

## Navigating the Nexus: Unraveling the Interconnected Dynamics of Religion, Ethnicity, Financial Constraints, and Mental Health among University Students in Pakistan

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**Abstract:** *The investigation of the interconnections between financial constraints and mental health among university students is of the utmost importance. The aim of this research endeavor is to investigate the correlation between financial constraints, ethnicity, and mental health among university students residing in Pakistan. Primary sources of data comprise the investigation. By means of regression analysis, this research ascertains that the degree of religious affiliation does not account for the observed discrepancies in mental health among the participants affiliated with universities in Pakistan in a statistically significant manner. On the contrary, ethnic groups including Punjabi, Baloch, and Sindhi demonstrate a noteworthy correlation, suggesting that their presence negatively impacts the mental well-being of students. The social quotient positively influences mental health, whereas the emotional quotient increases susceptibility to anxiety and stress. Additionally, the research demonstrates that financial limitations exacerbate the severity of mental health issues, potentially impeding students' academic performance.*

**Keywords:** *Religion, Financial constraints, Mental Health and Ethnicity*

### I. Introduction

Mental health is the most important component of human well-being, which often determines the happiness of a person. The mental health of students is very critical for understanding the quality of education and the product that comes out of it in the end. The mental health of students depends upon many factors, including religion, culture financial situation, family issues and events, grades, and some

personal characteristics of the students and university. In the time that Pakistan is facing a high level of inflation, financial constraints become an important aspect of mental stress to cover up all the important utilities of life. For students who have not paid for the hostel and other fees, becomes more challenging to face daily notices and thus it pushes students into mental stress. Studies have shown that Financial difficulty and psychological suffering are significantly associated. According to Drentea and Reynolds (2012), those experiencing economic stress were more likely to experience anxiety and depressive symptoms. This indicates that financial constraints are possibly determining mental health. Studies have supported this hypothesis by establishing that unemployment is a major economic stressor, and has been related to negative mental health consequences (Paul & Moser, 2009). Looking at bigger economic patterns, Reeves et al. (2012) investigated the consequences of recessions on people's mental health and established that increase in mental health concerns during economic downturns, indicating a delicate relationship between financial stresses and psychological health. Another dimension of mental health and financial stress can be possibly the fact that many people are struggling between debt and mental health balancing, specifically, it is important to undertint that how debt causes stress.

The study of Sweet, Nandi, Adam, and McDade (2013) discovered that persons with larger amounts of debt had more feelings of psychological distress after investigating the relationship between debt and mental health. In the same way, university students facing financial constraints take some loans from friends and fellows, which causes stress in case of not meeting the return dates. Previously, Studies that look at the greater socioeconomic context, found that income disparities may increase mental health inequities. As per (Pybus, Power, Pickett, & Wilkinson, 2022; Wilkinson & Pickett, 2022) income disparity is connected with a rise in the prevalence of mental health issues. The current study is looking for Interventions addressing financial concerns, that may have a positive impact on the mental health of students. Now let's take another dimension of the mental health of students in universities of Pakistan. This study also investigates the association between mental health and religion. It is often seen that students join different types of unions and federations or parties to gain collective power of expressing their demands from administrative authorities. These affiliations are also associated with the socialization of students and gatherings. It is also interesting to explore how religion can influence the mental health of students in universities.

Another area of emphasis is the ethnic background of pupils, which links them to the cultures established by their elders of the same ethnicity. Pashtun students have enrolled in the Pashtun Student Federation, whereas Punjabi students have joined the Punjab Student Council, and so forth. It is frequently observed that students associated with a federation are linked to WhatsApp groups, and a single fight can significantly disturb their mental well-being for an extended period of time. This study has also incorporated the consideration of ethnicities in the model to examine their impact on the mental health of students. This study investigates the statistical correlation between the mental well-being of students

in various universities in Pakistan, and the factors that influence it through detailed econometric analysis. The study also includes measures of IQ, SQ, SQ, and AQ in the model to determine whether a person's inherent abilities contribute to their mental health sustainability. The impact on students' mental health when they are not housed in a university does not appear to be adequately investigated in this study. The study employed a regression approach to examine if the variation in mental health across students can be accounted for by the number of selected significant factors. The aim of the study is to analyse the statistical correlation between students' mental health and factors such as religion, ethnic disparities, financial restrictions, and control variables.

