

# SOCIOECONOMIC INEQUALITY AND LIFE SATISFACTION: THE MODERATING ROLE OF RELIGIOUS COPING AMONG ADULTS IN PAKISTAN

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## Abstract

Socioeconomic inequality remains a critical determinant of individual well-being, particularly in developing countries such as Pakistan. This study examined the impact of socioeconomic inequality on life satisfaction among adults in Pakistan, with a specific focus on the moderating role of religious coping. A quantitative, cross-sectional research design was employed, and data were collected from 285 respondents using a structured questionnaire. The data were analyzed using Structural Equation Modeling (SEM) to test the proposed relationships. The findings revealed that socioeconomic inequality has a significant negative effect on life satisfaction, indicating that individuals experiencing greater disparities in income, education, and access to resources tend to report lower levels of well-being. Religious coping was found to have a significant positive effect on life satisfaction, suggesting that individuals who engage in religious practices and spiritual coping mechanisms experience enhanced psychological well-being. Furthermore, the results confirmed that religious coping significantly moderates the relationship between socioeconomic inequality and life satisfaction, such that the negative impact of inequality is weakened among individuals with higher levels of religious coping. The study concludes that while socioeconomic inequality adversely affects life satisfaction, the presence of effective coping mechanisms, particularly religious coping, can mitigate these negative effects. The findings highlight the importance of integrating structural and psychological approaches in addressing well-being and provide valuable insights for policymakers, mental health practitioners, and social development initiatives in Pakistan.

## Introduction

Socioeconomic inequality remains one of the most pressing challenges affecting individual well-being across societies, particularly in developing countries such as Pakistan. It encompasses disparities in income, education, employment opportunities, and access to essential services, which collectively shape individuals' life chances and overall quality of life. Life satisfaction, a central component of subjective well-being, reflects individuals'

cognitive evaluation of their life as a whole. Empirical evidence indicates that socioeconomic factors such as income level, education, health status, and social environment significantly influence variations in life satisfaction, with individuals in lower socioeconomic strata often reporting diminished well-being (Faraz & Hyder, 2024; Banday et al., 2024).

Socioeconomic inequality extends beyond material deprivation and is closely linked to psychological distress, social exclusion, and

limited opportunities for upward mobility. Individuals facing economic hardship are more likely to experience uncertainty, stress, and reduced access to supportive resources, all of which negatively affect their life satisfaction. Conversely, higher socioeconomic status is generally associated with greater access to resources, improved living conditions, and enhanced well-being. However, the relationship between socioeconomic inequality and life satisfaction is not purely linear and may be influenced by contextual, cultural, and psychological factors, particularly in collectivist and religious societies such as Pakistan.

Religion represents a fundamental aspect of social and individual life in Pakistan and plays a significant role in shaping coping mechanisms and psychological resilience. Religious coping refers to the use of religious beliefs, values, and practices—such as prayer, faith, and spiritual support—to manage stress and life challenges. Prior studies suggest that individuals frequently turn to religious coping strategies during periods of adversity, using spirituality as a source of comfort, meaning, and emotional regulation (Rashid et al., 2023; Khan & Bashir, 2023). Such coping mechanisms can enhance resilience and reduce psychological distress, thereby contributing positively to overall well-being.

Furthermore, religiosity and spiritual engagement have been found to be positively associated with life satisfaction and subjective well-being. Participation in religious activities and strong spiritual beliefs can foster a sense of purpose, social connectedness, and emotional stability, which are essential for maintaining life satisfaction. Empirical evidence from Pakistan indicates that individuals who are more engaged in religious practices tend to report higher levels of well-being, as religion provides both psychological support and social capital (Banday et al., 2024; Alvi et al., 2021). In contexts characterized by socioeconomic inequality, individuals may rely more heavily on religious coping to interpret and endure economic hardships, suggesting that religion may serve as a buffer against the adverse effects of inequality.

Despite the growing body of literature on socioeconomic inequality and life satisfaction, limited research has examined the moderating role of religious coping in this relationship,

particularly within the Pakistani context. While previous studies have established direct links between socioeconomic factors and well-being, as well as between religiosity and life satisfaction, the conditional influence of religious coping in mitigating the negative effects of inequality remains underexplored. This gap is especially important given the strong cultural and religious orientation of Pakistani society, where religious beliefs significantly shape individuals' perceptions and responses to life challenges.

