



**INFLUENCE OF ECONOMIC STRESSORS ON RESILIENCE AND
PSYCHOLOGICAL WELLBEING IN HOSTEL UNIVERSITY STUDENTS**

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By

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DEDICATION

First and foremost, I dedicate this research to Allah Almighty, whose endless blessings, guidance, and mercy made this journey possible. I am deeply grateful to my beloved parents, Naveed Hussain and Samina Naveed, for their unwavering love, prayers, and support. I also extend my heartfelt dedication to my family, Danish Bashir, Abdullah Naveed, Amina Ahmed, Nimra Naveed, and Fatima Naveed and my little charming siblings Jannat and Bilal whose encouragement and belief in me kept me strong throughout. A special thanks to my dear friends Kiran, Nabiha, Afirah, Arwa, Malaika, Aimen, Angbeen, Huma, and Manfoosah, for their constant support, and kindness they brought to this journey. I am truly thankful for your presence and encouragement throughout this journey.

-Rabia Naveed

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Abstract

This research set out to understand how economic stress affects the psychological wellbeing of university students living in hostels, with particular attention to the role of resilience in this relationship. The main goal was to explore how financial stressors relate to both psychological wellbeing and resilience, and if resilience can help reduce the negative effects of economic hardship on student's psychological health.

Grounded in the Economic Stress Model, Resilience Theory, and Carol Ryff's model of psychological wellbeing, the study followed a quantitative and correlational design. A sample of 250 hostel-based university students was selected using convenience sampling. Participants responded to three validated instruments: The Psychological Wellbeing Scale, the Brief Resilience Scale (BRS), and the In Charge Financial Distress/Financial Wellbeing Scale (IFDFW). Data were analyzed using correlation analysis, descriptive statistics and regression techniques.

The findings showed a clear negative association between economic stress and psychological wellbeing of students under greater financial pressure tended to report lower wellbeing. Resilience also showed a significant relationship, suggesting that students with higher resilience reported better wellbeing. Notably, the interaction analysis revealed that resilience moderated the impact of economic stress. In other words, those with stronger resilience were less affected by financial difficulties when it came to their psychological health. These results underline the importance of fostering resilience among students, particularly those dealing with financial challenges. Building resilience could serve as a protective factor, helping students maintain psychological wellbeing even in the face of economic strain.