## 2. Review of Literature

The study conducts a comprehensive literature review of relevant concepts and papers thematically to understand the breakdowns and connections between the variables of interest for this study.

### *Role of Religious Communities as Students' Support Systems*

Students' religious communities have been the major focus of many studies because of the many ways in which being a part of a religious community can improve one's health and happiness, especially when dealing with the stresses of college life. There is a strong relationship between having social support and having good mental health, according to many research. According to House, Landis, and Umberson (1988), social support is a significant aspect of one's psychological health, specifically its ability to reduce stress. Religious communities are wonderful venues to gain social support because of their shared ideals and close-knit relationships. Students who participate in religious communities usually report a stronger sense of belonging and emotional attachment, both of which are essential for navigating the complexities of academic life (George, Larson, Koenig, & McCullough, 2000).

For many students, the sense of community and connection they find in their religious communities is an anchor as they adjust to life at university. Having a religious identity, according to Jackson, Smith, and Hill (2003), being helped and cared students feel less alone and more connected to campus life, which can help them cope with feelings of alienation and loneliness. People are more equipped to face adversity head-on when they have a strong sense of belonging in their religious communities (Zinnbauer & Pargament, 2005).

Many people find that their religious beliefs help them cope with stress and reduce its negative effects. According to Koenig (2012), regular religious activities such as prayer and meditation, might reduce stress. “*O you who believe! Seek help in patience and the prayer. Truly! Allah is with the patient*” (Q 2:153). Students may find support and strength in their religious communities' rituals and traditions as they navigate scholastic and psychological difficulties (Schieman, Bierman, & Ellison, 2010). “*Those who believed and whose hearts find rest in the remembrance of Allah: verily, in the remembrance of Allah do hearts find rest*” (Q 13:28).

One way to deal with tough times is through spiritual coping, which includes religious activities and

beliefs (Pargament, Smith, Koenig, & Perez, 1998). People who regularly attend religious services typically find that their spiritual beliefs help them cope with difficult times, which in turn makes them more flexible and resilient. Evidence suggests that spiritual resilience has a beneficial effect on mental health, especially under stressful or emergency situations (Ozcan, Hoelterhoff, & Wylie, 2021; Upenieks, Schieman, & Ellison, 2023).

Nairn and Merluzzi (2003) found that religious rituals, which are important parts of many faith systems, help people manage their emotions and stress. Taking part in rituals gives people a safe space to talk about their feelings, discover their purpose in life, and bond with others. Personal resilience and mental health are both bolstered by the social nature of religious rituals. “*Verily, those who say: Our Lord is Allah, and thereafter stand firm and straight, on them shall be no fear, nor shall they grieve*” (Q 46:13). Some people find that their religious beliefs help them cope with stress by giving them a sense of ownership and meaning in their lives. People who regularly attend religious services and who believe in an almighty being tend to have a stronger sense of purpose, which helps them deal better with hardships (Hajjiousouf & Bulut, 2022; Paloutzian & Park, 2021; Tsoraya, Primalaini, & Asbari, 2022).

### ***Conflicts Between Religious Beliefs and University Life***

Conflicts between students' religious views and the academic environment can have serious consequences for their health and happiness, therefore it's important to understand how these two realms interact. research emphasizes the growing diversity of cultures on college campuses and the possibility of conflicts stemming from religious differences (Bowman, 2023). Students dealing with these cultural dynamics often report feeling stressed out by the tensions that arise from the contrast between their conservative religious beliefs and the more liberal campus climate (Özkan, 2021). Students holding firm religious beliefs have encountered difficulties in university settings due to secularization, which is characterized by a focus on freedom of thought and the segregation of religious impacts from educational activities (Ysseldyk, Kuran, Powell, & Villeneuve, 2019).

