

**Impact of COVID-19 on the Economic Well-Being of Families in
Bari Imam Islamabad**



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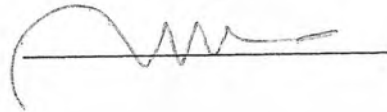
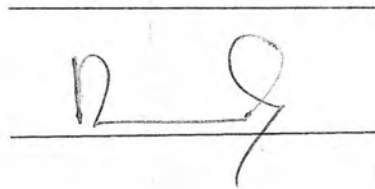
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FINAL APPROVAL OF THESIS

This is to certify that we have read the thesis submitted by Ms. Husan Abbasi, it is our judgment that this thesis is of sufficient standard to warrant its acceptance by the Quaid-i-Azam University, Islamabad for the award of the Degree of "M.Sc in Sociology".

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Abstract

The spread of coronavirus disease-2019 known as COVID-19 has seriously impacted national and global economies. Within the increase in the situation of COVID-19, the world start facing the world's global recession since the great depression as no country left untouched. Its socio-economic effect is felt very strongly in the worlds least developed, developing and emerging market economies with respect to their income levels. However, Pandemics are not new and have existed at various stages in human history. This is attributed, in part, to the increased prevalence of infectious disease in animals but when the COVID-19 virus spreads across the world, economic paralysis and unemployment follow. However, this ethnographic study aims to explore the problems faced by different socio-economic classes due to the pandemic situation of COVID-19. The research will also look forward to investigate the attitudes of families living in Islamabad towards COVID-19 situation and how it effect their socioeconomic wellbeing using purposive sampling technique. This current study was conducted in Islamabad, Pakistan. Participant observation and in-depth interviews were involved in this research. The total number of participants is 22 where, men and women from diverse age groups, marital status and socio-economic backgrounds are selected. The findings of the study reveal that unemployment, poverty and many other issues were faced by people from various socio-economic families during the pandemic situation and corona virus has impacted badly on the economic wellbeing of the families living in Bari Imam, Islamabad.

Keyword: *Socio-economic status, corona virus, novel virus, pandemic situation*

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Chapter 1
INTRODUCTION

As the world is becoming a more global society, family patterns and living standards are constantly evolving. Both developing and developed countries are striving to strengthen their economies in order to prosper and rise in the rankings. Economic problems are particularly acute in emerging nations such as Pakistan, India, Bangladesh, Vietnam, Nepal, and others. Their government has been trying to meet the fundamental needs of the population in order to develop. Everything was stable before the emergence of the COVID-19 novel virus, but the corona virus pandemic has impacted negatively on the economies of both developed and poor countries.

The spread of novel corona virus not only effect has seriously impacted national and global economies but also effected on the socio-economic wellbeing of the families. As the condition of COVID-19 worsens, the globe tends to suffer its worst global economic depression, with no country unaffected. In terms of income levels, its socio-economic impact is felt most clearly in the world's least developed, developing, and emerging market nations.

Furthermore, Bashir (2020) examines the impact of the Corona Virus on the economy of Pakistan and how it was disrupted. Pakistan, as we all know, is one of these economically disadvantaged countries throughout the world. Although Pakistan's economy was already unstable and had only recently begun to recover before the health crisis, the pandemic scenario has had a severe impact on the country's economy. Furthermore, it is clear that economic disaster as a phenomenon deprives human beings of their right to enjoy the necessities of life, and that this phenomenon can manifest as a sense of relative economic

catastrophe or inability to achieve the basic necessities of living standards, and that this phenomenon varies depending on the financial and geographical background of well-being families.

The COVID-19 scenario has a negative impact on Pakistani households' economic well-being. Initially, Prime Minister Imran Khan determined that no complete lockdown would be implemented in the country, but this decision was reversed after observing the poor circumstances and rising number of corona virus infections and Pakistan was subjected to a total lockdown, resulting in the loss of factory and industry economies. Schools, restaurants, and workplaces have started to shut.

Lockdown was considered to be one of the most successful strategy to stop the spread of coronavirus throughout the world. To prevent the virus from spreading further, several countries are presently under lockdown. Prior to then, severe social distance was the only method to keep people healthy, but this technique caused a slew of difficulties in the lives of people from various socioeconomic groups. The epidemic has mostly affected the middle and lower income levels, that are unable to cope with pay reductions, daily wage reductions, and increases in basic food prices.

Moreover, to maintain the social distance, businesses, schools, community centers and nongovernmental organizations were forced to close. Public gatherings were also banned and the lockdown was imposed in most of the countries of the world allowing only minimum movement. Government

hope to flatten the curve or minimize the number of new COVID-19 from the start and also reduced demand for medical care through social distance.

Businesses of all sizes, large and small, are affected by the COVID-19 issue. According to Fairlie (2020:7), the coronavirus has resulted in major retail and company closures all across the world. Stores, factories, and a variety of other enterprises have been forced to close due to policy regulations and negative market trends. It has a massive impact on small companies all around the world. Pakistan is not the only country dealing with a pandemic and a loss of commerce; nearly every country is in the same boat.

The spread of pandemic has affected the economy badly which results in the loss of the jobs and business, end of trade and tourism and many other sectors are also affected by it. In addition, it can be seen that most of the developing countries are failed in adopting new policies to cope up with the pandemic situation whereas some of the developed countries are also affected by this pandemic situation.

Moreover, Pakistan is one of the countries where many educated individuals, particularly graduates, are unemployed and the country suffers from unemployment. Graduates and degree holders are three times more likely to be unemployed than the rest of Pakistan's population. According to the study, there is a disparity between the education supplied and the economy's requirement to absorb new graduates (Mian, 2020). According to the literature, COVID-19 has impacted negatively on family economic structures, with women bearing the brunt of the damage because they were the first to lose their employment. Despite the fact that they had been working for the sake of their

family's well-being, they were compelled to abandon the job owing to the dire circumstances.

However, the majority of the families were unable to meet their basic needs for the year. In addition, it was seen that due to COVID-19, individuals have lost their employment and are existing in such deplorable situations, there should be some alternative for those who have lost their work in various economic and other sectors in order to meet their families' fundamental requirements. Parents who have lost their jobs or are struggling to make ends meet are seen to have poor mental health because thought they did not fulfill their duties as a parents, nor do their experiences have an impact on the quality of parent-child interactions. COVID-19 has the potential to increase the emotional burden of disadvantaged or low-income individuals by generating socioeconomic disadvantages such as employment uncertainty, housing instability, and food insecurity. Parents report screaming at their children, which has been related to job loss, income loss alone, and financial difficulty.