Therefore, this study aims to investigate the relationship between socioeconomic inequality and life satisfaction among adults in Pakistan, with a specific focus on the moderating role of religious coping. By integrating structural (socioeconomic) and psychological (coping) perspectives, this research seeks to provide a comprehensive understanding of how external inequalities and internal coping mechanisms interact to influence well-being outcomes. The findings are expected to contribute to the literature on subjective well-being and offer practical insights for policymakers, mental health practitioners, and social development initiatives aimed at improving life satisfaction in contexts marked by socioeconomic disparities.

### Problem Statement

Socioeconomic inequality remains a persistent and multidimensional challenge in Pakistan, characterized by disparities in income distribution, education, employment opportunities, and access to essential services. These inequalities not only affect individuals' material living conditions but also have profound implications for psychological well-being and overall life satisfaction. Life satisfaction, as a core component of subjective well-being, reflects how individuals evaluate their quality of life; however, in unequal societies, this evaluation is often negatively influenced by economic hardship, social exclusion, and limited opportunities for upward mobility.

In Pakistan, where a significant proportion of the population faces economic instability and unequal access to resources, variations in life satisfaction are increasingly evident across different socioeconomic groups. Individuals belonging to lower socioeconomic strata are

more likely to experience financial stress, reduced social support, and limited access to health and education, which collectively diminish their overall life satisfaction. While existing research has established a direct negative relationship between socioeconomic inequality and life satisfaction, this relationship is not uniform and may be influenced by contextual and psychological factors.

One such critical factor is religious coping, which plays a central role in the lives of individuals in Pakistan. Religion is deeply embedded in the cultural and social fabric of the country, and individuals often rely on religious beliefs and practices to cope with stress, adversity, and life challenges. Religious coping can provide emotional comfort, a sense of meaning, and psychological resilience, potentially mitigating the negative effects of socioeconomic inequality. However, the extent to which religious coping buffers or alters the impact of inequality on life satisfaction remains insufficiently explored.

Despite the growing interest in subjective well-being and religiosity, there is a notable lack of empirical research examining the moderating role of religious coping in the relationship between socioeconomic inequality and life satisfaction, particularly among adults in Pakistan. Most existing studies have focused on direct relationships, overlooking the interactive effects that may provide a more nuanced understanding of well-being in unequal societies. This gap limits the ability of policymakers and practitioners to design effective interventions that incorporate both structural and psychological dimensions of well-being.

Therefore, there is a need for a comprehensive investigation that examines how socioeconomic inequality influences life satisfaction and how religious coping may moderate this relationship. Understanding this interaction is crucial for developing contextually relevant strategies to enhance well-being and reduce the adverse psychological effects of inequality in Pakistan.

### Research Questions

1. What is the relationship between socioeconomic inequality and life satisfaction among adults in Pakistan?

2. How does religious coping influence life satisfaction?

3. Does religious coping moderate the relationship between socioeconomic inequality and life satisfaction?

4. To what extent can religious coping mitigate the negative effects of socioeconomic inequality on life satisfaction?

### Research Objectives

#### General

To examine the relationship between socioeconomic inequality and life satisfaction, with a focus on the moderating role of religious coping among adults in Pakistan.

#### Objective:

#### Specific Objectives:

1. To assess the impact of socioeconomic inequality on life satisfaction among adults in Pakistan.

2. To evaluate the effect of religious coping on individuals' life satisfaction.

3. To analyze the moderating role of religious coping in the relationship between socioeconomic inequality and life satisfaction.

4. To identify whether religious coping acts as a buffering mechanism against the negative effects of socioeconomic inequality.

### Significance of the Study

This study offers important contributions to theory, practice, and policy by examining how socioeconomic inequality influences life satisfaction and how religious coping conditions this relationship within the Pakistani context.

From a theoretical perspective, the study advances the literature on subjective well-being by integrating structural (socioeconomic inequality) and psychological (religious coping) dimensions into a single framework. While prior research has largely examined direct effects, this study introduces a moderating mechanism that provides a more nuanced understanding of how individuals interpret and respond to inequality. By doing so, it enriches existing models of well-being and coping, particularly in culturally and religiously oriented societies.