According to Exline (2019), university students experience high levels of stress due to incidents of religiously motivated discrimination and stigmatization. There is a correlation between religious students' elevated stress levels and their encounters with discrimination on campus, which can take many forms, including unfavorable preconceptions, prejudice, and exclusionary practices. “*Verily, along with every hardship is relief*” (Q 94:5). University campuses strive to foster an open and varied community, but students may face tension when their religious beliefs and gender norms are at odds with these ideals (Lefevor et al., 2023). Academic environments can be particularly difficult for people whose religious and gender identities cross (Philbin et al., 2023).

### ***Students' Mental Health and Cultural Expectations***

Culture has a major impact on how people think, act, and feel, thus it's important to understand how cultural norms affect students' mental health. According to Li, Liew, and Kiang (2023), who highlight

the significance of cultural congruence, people may have better mental health if their cultural expectations are in line with their everyday experiences and the larger social context. Adjusting to a new environment, or acculturation can be a stressful process that might affect one's mental health. Acculturation stress can exacerbate mental health issues in students, especially in situations when their cultural values and expectations clash with those of the prevailing culture (Zeng, 2022). Cultural expectations can have an impact on kids' mental health because of the ways they play out in families. Shahid, Weiss, Stoner, and Dewsbury (2021) highlight the importance of recognizing cultural influences within families and how parental expectations might affect students' mental health.

An important factor to think about is how cultural expectations interact with other parts of people's identities, such as gender and race. Sotaquirá et al. (2022) investigate how gender and culture interact to impact the mental health of a diverse group of students. Understanding and reducing minority stress, particularly in educational contexts, requires attention to cultural elements (Meyer, Russell, Hammack, Frost, & Wilson, 2021). Mental health interventions that are sensitive to different cultures are necessary to mitigate the effects of cultural expectations on students' mental health. To successfully assist students from varied cultural backgrounds, it is crucial to incorporate cultural competency into therapeutic interventions (Sue, Sue, Neville, & Smith, 2022).

### *Ethnic Discrimination on Mental Health*

When people experience unfair treatment because of their ethnicity, it can lead to a cascade of negative effects on their mental health. Experiencing ethnic discrimination is strongly associated with psychological discomfort, according to various studies. Those who encounter or witness ethnic discrimination are at increased risk for developing anxiety, depression, and other forms of psychological distress (D. R. Williams, 2018; D. R. Williams & Mohammed, 2013). A favorable ethnic-racial identity can help mitigate the negative effects of prejudice on mental health. People who feel a strong sense of belonging to their ethnic group may be better able to deal with prejudice and other forms of discrimination, and they may also have less negative psychological effects as a result (Sellers et al., 2019). People from oppressed ethnic groups are more likely to experience mental health issues as a result of microaggressions, which are little and frequently unconscious forms of racism. M. T. Williams, Skinta, and Martin-Willett (2021) investigate how micro-aggressions affect mental health over time and highlight the importance of raising awareness and taking action to address this issue. Studies by (Paradies, 2018; Paradies et al., 2015) show a link between systemic racism and worse mental health outcomes. Their findings underscore the criticality of implementing systemic change to rectify these inequities. To gain insight into the multiplicative impact of prejudice on individuals' mental health, it is imperative to examine the interplay between ethnicity and other identifying attributes such as gender as well as sexual orientation.