The Pandemic situation also impacted negatively on the education sector of the Pakistan. Hess et.al (2020) stated that most students were unable to manage the online classes due to the lack of many resources and most of them had to leave educational institutes because their parents were unable to pay their children's fees, the education sector has been the most impacted sector around the world as a result of the pandemic situation. The impact of the Corona virus on families' economic well-being, as a result of which their children are being barred from institutions, and those who are paying the fees are unable to offer online education to their children since they are unable to pay on both sides.

Furthermore, the majority of families spend their money on educational tools for their children, such as computers, cellphones, desk monitors, and headphones.

Furthermore, People's lives have been disrupted by the Corona virus, and their families' vulnerability has been tested in the health-care system, where they are struggling to pay for medications and hospital bills. Furthermore, the majority of families are afraid of visiting the hospital due to the spread of the novel corona virus. The routine vaccination has been made difficult for the patients as they are unable to have their vaccines done due to the social distancing and less income. As a result of the lockdown, many lost their jobs and their companies shuttered, making life difficult for them (Subohi, 2020).

The COVID-19 pandemic has caused chaos on the world's food markets, supply chains, and shopping habits. Global supply networks are being challenged by food storage and growing demand, while trade and travel restrictions have impacted food availability. This is the most challenging situation for the people of developing countries. Price hikes would impede fair access to high-quality, affordable food. They are most likely to get loans from well-settled families and on the other hand they are not sure for the future situation that how long this will go. However, for most of the families they suffer major long term economic consequences posing a severe threat to fall beyond the poverty line (Shafi et.al, 2020).

Some people suffer from mental illness and chronic illnesses. Not only adults, but even youngsters, develop impatience. Working parents are unable to provide their children with the fundamental needs of life. Most individuals

commit themselves because their relatives are unable to cope with the epidemic scenario and cannot see their family sleeping hungry. Adults suffer from anxiety, depression, and tension, whereas youngsters suffer from short temperedness and mood swings as a result of a lack of physical and mental activities and the closure of educational institutes. Furthermore, people are unable to pay rentals or mortgages on their homes. Some were compelled to vacate their rented homes or businesses, while others just shuttered their rental businesses and returned to their homelands. Many jobless people have also committed suicides so that they can get rid of this pandemic situation. Corona virus not only impacted badly on the wellbeing of the families but it also effected the economy of the globe.

1.1 Statement of the Problem

Economy is one of the most discussed topic in everyday life. The novel corona virus has disrupted the economy of the globe where it effects the socio-economic well-being of the families living in Islamabad. Pandemics are not new to the world, but this kind of virus that has impacted negatively and shut all the institutes, factories and companies is completely unbearable for the world. Families are suffering a lot due to the pandemic situation. The foremost effect of the corona virus was upon the economy which not only impacted badly on the developing countries but also on the developed countries. The ongoing debate will examines that how COVID-19 effects badly on the socio-economic

wellbeing of the families and how they were able to cope with the pandemic situation.

1.2 Research Questions

1. What are the attitudes of families living in Islamabad towards COVID-19 situation?
2. To find out how families from different socio-economic classes were able to stable their economic wellbeing in the pandemic situation of COVID-19.

1.3 Objectives of the Study

1. To analyze the psychological circumstances of different socio-economic classes.
2. To analyze the negative and positive impact of COVID-19 on the socio-economic wellbeing of the families.

1.4 Significance of the Study

Although few researchers are done on the impacts of COVID-19 because it was a new virus to the globe and it effect badly on the world's economy. The thesis aims to investigate the impact of novel corona virus on the socio-economic wellbeing of the families living in Islamabad. The current study's findings will be used to investigate whole sum of odd and strong impact of this corona virus. It will continue to introduce new measures to cope with the pandemic situation of corona virus.

Chapter 2
REVIEW OF LITERATURE

This chapter is divided into five main sections. The first section deals with the Status of economy disaster in the world after COVID-19 Pandemic while its subsection addresses the reasons for negative effects on the economy of world. The debate is based on the impact of COVID-19 on the wellbeing of families all around the world. The second major part of the chapter focuses on the family economic situations and vulnerabilities during the COVID-19 pandemic however its three sub sections discusses the economic problems of the families i.e. a) Loss of Jobs due to COVID-19, b) Business losses in Pandemic situation, c) increase of poverty in pandemic situation and d) difficulties in making house payments. The third sections focuses on the impact of COVID-19 on education. The forth section discusses the access to patients vaccination due to instable economic situation. An effort is made been made through review of literature to understand the impact of COVID-19 pandemic situation on the economy of the wellbeing of families. The disastrous changes in the lives of human being where they are suffering with a lot of problem and trying to cope up the present situation. The last section focuses upon the access to the nutrition where its subsection discusses the suicides and effect on health due to COVID-19.

2.1 Status of Economy Disaster in the World after Covid-19 Pandemic:

This section (with subsection) deals with the economy status after the COVID-19 in the world. Its sub-section discusses the reason behind the negative effects

on the economy after the pandemic situation. As we know that the COVID-19 pandemic is our century's defining public health issue. The novel coronavirus disease is one of the several infectious disease outbreaks with significant public fitness and wealth consequences. The spread of coronavirus disease-2019 known as COVID-19 has also seriously impacted national and global economies. Within the increase in the situation of COVID-19, the world start facing the world's global recession since the great depression as no country left untouched. Its socio-economic effect is felt very strongly in the worlds least developed, developing and emerging market economies with respect to their income levels.

Pandemics are not new and have existed at various stages in human history. Although there have been many diseases and human disasters, the prevalence of pandemics has increased significantly since the year 2000. This is attributed, in part, to the increased prevalence of infectious disease in animals but when the COVID-19 virus spreads across the world, economic paralysis and unemployment follow. However, the experience of the present virus were far different from the viruses in the past. As the virus increases, more and more people's lives are being affected. Before the discovery of COVID-19 virus it was already spread into 200 countries of the world.

Bashir (2020) said that, Pakistan is also included in one of these economically effected countries throughout the world. As the economy of Pakistan was already fragile and had just begun to stabilize before the health crisis struck but the pandemic situation hits negatively on the economic

condition of Pakistan. Moreover, it is clear that economy disaster as a phenomenon deprives human beings of the right to enjoy the necessities of life and this phenomenon can manifest as a sense of relative economic catastrophe or inability to reach the basic necessities of living standards, and it differs depending on the financial and geographical background of well-being families.

