DOES INSTITUTION MATTER IN SUBJECTIVE WELL-BEING? A CROSS SECTIONAL ANALYSIS OF SWAT, PAKISTAN

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Abstract-The present study was conducted with the sole aim to analyze the relationship of social capital and subjective well-being in rural communities at Upper Swat, Khyber Pakhtunkhwa, Pakistan with a conceptual framework comprised of independent variables i.e. "social relations, civic engagement, neighborhood trust, institutional trust, access to health, access to education, leisure time and dependent variable i.e. "subjective well-being in rural communities" respectively. A sample size of 473 respondents was selected randomly from the 214,713 population of two Tehsils namely Khwazakehla and Matta respectively. Further, a well-structured interview schedule encompassing all the study variables was used for primary data collection. Furthermore, the data was coded into SPSS for further analysis i.e. univariate, bivariate and multivariate analysis. The study concluded that the participants did not trust the systems, i.e. education, politics, media, civil organization, and parliament. However, only two systems have been trusted so far i.e. the bank and the court in the study area. Also, the participants were somewhat happy with the fact that there were enough educational institutions for both men and women, and that the government was taking steps to make the general public more aware of different topics or issues. Besides, the cost of quality educational institutions was reasonable, and there was a good system for getting people from marginalized communities into educational institutions. However, the participants were not satisfied with the allocation of budget from the government side for the promotion of universal education. Moreover, some macro and micro level policy recommendations were also put forward for governmental, non-governmental and communal level for boosting the subjective well-being of the rural community.

Keywords: Institutional Trust, Subjective Well-being, Bivariate and Multivariate Analyses.

1. INTRODUCTION

Well-being is a multidimensional concept that covers various dimensions of human functioning (McGillivray, 2007). Well-being can be defined as a state in which the individual feels able to work productively and proactively, establish

positive relationships with others and contribute to the community (Brrns, 2016). Well-being is broadly divided into two domains i.e. subjective well-being [SWB] and objective well-being [OWB]. The OBW is related to objective aspects like housing and income, while the SWB is related to individual perception about his environmental conditions, his behavioral response and the consequences of this process (Atkinson et al., 2016).

It has been observed that all over the world from the past OWB is considered as the foundation for measurement of well-being. Such as well-being is measured through the level of income at micro level and at the macro level measured by gross domestic product (GDP) and Gross national product (GNP). However, from the recent decades the subjective indicators are also considered throughout the world for the measurement of well-being that is called SWB (Easterlin, 2005; Stiglitz et al., 2009).

Most governments all over the world have long used objective measurement to guide their policies, but recently SWB has gained the attention of the policy makers. SWB is considered one of the important target goals of the developmental agenda (Dolan et al., 2012; Stiglitz et al., 2009) and a focused area of the social scientists and international organizations while monitoring and measuring the outcomes of the SWB targets in both developed and developing countries.

There are two broader approaches for further clarity of the SWB that are Hedonic well-being and Eudemonic well-being. Hedonic well-being approach is related with the individual emotions, feelings, and satisfaction. This approach suggests that a good life is achieved by experiencing maximum pleasure and happiness (Diener et al., 1999). While, Eudemonic well-being comprehend that wellbeing not only related to pleasure and satisfaction rather well-being is associated with the elements of truth, meaning, purpose in life, having strong connections and relatedness with other members of society, self-determination and feelings of inclusion (Keyes et al., 2002).

Thus, it was simply understood that SWB is the individual's personal perception about cognitive (i.e. life satisfaction) and effectiveness (i.e. happiness). The cognitive element of subjective well-being referred to the way people think about life satisfaction as a whole, and the effective element referred to the individual feelings and emotions of happiness (Diener et al., 1999). According to Diener et al (2012) SWB refers to the individual personal mental and emotional evaluation. **VOLUME 19 ISSUE 07 JULY 2023** 786-802 Therefore, subjective well-being means the feelings of the individual about one's life, the individual experiences and how they evaluate their lives as a whole. It was concluded from these definitions and approaches that subjective well-being means life satisfaction and feeling of happiness as a whole. Simply, the SWB is the individual's personal perception about cognitive (i.e. life satisfaction) and effective (i.e. happiness) level.