### **3. Theoretical Background**

The correlation between financial limitations and religious convictions is complex and contingent on the circumstances. Religious doctrines have the potential to both alleviate and worsen financial difficulties, moulding economic conduct and impacting people's perspectives on affluence and destitution. The influence of religious beliefs on economic outcomes is contingent upon elements such as cultural milieu, the hermeneutics of religious teachings, and the robustness of social networks within religious communities. It has been proven that there has always been a connection between religion and money, as religious prohibitions are reflected in financial regulations. Religious membership of an individual noticeably impacts their family's financial decisions and company investment choices. This has the capacity to exert a direct impact on financial remuneration and hazards. Research has shown that a CEO's religious connection has an impact on the financial success of the company. Religious individuals actively choose to invest in ethical mutual funds, despite the fact that these funds provide lower returns. Religion has been shown to impact the accuracy of financial reporting and can serve as an effective method for ensuring the honesty of a company's CEO. This study examines the influence of religion and social position on individuals' career decisions. Utilising a comprehensive Indian database, this study reveals that while certain religions have a positive impact on the decision to engage in self-employment, others exert a detrimental effect on such choices. In addition, those from lower socioeconomic backgrounds are less like to be self-employed. Religion and social class have an impact on the likelihood of choosing self-employment, indicating a fundamental connection between religion, social class, and occupational decision-making. The findings indicate that customers who opt to retain their funds in Islamic banks possess a higher level of education and awareness compared to their peers at traditional banks. However, we see that individuals who hold religious beliefs are more likely to distribute their assets across various types of banks. Furthermore, the wealthier they are, the more willing they are to accept the higher level of risk that comes with maintaining an Islamic bank account.

The relationship between mental health and religious beliefs is complex and involves various theoretical perspectives that consider psychological, social, and cultural factors. This paradigm explores the connection between mental well-being and religious beliefs. For example, examine how religion impacts mental health and analyse how various forms of religious involvement indirectly affect well-being by accumulating resources and reducing the link between stress and negative mental health outcomes. Religious activity can negatively impact mental health due to exposure to pressures and maladaptive coping. This study analyses fundamental concepts, theories, and empirical perspectives on three primary topics. Religious engagement is linked to positive psychological outcomes, such as greater life satisfaction, happiness, positive emotions, and higher morale. Religious involvement is linked to lower depression, suicidal thoughts and actions, and substance abuse. Religious engagement positively impacts the mental well-being of individuals under stress, including the elderly, individuals with impairments, and those with medical conditions. This study explores the connection between

religiousness and mental health, including the theoretical pathways and clinical implications. Advancements have been made in understanding religion, spirituality, and their connection to health. They also highlight areas for improvement in defining and evaluating religion and spirituality. Psychologists are studying how religiousness and spirituality affect health and well-being using measurements linked to physical and mental health.

#### 4. Data and Methodology

##### *Data collection*

This study utilises primary data obtained through an online survey, employing a questionnaire including 83 items. The study employed a random selection method to choose universities from the HEC approved university list. It discovered that student unions and federations from these universities reached out to the researchers through social media platforms. The purpose of these online interactions was to debate the gathering of data from various ethnic groups. The students distributed it within their respective groups, resulting in writers receiving over 1103 replies in the excel spreadsheet. Following the removal of missing values and extreme values, the data underwent statistical analysis to prepare it for empirical estimations. This process involved applying several statistical techniques to analyse the specified number of variables in each model.

##### *Methodology*

##### *Econometric Model*

Starting from the baseline model, the study will help you to reach the final model estimated to uncover the secrets of interconnectivity and dynamics of the Econometric methodology applied in this study. the following model is formulated to investigate the interconnections between Mental health and its influencing factors in Pakistan.

$$\begin{aligned} \text{MentalStress}_i = & \alpha + \beta_1 \times \text{Hostel}_i + \beta_2 \times \text{MonetarySkills}_i + \beta_3 \times \text{Educationlevel}_i + \beta_4 \times \text{IQ}_i \\ & + \beta_5 \times \text{EQ}_i + \beta_6 \times \text{SQ}_i + \beta_7 \times \text{AQ}_i + \beta_8 \times \text{FinancialConstraint}_i + \gamma_1 \times \text{ReligionCloseness}_i \\ & + \delta_1 \times \text{Punjabi}_i + \delta_2 \times \text{Pathani}_i + \delta_3 \times \text{Sindhi}_i + \delta_4 \times \text{Balochi}_i + \epsilon_i \end{aligned}$$

