



Funding Insecurity and Organizational Commitment in NGOS and INGOS in Pakistan: A Conceptual Framework of Occupational Stress and Perceived Organizational Support

Syed Waqar Bukhari , Iram Ghaffar 

Department of Management Sciences, Muslim Youth University, Islamabad, Pakistan

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Corresponding author

Syed Waqar Bukhari

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ABSTRACT

Background: Non-governmental Organizations (NGOs) and International Non-governmental Organizations (INGOs) may depend on grants, donor commitments, and time-limited projects. When future funding is uncertain, employees can face uncertainty about contract renewal, program continuity, workload and career prospects.

Objectives: This conceptual paper develops a theory-based explanation of how perceived funding insecurity may be associated with occupational stress and organizational commitment in NGOs and INGOS in Pakistan. Major objective is to combine Conservation of Resources theory with Organizational Support Theory and use the Job Demands–Resources perspective as a supporting lens. Occupational stress is proposed as a potential mechanism connecting funding insecurity with commitment, while Perceived Organizational Support (POS) is proposed as a condition that may weaken the negative stress–commitment association.

Methodology: The information for the study was gathered from various online sources including Scopus, Google Scholar, and other online resources especially focusing the social issues. No new data is collected or analysed, and the propositions was treated as theoretical expectations rather than established findings.

Results: Recent research on nonprofit work stress and perceived organizational support suggests that these constructs are relevant to nonprofit settings, while Pakistan-based research has already examined occupational stress among NGO employees. The findings of study do not claim that stress or support has been overlooked altogether; its contribution is the proposed integration of funding insecurity, stress, support, and commitment in one context-sensitive model. Five theoretical propositions are presented for future testing.

Conclusion: This conceptual paper suggests theory-based explanation of the possible relationship between funding insecurity and occupational stress and organizational commitment of NGO and INGO staff in Pakistan. Based on COR theory, it is concluded that lack of funding can be a threat to valuable resources and causes stress. Based on Organizational Support Theory, it is concluded that employees' perception of organizational caring and fair treatment can mitigate the negative relationship between stress and commitment.

INTRODUCTION

Non-governmental Organizations (NGOs) and International Non-governmental Organizations (INGOs) provide support

in areas such as humanitarian aid, community development, advocacy, health services, education, and social protection. Personnel within these organizations often work in challenging settings where program timelines, operational

duties, reporting obligations, and diverse stakeholder demands converge. These demands can be intensified when organizations depend on external grants or project-based funding. Funding uncertainty may affect not only organizational planning but also employees' expectations about employment continuity, compensation, staffing, workload, and future career opportunities.

Occupational stress describes the strain that may arise when perceived work demands exceed the resources available to meet them. Workload, role ambiguity, role conflict, limited control, and inadequate support are established categories of potential work stressors (Cooper and Marshall 1976; Bakker and Demerouti 2007). Organizational commitment in turn is about an employee's connection to an organization. Organizational commitment about how an employee feels about an organization. Three-component framework of Meyer and Allen (1991) distinguishes effective commitment (wanting to stay), continuance commitment (perceiving costs associated with leaving), and normative commitment (feeling an obligation to stay). These dimensions should not be treated as interchangeable: an employee may feel emotionally attached to an NGO's mission while simultaneously worrying about job continuity or may remain because alternative employment is limited.

The supplied manuscript on occupational stress and organizational commitment among NGO and INGO employees in Pakistan provides the context motivating this conceptual development (Butt 2009). However, the manuscript in question reports a cross-sectional study that does not measure funding insecurity or perceived organizational support (POS) as the main variables. Therefore, the statistics presented in that study are not used as evidence for the propositions we develop here. Instead, this paper reframes the issue in theoretical terms: how might funding insecurity influence occupational stress and organizational commitment and under what conditions might organizational support shield employees' commitment?

The question matters because funding insecurity should not be treated as another name for workload or stress. Funding insecurity is an uncertainty that may create or intensify several demands: uncertainty about continued employment, concern about salary or benefits short-term contract renewal, changing project priorities and pressure to do more with fewer resources. These pathways do not claim that every NGO or INGO employee experiences them. The relevance of these pathways will depend on funding arrangements, employment contracts organizational reserves, communication practices and the local labour market.