Shatakshee (2020) discusses that the COVID-19 had a far-reaching detrimental influence on global economic development that was not seen in over a century. Due to the persuasive nature of COVID-19, nations all over the globe have adopted a number of public health measures, including psychological distancing to combat its development.

Different organizations such as schools, community centers, offices and businesses were forced to close as a part of social distancing process and public meetings were also outlawed. Only minimum and important movements were allowed during this phase. The spread of COVID-19 was expected a severe loss in economic activity. However, the global economy was also fall by 3% in 2020 according to an early International Monetary Fund projection (2020). The social distancing action type such as lockdown and other related regulations, the duration of implementation and level of enforcement get a negative economic impact. Furthermore, the government and epidemic response generate mental health problems, widening economic disparities, and disproportionately affect particular socio-demographic groups.

To understand the potential negative economic consequences of COVID-19, an individual should first understand the economic communication channels via which the shocks might have a detrimental impact on the economy.

The direct first effect is associated with lower consumption of goods and services. Prolonged pandemic durations and the initiatives of social distancing reduce people trust by keeping them at home and cautions about long term economic effect. The indirect second influence that occurs as a result of stock market disruptions and their impacts on the real economy. The income of the household will most expected to decline, savings will rise. Supply-side disruptions are the third category in which if COVID-19 continues to suspend manufacturing, it will have a negative impact on supply chains, labor demand, and wages resulting in longer layoff cycles and higher unemployment.

Moreover, according to World Bank (2020) report said that all these three stages discussed above take place in nearly every country around the world. COVID-19 has had the most profound and long lasting impact on African countries and because the rate of economic growth is modest, the impact of COVID-19 might stifle progress for many years. The situation of South Asian countries like Bangladesh, India and Pakistan their economy is also worse. However, India is a special case because it has a vast number of extremely underprivileged groups that have just recently emerged from poverty, as well as a substantial predicted drop in economic development. India's per capita growth forecast for 2020 has been revised down to around 11 percent in the following year, making it one of the worst recession in the world. This has a significant impact on the previously declining poverty trend. India recently lost its title as the poorest country to Nigeria, but it will reclaim in this year, adding 85 million people to the ranks of the poor by 2020.

COVID_19 is widely considered as an abrupt shock to economic development and China's history of severe V-shaped contraction and recovery shows that this may be the case. However, the majority of countries economic losses may be more long-term posing a serious threat to families that have fallen below the poverty line.

Many countries have taken steps to address these new demands. Kenya, for example, diverted the government's domestic and foreign travel budgets into COVID-19 response, and dedicated up to \$20 million recovered from graft proceeds to urban poor-targeted projects. According to the survey, more than 50 countries have extended their government-to-people cash transfer programs. Moreover, during lockdowns, 40 percent or more of respondents in seven Latin American and Caribbean countries reported running out of food. In Nigeria, more than half of households reported lowering their food intake, which the study defines as "one of the first and potentially most disruptive economic coping strategies."

Igoe (2020:2) added that the local economies and social realms, as well as the global spheres have all been endangered, and that particular industries have been badly damaged. The world's industrial market, has been severely harmed as a result of COVID-19. The apparel and garment industries, in particular, has also seriously harmed due to COVID-19, and the pandemic impacted negatively on major countries such as the United States and Europe. Although nations are currently experiencing high levels of poverty are likely to see further changes, more than four-fifths of those pushed into poverty by the

pandemic by 72 million to 94 million and they are expected to survive in middle-income nations. Consequently, South Asia is expected to be the worst-affected country, with 49 million to 57 million people being vulnerable as a consequence of the pandemic.

Consequently, this section can be analyzed critically by the literature that has been added to it. Despite the fact that a worldwide pandemic has been a developing presence for decades although COVID-19 gave shock to society, health systems and governments around the world. Furthermore, the COVID-19 pandemic, as well as its social and economic consequences, has produced a global crisis in the global history, one that needs a whole-of-society response to match its size and complexity but if we were unable to match the criteria our economy will be disrupted more than anything or if we continue to replicate past policies rather than seizing this opportunity to rebuild more equitable, sustainable, and resilient communities.

The problem is clear that the spread of pandemic has affected the economy badly which results in the loss of the jobs and business, end of trade and tourism and many other sectors are also affected by it. In addition, it can be seen that most of the developing countries are failed in adopting new policies to cope up with the pandemic situation whereas some of the developed countries are also affected by this pandemic situation. In the critical phase people faces economic decline, job loss, income drop and were unable to pay monthly payment.

2.1.1 Reasons behind Negative Effects On The Economy Of World:

Karunathilake (2020:6) asserted that families, homes, counties and continents suffer negative consequences causing them lag behind in every socio-economic and political sector. Several factors that have a negative effect on the economies of countries may be described as diseases or COVID-19, Pandemics, fatalities, social isolation, curfew and the shutdown of a single nation's whole operating system, as well as the worldwide network of trade, supply chain, transportation and political networks. Some nations, such as Italy, Spain, the United States, and China, as well as a few other European countries, have witnessed far more societal breakdown. Consequently, in order to exist, the socioeconomic system must be fully reorganized and integrated.

Moreover, family economic conditions are getting worsen and many lower-hierarchical socioeconomic groups are facing unimaginable economic burdens due to decline in basic earnings. Even if they have consumer reach and a network of supplies, buying power lacks because of movement restrictions. Hess et.al (2020) stated that disruptions in colleges, universities, and technical education segments, forcing them to pursue alternative ways to conceal their educational targets. They will, in particular, face irreversible gaps in their schooling due to their family income both educational supply chain networks have been disrupted. Professors have not getting their monthly incomes.

Karunathilake (2020:9) asserted that the cultural disturbances in the production of primary and secondary products. Problems with basic goods production in particular can generate societal instability. Moreover reduced

demand and a lack of effective supply chain networks might worsen the present instability. Most of the people have lost their employment and wages in both the official and informal fields of society. Owing to a lack of profit margins, distribution suppliers (supply chain networks) are unable to maintain day-to-day supply of goods and other resources. Detachment from certain institutions or programs may result, and certain citizens may seek alternative solutions.

Due to the crisis, the number of people living in poverty increased. The financial crisis such as drop in monetary prices, share market and industry disruptions in supply chain networks and the reduction in people's purchasing power might ensue. More loans and grants may be made available to developed and impoverished countries in order to help their economies thrive. As a result, these countries will become more economically and politically dependent. Consequently, nations in the hegemonic circle may carry out their secret agendas either directly or indirectly in the territory of those depend countries. When these various realms or spheres are examined, it is evident that there are a greater number of activities found below areas of social interaction. It means that COVID-19 is a pandemic condition with more important facets in the social sphere that include a sociological perspective rather than an institutional or political one.