##### *Equation explanation*

- Mental health is measured on a scale from zero to five, zero indicates a high level of stress and anxiety and five indicates a high level of peace of mind, low anxiety, and stress.
- The hostel is a binary response variable that takes value one if the person stays in a university hostel and zero otherwise.
- Education level, which is also measured in a binary form, where if the student is enrolled in an MS program takes value one and zero otherwise. The same goes for PhD students while keeping BSC is a control category.

- IQ is Intellectual quotient which is one if the person can solve analytical or mathematical problems and zero otherwise
- EQ is an Emotional quotient, which is one if the person can express his/her emotions and communicate effectively and zero otherwise.
- SQ is the Social quotient which is one if the person is good at making and keeping friends and zero otherwise.
- AQ is an Adversity quotient which is one if the person can face hard times and convert challenges into opportunities and zero otherwise.
- Closeness to religion is measured on a scale of one to 5 where 5 indicates extremely close to religion and 1 shows not close to religion.
- Financial constraints are measured in terms of the intensity it has in the meantime. It is measured on a scale from one to five, where one shows less constraint and five shows extreme financial breakdown.
- The skills variable is measured in binary form, which is If the person has a skill that gives him a return takes a value of one and zero otherwise.
- Ethnicity variables are binary in form, where each ethnicity exclusively takes value one if the student belongs to a specific ethnic group and zero otherwise

## 5. Results and Discussion

### *Empirical Results*

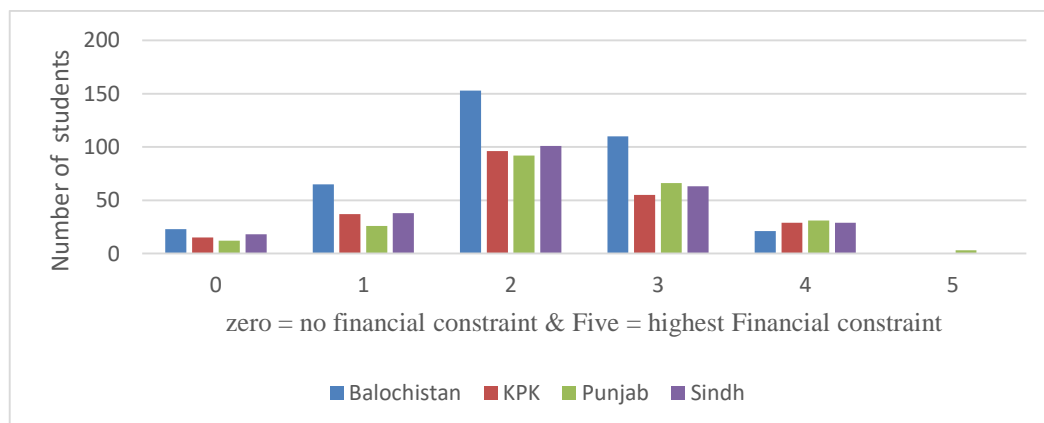


Figure I: Prevalence of Financial constraint across provinces in Pakistan

There are significant financial limitations for students in different provinces of Pakistan. Many students from Punjab face financial difficulties and have limited sources of income. Only 15 students from



Khyber Pakhtunkhwa (KPK) don't have financial problems. Students in Sindh and Baluchistan have fewer financial limitations compared to students in Punjab and Baluchistan, indicating that students from these regions have reliable sources of income. This observation shows financial variation among students in different regions of Pakistan. Students in Baluchistan and Sindh face financial limitations compared to students in other regions of Pakistan. Residents of Khyber Pakhtunkhwa (KPK) and Punjab have reliable income sources, which helps them avoid financial difficulties when it comes to university expenses. The most severe financial limitation category has few students from Punjab and no instances of income volatility or financial challenges reported from other provinces. Students in KPK and Punjab have a more stable financial situation compared to students in Baluchistan and Sindh.