From a practical standpoint, the findings are expected to benefit mental health practitioners, social workers, and community organizations by highlighting the role of religious coping as a potential psychological resource. Understanding

how individuals use faith-based coping strategies to deal with socioeconomic stress can inform the design of culturally sensitive interventions aimed at improving life satisfaction and emotional resilience among vulnerable populations.

In terms of policy implications, the study provides evidence to support more holistic approaches to well-being that go beyond economic indicators. Policymakers can use these insights to develop integrated social policies that address both material inequalities and psychosocial needs. Recognizing the role of religion in coping may also encourage the inclusion of community and faith-based initiatives in programs targeting well-being and social development.

Finally, the study holds contextual significance by focusing specifically on Pakistan, where socioeconomic disparities are prominent and religion plays a central role in daily life. The findings offer locally relevant insights that can guide future research and interventions in similar developing-country settings, contributing to a more comprehensive understanding of well-being under conditions of inequality.

### Literature Review

The relationship between socioeconomic inequality and life satisfaction has attracted considerable scholarly attention, particularly within the broader domain of subjective well-being. However, understanding this relationship requires a multidimensional perspective that incorporates structural conditions as well as psychological and cultural mechanisms, such as religious coping. This section reviews the relevant literature on socioeconomic inequality, life satisfaction, religious coping, and their interrelationships, with a focus on developing countries and the Pakistani context.

### Socioeconomic Inequality and Life Satisfaction

Socioeconomic inequality refers to the unequal distribution of income, wealth, education, and access to resources within a society. Extensive research has demonstrated that such inequalities significantly influence individuals' well-being and life satisfaction. Life satisfaction, as a cognitive evaluation of one's life circumstances, is sensitive to both absolute and relative socioeconomic conditions. Individuals with

lower income, limited education, and restricted access to opportunities tend to report lower levels of life satisfaction due to financial insecurity, social marginalization, and reduced life chances.

Empirical studies suggest that inequality not only affects individuals through material deprivation but also through psychosocial pathways, such as perceived injustice, social comparison, and stress. In developing countries, where social safety nets are often limited, the adverse effects of inequality on life satisfaction are more pronounced. In Pakistan, disparities in income and access to education and healthcare continue to create uneven well-being outcomes across different population groups, reinforcing the negative association between socioeconomic inequality and life satisfaction.

### Religious Coping and Psychological Well-Being

Religious coping has emerged as an important construct in understanding how individuals manage stress and adversity. It involves the use of religious beliefs, practices, and values—such as prayer, trust in a higher power, and participation in religious activities—to cope with life challenges. Religious coping is often categorized into positive and negative forms. Positive religious coping includes seeking spiritual support, finding meaning in difficult situations, and maintaining faith, whereas negative religious coping may involve spiritual discontent or feelings of punishment.

A substantial body of literature indicates that positive religious coping is associated with improved mental health, reduced stress, and higher levels of well-being. Individuals who engage in religious coping often report greater emotional stability, resilience, and a sense of purpose. In Pakistan, where religion plays a central role in everyday life, religious coping is widely practiced and serves as a key mechanism for dealing with personal and social challenges. Studies have shown that individuals who actively engage in religious practices tend to experience higher levels of psychological well-being and life satisfaction.

### Religious Coping and Life Satisfaction

The relationship between religious coping and life satisfaction has been widely explored, with most studies indicating a positive association. Religious beliefs and practices can enhance life satisfaction by providing individuals with a framework for understanding life events, fostering hope and optimism, and promoting social connectedness through religious communities. In addition, religion often encourages acceptance and gratitude, which are important determinants of life satisfaction.

In the context of Pakistan, religiosity and spiritual engagement are deeply embedded in social and cultural norms. Empirical evidence suggests that individuals who rely on religious coping strategies are better able to maintain life satisfaction, even in the face of adversity. This is particularly relevant in environments characterized by economic uncertainty and social inequality, where religion can serve as a source of psychological comfort and stability.

### Moderating Role of Religious Coping

While the direct relationships between socioeconomic inequality and life satisfaction, as well as between religious coping and well-being, are well-established, recent research has begun to explore the interactive effects of these variables. Specifically, religious coping may act as a moderating factor that influences the strength or direction of the relationship between inequality and life satisfaction.

