

IMPACT OF COVID-19 ON HUMAN ECONOMIC WELL-BEING AND LIVING STANDARD IN PAKISTAN

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Abstract

The Coronavirus (COVID-19) continues to wreak havoc on Pakistanis' life since its inception. From two verified cases on February 26-2020 in China to more than 1.27 million reported cases and death of 28,456 by November 02, 2021 ([Dawn, November 2, 2021](#)). According to the International Monetary Fund, the poverty rate in Pakistan has increased substantially, reaching as high as 40% after Covid-19. To assess Covid-19 impact on people's socio-economic life, we used a structured questionnaire to collect data through field survey. We applied the Jamovi and Cronbach Alpha reliability and validity technique to check reliability of data. Our findings show that there is substantial effect of COVID-19 on the health and well-being as well as living standard of the people in Pakistan despite this that the Government of Pakistan took all possible policy initiatives to minimize its effect. Small business firms suffered huge losses and employees working in informal sectors were laid off in large number. The Government should provide financial assistance to small firms to continue their business and contain growing unemployment and poverty in the country.

Keywords: Covid-19; Poverty; Human well-being; Isolation of People; Boredom.

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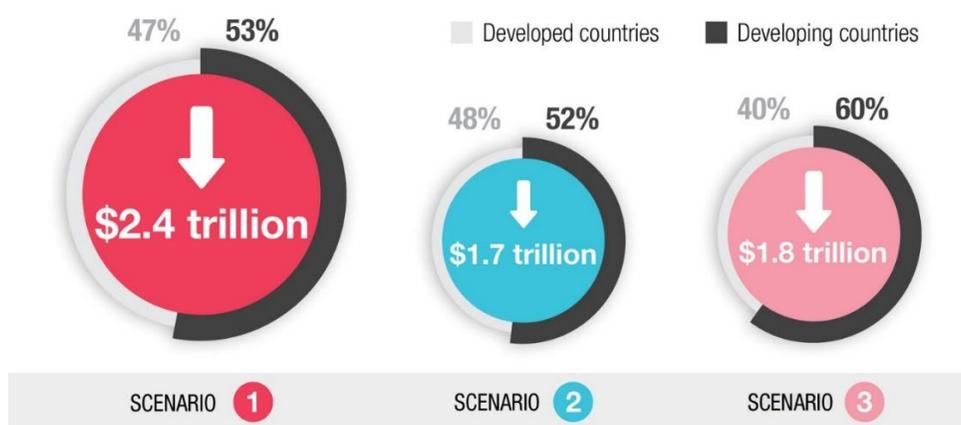
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1.Introduction:

1.1 Background of study

Coronavirus hard hit the whole world and by November 2,2012 around 247,789,156 cases have been reported while 5,019,272 deaths have been occurred globally and so far 224,439,977 persons have been recovered so far. On March 12,2020 daily death rate was only 198 which was jumped to 7,692 by Oct 29,2021 (Bloomberg 02,2021). These figures present devastating effect of Covid-19 all over the world. The crash in international tourism due to the coronavirus pandemic could cause a loss of more than \$4 trillion to the global GDP for the years 2020 and 2021, according to [UNCTAD report, \(2021\)](#) published on 30 June. A rebound in international tourism is expected in the second half of this year, but the UNCTAD report still shows a loss between \$1.7 trillion to \$2.4 trillion in 2021. The financial break down of the impact of Covid-19 panemic on tourism industry in developed and developing country collectively is shown in [Figure 1](#):

Figure 1. Financial loss to tourism industry due to Covid-19 during 2020-21



Source: UNCTAD based on GTAP simulations, (2021)

Covid-19 mostly crippled weak economies and these economies suffered on large scale due reduction in tourist arrivals from 60% to 80% and their exports were bade hurt. A huge financial assistance package was announced by almost all countries to save the effected people from pandemic and it mounted their external and internal debt. The most-affected regions are North-East Asia, South-East Asia, Oceania, North Africa and South Asia, while the least-affected ones are North America, Western Europe and the Caribbean. Supply chain all over the world has been disturbed and due to which the prices of essential commodities have shoot up, creating balance of payment problem for developing countries.