This paper has three objectives. First to integrate Conservation of Resources theory and Organizational Support theory to explain a pathway from funding insecurity to occupational stress and organizational commitment. Second objective is to propose perceived

support as a contextual condition that may buffer the stress–commitment relationship. Third to identify practical implications, for NGOs, INGOs, donors and future researchers. The intended contribution is a conceptual model, not an empirical test and it does not claim that the proposed relationships have already been demonstrated in Pakistani NGOs.

CONCEPTUAL RESEARCH APPROACH

The approach of this paper is theory-synthesis and model-development. Conceptual research is not just an empirical paper without a results section but rather entails a clear logic in selecting the concepts, articulating their interconnections, and demonstrating how the resulting model contributes to established theory (Jaakkola 2020). Therefore, the paper integrates well-known theories pertaining to resource loss, stress, perceived organizational support, job demands and resources, and multidimensional organizational commitment.

The analysis is done in four stages. The first step is to identify and differentiate the constructs of focus: funding insecurity is defined as a perception of uncertainty concerning organizational funding and its consequences for employment; occupational stress is defined as a potential psychological reaction to demands and threats to resources; organizational commitment is defined as a bond between the employee and the organization that is multidimensional; and POS is defined as a general belief of the employees that the organization values their contributions and cares about them. Second, the use of COR theory is explained to understand the uncertainty of funding that could potentially endanger the valuable resources and add to stress. Third, Organizational Support Theory is applied to explain how positive attachment can be maintained in the case of perceived care, fairness and support. Fourth, these arguments are collated into propositions, and a research agenda can be tested in future studies.

Literature discussion is selective and theoretical and not a systematic review or meta-analysis. It integrates basic theory with pertinent peer-reviewed literature found via targeted searches in scholarly and publisher databases, focusing on those studies that are directly relevant to the areas of nonprofit work stress, perceived organizational support, job insecurity and commitment. In the last few years, recent studies have been cited to bolster the argument, but not as evidence that all of these studies directly test the proposed funding-insecurity model. As the search was not performed as a reproducible systematic search, the paper does not claim to be exhaustive in its description of the size of the evidence base or the novelty of the framework.

For this conceptual paper no participants were recruited, no questionnaire was given and no new data was collected or statistically analyzed. The sample sizes, correlations, reliability coefficients, regression output, and

group comparisons provided in the previous empirical manuscript are not followed through as evidence for the proposed framework.

THEORETICAL FOUNDATIONS

Conservation of Resources Theory

Conservation of Resources theory suggests that people attempt to gain, retain, protect, and increase their resources, and that when these valued resources are threatened, they are lost or not replenished enough after they are invested, stress can occur (Hobfoll 1989). These resources can be things, circumstances, attributes, or energies that people value or that they use to gain things they value. In work, income, job security, time, professional status, predictable work schedules, control, and supportive relationships can serve as resources.

This is an appropriate way to interpret funding insecurity because uncertainty about an organization's financial resources may suggest a potential reduction in resources, even before it happens. Staff can expect to have their contracts up for renewal, pay to be delayed, benefits to be cut, job losses or sudden reallocation of their project duties. The theory doesn't suggest that uncertainty of funding invariably causes stress for all employees. Rather, stress is more likely when an employee feels that there is a potential loss of important resources, and that they don't have credible information, alternatives, or resources available to deal with the stress.

The theory of COR also focuses on the "accumulation of demands". The shortage of funds might result in hiring freezes or workforce cuts, which could increase the work burden, workload, or recovery time for those who are still working. This uncertainty about employment coupled with other demands could result in a process of resource loss. On the other hand, clear communication, fair processes, consistent rulings, and help that is offered practically can aid in conserving resources and reducing uncertainty. These mechanisms constitute the explanation for why funding insecurity could be linked to occupational stress which is provided by the paper.

Organizational Support Theory

Organizational Support Theory is based upon the employees' overall perception of the organization's appreciation for their efforts and concern for their welfare. Eisenberger *et al.* (1986) developed the PS construct based on employees' perceptions of how they were being treated in their organizations. In a later study, it was found that fairness, supervisor support, organizational rewards and favorable job conditions are significant correlates of POS, and that POS is correlated with various outcomes, such as affective commitment, (Rhoades and Eisenberger 2002).