2.2 Family Economic Situations And Vulnerabilities During The COVID-19 Pandemic:

This section (with four subsections) focuses on the family economic situations and vulnerabilities during the COVID-19 pandemic. Its first subsection increase

of poverty in pandemic situation. The second subsection focuses on the loss of Jobs due to COVID-19. The third subsection focuses on the business losses in Pandemic situation, however the last subsection focuses on the difficulties in making house payments.

UNICEF (2021) stated that the corona virus pandemic and the subsequent non pharmaceutical interventions (NPI) have driven many individuals into poverty, particularly in rural regions and among ethnic minorities, resulting in unemployment and income loss. This created a difficulty for the people who were in financial distress, lived in elite houses and need higher health care and work on part time basis. The poverty rate for households with people engaged in the clothing sector, for example it may increase from 14 to 28 percent in the pandemic. Furthermore, income losses of 50% could double poverty rates in households producing textiles, clothes, and leather goods over a six-month span.

Moreover, Subohi (2020) said that after the COVID-19 epidemic, many people moved from employment to unemployment. By mid-2020, International Labor Organization reported that COVID-19 has resulted in the loss of 10.3 million jobs or a decrease in wages for 10.3 million people. In addition to this, many parents revealed their pathetic economic situation. They indicated that epidemic had a detrimental influence on their economic status with many people being temporarily laid off or losing their jobs completely. Many people's and families' incomes around the world have been greatly reduced as a result of such work reductions. Due to lack of basic social care services, informal workers were among the most disadvantaged classes in the labor market during the corona virus crisis as compared to official employees such as financial

coverage, sick leave, and health insurance. The pandemic seems to have aggravated problems in low-income and near-poor families.

According to the Subohi (2020), it was explores bank loans were also obtained in order to invest in agricultural recovery after social separation. Despite the control of population spread and the resumption of some economic activity, COVID-19 negative effects on household incomes will be tough and long-lasting in the following months, causing major problems not just for families but also for children.

Consequently, many employees were in desperate trouble, with partners out of employment. They really have no idea what to do other than return to their former employment. It was much more difficult after the pandemic since many businesses went out of business or went bankrupt. Any employees have two to three children in school and must also pay rent. Often employees borrow money for food or also purchase items on loan. The research gap in this section is that it didn't discuss the problem and challenges of upper class and their vulnerability towards pandemic.

Kumar et.al (2020) said that economic well-being has historically been determined by income, but more recently by expenses and equity. Workers in low-wage occupations and slum dwellers in Pakistan have been hit the hardest by the epidemic's economic impact on their lives and livelihoods. Many Pakistanis dependent on low-wage jobs to make ends meet. The government of Pakistan estimated that about three million jobs were lost in the primary stage of novel corona virus epidemic. Consequently, the lockdowns were

implemented to prevent the spread of the epidemic, industrial growth collapsed, resulting in significant job losses in nearly every country including Pakistan.

The economic shocks of this magnitude have different impacts on males and females, where women were fired first during the situation of crises. Furthermore, the loss of employment and the income often effects the household to adjust and cope with the difficult situation of pandemic. The COVID-19 situation has made different socio-economic classes survival tough and beyond the health impacts of virus, Pakistani households are also struggling financially as a result of the corona virus situation.

2.2.1 Increase Of Poverty In Pandemic Situation:

Lockdown is believed to be one of the most effective ways to limit the spread of corona virus throughout the world. To prevent the virus from spreading further, several countries are presently under lockdown. Prior to then, severe social distance was pretty much important to keep the healthy people apart, but this method caused a slew of difficulties in the lives of people from various socioeconomic groups. Mostly the middle and lower income classes are challenged by the pandemic situation where are unable to cope up with the salary reduction, decrease in daily wages, and increase in basic food prices.

Kharas (2020) states in his study that comparing to the poverty rate 2020 with 2019 it has increased with 120 million people and this poverty ratio is effecting countries economy as well. Moreover, the families of developing countries are facing more poverty than other developed countries. The reason

behind this is the unemployment, decrease in trade and tourism, salary reductions, and loss in small scale businesses. According to the research, the developing countries like Pakistan, India, Bangladesh, Ethiopia, Kenya, Nepal and Burkina Faso gets the biggest impact of COVID-19 on their public. Their communities are facing lack of food which is the foremost issue of all the times. The families of developing country are unable to acquire the basic necessities of food because of the price-hike in their country.

Moreover, The COVID-19 pandemic has caused chaos on the world's food markets, supply chains, and shopping habits. Global supply networks are being strained by food storage and growing demand while trade and travel restrictions have impact the food availability. This is the most challenging situation for the people of developing countries. Price hikes would impede fair access to high-quality, affordable food. They are most likely to get loans from well-settled families and on the other hand they are not sure for the future situation that how long this will go.

Living in poverty for a short period can be challenging but some families have coping measures in place, such as properties they can sell and help from authorities, friends and neighbors. However, over time, poverty leaves permanent effects, and the majority of people suffer from malnutrition, disease resistance, and incomplete education. According to World Bank Group President David Malpass, the pandemic and global recession may cause over 1.4 percent of world's population to fall into severe poverty. Moreover many people those who were surviving somehow with less income were also pushed

towards the poverty line. However, large group of people have fallen under the poverty in a majority of middle-income countries.

2.2.2 Loss of Jobs in Pandemic situation:

Hashim (2020) argue that Pakistan as a country is also facing a worse situation in the pandemic situation of COVID-19 where most of the daily wage workers and low-income people are affected by it. After the health crisis, the protection and the development of jobs is a second major issue in Pakistan. Most of the people are fired from their jobs and the fresh new graduates are finding vacancies for the job, whereas the fired workers are also unable to find new jobs for their survival. The COVID-19 situation hits badly upon the economic well-being of the families in Pakistan. Firstly, it was decided by the prime minister, Imran Khan that no complete lockdown will be imposed in the country but after seeing the bad situation and increasing number of corona virus cases the decision was denied and Pakistan go through a complete lock down implementation which results in loss of the economy of factories and industries. Schools, Restaurants and workplaces begun to shut down.

The medical health centers and hospitals and testing labs were opened for the treatment of the patients. Grocery stores and local shops were opened for very few hours in the lockdown situation however government made standard operating procedures to keep the economic wheels spinning in order to protect all lives and livelihoods. The people of Pakistani were seen less involved in following the correct SOPs made by government to decrease the ratio of corona virus cases.

