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**ASSOCIATION BETWEEN FINANCIAL CRISIS AND DEPRESSION AMONG
PRIMARY CAREGIVERS OF VISUALLY IMPAIRED CHILDREN**

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KEYWORDS	ABSTRACT
<p>Financial Crisis, Depression, Visual Impairment, Caregivers</p>	<p>Primary caregivers of children with disabilities most intently experience higher level of depression, less interactive families and increase social & psychological challenges in contrast to parents of normal children (Benson & Karlof, 2009; Higgins et al., 2005; Cook et al., 2002; Emerson, 2003). The current research explored an association amid financial crisis & depression amid primary caregivers of visually impaired children. The cross-sectional design with quantitative research methodology was used to investigate the association among two constructs. Sample of 150 individuals were recruited through convenient sampling technique. Data was collected from both rural and urban areas of Sialkot and was analyzed by the application of SPSS. The findings of the current research revealed that financial crisis and depression ($r=.288^{**}$, $p<0.01$, $p<0.05$) are linked positively. Values of linear regression explored that financial crisis and depression positively predicts impact on lives of primary caregivers of visually impaired children ($r=.360^{*}$, $p<0.05$). The current research suggests that NGOs, human rights federations, Govt. policymakers have potential to significantly impact the ability of parents or caregivers of the visually impaired children to achieve a well-rounded and balanced life.</p>
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INTRODUCTION

According to Olsson and Hwang (2003) and Singer (2004), raising a child with multiple disabilities and abnormal conditions has a significant impact upon functioning of family and well-being along with multiple challenges. Guardians of youngsters with inabilities frequently experience increased degrees of stress and wretchedness (Benson & Karlof, 2005), minor levels of the family adaptability

and union (Higgins, Bailey & Pearce, 2005), and protruding more negative social as well as mental consequence (Breadcook, Blacher, Crnic & Edelbrock, 2006; Emerson, 2006) when contrasted with guardians of normally creating kids. The research recommends that guardians of kids with visual resistivity might be especially defenseless against hostile results & diminished prosperity (Blanche, 2014). Contrasted with guardians of youngsters with other formative incapacities, guardians of kids with visual disability report prominent degrees of onerous side effects, increased pressure (Weiss, 2014), and noteworthy adverse consequence (Blacher & McIntyre, 2016). Eyesight of the visually impaired person cannot be rectified to normal degree due to visual impairment. Visual impairment occurs as a result of visual acuity and individual couldn't perceive objects as clearly as normal. The decrease in visual field casts and impact on wide opening of eye lids could also be a reason of visual impairment (Chang, 2016).

According to Rahi and Cable (2017), the prevalence of visual impairment (VI) in children varies in under the develop countries facing financial challenges almost 3 per 10k children may face Visual impairment. Flanagan, Jackson and Hill, 2017; Rahi and Cable, 2017; Salt and Sargent, 2017), show that it often coexists with other impairments or disabilities. According to Rainey, Elsman, Nispen, Leeuwen and Rens (2017), existence of VI impairs a child's overall development (motor, cognitive, & psychosocial components), limits their engagement in social activities. A research study conducted by Abbas, shows that there is a strong relationship among social support, resilience and subjective wellbeing among persons suffering with mild sensory impairment. Literature suggests that primary caregivers of visually impaired children face extreme challenges and report high level of mental, social, economic and emotional issues to provide the necessary care, leading to a loss of the income. (Marsack, 2017). Thus, in Chennai research indicates that 60% of primary caregivers of the visually impaired children faced severe depression and financial crisis (Vellone, 2018). Almost 80% of the caregivers of visually impaired children had moderate to high level of depression with the positive correlation with financial crisis (Smith, 2019). Caregivers of visually impaired children have shown a high level of depression.

Depression, or a population-based study depicted that mother usually experience high levels of the stress and poor mental health rather than fathers (Montes & Halterman, 2019). Een mothers with other disabilities also showed positive statistics of stress and depression (Abbeduto et al., 2020; Weiss, 2020). Gray and Holden (2020) found depression and anxiety as strong predictors in parenting of the visually impaired children with low levels of social support. Today's all too-silent health crisis in caregivers is depression. Although primary caregivers of children and adolescents with mental illness are more frequently depressed, little attention is being given to the problem in Pakistan (Hoopen, 2020). The caregivers of visual impaired children face numerous challenges, and reported increased psychological distress including depression among them (Siracusano, 2020). In study from Special schools from Chennai showed that 60 percent of caregivers of autistic children had severe depression, anxiety and stress. Most families with Autism child reported that they had a high level of stress (Loukisas, 2020). 80% of caregivers with autism & other intellectual disabilities presents extreme level of depressive symptoms. Although a larger number of participants may have revealed a statistically significant difference between the two groups, both the values are fairly low in study (McStay, 2021).