COVID-19 has hit Pakistan hard, and the resulting economic losses are aggravating the situation. Pakistan's economy was trying to stabilize before the eruption of COVID-19. However, there was no threat of a collapse due low dissemination of this disease. However, the pandemic had a significant impact on the country's economy, and the country was on the verge of going

bankrupt (Ilyas et al., 2020). Despite the fact that virtually all nations are adversely effected by global health catastrophes. Pakistan's economy, on the other hand, is unable to withstand the pandemic's tremendous destruction. The pandemic of COVID-19 has primarily affected small and medium-sized companies in Pakistan.

If we look at Pakistan's economic situation before COVID-19, we will get a very rosy picture. However, after eruption of the disease Pakistan's import and export were declined and GDP growth rate was not only fall but also turned negative in during 2020 and 2021 Due to the interruption of the supply of raw materials from China, other countries many industries were closed and prices of essential items were increased. Textiles account for

more than 60% of Pakistan's total exports, and 70% of its imports come from China. Overnight, the cost of purchasing from China increased by 100%. As Pakistan bans all trade with India, the only suppliers are South Korea, Taiwan and Malaysia, China, Saudi Arabia, which leads to a 30-35% increase in costs. Although 97 percent people were survived from the onslaught of Covid-19, yet Pakistani's economy was suffered on a large scale.

In a video conference on April 2, 2020, the World Bank's Pakistan office stated that the country's GDP growth rate will drop from 2.4 percent (predicted for FY2020) to 1.1 percent. The budget deficit is expected to nearly quadruple to 10%. Pakistan's population growth rate is 1.8 percent and per capita income would drop considerably." Pakistan is anticipated to have negative growth, which is in line with the severity of the crisis.

According to PIDE, 56 percent of the working population is in "poor segment." This comprises 80% of agricultural workers, 75% of wholesale and retail trade employees, 50% of hotel and cafeteria employees, 60% of real estate and commercial staff, and 40% of the transportation and communications business. Punjab, Pakistan's most populated province, would suffer job losses. Between 11 and 12 million individuals may have been dismissed in Punjab. Sindh has the fewest vulnerable groups when compared to other provinces, yet the figure is startling: three to four million individuals are at risk of losing their jobs. The province of Khyber Pakhtunkhwa has 2 million jobless persons, whereas Baluchistan has 1 million. According to [Pasha and Kardar \(2020\)](#) Punjab would have a 16 percent unemployment rate, 15 percent in Sindh, 14.5 percent in Khyber Pakhtunkhwa, and 9% in Baluchistan.

The country's main airline, Pakistan International Airlines (PIA), suffered huge losses due to lockdown. As a result of the Crash, the airline has been identified as the airline with the greatest risk of bankruptcy in the following two years as a consequence of the COVID-19 problem. Pakistani aviation authorities estimate that the agency might lose up to 25 billion Pakistani rupees in the first two weeks of the blockade. Moreover, Pakistani railway loses 1 billion Pakistani rupees each week. The auto industry was worst hit its sales were dropped by nearly half. The pharmaceutical industry has suffered as a result of Prime Minister Khan's decision to ban all trade with India; sales have fallen by half, and the cost of raw materials (mainly imported from China) was risen by 300 percent. Small and medium-sized enterprises were also affected. In 2014, it was projected that the country's economic losses from a one-day work stoppage were more than 60 billion

Pakistani rupees. However, fall in international oil prices have provided breathing space to Pakistan which imports oil worth of are US\$10 to 12 billion. But substantial fall in remittance worsen economic problems because thousands of overseas Pakistani workers lost their jobs in different countries. Pakistan's energy sector was also hard-hit and many oil marketing companies reached on the edge of bankruptcy.

Pakistan's overall debt was increased from 30 trillion PKR to 41 trillion PKR in the 18 months since March 2,2020. The federal government debt grew by more than 5% in the first eight months of 2020. In February 2020, the debt increased by 21% year over year. According to an estimate of International Monetary Fund, federal government debt rose from 80.4 percent of GDP to 85.4 percent of GDP due to Covid-19 lock down.

Keeping in view the above perspective, this research study was carried out at micro level to measure the impact of Covid-19 in Pakistan with specific focus on District Layyah, which is a backward area of Pakistan as compared to other districts.

1.2 Main Research Problem

The main research problem of this study to measure the impact of Covid-19 on the well-being, living standard and job losses in Pakistan with specific focus on District Layyah.

1.3 Objectives of Research

The objectives of this research paper are given below: -

- To determine the economic impact of Covid-19 on Pakistan's economy.