Gujrati (2020:2) asserted that in response to the pandemic, the government has imposed restrictions on all international travel. Throughout the country, 90 percent of tourist destinations have been built. According to the World Tourism Organization, millions of people will lose their jobs due to corona virus pandemic in global tourism industry.

Dr. Nadeem ul Haque, Vice Chancellor of Pakistan Institute of Development economics (PIDE), shared dissatisfaction with society's and the government's lack of concern for critical issues. He blamed the economy's poor performance based on under-utilization and mismanagement of valuable human capital. "We are lazy and delusional. We want to win without operating systematically against that target. According to him if the public of Pakistan follows the SOPs faithfully then we can get rid of the pandemic situation earlier or we will not face such losses of human beings. The country's poor growth rates are not by chance. Unless we get serious, this country's future will remain uncertain. The economic downturn requires a concurrent and overlapping campaign to save employment, protect wages, and ensure marginalized people have access to resources.

The critical analysis of this section discusses that all work has been stopped due to the lockdown which includes schools, colleges, theatres, malls, picnic areas, restaurants, hotels, tourism, railways, seaports, airports, factories, and manufacturing companies that experience a slowdown, among other things. The routine of the life cycle has been come to an end. This is effecting on the global economy.

2.2.3 Business Losses Due to COVID-19:

Shafi et.al (2020:3) sorted out that before the emergence of the life-taking virus, COVID-19 everything was going according to the plans around the world but this virus has shaken the world's economy, education system, transportation and many other sectors. Corona virus has effected almost every country of the world but developing countries are facing severe problems after the Pandemic situation. Although, Pakistan has made major progress in poverty eradication over the last two decades, cutting it in half since 2000 but corona virus ruined it all. Firstly, as discussed earlier that most of the wage earners and low income earners are facing the unemployment but on the other hand, this unemployment is a result of shutdown of the factories, industries, educational institutes, workplaces etc.

The COVID-19 situation affects businesses of all scales, whether they are small or big. Fairlie (2020:3) stated that the coronavirus has created significant closures of stores and business all around the world. Stores, factories, and a variety of other enterprises have been forced to close due to policy regulations and negative market trends. Many of these closures may be permanent due to inability to pay ongoing expense and withstand the shutdown. The effect on minor scale business all over the world is enormous. Pakistan is not only the country going through this pandemic situation and loss of business but almost every country has same situation.

Sanchez et.al (2020:2) discusses that Latino people's small businesses, are also facing the shutdowns and experiencing their economy drop. Given the

significant position that the small business entrepreneurs particularly Latinos, have played an important role in keeping the small business sector of the economy alive and healthy, but the reality is that one of every three Latino families has had their companies adversely affected by COVID-19 is an unfavorable indication for the small-business sector's economic health. Moreover, the supply chains and import-export of small and large scales business are also effected badly and result in the tough survival of the families in Pakistan.

Consequently, the critical analysis sheds light upon the closure of the business and the factories. The question here arises that either the lockdown or shutdown will be temporary or permanent or it will be timely because this is effecting not only the business owners but also effects the economy of the country and the globe because trade has been ended and there is no chance of the supply chains within the countries. There should be some massive and attractive steps to be taken by the government for the help of the business owners. The lockdown has damaged trader work, particularly those with tiny stores and limited means of revenue as well as the poor, disadvantaged residents and daily wagers.

2.2.4 Difficulties Making Housing Payments:

Obrycki (2020) asserted that in regular times, affording a place to live is a top financial priority. The corona virus, on the other hand has had an impact on both homeowners and landlords. Due to COVID-19 situation, giving rents and mortgage is becoming a problem around the world. Most of the people, who

work on daily wages and are low-income earners, living in the rented houses are unable to pay their rent due to the economic decline in their lives. Moreover, the house owners are not earning a single penny from their renters and loan takers. They cannot either make them leave their houses or force them to pay the mortgage because they understand the situation of the country. Likewise, every country of the world, millions of Americans are concerned about their ability to afford rent or mortgage payments, and thinking about selling their properties or to migrate. Moreover, according to the research, it has been determined that the current economic instability is not reflected in the housing market and that the long term conditions have not changed significantly however, people who have lost their employment or had their income disrupted experienced harder time getting a house loan.

In certain countries, rental market laws were also modified, at least temporarily. Ireland, the Netherlands, and Spain, for example, implemented rent freezes for rental contracts extended during the confinement phase. To make it easier for tenants to comply with the limitations imposed by the government, rental contracts were lengthened or allowed to be terminated early to make it easier for Argentina, Austria, Belgium, Germany, the Netherlands, Portugal, and Spain to comply with the lockdown's restrictions.

According to the housing economist Kumar et.al (2020), he claims that people who put their down payments into the firm may have seen their value drop making it more difficult to get a mortgage. He also said that anyone who used their down payment cash to invest in the stock market has learned a hard lesson about how to spend money that has to be retrieved immediately.

According to Jenny Scheutz (2020) one plausible explanation for why borrowers who are concerned about their capacity to pay future rent do not all panic is that some households who have lost income are scraping together funds from diverse sources.

Renters are borrowing money from relatives and friends, paying credit card debts, cutting back on food and other expenditure, or waiting for unemployment insurance claims to be granted, according to media coverage during the epidemic. Few families manage to raise the funds, but they don't know how much they'll need till the last moment. Consequently, the majority of these strategies are not long-term solutions and it could actually raise household liabilities. The money will then run out, and the loans will become due.

Moreover, it can be seen that in some countries different rules were changed to facilitate their people from paying heavy rents and mortgage. This will allow them to buy the necessities of the life to live freely in some pandemic time. However, it can be analyzed critically that these steps are taken in some developed countries whereas if we talk about the south Asian countries and many developing countries various families are facing problems in paying rents for their houses and shops because their government has not made any steps to ease them and they are bound to pay the rents otherwise they will be leaving the place. Although it is clear that pandemic has effected all over the globe but there should be some steps that can facilitate the people of the country.

2.3 Impact Of COVID-19 Pandemic on Education:

Hess et.al (2020) stated that the Corona virus has shaken the global financial system, shutting down trade and increasing unemployment however, on the other hand, children are losing ground in school as a result of their families' financial difficulties. As we all know that the coronavirus pandemic has had an effect on the physical and financial health of families worldwide. This crisis has revealed many inadequacies and inequities in our educational programs, ranging from access to the internet connectivity and computers required for online learning, to the safe spaces required to concentrate on learning, to the distortion of services and needs. When it is getting difficult to provide the basic necessities of life the expenses of online education system is also ruining the family economic status.

