



MULTIDIMENSIONAL EFFECTS OF COVID 19 IN PAKISTAN: A CROSS-COUNTRY ANALYSIS

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Abstract

Mankind has made tremendous progress, but humans can never be prepared for the unpredictable turns that nature takes. History bears testimony to the helplessness of humans in the wake of pandemics. Although continuous efforts are made to minimize the risks, but nature always reigns supreme. COVID 19, is yet another pandemic that has left the world economies, political systems, and human civilizations, vulnerable and helpless. With no vaccine available, humans seem to be fighting a lost battle. This new pandemic has had serious repercussions on humans around the world. Pakistan, too, is hit hard by the pandemic. This paper is an attempt to explore and investigate the multidimensional impacts of the pandemic on people across Pakistan. It is an exploratory research that has employed a mixed method approach to bring forth the socio-economic and political impacts of COVID19. It is concluded that there are political, social, economic, psychological, educational and gender specific impacts on the citizens of Pakistan. These impacts are both positive and negative.

Keywords

Pandemic, COVID 19, Multidimensional Impacts. Exploratory Research.



1. Introduction

The Dictionary of Epidemiology defines the word pandemic as “an epidemic occurring worldwide, or over a very wide area, crossing international boundaries and usually affecting a large number of people”. Medical texts do not provide any concrete definition of pandemic but there are distinct features that help one understand the concept better. Pandemics span over large geographical areas hence they are termed as global and transregional. They follow a pattern of unexpected spread of disease through transmission from one place to another and through human interaction. The element of novelty is closely associated with pandemics as they refer to diseases that are new e.g. HIV/AIDS, SARS, and Avian Influenza. The term refers to diseases that are extremely severe, contagious, explosive and result in high mortality rates. Another striking feature is that human population shows minimum resistance against such diseases which becomes one of the causal factors for widespread loss of human lives.

Human history is replete with cases of pandemics that have broken out in different time periods. Relatively recent outbreaks include, American Polio Epidemic 1916, Spanish Flu 1918-1920, Asian Flu 1957-58, Hong-Kong Flu 1968-1969, HIV/AIDS 1980's, SARS 2003, H1N1 Swine Flu 2009-2010, Ebola 2014-2016, Zika Virus 2015 and now Covid-19 in 2019.

Research shows that pandemics have adverse social, economic, and political impacts on countries. Not only do the health systems get

challenged but national security gets threatened too. With high mortality and morbidity as the most immediate outcome of pandemics, the other spillover effects include increased psychological disorders such as anxiety, fatigue, depression, and insomnia. Pandemics entail direct and indirect costs along with long term burdens on economies. The direct costs include the management of crisis which includes heavy expenditures on infrastructure such as hospitals, medical supplies, laboratories, etc. Indirect costs are equally massive which include sharp decline in GDP, increase in unemployment, reduction in remittances, disruption in supply chains, reduction in trade, increased government expenditure and disproportionate effects on different sectors. (Mac Kellar 2007). Social effects of pandemics primarily include reduced human mobility, limited human interaction, closures of private and public spaces, schools, markets, reduced leisure opportunities and reduced travelling. (W. Qiu; S. Rutherford; A. Mao; C. Chu 2017).

The recent pandemic that seems to have caused havoc across the globe is COVID 19. Coronavirus disease 2019 (COVID-19) is defined as illness caused by a novel coronavirus now called severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2; formerly called 2019-nCoV). It was first identified amid an outbreak of respiratory illness cases in Wuhan City, Hubei Province, China. It was initially reported to the WHO on December 31, 2019; on January 30, 2020, the WHO declared the COVID-

19 outbreak a global health emergency. Bewildering growth and spread of the disease began threatening the lives of millions within a few weeks challenging healthcare systems of the world. On March 11, 2020, the WHO declared COVID-19 a global pandemic, its first such designation since declaring H1N1 influenza a pandemic in 2009. The COVID-19 pandemic has resulted in over 4.9 million confirmed cases and over 327,000 in 216 countries and territories. (WHO Report 2019)