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- To assess the impact of Covid-19 on human health and well-being in Pakistan.
 - To analyze the impact of Covid-19 on the living standards of people in Pakistan
 - To analyze the impact of the lockdown on daily wage earners' work-passion

1.4 Scope of Study:

The goal of this research is to see how COVID-19's affected job market, poverty level, per capita income and life security of the people. Another goal of this study to assess the impact of Covid-19 on income inequality, social and economic disparities and business activity. This enlarge the scope of this study because Covid-19 made the life of human being insecure and disrupt economic and social activities all over the world. The whole world has been effected due to this pandemic. Thus, the result of this study is restricted to District Layyah of Pakistan but they may be generalized to other developing countries as well ([Shafi et al., 2020](#)).

2. Literature review:

Pakistan confirmed its first case of the coronavirus on February 29, 2020 and reached 10,000 on April 22. The next 10,000 cases took only 11 days, and the next case took only 8 days ([Gmez et al., 2020](#)). The figure shows the upward trajectory. The high growth rate of the first cases indicates that the virus was spreading rapidly, and the country was unable to control the virus due to a lack of information about the virus and proper control strategies. Since then, the number of cases in various parts of the country has increased dramatically on a daily basis. As of July 20, 2020, Pakistan had

265,083 confirmed cases. The disease's socioeconomic impact is reflected in the barrier, Job loss, travel bans, flight cancellations, and, most importantly, economic downturns in almost all cities in the world. From February 21, 2020, to March 24, 2020, the COVID-19 crisis spread across the world, with the number of patients rapidly growing every day. COVID-19's emergence is expected to have a significant impact on global GDP growth ([World Economic, 2020](#)). Because of worldwide COVID-19 epidemic, global GDP might be effected by 2.3 percent to 4%. Furthermore, if the COVID-19 epidemic worsens and lasts longer then Pakistan's real GDP growth rate might drop by 2.2 percent in FY21, before rebounding to three percent.

Sindh's capital and most important industrial zone, Karachi accounts for 30% of the country's total exports. Due to the fact that about 2,700 enterprises were shut down [Hussein, \(2020\)](#) claimed that around 5 million

Pakistanis are impoverished or near poverty. They work in a variety of industries, service industries, and agricultural sectors, relying on a daily wage to meet their needs while cohabiting with a large number of unskilled people (e.g., laborer, recycling workers, construction workers, transport workers, and domestic workers). Over 4 million people in Karachi alone were on daily wages. The number of daily wagers are also 4 million in Punjab province of Pakistan and most of them were laid off during pandemic.

When the initial pandemic erupt in February ([Canuto, 2020a](#)) and reappeared in March, China was forced close movement of people. However, GDP will return to previous levels in May 2020, and the

manufacturing industry's projection was deteriorated (Sareen, 2020), domestic consumer demand was strong, and service industry normalization was insufficient. On the other side, the demand situation was not normalized. The decline in exports in May 2020 underscored the nature of the global crisis and highlighted the challenges of other countries' long-term recovery due to slow down of economies all over the world.

Pakistan is now the 12th most afflicted country, according to John Coronavirus Tracker (Johns Hopkins University). The outbreak has had a tremendous economic impact, despite the terrible loss of innocent lives. Pakistan's GDP increased by 3.3 percent in 2019. It is anticipated to decrease further by 2020, even without the coronavirus, according to the National Bank of Pakistan's estimate (Shareef et al., 2020). Economic statistics to indicate upward tendencies in early 2020, however, the emergence of the Covid-19 epidemic harmed Pakistan's economy substantially.

Layyah is found in 23 locations, according to Dr. Sanya Nishtar, Chair of the Ehsas Foundation Program. According to this plan, 200,000 families would get financial assistance worth Rs. 60,000 each (Zulfikar et al., 2020). He stated that cattle, rickshaws, ice collectors, and luggage will be distributed among 60 percent of women and 30 percent of young people. Ehsas has begun to register the effected people in 15 regions so that people from all categories and locations may benefit from the initiative. According to key stock market indices, COVID-19 has an influence on global and local tourism markets, as well as rival products (Javed et al., 2020). This firm in the United Arab Emirates is an example of a survival strategy. When techniques of social isolation and alienation are implemented, women and children are at a higher risk of abuse, harassment, exploitation, and neglect

(Khan et al., 2020), suggesting that individuals at home suffered by depression and anxiety. Choubey et al., (2019) also highlighted various anti-epidemic strategies, such as reducing social isolation and conducting an in-depth examination of government-imposed travel restrictions to see how they effect. Because approximately 7.15 million local inhabitants rely on their jobs, the poverty rate is anticipated to rise by 33.7 percent. According to (Aburumman et al., 2020), Pakistan's testing skills must be improved urgently in order to limit the coronavirus outbreak. To increase surveillance and testing capacities for suspicious patients, smart locks, emergency assistance, and watchful monitoring systems, regional governments should implement federal suggestions.