Again, we believe widespread utilization of vision rehabilitation services among patients resulted in acquisition of greater skills, tools, and coping mechanisms, that in turn translated to less reliance on caregivers (Farsi, 2021). Literature explored those caregivers of blind persons experiences more burden than partial visually disabled. It is assumed that burden and depression are correlated with the spectrum of severity (Olson, 2022). Around 2005 and 2022 prevalence of depression has been increased by 18.4% (Friedrich, 2022). Depression is linked with high societal costs and significant functional impairment than many other chronic diseases (Brody et al., 2022). According to a study conducted in 2022 declared despair as most expensive mental health disorder in USA with lifetime prevalence of 20.6% (Breslow, 2022). Financial crisis is crucial variable that leads to disruption of psychological practical ability. Due to this significant variable person biopsychosocial integrity briefly disrupted/threatens. Family adjustment & flexibility models describes crisis as imbalance arising from number of demands exceeding family capacities. Researches show that mothers feel crisis as a combination of demands, internal capabilities along with external resources & subjective appraisals (Papanikolaou, 2022). Consequently, WHO has launched the vision 2020 program to eliminate avoidable blindness.

Visual impairment casts detrimental and adverse effects on children's psychological, social and scholastic functioning (Dhiman, 2022). Visually impaired children require extreme financial help due to extreme financial burden which results high level of stress, depression and anxiety. Due to lack of social support parents of visually impaired children face extreme psychological and mental health issues. Visual impairment requires specialized medical care and assistive devices along with educational resources that is quite expensive mechanism, this results financial crisis among primary caregivers (Piven, 2023). Financial burden makes it more difficult to afford necessities for visually impaired children for earning bread for them in future. (Dabrowska, 2023). Economic downturns often lead to cuts in public services and social programs that families rely on, like special education & rehabilitation services. Resulting financial instability can cause stress and anxiety for caregivers, affecting their ability to offer effective care (Minichil, 2023). Accommodation and transportation are also a major predictor in financial crisis making it more challenging to maintain stability and access to necessary resources. Further, caregivers may also struggle with their responsibilities which can make it hard for parents to combat with financial crisis and increase level of difficulty among them (Mckinney, 2023).

LITERATURE REVIEW

International Classification of Diseases 11th Revision (ICD-11, WHO-2012) labels three categories of visual impairment (mild, moderate, severe) & three categories of blindness (from light perception or counting fingers to no light perception); it encompasses an additional category for undetermined or unspecified visual impairment (VI). Overall, prevalence of moderate or severe VI and blindness in the children (0–18 years old) has been estimated at 6.5 cases per 10000, although studies report the wide range of values and aetiologies (Bezabih et al., 2013, Gyawali et al., 2013, Hatton et al., 2013, Haugen et al., 2014, Rahi & Cable, 2014, Resnikoff et al., 2014, Solebo & Rahi, 2014, Solebo et al., 2016, WHO, 2016). VI in children is often associated with a rare disease, which, given its low prevalence, commonly entails a limited medical understanding of the condition and a reduced or almost absent public awareness of VI itself and its implications on children development. This may

restrict their social inclusion by means of hindering both their activity and participation in society. Studies indicate that the financial instability can significantly heighten stress levels, leading to an increased prevalence of depression among caregivers (Bowlby, 2017). Thus, the financial burden of medical care, assistive devices, as well as specialized education exacerbates the emotional along with psychological toll.

Furthermore, the loss of income or employment during financial crises can severely limit caregivers' ability to offer necessary support, compounding their sense of helplessness and stress. Depression, in turn, impairs their capacity to effectively care for their children, creating vicious cycle of worsening mental health and caregiving challenges (Bowlby, 2017). This dual impact underscores the need for comprehensive support systems, including financial assistance and mental health services, to mitigate the adverse effects on caregivers' well-being and ability to support their visually impaired children. Many of the UK's 2.5 million people living with vision misfortune get support from family members or companions (purported 'casual guardians') Fairthorne Klerk and Leonard (Leonard, 2019). However, little is known about support that caregiver of people with visual impairment (PVI) receive from healthcare/statutory services and charities in UK. The objectives of this exploratory study were to investigate the experiences of caregivers and their suggestions for enhancing support. Fairthorne J Klerk and Leonard (Leonard, 2019) conducted a study in which 100 volunteers self-identified as caregivers of PVI residing in UK participated in an online survey that was distributed through charity partners.