From a theoretical perspective, religious coping can function as a buffering mechanism that mitigates the negative psychological effects of socioeconomic stressors. Individuals facing economic hardship may use religious coping to reinterpret their circumstances, reduce stress, and maintain a sense of hope and meaning. As a result, the adverse impact of inequality on life satisfaction may be less severe among individuals who engage in higher levels of religious coping. However, the effectiveness of religious coping as a moderator may vary depending on its nature and intensity. Positive religious coping is likely to strengthen resilience and enhance life satisfaction, whereas negative religious coping may exacerbate stress and reduce well-being. Despite its potential importance, empirical research examining the moderating role of

religious coping remains limited, particularly in developing countries.

### Research Gap

Although existing literature provides valuable insights into the relationships among socioeconomic inequality, religious coping, and life satisfaction, several gaps remain. First, most studies have examined these variables in isolation, with limited attention to their interactive effects. Second, there is a scarcity of research focusing on the moderating role of religious coping, especially in non-Western and developing contexts. Third, within Pakistan, empirical studies integrating socioeconomic and psychological dimensions of well-being are relatively limited.

Therefore, this study seeks to address these gaps by investigating the relationship between socioeconomic inequality and life satisfaction while examining the moderating role of religious coping among adults in Pakistan. This integrated approach is expected to provide a more comprehensive understanding of how structural inequalities and individual coping mechanisms jointly influence well-being outcomes.

### Underpinning Theory: Stress and Coping Theory

This study is grounded in Stress and Coping Theory, originally developed by Richard S. Lazarus and Susan Folkman, which provides a comprehensive framework for understanding how individuals respond to stressors and maintain psychological well-being. The theory posits that stress is not merely a function of external conditions but arises from individuals' cognitive appraisal of situations and their perceived ability to cope with them. In this context, coping strategies play a crucial role in determining how stress affects well-being outcomes such as life satisfaction.

According to Stress and Coping Theory, individuals engage in two key processes: primary appraisal, where they evaluate whether a situation is threatening or stressful, and secondary appraisal, where they assess their available resources to cope with the situation. Socioeconomic inequality can be conceptualized as a chronic stressor, as it exposes individuals to

financial hardship, social exclusion, and limited opportunities. These conditions are often appraised as threatening, particularly by individuals in lower socioeconomic positions, leading to reduced life satisfaction.

Coping strategies are then employed to manage these stressors, and they can be broadly categorized into problem-focused and emotion-focused coping. Religious coping falls under emotion-focused coping, as it helps individuals regulate emotional responses to stress through spiritual beliefs, practices, and reliance on a higher power. In societies like Pakistan, where religion is deeply embedded in cultural and social life, religious coping serves as a prominent mechanism for dealing with adversity.

Within this study, religious coping is conceptualized as a moderating variable that influences how individuals respond to the stress associated with socioeconomic inequality. Consistent with Stress and Coping Theory, individuals who engage in positive religious coping—such as seeking spiritual support, engaging in prayer, and finding meaning in hardship—are better able to manage stress and maintain higher levels of life satisfaction. In contrast, individuals who lack effective coping mechanisms may experience stronger negative effects of inequality on their well-being.

The theory therefore provides a strong foundation for explaining the interactive relationship between socioeconomic inequality and life satisfaction. It suggests that the impact of external stressors (inequality) on psychological outcomes (life satisfaction) is contingent upon internal coping resources (religious coping). By applying this theoretical lens, the study emphasizes that individuals are not passive recipients of structural conditions; rather, they actively interpret and respond to these conditions through coping mechanisms that shape their well-being.

In summary, Stress and Coping Theory offers a robust explanatory framework for understanding how religious coping can buffer the adverse effects of socioeconomic inequality on life satisfaction, making it highly relevant to the objectives of this study.

### Hypotheses Development

**H1:** Socioeconomic inequality has a significant negative effect on life satisfaction among adults in Pakistan.

**H2:** Religious coping has a significant positive effect on life satisfaction.

**H3:** Religious coping significantly moderates the relationship between socioeconomic inequality and life satisfaction, such that the negative effect of inequality is weaker at higher levels of religious coping.

### Methodology

This study adopted a quantitative research design to examine the relationship between socioeconomic inequality and life satisfaction, as well as the moderating role of religious coping among adults in Pakistan. A cross-sectional survey approach was employed, as data were collected from respondents at a single point in time to capture their perceptions and experiences.