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1.1. Institutional trust and subjective well-being

Institutions are the sources of fulfilling the essential life needs, protection and also the individuals solve their problems through institutions (Monk-Turner, 2000). The institutional and political trust promotes trust among peoples. The social trust is the trust between the individuals while the institutional trust is located in the public. The institutional trust is related to the performance of the institutions. If the institution performs well the trust of the people over the institutions improves and people will feel more satisfied and happier (Helliwell, 2006). Likewise, Helliwell and Putnam (2004) has concluded that higher social capital in the economic aspect contributed to the institutional, economic and political performance of the state. Also, Sztompka (1999) revealed that the efficient performance of the institutions enhanced the confidence level among citizens. In Asian countries the SWB is one of the problems of the citizens because of lack of confidence among citizens on the institutions. Almost half of the countries all over the world are facing problems of happiness inequality. The most prominent reasons for the happiness inequality are lack of generosity, corruption, low GDP and poor health (Helliwell, 2011).

fair in their decisions and encourage participation it will gain the trust of the people. The trust of people in the institutions promotes feelings of certainty and protection among people that enhance the life satisfaction and quality of life of the people (Glatz, 2020). Keeping in view the above stock of literature, the present study is designed quantitatively to explore the association between SWB and institutional trust. Moreover, literacy level was controlled as well to ascertain the level of association among the mentioned variables.

2. MATERIAL AND METHODS

A cross sectional research design was adopted as research design for the current study. To fulfill the study objectives the proposed study was carried out in rural areas of District Swat at Tehsil Khwazakhela and Matta as 87% population of Khwazakhela and Matta Tehsils is rural in nature. Moreover, geographically, Tehsil Khwazakhela comprised 7 Union Councils (UCs) including 6 rural, and Tehsil Matta comprised 14 UCs including 13 rural. So, total rural Union councils in these two Tehsils are 19 with a ratio of 1:2 (1 Rural UC in Khwazakhela: 2 Rural UCs in Matta). On this basis for the current study, 2:4 UCs were randomly selected as study area i.e. 2 Rural UCs (Kotanai & Shin) from Tehsil Khwazakhela and 4 Rural UCs (Beha, Pir kalay, Darmi and Arkot) from Tehsil Matta. Besides, multistage stratified random sampling technique was followed as at first level the study universe is divided into Tehsils, followed by division of Tehsils into union Councils, and then Union Councils are divided into rural and urban Union Councils.

In addition, the required sample size for total population of 214,713 was calculated as 473 as per the analogy of the Sher Muhammad Chaudhry sample size formula (Chaudhry, 2009). The calculated sample size (473) is proportionally allocated to the selected Union Councils based on Bowley's proportional allocation formula as per the population of the Union Councils (Bowley, 1926). The proportional allocation of the sample size is represented in the following Table-1.

Table-1: Allocation of required sample to selected Union Councils

Tehsil	Union Council	Population	Require Sample size
Khwazakhela Tehsil	Kotanai	35,651	79
	Shin	34,973	77
Matta Tehsil	Beha	33,065	73
	Pir kalay	41,148	91
	Darmi	28,300	62
	Arkot	41,576	91
Total		214,713	473

In addition, the primary data was collected from persons above eighteen (18) years of age. Furthermore, the respondents were selected from every walk of life including males and females. For data collection, a well thought out interview schedule encompassing all the study variables was used. Prior to data collection, the interview schedule was pre-tested to know about its relevance to the objectives of the study and to remove any ambiguity.