An NGO/INGO setting might include providing staff with a fair deal, keeping them well informed about funding, involving them in a meaningful way, providing reasonable workloads, an accessible supervisor, and endeavoring to keep staff safe when possible. It is not enough to send reassuring messages; managers should make sure that the employees feel supportive by providing them with material information and treating them fairly. Perceived support is dependent on recognizing what the organization is doing and the actions look like they are credible and discretionary.

While the theories of OR Support are not the same as the theory of COR, they are complimentary. COR describes the threat to resources and the stress that occurs because of this threat; Organizational Support Theory describes how employees feel the organization supports them and how this perception may affect attachment and reciprocity. Support can be a resource, but it can also have a relational nature – it can give the message that workers are worth their while and not viewed to an end. This combination enables the framework to apply to the strain pathway and a potential protective condition.

Organizational commitment as a multi-dimensional outcome

Meyer and Allen (1991) defined commitment as effective, continuance, and normative. This is particularly important in cases of uncertainty of employment. Affective commitment can be diminished when insecurity in funding sends the message that the organization is unstable and cannot or will not support the employee. It can impact on commitment to the continuance in other ways: if there is no other job available to them, they could be staying on because it is more expensive for them to leave. Normative commitment can be expressed in terms of loyalty to an organization's mission or responsibility to other beneficiaries and coworkers.

In this way, the overall organizational commitment is considered a general result, while future empirical testing is recommended to take the three dimensions separately. The notion that stresses always leads to the loss of all types of commitment would be incorrect because people can continue to work because they need to or feel obligated to do so. A high level of retention should not be viewed as a sign of good working conditions.

Job Demands–Resources perspective

However, the Job Demands–Resources (JD–R) model offers an alternative approach to categorizing work demands and resources as those that require sustained effort and those that help employees to meet demands and achieve work goals (Bakker and Demerouti, 2007). In this conceptualization, funding insecurity refers to the process of uncertainty that may arise, which can create or

exacerbate job demands (such as uncertainty, workload changes, role conflict), and to organizational support, role clarity, and credible communication as resources.

The JD–R perspective is not a third equal foundation, but rather a supporting perspective. The two main theories explaining resource threat and stress are COR theory and Organizational Support Theory, which explains the relational aspect of organizational care. The JD–R model aids in the operationalization of these concepts in the organization, which can be witnessed and recorded. The theories complement each other in that the combination of them explains more than either theory stands alone.

CRITICAL LITERATURE REVIEW

A contextual antecedent was funding insecurity

In this paper funding insecurity is defined as employees' perceived lack of assurance that an NGO/INGO will get adequate funding for program and employment related commitments. Unlike true funding reduction: If an organization has uncertainty, they do not have a funding reduction confirmed; and, if an organization has a funding reduction, but it is stabilized through reserves, contracts, or communication practices, then employees may not be insecure. This is because the definition of objective funding conditions and employees' perceptions are relevant to the extent to which the uncertainty is perceived and whether employees perceive personal consequences.

There can be several avenues by which funding uncertainty becomes an issue for employees in a project. Firstly, workers can doubt their job or contract security. Second, changes in funding can result in shifts in the emphasis of work and faster deadlines, as well as in the number of employees assigned to a given task. Third, uncertainty can lead to a lack of planning and perceived control, especially if information is late or inconsistent for employees. These are plausible mechanisms, which cannot be put forward as a characteristic measured in the provided sample or as a universal feature of all NGOs/INGOs.

Funding insecurity is different from Job insecurity. Funding insecurity is the feeling that it is difficult for the organization to secure funding, job insecurity is the feeling that the job the employee has may not last or may not include the same features. The ideas can be linked, but not synonymous: An organization can have a diversified reserve of funds, but an employee may still be concerned about renewal of his/her contract; A temporary revenue shortage can be met without immediate layoffs. Funding insecurity is considered an upstream contextual perception, while job insecurity is one possible way that employees understand funding insecurity, rather than assuming the two are synonymous.