Like the rest of the world Pakistan too is hit hard by the pandemic and reached to the 20th spot on the global virus ranking and ranked 27th on the John Hopkins' coronavirus tracker with 1000 deaths. The severity and evolving behavior of this virus has created implausibility and uncertainty demanding quick response. With no vaccine available to cure the disease, the most effective nonpharmaceutical preventive measures as suggested by Marc Lipsitch professor of epidemiology and director of the Center for Communicable Disease Dynamics at Harvard University, include frequent hand washing, disinfection of contaminated surface, social distancing. The most effective nonpharmaceutical control measures suggested by Lipsitch in his study include social distancing, canceling public gatherings, closing places of worship, schools, and restaurants, isolating the sick and quarantining those they met. By undertaking these steps early, populations can also prevent peak demands on their health care systems and flatten the pandemic curve—that is, have a

gradual increase in cases over time rather than many all at once. This slowdown is especially important because it can take two or three weeks before those infected with SARS-CoV-2 are sick enough to require intensive care, so demand could spike quickly.

Covid19 is highly contagious and is transmitted from one to another through droplets from mouth and nose which are released through, cough, sneeze or even while talking. These droplets are heavy hence do not stay suspended in the air for long but can last up to 5 hours on different surfaces they fall on. Touching the contaminated surfaces can easily transmit the virus into the human body. Hence the only preventive measures that can be followed are social distancing, self-isolation, frequent washing of hands, use of sanitizers, gloves, and masks.

Like the rest of the world Pakistan too is hit hard by the pandemic. The first two cases of Covid 19 in Pakistan were reported on 26th February 2020. Initially the virus did not spread as fast as it spread in other countries. Pakistan started witnessing the spread after the 20th of March. The government was prompt enough to take measures such as putting over 3000 religious pilgrims from Iran, closure of borders with the neighboring countries, imposition of restrictions on international travel, social distancing, and lockdowns of varying scales in all the five provinces of the country.

To understand the level of threat faced by Pakistan, one needs to have an overview of salient features of this growing economy.

Pakistan is a country that lies in South Asia. With the population of approximately 220,392,002 million people, the country ranks 5th in the world. 35.1% of the population live in the urban areas. Pakistan's economic growth rate has been sluggish at 2.3% over the last year and is expected to drop down further by 4% due to the pandemic situation. 27.3 million wage earners constitute the informal economy of Pakistan who seem to have been worst hit due to partial and complete lockdowns. According to a report issued by Pakistan Institute Development Economics PIDE, at least three million people are expected to lose jobs. Job losses are projected to reach 18 million which would have debilitating effects on the already fragile economic state of Pakistan. Exports are expected to witness a dip by \$2.8 billion to \$3.8 billion, remittances from the Middle East, the United States and Europe are expected to decline significantly. Sharp reductions in Foreign Direct Investment, inevitable disruptions in trade, and sectoral fluxes such as decline in tourism, aviation, and hospitality industries are some of the immediate effects that are being predicted by economists.

This study undertakes the task to explore and investigate the multi-dimensional effects of this novel virus in Pakistan. The scale and severity of this pandemic is unprecedented, hence there is not enough literature and relevant scholarship that would encapsulate the multi-dimensional effects.

1.1 Significance

Covid-19 has serious repercussions for the whole world. There is a dire need to devise prompt

policies to deal with the crisis to minimize the imminent damages it is bound to cause to the economies, governance models, politics, and human communities. Thus, it is vital to explore the multidimensional impacts of this pandemic comprehensively for devising concise framework to deal with this disaster successfully. This research study is a first step towards the in-depth exploration of this disaster in terms of its impacts on different strata of people across the country. This research has explored the multidimensional impacts of Covid-19 on citizens of Pakistan which can help the policy makers in devising policies and strategies to deal with this disaster effectively.