### Population and Sampling

The target population comprised adult individuals residing in Pakistan, including both male and female respondents from diverse socioeconomic backgrounds, educational levels, and occupational groups. The inclusion of a heterogeneous population ensured variability in socioeconomic conditions and coping behaviors, which was essential for testing the proposed relationships.

A non-probability purposive sampling technique was utilized to select participants who were able to provide relevant and informed responses regarding their socioeconomic conditions, life satisfaction, and coping practices. In addition, elements of convenience sampling were incorporated to facilitate access to respondents across different regions.

Based on established guidelines for multivariate analysis and structural equation modeling, a minimum sample size of 200 was considered adequate. Accordingly, a total of 350 questionnaires were distributed to potential respondents through both online and physical means. Out of these, 301 completed responses were received. After data screening and removal of incomplete or inconsistent entries, 285 valid questionnaires were retained for final analysis, representing a satisfactory response rate.

**Data Collection Instrument**

Data were collected using a structured, self-administered questionnaire developed from previously validated scales in the literature. The instrument consisted of four sections: demographic information, socioeconomic inequality, religious coping, and life satisfaction. All items were measured using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree), to capture respondents' perceptions and attitudes.

**Data Collection Procedure**

The survey was administered through a combination of online platforms (e.g., email and social media) and face-to-face distribution, ensuring wider geographical coverage and accessibility. Respondents were informed about the purpose of the study and were assured of confidentiality and anonymity. Participation was voluntary, and informed consent was obtained prior to data collection.

**Data Analysis Techniques**

The collected data were analyzed using Statistical Package for the Social Sciences (SPSS) and Structural Equation Modeling (SEM) techniques. Preliminary analyses included data cleaning, descriptive statistics, and assessment of normality. The measurement model was evaluated using reliability and validity tests, including Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE).

The structural model was then assessed to test the hypothesized relationships. To examine the moderating effect of religious coping, an interaction term was created and incorporated into the model. The significance of path coefficients, along with model fit indices, was used to determine the validity of the hypotheses.

**Ethical Considerations**

Ethical standards were strictly maintained throughout the research process. Respondents' identities were kept confidential, and the data were used solely for academic purposes. Participation was entirely voluntary, and respondents were given the option to withdraw at any stage without any consequences.

This methodological approach ensured a rigorous and systematic investigation of the proposed relationships, providing reliable and valid findings regarding the impact of socioeconomic inequality and the moderating role of religious coping on life satisfaction in Pakistan.

**Data Analysis and Results**

The data were analyzed using a systematic approach involving descriptive statistics, measurement model evaluation, and structural model assessment. Statistical analyses were conducted using SPSS and Structural Equation Modeling (SEM) to test the proposed hypotheses.

**Descriptive Statistics**

**Table 1: Demographic Profile of Respondents (n = 285)**

Variable	Category	Frequency	Percentage (%)
Gender	Male	182	63.9%
	Female	103	36.1%
Age	18-30 years	96	33.7%
	31-45 years	121	42.5%
	Above 45 years	68	23.8%
Education Level	Intermediate or less	72	25.3%
	Bachelor's	134	47.0%
	Master's and above	79	27.7%
Employment Status	Employed	169	59.3%
	Self-employed	61	21.4%

Variable	Category	Frequency	Percentage (%)
	Unemployed	55	19.3%

The sample consisted of a relatively balanced demographic distribution, with a higher proportion of male respondents (63.9%). Most participants were between 31-45 years, indicating a mature and economically active group. Nearly half of the respondents held a

bachelor's degree, suggesting an educated sample capable of providing informed responses. The majority were employed, reflecting exposure to socioeconomic dynamics relevant to the study.

**Measurement Model Assessment**

**Reliability Analysis**

**Table 2: Reliability Statistics**

Construct	Cronbach's Alpha	Composite Reliability (CR)
Socioeconomic Inequality	0.88	0.91
Religious Coping	0.86	0.89
Life Satisfaction	0.90	0.92

All constructs demonstrated strong internal consistency, with Cronbach's alpha and CR values exceeding the recommended threshold of

0.70. This indicated that the measurement items were reliable and consistently represented their respective constructs.

**Convergent Validity**

**Table 3: Convergent Validity**

Construct	AVE	Factor Loadings Range
Socioeconomic Inequality	0.61	0.71 - 0.87
Religious Coping	0.58	0.70 - 0.84
Life Satisfaction	0.65	0.73 - 0.88

The Average Variance Extracted (AVE) values for all constructs exceeded 0.50, confirming adequate convergent validity. Factor loadings

were above the acceptable threshold, indicating that items strongly contributed to their respective constructs.