Likely, for measuring institutional trust, institutional trust scale was adopted (OECD, 2017). The scale consists of 9 items. The positive response on 5 or more items was considered as appropriate trust on institutions by the respondent. Whereas, for measuring SWB, 5 items were used, wherein, a positive response on 3 or more items was considered as respondent having appropriate subjective well-being.

Moreover, the study variables i.e. the independent [Institutional Trust] and dependent variable [SWB] were indexed. For indexation the minimum number of items under a variable must be two or more. In the indexation all the items under each variable are converted into a single variable. Furthermore, the independent and dependent variable is cross-tabulated to find the association between the independent and dependent variable (Nachmias and Nachmias, 1976).

The collected data was coded and entered in SPSS software, version-26, for its analysis. The data was analyzed through bivariate and multivariate analyses. At both levels of analysis, the Chi-Square test was used to explore the association among the

variables. Likewise, multivariate analysis was used to determine whether the association between independent and dependent variables was spurious or not?

3. RESULTS AND DISCUSSION

Association between Institutional trust and SWB in rural communities

Empirical research across nations demonstrates that institutions influence economic growth and development (Acemoglu and Robinson, 2006). These studies include institutions into formal norms, incentives, and limitations, the rule of law, the protection of private property and human rights, and government policies. Formal institutions are flanked by informal institutions (norms, values, and conventions), which are regarded as essential factors for generating trust and cooperation between agents: collectively, they determine the institutional environment in which agents operate (Montero & Medina-Garzón, 2021). According to Rodríguez-Pose (2013) disclosed that the density or thickness of informal local institutions influences the implementation of local and regional development policies because it affects the "learning" capacity of the agent and the ability to take advantage of economic and social externalities, thereby facilitating agglomeration and clustering in each territory. Numerous experts of local development identify the presence of virtuous informal institutions as a crucial element in the emergence of industrial districts in Central and Northern Italy (Dei Ottati 1994).

Table-2 provided a quantitative overview of institutional trust in rural communities as it relates to SWB. Table-2 highlighted a non-significant (P=0.402) association was found between SWB and do you trust on the educational system. On the basis of these data, it is possible to conclude that the educational system in the research area is inadequate due to a number of obstacles, which has a negative impact on the well-being of local residents. Globalization has contributed to the profound transformation of higher education's crucial role in social development (Sakharchuk, 2017). Educating oneself is commonly viewed as the pursuit of a better life (Huang et al., 2017), and attaining a higher level of education is expected to bring benefits to both the individual and society (Kristofferson, 2018), such as better health status, higher self-esteem, higher pay and social status, and so on. Since these parameters are confirmed to be correlated with SWB, a positive correlation between educational

achievement and SWB is widely hypothesized. Several earlier studies have examined the association, but the conclusions have been inconsistent and contradictory (Kristofferson, 2018). FitzRoy and Nolan (2018) discovered a strong negative association between education and SWB based on data from the British Household Panel Survey (BHPS), while a similarly significant positive correlation was identified using data from the German Socio-Economic Panel (SOEP) The reported correlation between education and SWB is positive (Powdthavee et al., 2013), positive only at higher levels of education (Yakovlev P and Leguizamon S, 2012), positive only at moderate levels of education (Stutzer, 2004), insignificant (Flouri E., 2004), and negative (Powdthavee et al., 2013); insignificance (Shields MA et al., 2009). Nonetheless, education was frequently included as a control variable in studies of SWB, and correlations between education and SWB are typically reported without interpretation (Kristofferson, 2018). Many researchers ask for additional study on this topic (Dolan et al., 2008). The relationship between schooling and SWB requires

Moreover, a non-significant (P=0.011) association was found between SWB and trust in the health system. It could be inferred from these findings that the health system in the study area had worsened due to the factor i.e., corruption. These findings were also consistent with results of Danish & Nawaz (2022) and Khan et al., (2018), who found that institutional quality, government efficacy, and satisfaction with hospital services are positively associated with happiness and life satisfaction. Moreover, people tend to be happier and more satisfied with their life if they view the government and public institutions to be free of corruption and if they have faith in institutions. In addition, the report recommended that the government and policymakers improve the quality of public institutions such as education and health departments and increase the public's faith in law enforcement and the judicial system. In addition, the government must impose severe punishments for bribery and corruption in public institutions. In addition, corruption in the health system can determine whether an individual live or dies. It has devastating effects on the accessibility, quality, equity, efficiency, and effectiveness of health services and impedes the long-term objective of obtaining universal health care. Globally, corruption annually wastes an estimated \$500 billion in public health expenditures

further investigation.