Insecurity of funds can also have other effects than stress. It can influence staff's perceptions of the reliability, fairness and future of the organization. When an

organization reacts to uncertainty by making clear decisions and using fair processes, staff can see it as being responsible while constrained. Lack of communication or arbitrary decision-making may be interpreted by employees as uncertainty in management or lack of interest. The external funding context then can be felt differently in each organization.

Occupational stress and commitment

Work-stress models have focused on job demands, role-related stressors, organizational factors, and interpersonal stressors in the workplace as sources of stress (Cooper and Marshall 1976). The JD–R model also suggests that high demands may have a negative impact on well-being, especially if there is a lack of resources (Bakker and Demerouti, 2007). A plausible stress pathway in NGOs and INGOs would be concerns about maintaining employment, about increased demands on the job, role ambiguity, and conflicts between program demands and resource availability.

This relationship is not just the background in the nonprofit context. Using the data from the European Working Conditions Survey, Palumbo *et al.* (2025) examined the relationship between time-related stress and work climate, with the results indicating that the relationship was mediated by work–life conflict and work engagement, not just through work–life conflict alone. The benefit this provides in the context of the present argument is that it warns against presupposing that stress will always equate with a corresponding decrease in the organization's attitudes. Cheema *et al.* (2021) in Pakistan used Conservation of Resources theory to explore the occupational stress and employee engagement for the employees of NGOs. The study does not establish the proposed pathway of funding insecurity – stress – commitment in Pakistani NGOs, but it does confirm that the issue of occupational stress in Pakistani NGOs is already a research topic.

Stress can be correlated with lower levels of organizational commitment in a few ways. Over time, this can decrease the amount of "energy" employees can dedicate to being part of the organization and make positive work experiences more difficult. Unresolved stressors can also be seen as a lack of organization value for the employee. Such interpretations are especially important for affective commitment, which is related to emotions and identification (Meyer and Allen 1991).

The results from a wider employee environment are also supportive of the assumption of insecurity and strain as potential antecedents of commitment. For instance, an association between job insecurity and burnout, and job insecurity and organizational commitment were found to be negative by Anand *et al.* (2023) The study is not an NGO-specific study, and job insecurity is not the same as funding insecurity, and should be considered as add-on evidence,

not as support for the propositions of this paper. It's an important difference, because the conceptual argument must be evaluated with grants before a causal conclusion can be drawn in any sector.

But it doesn't have to be one-to-one or one-to-many. Employees can still be committed to a social mission despite the demanding situation; some are willing to take on additional work because they are committed, and this can place additional strain. When there are limited employment opportunities, commitment to continue may remain unchanged or even increase. The possibilities warn against the view of the stress–commitment relationship as a universal causal law. The theoretical suggestion, or concept, is that occupational stress could be a mechanism that bridges the funding insecurity–commitment relationship, and the size and shape of this relationship is empirical.

POS as a contextual resource

POS can be significant because it is a cue for employees on how valued their work and welfare are to their organization. The evidence that was reviewed by Rhoades and Eisenberger (2002) is consistent with the positive relationship between POS and treatment, equity, supervisor support, and affective commitment. Supportive practices will not cure the underlying funding issue in an organization with limited funds. They can still, however, enlighten workers on decision making, provide support and make them feel valued during uncertainty. Of relevance is the synthesis by Prymakova and Lallatin (2023) about POS in public and nonprofit organizations. In their review of 57 studies, they reported positive outcomes of POS such as commitment, intention to stay, wellbeing and reduced stress, and noted the geographical and organizational limitations of the underpinning studies. This lends credence to the importance of POS in the nonprofit context, but it does not provide evidence that POS does buffer the impact of occupational stress on commitment for Pakistani NGOs. The moderation proposition proposed here is thus a theoretical question for future research, rather than a conclusion. An important difference is between instrumental and symbolic support. Instrumental support involves pragmatic measures like reasonable workload, prompt contract notification, job transition support (when appropriate) and leave support. Symbolic support is respectful communication, the recognition of efforts, consulting, and transparent explanations. While symbolic actions cannot fill the place of wages or job security, actions without respectful communication can equally fail to build a good feeling of support. The framework thus does not see POS as a managerial message, but rather as an employee perception about the way the organization treats individuals. There are two ways in which POS could influence the model. It could be directly connected with commitment as employees who feel valued could be more

emotionally attached to the organization. May also moderate the stress–commitment relationship: a negative relationship between stress and commitment can be reduced if an employee has a positive perception of the organization's efforts to support him or her during the stressful time. The present model focuses on the buffering pathway as well as the possibility of a direct pathway between the POS and commitment.