**Discriminant Validity**

**Table 4: Discriminant Validity (Fornell-Larcker Criterion)**

Construct	SEI	RC	LS
Socioeconomic Inequality	0.78		
Religious Coping	-0.41	0.76	
Life Satisfaction	-0.55	0.60	0.81

*(Diagonal values represent square root of AVE)*

The square root of AVE for each construct was greater than its correlation with other constructs, confirming discriminant validity.

This indicated that each variable measured a distinct concept without significant overlap.

3. Structural Model Assessment

3.1 Hypothesis Testing

Table 5: Structural Model Results

Hypothesis	Relationship	Beta ( $\beta$ )	t-value	p-value	Result
H1	SEI $\rightarrow$ Life Satisfaction	-0.48	8.12	0.000	Supported
H2	Religious Coping $\rightarrow$ Life Satisfaction	0.34	6.05	0.000	Supported
H3	SEI $\times$ RC $\rightarrow$ Life Satisfaction	0.21	3.44	0.001	Supported

- **H1:** Socioeconomic inequality had a significant negative effect on life satisfaction ( $\beta = -0.48, p < 0.001$ ), indicating that higher levels of inequality were associated with lower life satisfaction among respondents.

- **H2:** Religious coping showed a significant positive effect on life satisfaction ( $\beta = 0.34, p < 0.001$ ), suggesting that individuals who

engaged more in religious coping reported higher well-being.

- **H3:** The interaction term was significant ( $\beta = 0.21, p < 0.01$ ), confirming the moderating role of religious coping. This indicated that the negative impact of socioeconomic inequality on life satisfaction was weaker among individuals with higher levels of religious coping.

4. Model Fit Indices

Table 6: Model Fit Statistics

Fit Index	Value	Recommended Threshold
CFI	0.93	$\geq 0.90$
TLI	0.91	$\geq 0.90$
RMSEA	0.06	$\leq 0.08$
SRMR	0.05	$\leq 0.08$

All model fit indices met the recommended criteria, indicating a good fit between the proposed model and the observed data. This confirmed that the structural model adequately explained the relationships among the variables. The results demonstrated that socioeconomic inequality significantly reduced life satisfaction, highlighting the adverse impact of structural disparities on individual well-being. At the same time, religious coping emerged as an important psychological resource that enhanced life satisfaction and buffered the negative effects of inequality.

The significant moderating effect indicated that individuals who relied more on religious coping were better able to maintain life satisfaction despite experiencing socioeconomic challenges. This finding underscores the importance of cultural and psychological factors in shaping well-being outcomes, particularly in a religiously oriented society like Pakistan.

Overall, the analysis confirmed that both structural (inequality) and psychological

(religious coping) factors interact to influence life satisfaction, providing a comprehensive understanding of well-being in the studied context.

Discussion

The findings of this study provide compelling evidence that socioeconomic inequality significantly undermines life satisfaction among adults in Pakistan. The negative relationship observed indicates that disparities in income, education, and access to opportunities contribute to diminished well-being, primarily through increased financial stress, perceived social exclusion, and limited life prospects. These results are consistent with existing literature, which emphasizes that inequality affects not only material conditions but also individuals' psychological evaluations of their lives. In the Pakistani context, where structural inequalities are widespread, the impact on life satisfaction appears particularly pronounced.

The study further revealed that religious coping plays a significant positive role in enhancing life satisfaction. Individuals who actively engaged in religious practices—such as prayer, reliance on faith, and seeking spiritual support—reported higher levels of well-being. This finding aligns with prior research suggesting that religious coping fosters emotional resilience, provides meaning in life, and promotes psychological stability. In a culturally and religiously embedded society like Pakistan, religion serves as a vital resource for managing stress and maintaining a sense of purpose, especially during challenging circumstances.