According to the UNICEF (2021), the learning ability and skill to develop new things has affected more due to COVID-19. This pandemic rises suddenly and it took some time to be settle with the situation for every country. According to a recent study released by UNESCO, UNICEF, and the World Bank, since the pandemic began, school-aged children in middle and lower income classes have missed nearly four months of schooling, compared to the elite ones.

According to Gonzalez et.al (2020: 3-12) several children and teenagers, school was closed for at least part of the first half of 2020 but the tuition fees were demanded from private school authorities to remain registered in school and colleges. Many families faces their children's educational loss because they cannot able to pay the fees. Their children were dropped from institutes and further those who were giving the fees were unable to give their children online

education because they cannot pay on both sides. Hess et.al (2020) states that most of the families spend their money on primarily educational materials such as computers, tablets, desk displays, and headphones for their children to get online education.

If we compare the developing and developed countries the education loss due to family economy differs. According to survey in 2020, due to the disrupted family economic systems, school children in low and lower middle income countries were least likely to be tracked for learning loss, the most likely to have school reopening delays and the most likely to attend schools with insufficient funding to ensure stable operations as discussed earlier. Gonzalez (2020) research claims that the shutdowns of schools in Spain to cope with the effects of COVID-19 had a significant social and pedagogical impact. Without any prior preparation or government direction, schools and families were forced to swiftly adjust to a new teaching and learning scenario. In this regard, some schools were better equipped to respond to current circumstances than others. Similarly, significant inequalities in learning chances for children from diverse backgrounds were created by the structure and character of families' economic, social and cultural backgrounds. In crucial circumstance children from middle-class homes were able to achieve better levels of educational achievement but children from low income families had less academic resources, both in terms of time and learning experiences.

Moreover, Gonzalez et.al (2020:17) also discusses that the outcomes differed depending on the type of school where the children were enrolled based on their family's economic, social and cultural wealth as well as their living

circumstances. The loss of income, business and salary deduction in developing countries made families to suffer their children's education and government is not taking any productive steps towards education in these countries because it is focusing on the daily and basic needs of their public. Education has become least important matter in low income or developing countries. School children in low and lower-middle income nations missed nearly four month of schooling when the epidemic broke out, compared to six weeks in high income ones.

Jaime Saavedra, Global Director for Education at the World Bank (2020) states that, despite widespread initiatives, there is still huge disparities in countries ability to deliver meaningful education to children and youth and there are going to be considerably wider disparities between countries in terms of educational stimulation provided to children and youth. Prior to the epidemic, we were worried about learning poverty, as well as disparities in learning resources. The educational baseline is now lower, but the rise in opportunity gap may be disastrous. The challenge of reigniting the learning experience is critical.

The analysis of the researcher sheds lights upon the suggestions that there should be equal kind of method for every students by keeping this in mind that not everyone can handle the extra expenses of gadgets like computers or laptops and online internet connectivity. Educational institutes should introduce an easy and comparable way for all the students so that they can continue their studies. Tuition fees can be deducted up to some percentage so that parents can bear this burden in the critical situation of the pandemic.

2.4 Access to Patient's Vaccinations:

Poudel (2020:13) added that the COVID-19 economic breakout and the subsequent social distancing interventions hampered households with children's access to regular maternal and infant healthcare programs, whilst certain healthcare facilities were overburdened with work to monitor COVID-19 transmission. The pandemic and social distancing policies disrupted many children's vaccine plans, including in regions with very inadequate immunization rates prior to the pandemic. Parents do not have enough money for their children's vaccination and due to lockdown they are unable to move. Almost all parents of children of vaccine age confirmed that their children have missed vaccination appointments. Moreover, according to UNICEF (2021) people have been unable to receive healthcare for routine needs, such as antenatal treatment, prenatal screening, or immunization. They are even reluctant to attend healthcare facilities due to fear of catching the virus. The consequences have changed since COVID-19 may differ between children who live outside and those who do not live inside lockdown zones.

Consequently, the routine vaccination has been made difficult for the patients as they are unable to have their vaccines done due to the social distancing and less income. The decline in the routine vaccines may occur some new diseases or lead patient's health into critical situation or even to the death stage in low income countries. To deal with the present epidemic and potential health crisis, the government will require enough health logistics, technology

and educated people as well as the capacity to forecast future health funding possibilities and problems.

2.5 Access to Nutrition:

This section (with its subsection) discusses the problems faced by human being in access to nutrition. Its subsection focuses upon the reasons behind suicides and effect on health due to COVID-19. Ricketts (2020) discusses that as COVID-19 has affected the access to food and basic necessities of life. While the frequency and quality of meals are said to have decreased, the effects on infant hunger cannot be seen until the end of the year. Some parents revealed that if we compared it before school closures, the number of meals served to children has dropped. Furthermore, the pandemic had a direct effect on the nutrition welfare of many families, especially vulnerable people, children living in poor and impoverished homes are amongst the most deprived ones. Furthermore, each family meal's nutritional consistency was greatly decreased with little variation and important elements. This was largely due to increased food costs particularly pork pieces. Many parents, particularly those who worked as freelancers in industrial zones lost their jobs and struggled to maintain subsistence income levels, exacerbating the trend.

In addition, Poudel (2020: 7-9) added that some people are experiencing poorer food quality and having to pay higher costs for food than average, although many parents faced work cuts or salary declines already at subsistence level. The increase in pork prices, in particular, exacerbated these pressures. Families living in restricted zones where most of the markets were closed and

travel restriction were also made tended to store food, produce their own food and obtain food from the local government. As a result, families embraced coping mechanisms such as limiting the variety and consistency of food, depriving children of vital nutrients needed for proper physical and cognitive growth. Most of the people are unable to get access to the nutrition for their families. COVID-19's economic downturn has the potential to trigger economic instability, health inequalities, and socioeconomic disparities across the world, all of which can have a significant effect on poverty levels.

2.6 Suicides and effect on health due to COVID-19:

Lockdown curfews, self-isolation, globally social distancing, quarantine have all had an impact on people's general physical, mental, spiritual and social wellbeing. The government decided to stop all theatres, gyms, fitness clubs and museums, as well as ban people from gathering for cultural, social or religious events, such as temples, monasteries, churches and mosques when the lockdown began. In addition, economic downturn have imposed significant financial burden on many homes, perhaps contributing to an increase in tense relationships, family breakup and domestic violence.

