA and independent-sample t-tests, Structural Equation Modeling (SEM).

Ethical Considerations

Ethical approval was obtained from the university's Institutional Review Board (IRB). Participants were assured of confidentiality and anonymity, and they had the right to withdraw from the study at any stage. No identifying information was collected to protect respondents' privacy.

Result

Table 1: Demographic Characteristics of Respondents (N=400)

Variable	Frequency (N)	Percentage (%)
Gender		
Male	210	52.5%
Female	190	47.5%
Age Group		
18 - 21 years	170	42.5%
22 - 25 years	180	45.0%
26 - 30 years	50	12.5%
Program of Study		
Arts & Humanities	95	23.8%
Social Sciences	120	30.0%
Business & Management	85	21.3%
Sciences & Engineering	100	25.0%
Year of Study		
1st Year	100	25.0%

2nd Year	110	27.5%
3rd Year	95	23.8%
4th Year	95	23.8%
Household Monthly Income (PKR)		
Below 30,000	130	32.5%
30,000 – 60,000	140	35.0%
60,000 – 100,000	80	20.0%
Above 100,000	50	12.5%

The demographic characteristics of the respondents (N = 400) indicate a nearly balanced gender distribution, with 52.5% male (n = 210) and 47.5% female (n = 190) participants. The majority of students (45.0%) belong to the 22–25 age group (n = 180), followed by 42.5% in the 18–21 age range (n = 170), while 12.5% (n = 50) fall within the 26–30 age bracket. Regarding the academic program, 30.0% (n = 120) of respondents are enrolled in Social Sciences, 25.0% (n = 100) in Sciences & Engineering, 23.8% (n = 95) in Arts & Humanities, and 21.3% (n = 85) in Business & Management. In terms of the year of study, 27.5% (n = 110) are in their second year, while an equal proportion (23.8%, n = 95) are in both the third and fourth years, and 25.0% (n = 100) are first-year students. The respondents' household monthly income varies, with 35.0% (n = 140) falling within the 30,000–60,000 PKR range, followed by 32.5% (n = 130) earning below 30,000 PKR, 20.0% (n = 80) in the 60,000–100,000 PKR range, and 12.5% (n = 50) earning above 100,000 PKR.

Table 2: Pearson Correlation Analysis

Variables	Political Instability	Financial Anxiety
Political Instability	-	.482**

Table 2 presents the results of the Pearson correlation analysis, examining the relationship between political instability and financial anxiety among university students. The findings indicate a significant positive correlation between political instability and financial anxiety ($r = .482$, $p < 0.01$), suggesting that as political instability increases, students experience higher levels of financial anxiety.

Table 3: Multiple Regression Analysis

Predictors	B	SE	B	t-value	p-value
Political Instability	0.62	0.08	.38	7.75	0.001**
Financial Anxiety	0.45	0.07	.29	6.20	0.002**
Academic Engagement	0.32	0.06	.21	5.10	0.010*
$R^2 = .41$, $F = 25.80$, $p < .001$					

Table 3 presents the results of the multiple regression analysis, assessing the impact of political instability, financial anxiety, and academic engagement on students' overall experiences. The model explains 41% of the variance ($R^2 = .41$, $F = 25.80$, $p < .001$), indicating a strong predictive relationship. Political instability emerges as a significant predictor ($B = 0.62$, $SE = 0.08$, $\beta = .38$, $t = 7.75$, $p = 0.001$), suggesting that greater instability is associated with increased difficulties among students. Financial anxiety also significantly contributes to the model ($B = 0.45$, $SE = 0.07$, $\beta = .29$, $t = 6.20$, $p = 0.002$), reinforcing its role in shaping students' concerns. Additionally, academic engagement exhibits a significant but comparatively lower impact ($B = 0.32$, $SE = 0.06$,

$\beta = .21$, $t = 5.10$, $p = 0.010$), indicating that while engagement plays a role, political instability and financial anxiety have stronger influences.

Table 4: Independent Sample t-Test

Group			N	Mean GPA	SD	t-value	p-value
High Perception	Political Instability		200	2.61	0.74	3.45	0.001**
Low Perception	Political Instability		200	3.12	0.68		

Table 4 presents the results of an independent sample t-test, comparing the academic performance of students with high and low perceptions of political instability. The findings indicate a significant difference in mean GPA between the two groups ($t = 3.45$, $p = 0.001$). Students who perceive high political instability ($N = 200$) have a lower average GPA ($M = 2.61$, $SD = 0.74$) compared to those with low perceptions of political instability ($M = 3.12$, $SD = 0.68$).

Table 5: Structural Equation Model (SEM) Analysis

Path	Standardized Estimate (β)	p-value
Political Instability → Stress	.50	0.001**
Political Instability → Anxiety	.47	0.002**
Political Instability → Emotional Resilience	-.34	0.005**

Table 5 presents the results of the Structural Equation Model (SEM) analysis, examining the direct effects of political instability on various psychological outcomes. The findings indicate a significant positive relationship between political instability and both stress ($\beta = .50$, $p = 0.001$) and anxiety ($\beta = .47$, $p = 0.002$), suggesting that higher levels of political instability are strongly associated with increased stress and anxiety among students. Additionally, political instability negatively impacts emotional resilience ($\beta = -0.34$, $p = 0.005$), indicating that greater political instability leads to lower emotional resilience. These results underscore the detrimental psychological effects of political instability on students, potentially hindering their ability to cope with stress and challenges effectively.