1.2 Aims and Objectives

This paper aims:

- To explore the different perceptions, level of understanding and information of Pakistanis, about COVID- 19.
- To find out the multidimensional impacts of COVID-19 across different strata of population in the five provinces of Pakistan.
- To give policy recommendations for dealing with the Corona crisis in Pakistan.

1.3 Research Methodology

Corona Pandemic is unique in nature. The scale and severity of the crisis is unprecedented, which has rendered the existing literature inadequate. Because of the novelty factor, the paper undertook the exploratory study of the topic. Bernd Reiter (2017) and Richard Swelberg (2018) support the reliance on exploratory

research for topics for which there is not much available information.

This is an exploratory research that relied on multiple methods authenticated by researchers and scholars for the exploration of this novel crisis and its multidimensional impacts. This paper has used mixed methods for investigating the issue under research. The qualitative methods employed for data collection are observations, focused group discussions and interviews with/of experts. The quantitative method for data collection is questionnaire. This is a cross sectional study in terms of data collection. The unit of analysis is "individuals".

For the qualitative analysis, interviews of multiple focused groups were conducted in all the five provinces of Pakistan. These groups comprised of men and women aged between 20 - 50, with different income levels, belonging to varied professions.

To make the data more reliable, interviews/discussions with over 35 experts were conducted. These experts included medical doctors, social scientists, economists, policy makers, heads of educational institutes, psychologists, businessmen, lawyers, real estate professionals, employees from the FMCG and textile industry, communication managers at UNESCO, government officials, civil society representatives, and students. The purposive sampling was used for accessing these experts for interviews whereas collected data has been analyzed through content analysis.

To substantiate the qualitative analysis, a survey based upon 32 questions using Likert scale with minimum 5 and maximum 7 options was devised. Non-probability method of convenience sampling was employed to collect data from all across the country. Responses from 392 individuals from rural and urban parts of Pakistan were recorded. SPSS-20 was run to analyze the results of the survey. The questionnaire was developed by the researchers with the purpose of achieving the developed objectives of this novel study. The reliability of the tool was checked through Cronbach alpha. The value of Cronbach alpha of this tool is .802 which shows that tool is reliable for collecting data with the particular purpose of the study. The quantitative data was analyzed through descriptive statistics.

2. Discussion and Findings

As discussed above, Covid-19 is a pandemic which has affected the whole world simultaneously. It has had multidimensional impacts on countries across the globe. Pakistan is no exception. The rapid spread and characteristics associated with this covid-19 created immense level of uncertainty and obscurity, amongst the government and people. The research is intended to stimulate novel investigations and theoretical perspectives on how people are differently affected by and coping with the COVID-19 emergency and what is its far-reaching effects on the lives of the people in Pakistan. This research study explored and investigated four dimensions (social, psychological, economic, and political) of

impacts on the people of Pakistan at the individual level.

Following the global trend, Government of Pakistan also, resorted to the imposition of lockdown and shutdown as nonpharmaceutical preventive measure. Consequently, there surfaced, myriad impacts on the people at the individual and institutional level. Beyond the debilitating, sometimes fatal, consequences for those directly affected, pandemics have a range of negative social, economic, and political consequences (Davies, 2013). Also “the impact of pandemic influenza H1N1 in 2009 was not just on mortality, but also on health-care systems, animal health, agriculture, education, transport, tourism and the financial sector; in short, a pandemic event threatens all aspects of the economic and social fabric” (Drake, Chalabi, & Coker, 2012). In some countries it proved effective and other countries suffered more. The question arises as to how much it has impacted Pakistan and to what extent? Has this strategy proved effective for the state and citizens of Pakistan? The mixed results develop a trajectory to have an assessment and ascertain the sphere of life affected.