Synthesis and research gap

The theoretical literature provides separate explanations for resource threat and stress (Hobfoll 1989), the meaning and consequences of POS (Eisenberger *et al.* 1986; Rhoades and Eisenberger 2002), the organization of job demands and resources (Bakker and Demerouti, 2007), and the different bases of commitment (Meyer and Allen 1991). Conceptual opportunity is to bring together these explanations around funding insecurity as a contextual condition that is relevant to project- and grant-dependent organizations.

The proposed gap is not that occupational stress, organizational commitment, or POS have never been studied in Pakistan or in NGOs. Occupational stress among NGO workers has been studied in Pakistan (Cheema *et al.* 2021), and in the non-profit sector, POS has been associated with commitment and well-being (Prymakova and Lallatin 2023). Further, time-related stress and work climate have been explored in recent studies by non-profit organizations (Palumbo *et al.* 2025) and organizational commitment has been linked to job insecurity and burnout among employees (Anand *et al.* 2023). A more defensible conceptual opportunity is to merge these intertwined yet separate themes in the context of perceived funding insecurity with occupational stress as a possible mechanism and POS as a possible boundary condition. This exact mix of ingredients will need to be established by a documented systematic search before submission if it is not the one used in Pakistan.

The synthesis also brings three issues that are unresolved to the fore. Insecurity is a different issue from workload or job insecurity. Second, commitment must be considered in all its dimensions, and not as a monolithic attitude. Third, a protective role of support in material security may not be fully realized, as its effect will be limited to those who believe it and feel rewarded, and depend on the resources the organization can deliver. These differences inform the following framework and propositions.