Table 6: Coping Mechanisms Adopted by Students

Coping Strategy	Mean Score	SD	Rank
Problem-Focused Coping	3.98	0.85	1st
Emotion-Focused Coping	3.45	0.72	2nd
Avoidance Coping	2.89	0.65	3rd

Table 6 presents the coping mechanisms adopted by students in response to the challenges posed by political instability. The results show that problem-focused coping is the most commonly used strategy, with a mean score of 3.98 ($SD = 0.85$), ranking first among the coping strategies. Emotion-focused coping follows closely with a mean score of 3.45 ($SD = 0.72$), ranking second, indicating that students often engage in emotional regulation to manage stress. Avoidance coping, with a mean score of 2.89 ($SD = 0.65$), ranks third, suggesting that a smaller proportion of students resort to avoiding or distancing themselves from the problems caused by political instability.

Discussion

The present study aimed to explore the impact of political instability on various aspects of university students' lives, including financial anxiety, career orientation, job aspirations, academic performance, psychological well-being, and coping mechanisms. The findings from this study provide valuable insights into how political instability affects students' academic and psychological functioning, as well as the strategies they adopt to cope with these challenges (Mushtaque, Rizwan, et al., 2021). The Pearson correlation analysis (Table 2) revealed a significant positive relationship between political instability and financial anxiety, indicating that as political instability increases, students' financial concerns also intensify. This finding is consistent with previous research that has highlighted the economic uncertainty associated with political instability, leading to increased financial stress among individuals (Friedman, 2019; Elgin et al., 2020). In the context of university students, who often rely on limited financial resources, the adverse effects of political instability on financial security may exacerbate feelings of anxiety, potentially affecting their ability to focus on their studies and future career prospects. The results of the multiple regression analysis (Table 3) demonstrated that political instability significantly predicted career orientation and job aspirations. Specifically, the findings indicated that political instability influences students' career aspirations and their orientation towards the labor market. Political instability may create an environment where students feel uncertain about their future employment opportunities, leading to a more cautious approach to career planning. Research has shown that instability and uncertainty can lower students' confidence in their future careers, leading to a diminished sense of direction and ambition (McDermott & Lucas, 2016). As students face challenges in securing internships or jobs due to the volatile political climate, their job aspirations may be negatively affected. An independent sample t-test (Table 4) revealed that students who perceived higher levels of political instability had a significantly lower GPA compared to those with lower perceptions of instability. This result suggests that political instability has a direct detrimental effect on academic performance, which can be attributed to the stress and distraction caused by external political events. Previous studies have documented that environmental instability, including political unrest, often leads to decreased academic engagement and performance, as students become preoccupied with the uncertainty surrounding their future (Cohen & Wills, 1985; Renshaw, 2020). It is likely that students in politically unstable environments struggle to maintain focus on their academic tasks, resulting in poorer academic outcomes. The structural equation model (Table 5) analysis revealed that political instability significantly influenced stress and anxiety levels among students, with positive correlations observed between political instability and both stress ($\beta = 0.50$) and anxiety ($\beta = 0.47$). Additionally, political instability had a negative effect on emotional resilience ($\beta = -0.34$), indicating that students' ability to cope with emotional challenges decreases in times of political unrest. These findings align with existing literature that emphasizes the detrimental psychological effects of political instability, which can manifest as increased stress, anxiety, and a reduction in emotional resilience (Michaels, 2018; Dancygier & Walter, 2015). The heightened psychological distress experienced by students during politically unstable times can undermine their overall well-being and may also contribute to academic and social difficulties. The study also explored the coping strategies adopted by students to manage the challenges associated with political instability. The results (Table 6) showed that problem-focused coping was the most commonly used strategy, followed by emotion-focused coping, with avoidance coping being the least preferred. These findings suggest that, when confronted with the stress of political instability, students prioritize addressing the problem directly and managing their emotional responses, rather than avoiding the issue altogether (Mushtaque, Waqas, et al., 2021). This preference for problem-focused coping

aligns with previous studies indicating that active coping strategies are often preferred when individuals feel they can influence or change their circumstances (Carver, 1997). However, it is noteworthy that avoidance coping, though less prevalent, still remains an important strategy for some students, likely serving as a short-term mechanism to manage overwhelming stress.

Implications for Policy and Practice

The findings of this study have important implications for universities, policymakers, and mental health practitioners. Given the significant effects of political instability on students' financial anxiety, academic performance, and psychological well-being, there is a need for universities to provide better support systems. Universities should consider implementing financial aid programs, career counseling, and stress management workshops to help students navigate the challenges posed by political instability. Moreover, mental health services should be strengthened to address the increased stress and anxiety among students, offering both psychological support and resilience-building programs to improve emotional well-being. Additionally, policy interventions at the national and institutional levels can play a key role in mitigating the adverse effects of political instability on students. Providing a more stable socio-political environment and fostering economic opportunities for young people can help alleviate some of the stressors that contribute to financial anxiety and job uncertainty.

Limitations and Future Research

While this study provides valuable insights, it is not without its limitations. The research relied on self-reported data, which may be subject to biases such as social desirability or recall bias. Future research could employ longitudinal designs to assess the long-term effects of political instability on students' academic and psychological outcomes. Additionally, exploring how different types of political instability (e.g., economic crises, social unrest) specifically impact students' lives could provide a more nuanced understanding of the issue. Further studies could also examine the role of individual factors such as personality traits and coping resources in moderating the effects of political instability.

Conclusion

In conclusion, the study highlights the significant impact of political instability on university students, affecting various aspects of their lives, including financial anxiety, career orientation, academic performance, psychological well-being, and coping strategies. These findings underscore the need for targeted interventions to support students in politically unstable environments, ensuring that they have the resources to cope with the challenges they face. Future research should continue to explore the complex interplay between political instability and students' academic and psychological outcomes, helping to inform policies and practices aimed at improving student well-being in such contexts.

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