Most importantly, the moderating effect of religious coping offers deeper insights into how individuals respond to socioeconomic inequality. The results indicate that religious coping significantly weakens the negative relationship between inequality and life satisfaction. This suggests that individuals who rely on religious coping mechanisms are better equipped to manage the stress associated with socioeconomic disadvantages. By reframing adversity, fostering hope, and encouraging acceptance, religious coping acts as a psychological buffer that mitigates the adverse effects of inequality. This finding reinforces the relevance of Stress and Coping Theory, highlighting the role of internal coping resources in shaping well-being outcomes in the face of external stressors.

### Conclusion

This study concluded that socioeconomic inequality is a significant determinant of life satisfaction among adults in Pakistan, with higher levels of inequality leading to lower well-being. At the same time, religious coping was found to positively influence life satisfaction and play a critical moderating role in this relationship. The findings demonstrate that while structural inequalities negatively affect individuals' well-being, the presence of strong coping mechanisms—particularly religious coping—can reduce these adverse effects.

The study highlights the importance of adopting an integrated perspective that considers both external socioeconomic conditions and internal psychological resources. It establishes that improving life satisfaction in unequal societies

requires not only addressing structural disparities but also strengthening individuals' coping capacities.

### Implications

The findings of this study have important theoretical, practical, and policy implications. Theoretically, the study contributes to the literature by integrating socioeconomic and psychological perspectives within a single framework, thereby extending the application of Stress and Coping Theory in the context of subjective well-being. It provides empirical support for the moderating role of coping mechanisms, offering a more nuanced understanding of how individuals experience and respond to inequality.

From a practical perspective, the results are valuable for mental health professionals, counselors, and social workers. The study highlights the importance of incorporating culturally relevant coping strategies, such as religious coping, into interventions aimed at improving psychological well-being. Programs designed to enhance resilience and emotional support can benefit from recognizing the role of spirituality in individuals' lives.

In terms of policy, the study underscores the need for a balanced approach to improving well-being. While economic policies aimed at reducing inequality remain essential, policymakers should also consider psychosocial dimensions. Supporting community-based and faith-oriented initiatives can complement structural reforms and contribute to overall well-being in society.

### Future Directions

Future research can expand on this study by exploring additional moderating or mediating variables, such as social support, emotional intelligence, or cultural values, to provide a more comprehensive understanding of life satisfaction. Longitudinal studies would be particularly useful in examining how the relationship between socioeconomic inequality and life satisfaction evolves over time and how coping strategies develop in response to changing conditions.

Additionally, future studies could differentiate between positive and negative forms of religious

copied to better understand their distinct effects on well-being. Comparative research across different cultural or regional contexts may also offer valuable insights into how the role of religion varies in shaping life satisfaction. Expanding the scope to include rural and marginalized populations could further enhance the generalizability of findings.

### Recommendations

Based on the findings, several recommendations are proposed. First, policymakers should prioritize reducing socioeconomic inequality by improving access to education, healthcare, and employment opportunities. Addressing structural disparities is essential for enhancing overall life satisfaction.

Second, mental health practitioners should incorporate religious and culturally sensitive coping strategies into their interventions. Recognizing the importance of spirituality can improve the effectiveness of counseling and support programs.

Third, community and religious institutions should be engaged as partners in promoting psychological well-being. Awareness programs and workshops can be organized to encourage adaptive coping strategies and resilience-building among individuals facing socioeconomic challenges.

Finally, educational institutions can play a role in promoting well-being by integrating life skills and coping strategies into curricula, helping individuals better manage stress and adversity.

### Limitations

Despite its contributions, this study has several limitations. First, the use of a cross-sectional design limits the ability to establish causal relationships between variables. Future research using longitudinal designs could provide stronger causal inferences.

Second, the study relied on self-reported data, which may be subject to response bias or social desirability effects. Respondents may have overreported positive behaviors such as religious coping.

Third, the use of non-probability sampling limits the generalizability of the findings to the broader population. Although efforts were made to include diverse respondents, the sample may not

fully represent all socioeconomic groups in Pakistan.

Finally, the study focused solely on religious coping as a moderating variable, while other potential factors influencing life satisfaction were not examined. Future research can address these limitations by incorporating broader variables and more representative sampling techniques.

Overall, this study provides a comprehensive understanding of how socioeconomic inequality and religious coping interact to influence life satisfaction, offering valuable insights for both research and practice in the context of Pakistan.

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