CONCEPTUAL FRAMEWORK AND THEORETICAL PROPOSITIONS

Proposed framework

The proposed model considers funding insecurity as a

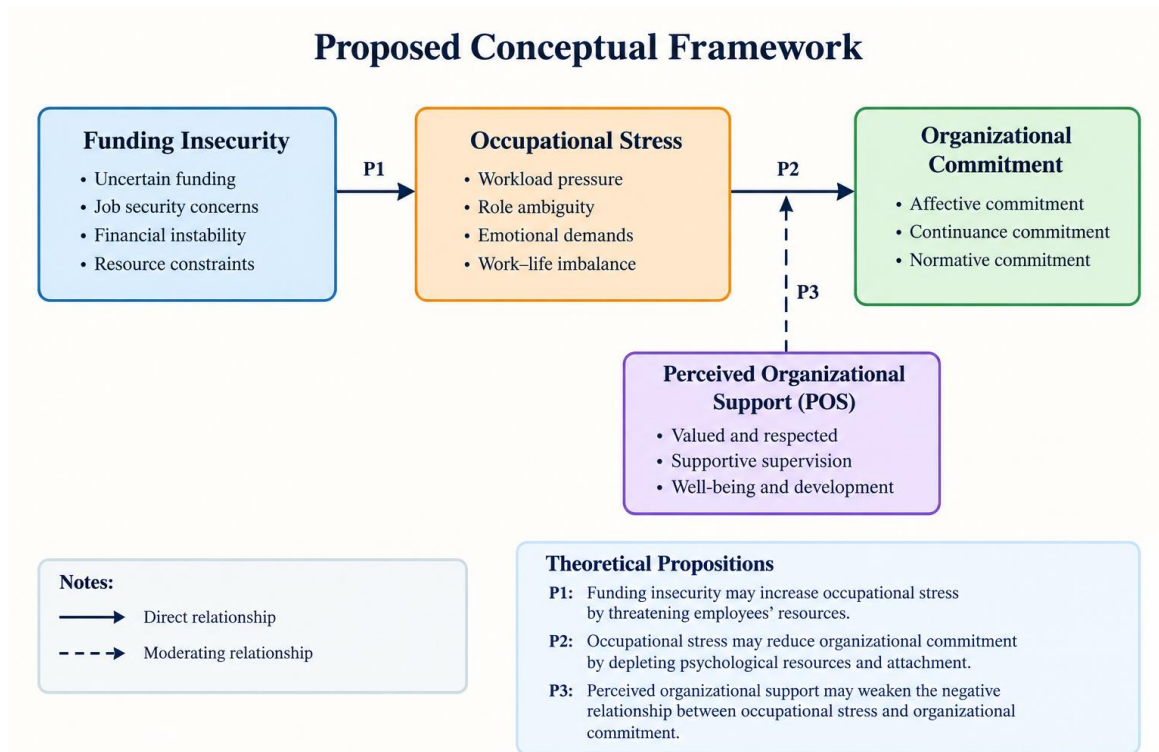


Fig. 1: Proposed conceptual framework linking funding insecurity, occupational stress, organizational commitment, and perceived organizational support

predictor of organizational commitment and occupational stress (Fig. 1). Funding insecurity may be related to commitment, in part, because it threatens resources and increases strain. Occupational stress is proposed as a possible mediator. The study indicates that POS moderates the relationship between occupational stress and organizational commitment. Thus, the negative relationship between stress and commitment will likely be weaker when POS is higher than when it is lower. This is what we would expect theoretically, not empirically.

Proposition 1: Funding insecurity and occupational stress

Perceived funding insecurity will be positively related to occupational stress for NGO and INGO employees. This is in line with the COR theory rationale that uncertainty about the continuity of funding may threaten valued resources such as income, continuity of employment, predictability, and control (Hobfoll 1989). Uncertainty may itself call for ongoing attention and coping effort in situations where employees expect job loss or lack of resources. Funding insecurity may also lead to organizational responses, such as redistribution of workload and re-prioritization. The proposition predicts an association rather than an inevitable effect because contract protections, reserves, alternative employees, and credible communication may alter employees' appraisals.

Proposition 2: Occupational stress and organizational commitment

Organizational commitment, in the first place, affective commitment, will be negatively associated with occupational stress. The cumulative effect of stress could diminish employees' abilities to feel connected, trusted, and good with the organization. When employees feel that their demands for excessive demands are not met, their emotional attachment can be reduced. This forecast is like the separation between affective commitment and reasons other than feeling love for an organization (Meyer and Allen, 1991). A negative relationship may be weaker, null or even reversed for continuance and normative commitment as employees may choose to remain because of perceived exit costs or obligation, even if they are strained.

Proposition 3: Occupational stress as a mediator

There will be a mediated relationship between perceived funding insecurity and organizational commitment via the mediating role of occupational stress. Higher ratings of perceived funding insecurity related to higher ratings of occupational stress, is related to lower levels of organizational commitment. This proposition is not just a statement of correlation between two variables, but also of

mechanism. Funding insecurity may put resources at risk, increase strain, and increase an organization's attachment problem. Cross-sectional correlations should not be taken as evidence for mediation. Evidence of the proposed sequence would be strengthened if temporally separated measures or a longitudinal design were used, and with appropriate controls and direct testing of indirect effects.

Proposition 4: POS as a moderator

The POS would buffer the negative relationship between occupational stress and organizational commitment, thereby reducing the negative impact when POS is high. According to Organizational Support Theory, when a person feels that an organization cares for them and treats them fairly, they feel valued by the organization (Eisenberger *et al.* 1986; Rhoades and Eisenberger 2002). In crisis situations high POS can create a sense of trust and emotional bond, as employees feel not to be in the situation alone. Low POS can exacerbate negative stress perceptions, particularly when team members feel managers don't pay attention to their input or are not being fair. It is not a proposition about the absence of material consequences of unstable funding; it is a proposition about a buffering effect.

Proposition 5: Funding insecurity, POS, and commitment

This indirect negative relationship between funding insecurity and organizational commitment via occupational stress will be weaker if the level of POS is high. This is an indirect effect proposition that is conditional and a combination of the previous arguments. Occupational stress when high might be less associated with commitment, and thus the indirect relationship between funding insecurity via stress to commitment may be less pronounced. The proposition goes beyond just considering stress as a potential mechanism and adds to the question of the level of the mechanism based on employee perceptions of organizational treatment. Empirical tests of the proposed size and reliability of moderated mediation are needed before any conclusions can be drawn.