Pakistanis are well informed about the pandemic, its origin, spread, severity and precautionary measures for coping with Covid-19 effectively. All the participants of this research study have sufficient information regarding it. Positively, the survey results show that 84% of respondents across the country are sufficiently informed and aware about coronavirus, its origin, spread,

severity and precautionary measures for coping with Covid-19 effectively. The main source of information regarding this pandemic is TV and social media and it is also validated by the survey results as 46.7% of the respondents receive information from TV whereas 37.8% rely on social media. The remaining 15.5% use newspaper and family/friends discussion as source of information regarding Covid-19. Besides, the participants and respondents of this research study opined that covid-19 is a hard core reality which is affecting the people, countries, governments, and economies adversely but there were other perceptions too. Some of the participants of this research study, mostly urbanites and religious leaders, considered it a conspiracy by the major powers of the world for changing global order and to substantiate their argument they shared different statements by world leaders, videos and other material circulated on social media. Similarly, majority of the participants and respondents also considered it as a punishment from Allah Almighty as the mean value of the item of the questionnaire related to this aspect is 3.62 which shows agreement of the majority of the respondent.

2.1 Social Aspects of Multidimensional Impacts of Covid-19

The lockdown imposed by the government of Pakistan; left people house bound. Consequently, human mobility reduced resulting in isolation at mass level. This isolation has entailed both negative and positive effects on individuals. The negative effects include uncertainty about

resumption to normalcy. There were conflicting views of the experts regarding the time frame for normalcy to resume. But there seemed to be agreement on the fact that the post-covid world would witness new normal. The uncertainty has led to the occurrence of fear and anxiety among people. The fear of disease and death is pervasive but the fear of starvation among the underprivileged and marginalized dominates the former. Social distancing has entailed some positive effects as well. People are spending more time with their family members and the familial bonding is improving. It is also validated by the survey results as most of the respondents agreed with this and it is showing with the mean value of this item of the questionnaire which is 3.88 as presented Table: 02. Social Distancing has allowed people to introspect and improve. Most of the respondents agreed with the mean value of 3.95. The social distancing and isolation due to lockdown has taught the people simplicity and minimalism. Likewise, the importance of elders in the family unit has also been realized by the Pakistanis across the country. Pakistan's social system has moved towards nuclear family system over the period of time and joint family trend has decreased in the country but this pandemic has brought realization among the people regarding the joint family system due to not meeting the parents or elders of the families for long. It has also increased the significance of elders in the families. With immense emphasis being laid on maintenance of proper hygiene by the international experts and WHO officials,

Pakistanis seem to have adopted better social habits of washing hands, taking repeated showers, covering mouth when sneezing and coughing. Use of sanitizers and disinfectants has also increased. Most of the participants and respondents of this research study agreed to have adopted new habits such as washing hands frequently, use of sanitizers, masks and gloves in the public and open places. Consequently, the children are also becoming conscious regarding the hygiene and ways for ensuring the protection against the germ.

2.2 Gender Specific Aspects of Multidimensional Impacts of Covid-19

This research study included both male and female genders for investigating the multidimensional impacts of Covid-19. In the family structure of Pakistan, the role of females holds immense significance. They provide unpaid services in terms of child rearing and multiple house chores. Working females have multifaceted responsibilities towards their family, home and jobs. This pandemic has intensified the workload of females due to the lockdown. In the absence of domestic help, workload of females has increased making them physically fatigued. Work from home (WFH) routine amidst regular house chores and supervision of children exposed has caused psychological challenges in women such as short temperedness, impatience, anger, frustration, and intolerance. It has also intensified the need to re-think about the work-life balance in the context of social system of Pakistan.

2.3 Psychological Aspects of Multidimensional Impacts of Covid-19

The pandemic has resulted in unprecedented level of uncertainty. People in Pakistan are uncertain about: resuming their normal routines, jobs, financial fragility and predominantly health of their loved ones. This uncertainty has created the sense of paranoia, frustration and stress among them. Stigmatization of Covid 19 and its patients is yet another factor causing fear and restlessness amongst masses. Mounting stress and fear has made people impatient, intolerant and angry. There are mixed responses regarding the psychological issues of people due to this pandemic and it is also supported by the responses of the people in survey question regarding this aspect. The mean value of this item which explored the psychological aspect of pandemic is 3.36 which indicates that most of the respondents neither agree nor disagree with it. The participants of this research study have also mixed views about their psychological well-being in this crisis. Few are stressed due to uncertainty whereas others are not. Interestingly responses from the personnel of the armed forces show no stress levels as they are strictly following the SOPs devised by the Government of Pakistan individually as well as collectively. Sample Results from the civilians indicate that they also have no fear, stress, anger, and frustration. Isolation has aggravated the frustration, anger and anxiety among the socially active people who are anxious to return to their normal routines.