(Stachi et al., 2020).

Similarly, a non-significant (P=0.017) association was found between SWB and trust on recreational systems. Park and recreation facilities have been connected with a good effect on happiness for more than a century; yet, research on the relationship between parks and happiness and health satisfaction is sparse, especially from a social psychological standpoint. Parks and green spaces also provide several health, social, economic, and environmental benefits to society. Successful parks generate returns for cities by fostering civic pride, boosting tourist and economic investment, and enhancing residents' health and quality of life (Assali, 2015). According to the World Bank (2013), Pakistan faces numerous environmental concerns, including air pollution, noise pollution, water pollution, and population health decline. According to Sanchez-Triana et al. (2014), the rise in urbanization, industrialization, and automobile use is anticipated to exacerbate these problems. Kim (2018) used happiness data to evaluate the association between urban parks and subjective well-being. The scientists discovered a positive correlation between urban parks and citizens' subjective well-being. The benefits of urban parks for the elderly are far greater than those for the young. The authors argue that giving senior citizens in Seoul, South Korea with urban parks could increase their satisfaction.

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Moreover, a non-significant (P=0.069) association was found between SWB and trust in the political system. SWB has garnered a growing amount of attention as an indicator of national well-being, with the intention of supplementing indications of material well-being such as the gross domestic product (Delhey & Kroll 2013). SWB (often operationalized as happiness or life satisfaction) has been correlated with variables such as personality, gender, income, marriage, health, and education level. Even while the majority of study on well-being has concentrated on its individual correlates, there is evidence that SWB is linked to macro-level characteristics like social trust and democracy (Neira et al., 2021).

Likewise, Table-2 further explored a significant association (P=0.001) was found between SWB and Do you trust on the courts. On the basis of these findings, it is possible to conclude that access to the courts is a fundamental human right. Where everyone in the study area believed it, protecting the local residents. World Justice Project (2019) reported that individuals around the world suffer a range of everyday http://xisdxjxsu.asia
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justice issues relating to job, housing, education, health, and family life, among many others. These results were also consistent with this finding. In addition to having a legal component, these justice issues affect the social, economic, and physical wellbeing of individuals. In order to build policies that promote economic development and inclusive growth, it is crucial to comprehend people's civil legal requirements and their experiences obtaining justice. In addition, the United Nations has adopted the notion that justice is important for the global development goal and its pledge to leave no one behind. Target 16.3 of the Sustainable Development Goals (SDGs) of the United Nations requires all member states to "advance the rule of law at the national and international levels and provide equal access to justice for all." However, as proven by a recent evaluation conducted by the World Justice Project (WJP) to estimate the number of individuals in the world with at least one unmet justice requirement - i.e., the global "justice gap" – based on the conclusions of this research, there is still more work to be done. More than 5.1 billion people, or around two-thirds of the world's population, do not receive the justice they require for both ordinary difficulties and grave injustices, and an additional 1.4 billion individuals have unmet civil or administrative justice needs.