BUILD BOUNDARIES, FUTURE OPERATIONALIZATION

Future researchers should clearly define funding insecurity and separate employee perceptions of funding insecurity from objective measures like the amount of restricted funding, the length of grant contracts, the length of time grants are funded, or whether the budget is confirmed to be reduced. To prevent construct overlaps, occupational stress should be assessed independent of funding insecurity and job insecurity. It is recommended to measure POS as an employee's perception of caring and valuing from the organization, while organizational commitment should be

analyses in three dimensions namely affective, continuance, and normative. Other potentially relevant contextual variables such as organizational type, role, tenure, employment contract, income security, and work location should also be considered in the study design. A future test may involve several organizations and/or multiple time points. In the same manner, Funding insecurity might be measured at an initial time, stress later, commitment at a later time and POS as a contextual condition. Employee perceptions could be correlated with information about the funding or contract level in an organization. This type of design would not automatically prove causality but would give more temporal evidence than a one-shot questionnaire.

THEORETICAL CONTRIBUTIONS

First, the paper has redefined funding insecurity as a contextual antecedent of occupational stress as a reaction to the immediate demands of the job rather than only because of immediate job demands. This distinction highlights uncertainty over resources and programmers' continuity that can impact on employees prior to any confirmation of budget reduction. Second, the paper pulls together COR theory and Organizational Support Theory to discuss various aspects of the proposed process. Theories of funding insecurity (COR theory) and of maintaining attachment (Organizational Support theory) help to explain why funding insecurity can be appraised as a threat to valued resources and can be a source of stress and why perceived care and fair treatment can sustain attachment. There is no decorative integration: each theory is used to answer a different explanatory question. Third, the model also suggests process and boundary conditions by positing occupational stress as a potential mediator and POS as a potential moderator. This is a more descriptive document than a document that simply lists familiar variables side by side. It also generates propositions which can be disproved or improved by observation. Fourth, the framework provides a differentiation of dimensions of organizational commitment. Affective commitment might be particularly vulnerable to employees' perceptions of stress and support, and continuance and normative commitment may stem from different reasons for staying. This distinction warns managers and researchers not to take retention as a sign of a supportive or healthy workplace. Finally, the framework is placed in the NGO/INGO context without assuming that all NGOs or INGOs have the same funding and employment model. It has a degree of contextual relevance that is a theoretical proposition to be investigated, not a claim of generalizability across a sector. The contribution should be assessed on the basis of whether the integrated model is found to be explanatory over some of the other existing accounts of it after a literature review and testing.

PRACTICAL IMPLICATIONS FOR NGO MANAGERS AND FUNDERS

Implications for NGO/INGO managers

Managers need to think about funding uncertainty as an organizational planning issue and a potential employee well-being issue. Where information can be shared, updates should be timely, clear, and honest about what is known, what remains uncertain, and when decisions are expected. It's important not to use unsupported promises: credibility will be more important than any short-term promise that is later shown to be false.

Alternatively, managers may check workload and role allocations during funding changes. Responsibilities should be prioritized in a transparent manner, not transferred in an informal way without discussion to other employees, if there are insufficient vacancies or projects are reduced. Role clarity, role descriptions, reasonable timeframes, and easily available avenues of escalation can minimize confusion and conflict that is unnecessary. These are suggestions for management, and not interventions that have been proven by this conceptual paper.

Support needs to be relational as well as practical. Reactions can involve advance notification about contract decisions, consistent treatment, timely compensation, equitable access to leave, supervisor check-ins, employee consultation, career development referrals and respectful transition support when jobs cannot be maintained, depending on the resources of the organization and employment arrangements that apply. Employees' dedication to a social mission does not give managers an excuse to accept unsafe workloads or high-risk work.

Implications for donors and funders

Funders might look at whether the timing of money and the paperwork needed add confusion for the groups that use the funds and their workers. If funders set up payment dates give quick updates about renewals give realistic project deadlines and keep paperwork reasonable those groups can better arrange staff and tasks. Funders who offer multi-year or more flexible funding, when suitable can also let those groups plan steadier jobs. These implications are proposals, for consideration rather than claims that a particular funding model necessarily improves commitment.