Mamun et.al (2020:163-166) said that the psychological consequences of the COVID-19 lockout could last indefinitely. COVID-19 is no exception, as it has resulted in increased job loss, debt defaults and significant wealth losses around the world. According to the research, socio-economic obstacles such as job uncertainty, housing deprivation, discrimination, and food security have

increased the mental strain of vulnerable or low-income individuals during a pandemic like COVID-19.

Furthermore, it is also effecting the health of the low income families. As reduced food consumption can have a significant effect on children's wellbeing, cognitive growth, and potential human capital accumulation, as well as existing adult health and efficiency, depending on the duration of the pandemic. These all problems are forcing most of the people those who are unable to cope up with difficult situation towards suicide and there in increase in the rate of suicide during the pandemic situation. The deceased attempted suicide in a variety of ways, including burning, stabbing, drowning, and falling from great heights; although the precise cause of death is unclear, doctors have attributed it to mental health of individuals that stay indoors during lockdowns. Individuals may consider suicide as a result of the unexpected economic crisis, unemployment, insecurity, social alienation, and economic distress.

Mamun et al., (2020) states that the COVID-19 issue threatens to overrun developing and growing countries like Pakistan, not just as a public health emergency in the immediate term, but also as devastating economic and social emergency in the months and years ahead. Pakistan is currently confronted with several problems, including hunger, food shortages, and unending natural and man-made disasters.

The recent suicide reports from Pakistan are causing concerns not just in Pakistan but also in other poor and unprivileged nations throughout the world. Globally, it is estimated that 55% of the population lacks appropriate social protection and these losses will ripple through economies impacting education,

civil rights, and in the worst case scenario of basic food security. Consequently, the worldwide epidemic, WHO has predicted an increase in the number of mental health disorders. During this time, the government should place a high priority on people's mental health.

However, we have no idea how long the COVID-19 pandemic will stay, how many people must go hungry, how many lives must be sacrificed and how many lives must be lost. However, the psychological effects of the COVID-19 outbreak can eventually contribute to suicidal behavior in some people, including suicidal thoughts, attempts, and plans. The majority of virus's economic impacts are accounted for by version behavior or the actions individuals take to avoid interacting to the virus.

2.7 Assumptions

1. The spread of pandemic has affected the economy badly which results in the loss of the jobs and business, end of trade and tourism and many other sectors are also affected by it. In addition, it can be seen that most of the developing countries are failed in adopting new policies to cope up with the pandemic situation whereas some of the developed countries are also affected by this pandemic situation.
2. In the critical situation, overall financial situation, job loss, income drop and inability to pay monthly payments were all utilized as indicators of economic distress.

3. According to the literature it is clear that COVID-19 has shaken the family economic systems as well where women are effected more because they were the first to terminate from the jobs. Although they were been working for their family wellbeing but they were forced to leave the job due to the sever situation. However, most of the families were unable to fulfill their basic necessities of the life.
4. People have loosen their jobs and are surviving in such pathetic conditions due to COVID-19. There should be some alternative for the people who have left their jobs in various economic and other sectors so that they can fulfill their family basic needs.
5. While parents who have lost their jobs or are unable to make ends meet are they are more likely to report poor physical health than they are reported being frustrated by their roles as parents, nor do these experiences affect the quality of parent-child interactions.
6. According to research, a pandemic like COVID-19 can increase marginalized or low-income people's mental burden by causing socioeconomic disadvantages like job insecurity, housing instability, and food insecurity. Parents report shouting at their children, which is linked to work and income loss, income loss alone, and financial hardship.
7. The education sector is the most effected sector around the globe due to pandemic situation because most of the students were not able to attend the online sessions due to less gadgets and resources whereas some have to leave the educational institutes because their parents were unable to pay the fees of their children.

8. Consequently, the routine vaccination has been made difficult for the patients as they are unable to have their vaccines done due to the social distancing and less income.
9. Consequently, during the COVID-19 pandemic, such numbers signal an increase in unemployment, hunger, and malnutrition in the months ahead, all of which are motivating factors for the people those who are suffering from mental health.

Chapter 3
Theoretical Framework

3.1 Structure Functionalism

In sociology and many other social sciences, functionalism is the oldest and most influential theoretical viewpoint. Functionalism is also known as structural functional theory, which views society as a system of linked pieces designed to fulfil the biological and social requirements of society's members. Hebert Spencer (1820–1903), in his writings an English philosopher and biologist recognized parallels between society and human body, concluding that just as the many organs of the body work together to keep the body alive, so does the various elements of the society work together to keep society running. Spencer was referring to the government, schools, family, healthcare, religion and the economy as social institution or pattern of beliefs and actions aimed at meeting societal needs.

Emile Durkheim another early sociologist, utilized Spencer's theory to explain how civilizations change and prosper through time. Durkheim (1964:100) argues that society is a dynamic system made up of linked and interdependent parts that work together to keep things stable. The civilization held together by shared beliefs, languages and symbols. To learn more about culture, he felt that a sociologist must go beyond people to societal realities such as norms, morality, values, customs and rituals all of which he considered to be important. Moreover, each of these social facts has a specific role in a society. One role of a society is to protect society from crime while another is to punish illegal behavior and yet another is to maintain public health.

This theory explicitly outlines how various social systems and relationships make up society and how they meet the needs of individuals. This hypothesis is relevant to my research in the sense that when we look at the effects of COVID-19, we can see that social systems and relationships were totally disrupted as a result of the global pandemic situation. It has an impact on society's structure and various institutes such as economy, education, trade, tourism, agriculture, and society's growth, as well as individuals' ability to meet their basic needs. When we look at the current pandemic situation in Pakistan, we see an image of an impoverished society where trade and tourism have been completely banned across the country due to the fear of disease. This has a negative impact on Pakistan's industry and economy, as well as that of other developing countries. Furthermore, the COVID-19 situation had an effect on education and literacy, which is at the heart of the country's growth. Students were not permitted to join the institutes, and teachers were not adequately prepared to deal with the pandemic. If we look at the health institutes, which are considered to be the country's most significant social institutions, we can see that they were also severely impacted. There were fewer primary care facilities available for COVID-19 patients, and various educational institutes were converted into health centers. The preceding discussion demonstrates that various institutes worked together to shape society, but that due to the COVID-19 pandemic, every institute was affected. As a result, the global economy has been affected, especially in developing countries such as Pakistan, Bangladesh, India, and Nepal, because their economies were already unstable prior to the pandemic, and this novel virus has disrupted their stability.