Moreover, a non-significant association was found between SWB and trust in the media (P=0.927). From a democratic standpoint, news credibility is vital for the well-informed citizen ideal. Citizenship, according to Coleman (2012), is dependent on shared knowledge. Consequently, not only do we need to be informed, but we also need to trust that others are informed: "Unless we can trust the news media to transmit common information, the concept of the public--a collective entity with shared concerns-begins to disintegrate" (Coleman, 2012). To have faith that a democracy functions correctly, one must think that the electorate is adequately and equitably informed (Tsfati and Cohen, 2005). Moreover, while mistrust moderates the power of media on its audience, news will be more effective in supplying citizens with the relevant information they need to make political decisions the more people trust the news (Miller and Krosnick, 2000). From this vantage point, the much-discussed erosion of faith in the news media (Newton et al., 2018) is extremely concerning. Although the evidence is not conclusive, surveys indicate that the public's trust in the news media is diminishing. Trust in the news media varies among individuals (e.g. Hanitzsch and Vos, 2018). Despite this, research reveals unexpectedly diverse **VOLUME 19 ISSUE 07 JULY 2023** http://xisdxjxsu.asia 786-802

patterns regarding the factors that influence media trust. Some research suggests that women trust the media more than males (Tsfati and Ariely, 2014), whereas others find that men have a higher level of media trust (Gronke and Cook, 2007). Conservative political ideology is a negative predictor of trust, at least in the United States, and those who consume mainstream media have a higher degree of trust in the media than those who do not (e.g. Tsfati and Ariely, 2014). In turn, confidence in the news drives news consumption (Tsfati and Ariely, 2014; Fletcher and Park, 2017). Those with low trust tend to favour alternative news sources, such as blogs and social media (Fletcher and Park, 2017). Furthermore, a non-significant (P=0.041) association was found between SWB in rural communities and trust in civil organizations.

Notwithstanding, a highly significant association (P=0.000) was found between SWB and trust on bank. According to Fungacova et al. (2019), trust in banks is regarded as crucial for an efficient financial system, but little is known about the factors that determine trust in banks. A small number of single-country studies address the topic. To fill the void by offering a cross-country analysis of bank trust and its drivers. Using data from the World Values Survey encompassing 52 countries during the period of 2010–2014, the authors observed substantial cross-country disparities in bank confidence and confirmed the impact of many socio-demographic characteristics. Consequently, women tend to trust banks more than males; trust in banks tends to increase with income, but decrease with age and education; and access to television increases trust, although internet access diminishes it. Furthermore, religious, political, and economic values affect bank trust. Notably, religious individuals tend to have a higher level of faith in banks, but denominational disparities exist. Additionally, premarket economic ideas are related to increased bank confidence.

Lastly, a non-significant (P=0.745) association was found between trust on parliament and SWB. These results were not supported by the work of Holmberg et al., (2017) disclosed that parliaments are, or at least should be, the fundamental rule-making institutions in democratic nations, which contradicts their findings. If people lack faith in the organisation that makes the rules, they are less inclined to follow them. Therefore, it is advantageous if confidence in parliament is high. It is also a normative good in its own right. If the people lack faith in the key institution through which they can exercise "government by the people over itself," democracy is in http://xisdxjxsu.asia

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jeopardy. Second, there should be a reasonably even distribution of trust among relevant social and political groupings in a community, as the ideal legislature should be a nonpartisan level playing field. One could argue, however, that legislatures in parliamentary democracies should not be level playing fields because the majority in

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parliament normally selects and maintains the acting government. According to this theory, groups of persons with differing political affiliations should have varying levels of trust in parliament. Citizens who voted for the opposition should have a lower level of confidence in the legislature than those who voted for the majority.