Implications for policymakers and sector networks

Sector networks and policymakers play a crucial role in promoting transparent employment practices and sharing practical advice on staff well-being, especially in organizations that rely on grants. Practical guidance should address clear communication about contracts, regular workload checks, safe ways for staff to report concerns, and fair treatment during organizational

changes. It's important to make a clear distinction between dedication to the mission and expecting staff to make endless personal sacrifices. Any guidance needs to fit local labor laws, the organization's resources, and specific program needs.

Avoiding the individualization of structural problems

One of the key messages is that stress management shouldn't be restricted to in-person resiliency training. Individual coping interventions are not going to replace organizational action when uncertainty is caused by funding cycles, staffing decisions or conflicting demands. The proposed framework focuses on context that creates threats to resources but also on the support that can be expected by employees.

LIMITATIONS AND FUTURE RESEARCH

This is a conceptual paper that does not contain any new empirical information. Its propositions are not yet empirically tested and are only theoretical reasons for beliefs. Some variables in the model may not be included that are relevant for the phenomenon, e.g. leadership, psychological contract breach, job insecurity, trust, perceived fairness, employment alternatives, organizational reserves or individual coping resources. Future research will explore whether these variables contribute to understanding and whether there is a conceptual overlap between funding insecurity or POS.

Literature synthesis is selective, not systematic. Prior to the submission to a journal, the authors should do a searchable and repeatable literature search on available relevant databases and regional journals and then review literature on NGOs/INGOs, funding uncertainty, stress, commitment, and organizational support in Pakistan and similar settings. The novelty claim needs to be adjusted based on the search conducted.

The framework also assumes that funding insecurity can be meaningfully separated from objective funding conditions and job insecurity. It may be necessary to develop a new measure to reflect uncertainty about funding and not just the fear of being laid off from one's position. Other factors that could be included in future studies if available and ethically sound are grant cycles, contract length, funding focus, and disbursement delays.

Time ordering and alternative explanations should be considered when considering empirical tests. Longitudinal research might be able to test out if funding insecurity leads to changes in stress level and if stress leads to changes in commitment. Multilevel designs may be helpful because funding conditions and management practices are likely to be at an organizational or project level, while stress and POS are likely to be measured at the employee level. The commitment dimensions should be tested separately, and it is important to provide transparency on measurement

quality, effect size, confidence intervals, missing data procedures and robustness checks.

Finally, the framework does not simply mean that all NGOs and INGOs are the same. The relevance of proposed relationships may be affected by the nature of organization, its mission, its donors, its geographical context, its employment structure and its role. Comparisons might be made between local NGOs and international organizations, permanent project staff, or field and office staff.

CONCLUSION

This conceptual paper suggests theory-based explanation of the possible relationship between funding insecurity and occupational stress and organizational commitment of NGO and INGO staff in Pakistan. It is based on COR theory and suggests that lack of funding can be a threat to valuable resources and cause stress. It is based on Organizational Support Theory, which suggests that employees' perception of organizational caring and fair treatment can mitigate the negative relationship between stress and commitment. The JD–R approach offers a complementary approach to differentiate work demands from resources. Five propositions are proposed as the expected relationships: funding insecurity may be positively associated with occupational stress, organizational commitment (specifically affective) may be negatively associated with stress, stress may mediate the funding insecurity–commitment relationship, POS may moderate the stress–commitment relationship, and POS may reduce the indirect negative association between funding insecurity and commitment through stress. These propositions are not findings and should not be called statistically supported. The key contribution of the paper is the creation of a context-sensitive integrated model of employee commitment and uncertainty of funding of a resource threat and perceived organizational support. The framework provides a foundation for future longitudinal and multilevel research and provides a reminder to NGO/INGO managers and funders to think about how to communicate transparently, how to conduct fair procedures, how to manage workloads and how to ensure the credibility of support. A systematic review and empirical testing should be used to assess its novelty and applicability.

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AUTHOR CONTRIBUTIONS

Both authors contributed equally to this work

CONFLICT OF INTEREST

We, the authors declare no conflict of interest

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ETHICS APPROVAL

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