2.4 Economic Aspects of Multidimensional Impacts of Covid-19

Lockdowns around the globe have jolted world economies. Economic activities have shrunk significantly. Pakistan is a developing economy and it is also badly affected by this pandemic. Pakistani wage earners who are approximately 27 million in number are worst affected due to lockdown and shut down. Business community is also affected but the scale of shock varies. The salaried class is greatly troubled because of the looming fear of layoffs and reduction in their salaries. Some of the participants from the private sector have complained of pay deduction of 20-25%. The marginalized class of Pakistan is dependent on state and society for their needs and it has increased the financial burden on the government of Pakistan. The government of Pakistan has started Ehsaas cash program for underprivileged segment of the society, but it has increased the fiscal crisis in wake of immediate cash distribution. In Pakistan, fear of starvation dominates the fear of death hence making the economic crisis more serious than the health crisis. Government sector employees are generally insulated from the effects of the economic crunch. The economic vulnerability has forced people for careful spending and for reliance on their own available resources. The majority of the respondents of this research study agreed that they are now spending carefully as it is shown by the mean value of 4.00 (Table: 03 in Appendix) and now people are sustaining and relying on their own available resources as it is

validated by the mean value of the item of the questionnaire regarding this aspect which is 3.76 shown in Table: 02. E-commerce seems to have increased during the lockdown. The use of massive technology in different sectors has changed the dynamics of doing business in Pakistan. It has both threats and opportunities as IT sector has great potential in the country and now this situation has forced society to adapt to it, thus, it can help to develop e-commerce in Pakistan for economic development. The opportunity in the IT sector comes with a serious threat of replacement of humans with machines, as is indicated by the mean value of 3.66 which shows that majority of the respondents of this study across the country fear this threat. The fear is well founded because with technological revolution, there would not be much demand for low skilled labor with weak tech savviness. It would cause massive structural unemployment. It has also forced people to think about the adaptation with the change due to this pandemic and to learn the required skills in this new economic and business world and it is validated by the mean value of this particular item about this aspect which is 3.93. This pandemic has also forced people to shift towards locally manufactured products and it is supported by the mean value of 3.69. It has an opportunity for the local SMEs of Pakistan. The agriculture sector of Pakistan is also one of the positive aspects for Pakistan in this current crisis as it can provide cushion to the economy of the country as well as for the food security. If it is supported by the

government then it can be flourished and can contribute positively in the economic revival of the country as per one of the participants of this research study.

2.5 Political Aspects of Multidimensional Impacts of Covid-19

Majority of participants and respondents of this research study from both rural and urban areas seemed satisfied with different steps, measures and responses of the current government in dealing with the crisis. The respondents and participants of this research study were candid to accept that governments all across the globe have fallen incapable and in case of Pakistan the government's policies have been prompt and effective given the level of unpredictability and the scale of the crisis. The federal government's Ehsaas program as a relief response for the marginalized and underprivileged segment of the society is widely appreciated but majority of the respondents and participants do not consider it a sustainable solution and it is supported by the mean value of 2.89 of the responses of the respondents in this regard. The forced lockdown and shut down by the government is a satisfactory measure in the eyes of urban dwellers whereas rural residents have varied response in this regard due to low spread of this disease in rural areas whereas urban centers are hub of this virus. Most of the respondents and participants of this research study seemed convinced that the government's intention towards the easing off of lockdown amidst socio-economic challenges is to prepare the masses for *Herd Immunity*, which