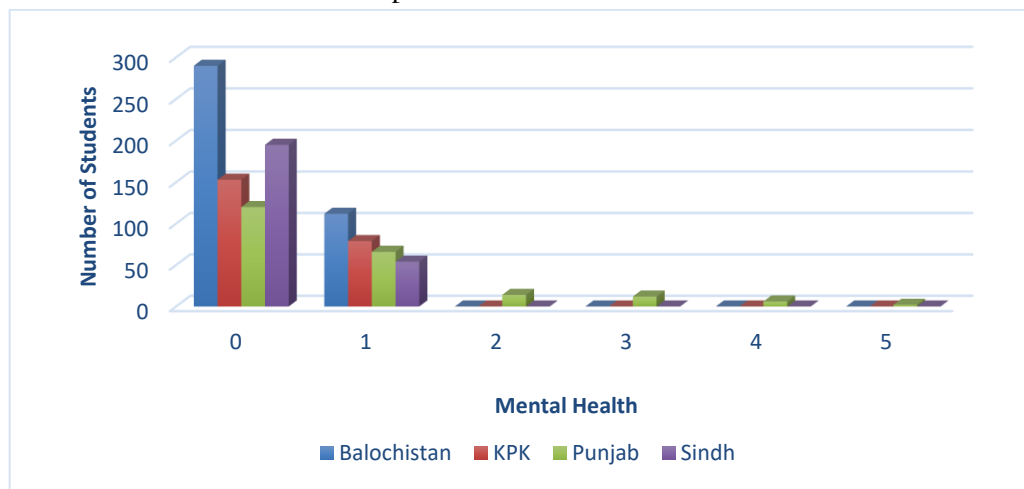


Figure 2: Crosstab Between Province and Mental Health

The study's outcomes reveal a concerning trend in mental health among students in various provinces. Baluchi students emerge with the lowest levels of mental well-being, signaling a critical issue that demands attention. Following closely are students from Sindh, Khyber Pakhtunkhwa (KPK), and Punjab, each displaying successive declines in mental health. This pattern underscores the need for targeted interventions and support systems in these regions to address the mental health challenges faced by students. Understanding and addressing these disparities is crucial for fostering a healthier educational environment and ensuring the overall well-being of students across diverse provinces in the study.

Estimations

Variables	coefficient (Std)
Stay in internal Hostel	0.244*** (0.032)
Monetary Skills	0.105*** (0.037)
Education Level	-0.007 (0.027)

IQ	-0.037* (0.021)
EQ	-0.132*** (0.031)
SQ	0.131*** (0.046)
AQ	0.088 (0.070)
Financial Constraint	-0.036 (0.045)
Religion Closeness	0.021 (0.045)
Punjabi	-0.097*** (0.028)
Pathan	-0.049 (0.030)
Sindhi	-0.092*** (0.024)
Balochi	-0.184*** (0.023)
Constant	0.342*** (0.034)

#### Model Summary

Observations	1,103,
R2	0.211,
Adjusted R2	0.202,
Residual Std. Error	0.303 (df = 1089)
F Statistic	22.422*** (df = 13; 1089)
Note:	*p<0.1; **p<0.05; ***p<0.01

#### Discussion

The empirical results of the current study reveal that mental health is positively associated with being a student staying in the internal hostel of the university, which indicates that students staying in the internal hostel of the university have a high level of mental health, which is possible because of an ease to reach classes and other activities in time and can participate in other social activities in the university.

Upgrading the level of skills that helps students to earn in monetary terms has a positive effect on the mental health of students due to a reduction in worries about meeting financial needs. It means skills play a significant role in the development of mental health among students at university.