The overview was contained Client Fulfillment Poll 8 (CSQ-8, an approved, self-report proportion of the fulfillment with help administrations), Likert-type questions and two unassuming, free-text questions. After that, participants in semi-structured interviews (N = 22) were selected from survey respondents to focus on caregivers' ideas for enhancing support. Inductive analysis of interview data and responses to free-text questions was carried out using Framework Method. A cross-sectional study was planned Fairthorne, Klerk and Leonard (2019) with four segments VI (Leonard, 2019) in each segment participants were asked to write their health care services, level of social support they received and other psychosocial issues they are facing. After initial compilation of the survey and drafting of participant information sheet, authors consulted with an advisory group consisting of individuals with VI caregivers to ensure information and questions were clear and appropriately phrased. The authors also obtained the advisory group's views on important open-ended questions to ask in follow-up interviews. The results of current depicted that a high level of stress, anxiety, depression and financial crisis was prevalent among them with little or notably absence of financial support (Leonard, 2019).

Perkins and Haley (2020) conducted research that explored positive correlation among depression and financial strain among visually impaired children, the 59 guardians in this study comprised of 45 moms and 14 dads. The mean parental age was 34.3 (\pm 5.85) years, and the mean age of the youngsters was 5.4 (\pm 3.32) years. 34 of the youngsters had LV, and 25 had the conclusion of visual impairment. While 43 of guardians were not working at any particular employment, 16 parental figures were working while at the same time proceeding to providing care. 45 of the participants cared for children on their own while 14 caregivers received assistance (Caicedo, 2021). Depression,

in turn, impairs their capacity to effectively care for their children, creating a vicious cycle of the worsening mental health and caregiving challenges. The COC with visual impairment who had previously been followed up in Occupational Therapy Department of the Hacettepe University Faculty of Health Sciences formed study's sampling. (Mibazzi, 2021). As per the knowledge of the researcher least findings are conducted with these constructs. Much more research is required for the better life style of individuals with Visual impairment and their caregivers. Current research aims to find out correlation between financial crisis and depression among primary caregivers of visually impaired children.

Theoretical Framework

The Social Motivation Theory: maintains that behavioral, biological, and evolutionary variables interact to produce human motivation (Chevallier et al., 2022). As an inherent component, social motivation shapes human behavior and, by extension, an individual's motivation level. As social orientation objects, rewarding social contacts, and relationship maintenance, behavioral factors of social motivation are clearly visible (Chevallier et al., 2022). Caregiver strain theory: Caregiver burden can be defined as strain or load borne by a person who cares for a chronically ill, disabled, or elderly family member (Hartley, 2023). Caregiver burden is related to the well-being of both the individual and caregiver; therefore, understanding the attributes associated with caregiver burden is important (Hartley, 2023). Caregiver stress is considered both subjective and objective. Subjective stress refers to the emotional or cognitive responses of the caregiver, such as fatigue, inequality, or the perception of the current state of caregiving. Objective stress mainly reflects the care responsibility assumed by the caregiver, which is a measurement based on the need of care-recipients (Hartley, 2023).

RESEARCH METHODOLOGY

In the current quantitative study, cross-sectional research design was employed to investigate the relationship between psychological impact, specifically depression (DASS) and financial crisis PIFS, in caregivers. Over offline & online data collecting methods, convenient sample of 150 caregivers was gathered from several Pakistani cities, including Sialkot and Lahore. The age range of the sample was 25–60 years old, with 65 females and 85 males. They belonged to lower, medium, and upper socioeconomic strata and had either a combined or nuclear family structure. Their minimal degree of education was metric. The participants were from Sialkot and Lahore, and the earning members were typically two to four. For the measures scale used in research are the psychological inventory of financial scarcity and depression, anxiety, stress scale (DASS). Data was analyzed by the application of SPSS.

RESULTS OF STUDY

Table 1 Descriptive Statistics

Descriptive Statistics			
Variables	Mean	SD	N
PIFST	35.4333	5.79796	150
DASST	20.2800	5.86323	150

Table 2 Correlation Analysis

Variable	N	Mean	SD	1	2
Financial Crisis	150	35.43	.79	1	.360
Depression	150	20.28	.86	.28	1

Note. **Significance level at 0.01.