they agree seems to be inevitable reality. This pandemic has made prominent the tussle between central and provincial government. 18th amendment has made provinces highly independent and autonomous due to which provinces are taking many decisions on their own while dealing with this crisis. This 18th amendment has enabled Sindh government to take decision of lockdown and shut down independently with the start of the pandemic in the country. Later on, Punjab and KPK have adopted this strategy for coping with Covid-19. Health is also a provincial subject now after 18th amendment and provincial governments are responsible for provision of health services to the people, but interestingly federal government is under direct criticism for weak health system of the government and wide spread of disease. In the view of the participants of this research study, it is not the faulty policies of federal government rather the weak coordination and ineffective implementation of the administrative units that have resulted in fast spread of the virus. National Command and Control Authority developed by the federal government for effective coordination across the country is playing effective role in monitoring and coordination across the administrative units of Pakistan. The reporting of this authority helps the federal and provincial government to take consensus oriented decisions for the country but there is weak implementation of decision and policies by the provincial governments. Many of the participants have identified the absence of local governments due

to which there is ineffective policy implementation at grass root level. There are also gaps in the relief activities and many participants have blamed ineffective administrative machinery at the local and provincial level in this regard. to the people of the country. This crisis has also highlighted and identified the provincial vulnerabilities while dealing with this pandemic. The multiple spokespersons of different administrative units have bombarded the people with lot of information regarding the situation of the country in current pandemic which has created confusion and lack of clarity and it is a source of dissatisfaction as per the participants of this research study. According to the interviewees, there should be few sources of information and there should be clear policy announcement from one source. It is highlighted the need of redefinition of political structure of the country. There is a unanimous agreement on the fact that this is no time to play dirty politics and the opposition parties should act maturely and offer all their support to haul the country out of the crisis. The current political activities of the country show deepening political divide in the country which is bad for the political stability of the country. The government is taking help of information technology for monitoring the situation of the country in terms of spread of the disease. Similarly, relief activities are also designed with the help of ICT like Ehsaas cash disbursement program and tele health services which are redefining the mode of governance in the country and it is leading towards E-

governance. The interviewees have also highlighted the role of citizens in controlling the virus by following designed SOPs by the government. According to the participants, the success lies in the testing and social distancing. The government is trying to enhance the testing capacity, but social distancing can be maintained by individuals only. The government has designed SOPs of international standard and it is now individual's responsibility to follow it for coping with this crisis effectively. Different aspects discussed above show that Covid-19 has

multidimensional impacts on the people of Pakistan. The significance and agreement regarding different aspects are varied across the country and it is also mixed responses regarding the different aspects in urban and rural areas of the country. Table: 01 presented below shows the mean values of different aspects of multidimensional impacts of this pandemic. These mean values show the accumulative average responses of the respondents of the study regarding the different aspects along with the standard deviation and skewness of the data.

Table # 1 Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Social Aspects	392	3.5923	.60680	-.149	.123	-.152	.246
Gender Specific	392	2.7079	.85944	.280	.123	-.237	.246
Economic Aspects	392	3.3087	.46163	.555	.123	.126	.246
Political Aspects	392	3.1293	.97875	-.239	.123	-.596	.246
Valid N (listwise)	392						

2.6 Impact of Covid-19 on Education Sector of Pakistan

The educational institutions of every level (primary, secondary, and higher) across the country are closed for long due to this pandemic. It has forced the institutions to resort to remote learning, through online education. There is wide dissatisfaction regarding the online teaching in Pakistan. Unpreparedness of educational institutions is one of the significant factors of dissatisfaction across the country. Teachers are not trained for online teaching and content design

required for it. There is absence of IT infrastructure which is one of the main hurdles in effective online teaching. The assessment schemes for online teaching are not appropriately designed. The internet connectivity and availability to all students is also one of the significant challenges for conventional universities. Online teaching is deemed less inclusive hence undesirable in Pakistan.