3. Data and Methodology:

3.1 Data and source

The study is quantitative in nature. The study will employ both primary data collected through surveys and secondary data obtained from official sources to analyze the impact of Covid-19 on Pakistan's economy. When developing questionnaire, several microeconomic aspects were considered. To analyze the current situation, the study uses yearly data from 2019 to 2021, Using ProQuest, Science Direct, Web of Science, and Google Scholar, search phrases such "COVID-19," "Key Economic Indicators,"

"Agriculture," "Industry," and "Country-specific mitigation strategies for COVID-19" are utilized to get more accurate information.

3.2 Sample of Study

This research looked at the possible economic impact of the COVID-19 on the people of Layyah District. We only evaluated the impact of the first waves and second waves of pandemic and their impact on key economic indicators and industries in select locations to assess economic impact of pandemic. 900 respondents were selected randomly from different areas of District Layyah for day collection.

3.3 Analytical techniques

We investigated possible effects of Covid-19 on Pakistan, using cause-and-effect technique. Causation is better to other approaches because it highlights the link between human actions, motivation, or attitude and outcomes based on the importance, relevance, or worth of those consequences rather than chronological order. While causal techniques such as spider diagrams, issue walls, flowcharts, mind maps, and problem trees come in a variety of shapes and sizes, their objectives and procedures are always the same. Causal techniques are frequently employed in developing nations, owing to their well-recognized function and usefulness in Logical Framework Analysis (LCA). Monitoring and assessment on-site assists in "assessing the fundamental cause of major problems," as well as determining the effect and offering alternative remedies.

3.4 Research Design

First, it was identified key microeconomic aspects caused by the COVID-19 outbreak, such as food shortages, rising food costs, food

liquidity, and market closures. Second, after checking the vast population in Layyah, the reasons and repercussions of the COVID-19 epidemic, as well as how individuals manage their daily costs following the lockdown, were determined. The last element of the survey was to determine the individual's health, including any anxiety, despair, or boredom during lockdown.

3.5 Hypotheses

The hypotheses of the study are stated as under: -:

H₀: Covid-19 has no significant effect on Pakistan's economic growth.

H₁: Covid-19 has negative association with economic growth in Pakistan.

H₀: Economic growth has no positive and significant relationship with well-being and living standard of people in Pakistan.

H₁: Economy growth is positively and significantly associated with human well-being and living standard.

H₀: Covid-19 has no significant impact on poverty level and job losses in Pakistan.

H₁: Covid-19 has significant impact on poverty level and job losses in Pakistan.

H₀: The lockdown did not affect daily wage earners' work-passion in Pakistan

H₁: The lockdown has significant impact on daily wage earners' work passion in Pakistan.

4. Result and Discussion

The causal relationship between COVID-19 and economic well-being of the people living in District Layyah is described as one event (cause) being the cause (effect or result) of another event (cause), and one cause

having many effects on another. Lack of previous knowledge, or lack of understanding, and public rejection of the World Health Organization (WHO) proclamation are the main reasons for the spread of COVID-19 in developing countries with high safety standards and inadequate or insufficient safety standards.

4.1 Preliminary data screening

Before data analysis, we first filter the data, check the entire data, and find possible errors and certain requirements, and then conduct preliminary analysis: for example, data coding, checking for missing value or outliers, analysis instructions and missing value responses are rejected and replaced by new participants to maintain a sample size of at least 900. The results of descriptive statistics are shown in [Table 1](#).