The table shows the findings of the Person Correlation ($r=.28, P<0.01$) indicates that there was a statistically significant relationship between depression and financial crisis among caregivers ($M=20.28, SD=.79$). The strength of relationship is moderate ($.28<r$). Results indicate if there is higher depression and financial crisis in the population than there will be negative impact on caregivers of VI children. A Pearson Correlation Coefficient was evaluated to assess the linear relationship between depression and financial crisis. There was a positive correlation between the two variables ($r=.360, P<0.01$).

DISCUSSION

Current research explores the significant findings concerning the relationship between depression and financial crises among caregivers of visually impaired (VI) children. The theoretical framework drawn from Fairthorne, Klerk, Leonard, Perkins, Haley, and Chevallier et al. underpins this study, focusing on how caregiver strain theory explains the burden experienced by the caregivers of VI children. Thus, the study demonstrates that Perceived Income and Financial Strain (PIFS) plays a mediating role, negatively correlating with Depression, Anxiety, and Stress Scale (DASS) scores among caregivers. In the hypotheses 2 to 4, the study confirms that depression (DASS) is adversely associated with caregivers' quality of life, reflecting global observations that disabilities—whether physical or mental, affect individuals' mental well-being & functioning. Limited financial resources can make it difficult to access adequate support services, such as counseling and respite care, which are crucial for maintaining mental health. The Stress Appraisal Theory by Lazarus and Folkman illustrates how the stress arises when individual perceive events as exceeding their coping abilities. The financial crisis can have a profound impact on mental health of primary caregivers of visually impaired children.

Through data collection, study observed various reactions among caregivers, including financial crises, fear, anxiety, stress, uncertainty, and hopelessness, which could escalate to conditions like depression, PTSD, and severe anxiety, diminishing caregivers' satisfaction with life. The financial strain can contribute to chronic stress, which is the known risk factor for depression. The research findings underscore that depression and financial crises create reinforcing cycle among caregivers of VI children. The access to mental health services, such as therapy and support groups, can help caregivers manage stress and reduce the risk of depression. Financial challenges stemming from job loss, reduced income, and increased expenses for specialized care exacerbate stress and anxiety, leading to depression. This emotional burden further hampers caregivers' financial management, job prospects, and access to necessary resources, intensifying their financial difficulties. In this drive, this feedback loop severely impacts caregivers' mental health, their ability to offer care effectively, and the overall well-being of their families. Addressing the financial and psychological needs of

these caregivers through comprehensive and effective support systems is crucial in mitigating the risk of depression.

CONCLUSION

In conclusion, the present study sheds light on the intricate interplay between financial crisis and depression amid caregivers of visually impaired children. It underscores that physical disability, a pervasive reality affecting individuals globally, profoundly impacts caregivers across physical, mental, economic, and emotional dimensions. The caregivers of VI children face unique challenges exacerbated by financial strain, which stems from increased expenses for specialized care, reduced income due to caregiving responsibilities & potential job instability. The results highlight cyclical relationship where financial crises contribute to heightened stress among caregivers, leading to an increased risk of depression. The emotional & psychological burden of depression impairs caregivers' ability to effectively manage the finances and pursue economic opportunities, perpetuating their financial struggles.

This reinforcing cycle not only undermines caregivers' mental health but also compromises their capacity to provide optimal care for VI children and support their families. Thus, addressing these challenges requires a multifaceted approach that integrates financial support, mental health resources, and community-based interventions. The community resources and support networks can provide practical assistance and emotional support to caregivers. So, by enhancing caregivers' resilience and coping strategies, providing accessible financial assistance & promoting awareness and support networks, society can better support caregivers of the VI children in navigating and mitigating impact of financial crises and depression. Such efforts are vital to fostering a supportive environment that prioritizes the well-being of caregivers and enhances overall family stability and quality of life.

Study Implications

The current research will have both theoretical and practical implications. The study suggests that interventions aimed at reducing financial strain among caregivers of visually impaired children could potentially alleviate symptoms of depression, anxiety, and stress. Strategies could include financial counseling, access to financial resources or support programs, and advocacy for policies that alleviate economic burdens on caregivers. By addressing financial scarcity, caregivers may experience improved mental well-being and better overall quality of life. This implication aligns with theories such as the caregiver strain theory, which posits that reducing stressors can enhance caregiver resilience and mental health outcomes. By understanding the subjective nature of the depression and varied impacts of financial scarcity underscore the need for comprehensive support systems for caregivers. This includes not only financial support but also the emotional and social support networks. Practically, Psychologists, mental health professionals, and social workers can play a pivotal role in developing and implementing support programs tailored to the unique needs of caregivers. These programs could include peer support groups, counseling services, respite care options, and educational resources to help caregivers manage stress and maintain their well-being while providing care.

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