3. Conclusion

Covid-19 has changed the dynamics of the world. It has impacted the economies, political

structures, governance mechanisms and individuals globally. As it evolves, this novel crisis is manifesting its impacts on different aspects of life and individuals. The need of the hour is to explore and investigate the multidimensional impacts of Covid-19 and considering the responses, devise effective policies to deal with this pandemic. This research study has explored the multidimensional impacts of Covid-19 in Pakistan through a cross country analysis. It is concluded that, irrespective of race, creed, culture, and religion, COVID 19 has had serious political, social, economic, psychological, educational and gender specific impacts on the citizens of Pakistan. With all the obscurity that prevails and threats that it poses, the pandemic has opened new vistas of opportunities which if explored could entail massive gains for Pakistan's economy. The opportunities can be availed at individual and governmental level. The ordinary

citizens of Pakistan need to realize that pandemics cannot be tackled by the government alone. The onus must be shared by the masses. Hence people should put their faith in the government and comply with all the SOPs devised for protecting themselves and for controlling the spread of this novel disease.

Recommendations

- Cross migration at macro level should be avoided to control this pandemic.
- Active citizenship is required to battle the crisis and social awareness campaign at mass level is required to design for developing active citizenship in the country.
- Develop national framework and preparedness for such pandemics and epidemics
- Promote and foster the scientific research, use of technology, and e-governance.

APPENDIX

Table # 2 Descriptive Statistics

	N	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
Psychological Issues	392	3.36	1.223	-.323	.123	-.976	.246
Better Family Bonding	392	3.88	.888	-.618	.123	.288	.246
Paranoid About Everything	392	3.06	1.063	-.040	.123	-.763	.246
Allah's Punishment	392	3.62	1.223	-.485	.123	-.765	.246
Increase in Religious Sentiment	392	3.68	.947	-.547	.123	.174	.246

Introspection and Improvement	392	3.95	.814	-.773	.123	.730	.246
Frequent Physical & Verbal Abuse	392	2.12	1.095	.882	.123	.007	.246
Increased Workload	392	3.30	1.147	-.092	.123	-1.077	.246
Constant Fear of Job/Business Loss	392	3.05	1.213	.154	.123	-1.068	.246
Facing salary deductions/financial losses/perks.	392	3.03	1.271	.117	.123	-1.189	.246
Timely response of Employer during crisis	392	3.51	.967	-.525	.123	-.242	.246
Recovery from current losses	392	3.71	.862	-.660	.123	.300	.246
Unaffected by Covid-19	392	3.08	1.156	-.105	.123	-1.020	.246
Careful Spending	392	4.00	.738	-1.001	.123	2.216	.246
Shift to Local Manufactured products	392	3.69	.855	-.440	.123	-.011	.246
Unable to meet day to day expense	392	2.87	1.204	.345	.123	-.961	.246
Compelled to seek financial help	392	2.69	1.204	.395	.123	-.908	.246
Seek financial help from	380	2.16	1.314	1.016	.125	-.026	.250
Sustainability through pandemic from own resources	392	3.76	.866	-.877	.123	.830	.246
Looking for alternative sources of income.	392	3.54	1.086	-.341	.123	-.920	.246
Equipped to adapt Changes	392	3.93	.750	-.906	.123	1.347	.246
Handicapped because of the lack of technical skills	392	3.02	1.112	.072	.123	-.948	.246
Handicapped because of the lack of technological savviness	392	3.07	1.080	.112	.123	-.873	.246
Work from home has increased my productivity.	392	3.03	1.008	.164	.123	-.814	.246

Replacement of humans with technology	392	3.66	.962	-.705	.123	.022	.246
More Intolerance & Crime in Society	392	3.72	.995	-.635	.123	-.269	.246
Satisfaction with Govt's measures	392	3.24	1.196	-.394	.123	-.899	.246
Adequate Relief with Ehsaas Program	392	3.26	1.130	-.354	.123	-.845	.246
Ehsaas program is Sustainable solution	392	2.89	1.131	.068	.123	-.958	.246

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