Table 1: Descriptive statistics

| Descriptive Statistics | | | |
|-------------------------------|----------|-------------|-----------------------|
| Items | N | Mean | Std. Deviation |
| Food Reduced | 900 | 2.83 | 1.188 |
| Food Mobility | 900 | 2.59 | 1.241 |
| Food Markets Closed | 900 | 2.71 | 1.118 |
| Food Shortage | 900 | 2.69 | 1.194 |
| Food Price | 900 | 2.96 | 1.281 |

| | | | |
|----------------------|-----|------|-------|
| Food Income Drop | 900 | 2.66 | 1.269 |
| Temp Closed Gov | 900 | 3.04 | 1.458 |
| Temp Closed Covid | 900 | 2.88 | 1.322 |
| Closed Not Covid | 900 | 2.99 | 1.340 |
| Open Reduced Cap | 900 | 3.07 | 1.304 |
| Last 60 sold Asset | 900 | 3.15 | 1.342 |
| Last 60 spent Saving | 900 | 3.02 | 1.458 |
| Last 60 borrow Money | 900 | 3.07 | 1.393 |
| Hour Reduction | 900 | 3.14 | 1.209 |
| Wage Reduction | 900 | 2.99 | 1.232 |

We Used "Jamovi" software to check Cronbach's Alpha value because it should be greater than 0.5 and less than 1.0. The results of Cronbach Alpha are shown in [Table 2](#).

Table 2: Results of Cronbach Alpha

| Scale Reliability Statistics | | | |
|-------------------------------------|-------------|------------------------|-------------------------------|
| | Mean | Stand deviation | Cronbach's Alpha value |
| Scale | 0.345 | 0.192 | 0.730 |

4.2 Missing Values Analysis

The next step in the data filtering process is the missing values in the data file. This usually happens when the respondent fills the questionnaire without proper consideration and leaves a question without answering, or when we miss the data value while entering into the software. The existence of missing values may lead to erroneous results. The results are highlighted in [Table 3](#)

Table 3: Missing Values

| Items Reliability of Statistics | | | |
|--|-----------|-------------|------------------|
| | Stand | Item-rest | if item dropped |
| | deviation | correlation | Cronbach's Alpha |
| Food Reduced | 0.4957 | 0.4751 | 0.699 |
| Food Mobility | 0.4443 | 0.3858 | 0.710 |
| Food Markets Closed | 0.4041 | 0.4565 | 0.703 |
| Food Shortage | 0.4878 | 0.3801 | 0.711 |
| Food Price | 0.4122 | 0.4833 | 0.700 |
| Food Income Drop | 0.4840 | 0.6059 | 0.682 |
| Temp Closed Govid | 0.1493 | 0.1077 | 0.732 |
| Temp Closed Covid | 0.2525 | 0.1981 | 0.728 |
| Closed Not Covid | 0.0615 | 0.0823 | 0.733 |
| Open Reduced Cap | 0.3955 | 0.0236 | 0.746 |

| Items Reliability of Statistics | | | | | |
|--|-----------------|--|-----------------------|--|------------------|
| | | | | | if item dropped |
| | Stand deviation | | Item-rest correlation | | Cronbach's Alpha |
| Last 60 sold Asset | 0.4381 | | 0.3092 | | 0.719 |
| Last 60 spent Saving | 0.4952 | | 0.3147 | | 0.719 |
| Last 60 borrow Money | 0.4809 | | 0.3791 | | 0.711 |
| Hour Reduction | 0.4869 | | 0.2802 | | 0.723 |
| Wage Reduction | 0.4887 | | 0.3375 | | 0.716 |

4.3 Hypotheses testing:

We tested hypotheses to check whether they are true or false. Through these hypotheses we want to know whether Covid-19 has negative effects on the earning of farmers, daily wage earners and self-employed business owner. The results of hypotheses are given in [Table 4](#).

Table 4: Testing of Hypothesis

| Hypotheses | Different segments of society | | |
|-------------------|--------------------------------------|---------------------|-------------------------------------|
| | Farmers | Daily Wagers | Self-Employed Business owner |
| H1 | 0.730 | 0.755 | 0.771 |
| H2 | 0.723 | 0.769 | 0.757 |
| H3 | 0.748 | 0.734 | 0.763 |
| H4 | 0.771 | 0.840 | 0.811 |

The data in table 4 shows that Covid-19 has negative effect on the income of farmers' income 73 percent, daily wage earners 75 percent and self-employed business owners 77 percent. These effects are significant so we reject null hypothesis and accept alternate hypothesis.

For H2, that is, economic growth and human well-being and living standards are positively and significantly related, and the results show that the relationship is positively and significant effect. It shows as the economic growth was low in Pakistan so the well-being of people and living standard was also declined.