The results show that emotional quotient is negatively and significantly influencing the mental health of university students. This relationship is explained by the phenomenon that emotionally sensitive students are highly vulnerable to mental stress. Among the personal psychological factors, the social quotient increases the mental health of students because it helps students to find, make, and stay with friends, which reduces worries in many forms. A social student can get help from friends in studies and in other unsolved issues. The adversity quotient is insignificant with mental stress at ( $0.088 > 0.005$ ) which means if a person can face challenges, the person may be able to face mental stress and absorb it. Theoretically, the adversity Quotient has a major influence on stress while executing professional duties but in this case it is not significant.

Financial constraints exert a detrimental impact on the mental well-being of university students in Pakistan. However, notably, the statistical analysis does not identify a significant correlation in this instance. Despite the absence of statistical significance, it remains evident that the burden of financial constraints contributes to the challenges faced by students, reflecting a nuanced and multifaceted relationship between financial struggles and mental health. This nuanced understanding emphasizes the need for comprehensive support systems and interventions that extend beyond statistical metrics, acknowledging the real and tangible impact of financial constraints on the mental health of university students in the Pakistani context.

Religion is a key component for the happiness and well-being of human life, as shown in the results a positive association exists between the mental health of students and closeness to religion. The regression results indicate that religion plays a pivotal role in the happiness and well-being of individuals. However, despite observing a positive association between students' mental health and their proximity to religion, the statistical analysis reveals that this relationship is not statistically significant in the current context. While the data suggests a positive trend, the lack of statistical significance implies that the observed association may not be reliably generalizable to the broader population or may be influenced by other variables not accounted for in the analysis.

Examining the variables of Punjabi, Sindh, Pathan, and Balochi in the context of this regression analysis reveals their representation of distinct ethnicities. Ethnicity, as a determinant, frequently correlates with adverse mental health outcomes, attributed to factors such as discrimination, cultural stigma surrounding mental health care seeking, and a widespread lack of awareness about mental health issues. Notably, at the university level, ethnic affiliations with federations often lead to conflicts, diminishing the mental well-being of students across various ethnic backgrounds. The findings of this study specifically indicate a negative and highly significant association between Baluch ethnicity and mental health. The

complexities underlying these disparities encompass issues like discrimination, insufficient mental health awareness, limited access to quality mental health treatment, and an unsupportive environment.

## 6. Conclusion and Policy Recommendations

On the whole, the results of the regression analysis provide insight into several aspects that impact the mental well-being of university students in Pakistan. Residing at the university's internal dormitory is linked to higher levels of mental well-being, likely because it offers the convenience of accessing classes, participating in social events, and alleviating concerns about meeting financial obligations. Furthermore, the cultivation of abilities that contribute to one's financial prosperity has a favourable effect on mental well-being, underscoring the crucial significance of skills advancement among students.

Psychologically, emotional quotient has a notable adverse impact on mental health, indicating that students who are emotionally sensitive are more prone to experiencing mental stress. In contrast, the social quotient has a beneficial influence, promoting mental well-being by enabling the formation of friendships and support networks among students. Curiously, the adversity quotient is deemed to be inconsequential in its association with mental stress, suggesting that the capacity to confront difficulties may not have a direct correlation with mental well-being in this particular circumstance. Financial limitations are recognised as a significant factor in the mental health difficulties experienced by college students. Although lacking statistical significance, the clear weight of budgetary constraints underscores the necessity for complete support systems that go beyond statistical criteria. This highlights the concrete influence of financial difficulties on the psychological well-being of students in the context of Pakistani universities. Ultimately, the correlation between religion and mental health, although initially appearing favourable, lacks statistical significance. These findings indicate that the observed correlation may not be universally valid and should be taken into account with other unexplained factors. Moreover, the analysis of ethnicities demonstrates that pupils belonging to the Baluch ethnicity encounter a markedly adverse correlation with mental health, indicating the presence of underlying problems related to discrimination, stigma, and insufficient understanding of mental health across different ethnic groups.