Table-2: Association between Institutional trust and SWB

Institutional trust	Indexed	Statistics X ² & P value	
	Variable		
Do you trust on educational system?		$X^2 = 0.702$	P=0.402
Do you trust on health system?		$X^2 = 6.452$	P=0.011
Do you trust on recreational system?	SWB	$X^2 = 5.646$	P= 0.017
Do you trust on political system?		$X^2 = 3.315$	P= 0.069
Do you trust on the courts?		$X^2 = 11.121$	P=0.001
Do you trust on the media?		$X^2 = 0.008$	P=0.927
Do you trust on civil organizations?		$X^2 = 4.175$	P=0.041
Do you trust on banks?		$X^2 = 13.147$	P= 0.000
Do you trust on parliaments?		$X^2 = 0.106$	P= 0.745

Source: Author, 2022

Association between institutional trust and SWB

Institutions are means by which individuals tackle the essential needs and to cope with the problems that they face in life from the environment, and they have the ability to protect themselves from the enemies, to solve order (Turner, 2000). Institutional trust and political trust are also important factors that improve trust among peoples. Social trust includes the trust of an individual person but intuitional trust located in public (Uslaner, 2000). Table 3 showed a highly significant (P=0.000) association between institutional trust and SWB in rural communities. Trust in institutions has varied consequences on happiness. However, research indicates that institutional trust has a favorable effect on happiness. According to the literature, the performance of institutions affects trust. If the performance of the

government is exemplary and just, the confidence of the populace will improve. SWB influences both general and institutional trust in happiness positively (Halliwell and Putnam, 2004; Helliwell, 2006). Life happiness is a proxy for political and government trust (Brehm and Rahn, 1997; Baltatescu, 2005). If citizens lack faith in their government, their life satisfaction and happiness will decrease (Bjornskov, 2008).

Table-3: Association between institutional trust and SWB

Indexed Independent	Indexed Dependent	Chi-square and P value
variable	variable	
Institutional trust	SWB	X ² =232.792 (0.000)

Source: Author, 2022

Association between Institutional Trust and SWB (controlling Literacy Status of the respondents)

The table-4 highlighted the association between institutional trust and SWB while controlling literacy status of the sampled respondents and disclosed that a non-significant association (P=0.063 & P=0.170) was found between illiterate and literate in the study area. Based on these results, it could be attributed that a spurious relationship prevailed among the aforementioned variables while controlling for the literacy status of the sampled respondents. Education empowers the institutional trust and SWB, however, due to lack of educational attainment in the study area the association between the variables were cry of the day. These results contradict the findings of Feng *et al.*, (2021), who found that after controlling for income, age, and education, increasing perceived fairness of social security and income distribution policies positively correlates with subjective well-being. Nonetheless, Kou *et al.*, (2021) discovered that trust is the most important social capital driver influencing well-being, whereas other forms of social capital, normative-related activities, and effective sanctions at the macro level have a relatively weak relationship with the subjective well-being perceived by individuals.

Table-4: Association between Institutional Trust and subjective well-being in rural communities (controlling literacy status of the respondents)

Literacy status	Independent	Dependent variable	Chi-square and P
	Variable		value
Illiterate	Institutional trust	SWB	$\chi^2 = 3.447(0.063)$
Literate	Institutional trust	SWB	$\chi^2 = 1.887(0.170)$

4. CONCLUSION

With regard to institutional trust, the study explored that the participants did not trust systems of, i.e., education, politics, media, civil organization, and parliament. However, only two systems have been trusted so far, i.e., the bank and the court in the study area. Also, the participants were somewhat happy with the fact that there were enough educational institutions for both men and women, that the government was taking steps to make the general public more aware of different topics or issues, that the cost of quality educational institutions was reasonable, and that there was a good system for getting people from marginalized communities into educational institutions. However, the participants were not satisfied with the allocation of budget for the government side for the promotion of universal education. In addition, perceived institutional quality and corruption should be among the most priority areas for increasing happiness, life satisfaction, and worthiness. It is therefore important that the government must take necessary measures for improving the governance structure. In this perspective, the government should adopt the digital tool for innovative governance practices. For instance, all matters related to taxes, including payment of taxes by the households, can be digitized with necessary improvements in the structure. It will decrease the chances of corruption and improve happiness and life satisfaction. In addition, there should be to create political stability, and improve the condition of law and order, in order to attract institutions to improve their quality will result in improving the confidence and trust of individuals on institutions and hence SWB.

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