For H3, that COVID-19 is negatively correlated with human well-being and living standards, the results indicate that the increase in Covid-19 disease will also increase health expenditures. People suffered more, and the blockade was also caused mental stress due unemployment and poverty.

For H4, work enthusiasm adjusts the relationship between economic growth and living standards, if work enthusiasm is high, this relationship will be strengthened. As the lockdown begins, personal enthusiasm for work was reduced. People felt uncertainty about their lives, employment and well-

being. They found themselves under threat. Therefore, all results verify and significantly support our hypothesis.

5 Conclusion

In this study, we utilize a systematic approach to investigate the potential economic consequences of Covid-19 on the economic well-being and living standard of people in Pakistan. We collected data through a structured questionnaire from 900 respondents from different urban areas of District Layyah randomly. After analysis, we conclude that as employment prospects in Pakistan's informal sector was decline substantially during pandemic, the economy was suffered substantially. The inflation was steeped up, which will eventually lower real GDP growth. Pakistan's economy was also badly suffered because of the disruption in the demand and supply chain for vital raw materials, services, and industry in Pakistan. As we noted above that mostly farmers, daily wage earners and small business owners were hard hit due to pandemic. Similarly, the hotel industry was badly effected in Pakistan due to long down and prohibition of gathering as was seen in the whole world. The projected loss during the shorter or longer quarantine period was substantial. Pakistan's revenue collection was decreased five times due to production losses as compared to prior years. Agriculture is less affected by the epidemic than the service and manufacturing sectors. Government of Pakistan provided billions of Rupees cash subsidy to affected persons on monthly business to enable them to survive. In short, Covid-19 was and is disastrous for Pakistan as well as for the whole world as it has caused billions of dollar loss and millions of human

death all over the world. Pakistan and other countries are still facing high prices of vital communities due to disruption of international supply chain.

6. Policy implications

The policy implication is a component of the systematic review technique, and it indicates that each country and the present administration would aim to recover from the epidemic through various short- and long-term policy initiatives that include vaccination, supply of credit on easy terms and cash subsidies. Pakistan also took policy initiatives to reduce economic loss and human lives through lockdown and quick vaccination. So far more than 70.0 million people have been vaccinated. Initially, all countries followed China's strategy of controlling spread of Covid-19 because it was originated there but later, every country devised its own strategy according to their local condition. The results of this study also useful for policy makers of different countries to assess the effect of Covid-19 on the economic well-being and living standard of people and devised the policies to minimize its effects on the lives of people and their employment. Expansionary fiscal and monetary policies provided very effective tools to reduce the economic effect of pandemic. Another important policy implication was to keep manufacturing and services sectors functional in order to provide basic needs to the people during long lock down and remove the possibility of shortage of necessary goods and services. Pakistan's textile exhibited strong performance and recorded huge exports of textile items to Europe and the United States during pandemic due to timely fiscal incentives given by Government of Pakistan. It is a good experience and other countries can also follow it in the same situation. Similarly, many policy initiatives were taken to minimize human and

economic loss during pandemic and this was the reason that the loss of human lives was minimum as compared to other countries. The eruption of pandemic demand from the policy makers to devise long term policies to cope with such fatal diseases.

7.Limitation of study and future direction of study

This study was restricted to District Layyah from which primary data was collected through a structured questionnaire randomly from 900 respondents. Time span of study was also spread over a period of two years because the pandemic was still existing in different versions in Pakistan as well as in other countries. In future, the researchers can conduct research on the effect of Covid-19 pandemic by collecting data from other cities of Pakistan. Similarly, the researchers can increase the number of respondents in order to broaden their results. This study mainly focused on small business, labour working in informal sector and hotel industry. Other researchers can focus on big sectors of economy in their analysis. There are a lot of scope for further research to measure the effect of Covid-19 pandemic on different sectors and different sections of society and uncertainty produced as a result of massive deaths all over the world due to fatal disease.

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Contribution of Authors

Both authors jointly carried out this research study and collaborated each other. The author 1 collected data, conducted its statistical analysis. He prepared initial

draft of manuscript. The Author 2 helped Author 1 in selected of title of research, guided in statistical analysis and formatted final draft of manuscript. Both authors carefully read final draft of manuscript and find it fit for publishing. They also following ethical values during this research study.

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