The study demonstrates that residing in university hostels can contribute to maintaining students' mental well-being. This could be attributed to the convenience of accessing necessary resources and socialising with friends within the school environment. However, the aspect related to emotions can have both positive and negative implications. Enhancing interpersonal relationships may promote stronger rapport, although it may also heighten susceptibility to experiencing stress or anxiety. This implies that there exists a complex correlation wherein experiencing intense emotions does not necessarily guarantee protection against mental health issues. The study highlights that the element of hardship has minimal influence. This prompts us to question if the act of cultivating resilience and confronting life challenges truly enhances our cognitive abilities in an academic setting. The disparity in mental health outcomes among individuals from diverse ethnic backgrounds, particularly Baloch students, underscores the

necessity for a compassionate approach in formulating policy within broader societal and cultural contexts. Universities should consider implementing inclusive policies that are culturally sensitive and encompass all individuals. Efforts should be made to foster harmonious relationships among students from diverse backgrounds on campus, thereby creating an inclusive learning environment that caters to the needs of all students. Programmes aimed at promoting positive emotional regulation in children may incorporate strategies for managing stress. This may prevent emotional sensitivity from becoming a weakness for them.

Given the correlation between financial concerns and mental well-being, it is advisable for schools to incorporate financial literacy courses alongside immediate financial assistance. Implementing such strategies could equip students with the necessary knowledge and resources to effectively manage financial difficulties without negatively impacting their emotional well-being. Although this study does not demonstrate a significant correlation between religious and spiritual practices and mental health, it is important not to disregard them. Incorporating these practices into a comprehensive mental health approach is crucial as they offer support and comfort to several students throughout the community. Establishing partnerships with mental health organisations, financial institutions, and cultural groups might cultivate an all-encompassing support system for students, effectively addressing their diverse needs. Implementing routine mental health evaluations would be crucial in identifying persons who are at risk and assessing the efficacy of university measures.

Providing training to professors and staff is essential in order to establish a campus community that is observant and proactive in identifying symptoms of student distress. Such training can enable educators to serve as a primary source of assistance and expedite the process of referring individuals to mental health treatment. Furthermore, colleges could derive advantages by actively fostering community engagement and implementing peer mentorship programmes. These endeavours have the potential to strengthen social connections and establish informal support systems, so enhancing the feeling of belonging and fostering a greater sense of community within the campus. Ongoing research and evaluation are crucial to guarantee the durability and pertinence of mental health policies. Universities can maintain the effectiveness and responsiveness of their treatments by adjusting their techniques based on current research findings, thus meeting the changing demands of their student populations. By integrating these subtle insights into practical measures, university settings can be transformed into environments that not only prioritise academic achievement but also cultivate the mental health and overall well-being of the student population. By making concentrated endeavours, colleges can assume a crucial function in fostering resilient and well-rounded graduates who possess the skills to negotiate the intricacies of life outside of the university environment.

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## Appendix

### Regression Results



	Estimate	Std. Error	t value	Pr(>  t )
Intercept	0.342054	0.033514	10.206	< 2e-16 ***
Hostelied	0.244464	0.031523	7.755	2.02e-14 ***
Monetary Skill	0.105447	0.037062	2.845	0.004522 **
Program level B SC MS PHD	-0.006708	0.026864	-0.250	0.802858
IQ	-0.037358	0.020859	-1.791	0.073571 .
EQ	-0.131670	0.030947	-4.255	2.27e-05 ***
SQ	0.130604	0.046451	2.812	0.005017 **
AQ	0.087523	0.069587	1.258	0.208755
Financial constraints	-0.035519	0.045112	0.787	0.431245
religion closeness	0.021341	0.044882	0.475	0.634536
Punjabi	-0.097014	0.028011	-3.463	0.000554 ***
Patan	-0.048667	0.030020	-1.621	0.105271
Sindhi	-0.092115	0.023588	-3.905	1.00e-04 ***
Balochi	-0.184074	0.023066	-7.980	3.68e-15 ***