3.2 Symbolic Interactionism

Interactionist view the world through the lens of symbols and the meaning they have been given. The family is a symbol in and of itself. It might be a father, mother and children for some, or it may be any partnership that encompasses respect and care for others. Family, according to interactionist is not an objective, solid thing. It is a social construct that, like other social phenomena is subjected to the ebb and flow of social norms, as well as their ever-shifting meaning.

Consider the definitions of other family words. For example the term “parent” was once used to denote a biological and emotional relationship with off-spring. With more parent-child relationships emerging as a result of adoption, remarriage, or guardianship changes, the word “parent” now refers to whoever is socially regarded as having responsibility for a child’s upbringing rather than a biological tie. Similarly, the terms “mother” and “father” are no longer used to refer to the caregiver or breeder. Interactionist are also aware of how social status obligations are formed for each family member and how this impacts to the people who perceive and interpret social behavior.

According to the interactionist view it has seen that family focuses on social causes rather than biological or personal factors. The parents or a family is a tree which fulfill the needs of the life as well they also up bring the child through social tie. After the COVID-19 situation the socioeconomic wellbeing of the family is disturbed badly. However, the family get connected and interact with each other. The individuals that were busy in their routine live and do not

have time to interact with their family and socialize with their relatives COVID-19 situation gave them platform to do so. As people have no more jobs, attending academic institutions and working in offices they have started to interact with their family. They are giving time to their family and furthermore they are also taking part in family issues.

Adding to this, people get afraid and start socializing with family. They started fulfilling their duties but on the other hand the people those who were away from the family missed their family because they were isolated. They then recognizes the status and importance of family that parent are not just care givers and breeders they are also a part of our life, the part which is very important in our life. Moreover, due to COVID-19 some families faces serious downturns in economy and they were not able to cope with the situation. In this way they were not able to fulfill the needs of their family and somehow they were put backward as they were not performing their duties. Through this theory it is clear that COVID-19 cause negative and positive both effects for the wellbeing of the families.

3.3 Marxism

Karl Marx was a social political and economic ideology known as Marxism. It focuses on how capitalism impacts labor production and economic growth and it advocated a worker revolution to destroy capitalism and install communism in its stead. According to Marxism, in a capitalist system there is a conflicts between social classes. The bourgeoisie, or capitalist and the

proletariat are the social groups that determine economic interactions and finally lead to revolutionary communism.

Marxism is a social and political philosophy that encompasses Marxist class conflict theory and Marxian economics. Karl Marx and Friedrich Engels wrote the communist Manifesto in 1848, which was the first public exposition of Marxism. It lays out the concept of revolution and class struggle. Marxian economics is based on Karl Marx's criticism of capitalism which he published in his book "Das Capital" in 1859.

3.4 Class Conflict And Demise Of Capitalism:

Capitalism is one step in a natural succession of economic institutions that have evolved through time, according to Marx's theory. They are pushed by immense impersonal forces of history, he says which show themselves in social class activity and conflict. According to Marx, every society is split into a number of social groupings, each of which has more in common with its members than other social classes. The following are Marx's predictions about how class strife would play out in capitalist society.

Ordinary employees who do not own the means of production, such as factories, buildings and materials have limited power in the capitalist economic systems. Workers are typically easily replaceable in times of high unemployment, thus depreciating their perceived worth. Furthermore, business owners have the option to get the most work out of their employees while paying them the least amount of money feasible. This creates an uneven playing field

between owners and those who gain from their efforts. Because they have no personal investment in the industrial process, workers will grow alienated from it and resentful of the firm owner and their own humanity.

Consequently, Marx felt that the capitalist system was doomed from the start. Due to the alienation and exploitation of the proletariat that are inherent in capitalist relations, the working class will definitely rise against the capitalists and seize control of the means of production. The vanguard of the proletariat or enlightened leaders would lead this revolution, understanding society's class structure and using knowledge and class consciousness to unify the working class.

3.5 Communism Vs. Socialism Vs. Capitalism

The theories of Marx and Engel established the groundwork for communism's ideology and practice. Communism advocate for a classless society in which all land and money are jointly held rather than privately owned. Moreover, Socialism is several decades older than communism. Early supporters advocated for more equitable income distribution, worker unity, improved land and industrial equipment community ownership as well as working conditions. Individuals which also own property under socialism, which is the concept of community ownership of the means of production was emphasized. Rather than a class revolution, socialist change happens inside present social and political institutions, whether democratic or authoritarian.

Both communism and socialism reject capitalism, which is defined by private property ownership and a legal framework that protects the rights to possess and transfer private property. In a capitalist economy, private people and companies own the means of production and the right to get profit from them. The aims of communism and socialism are to remedy capitalism faults in free market systems. Workers are exploited, and there are inequalities between the rich and the poor.

This hypothesis applies to my thesis in that capitalism plays a significant role in this pandemic scenario, with the COVID-19 situation having varying effects on the economy of various social groups. In any society, there are three classes: the rich, the middle, and the poor worker class. Because of their good and stable economic situation, the wealthy class has been relatively unaffected by the pandemic situation. As basic necessities became expensive in the world as a result of the pandemic, the wealthy class was able to purchase them at higher prices. The middle class, on the other hand, suffered the most because they lost their jobs and were unable to meet their basic needs. Their small businesses were also closed because they only had one type of business, while the elite class had many, but they were not as badly affected as the middle class. The worker class that worked in the elite class's factories and industries was effected more than the other two classes because their earning structure was focused on daily wages, so if trade and other economy generating sectors were closed, it affected their daily earnings, and they suffered more than the other two classes during the pandemic. As a result of capitalism, it is obvious that the

country's uneven income distribution has a detrimental impact on the economy of the different groups.

Furthermore, as we discuss private ownership, it explains why people who own their own personal or private properties were able to maintain some stability during the pandemic. People who own houses, for example, are able to stay in their homes despite the bad economic condition in the country, while people who rent houses or flats are unable to pay the rent due to their unstable economic situation. Families who had invested in real estate were unable to repay their mortgages, resulting in the revocation of their land registrations; however, citizens who were unable to pay rent for shops and houses were forced to vacate the premises. As a result, families with an impoverished economy and no private property suffered greatly during the novel pandemic.

3.6. Proposition

COVID-19 situation clears the view of the society where every institute has its specific function but this novel corona virus has disrupted all the institutes and their function. Moreover, the economy of the countries around the world is also get disturbed due to this virus. Marxism theory also fits in this situation where it discusses that elite class gain profit in this situation also but the working and poor class face the consequences. Rich become richer due to its savings and increase in the price of essential commodities whereas poor and working class lose their jobs and get economically recession phase.

3.7 Hypotheses

A hypothesis is a collection of variables that have a particular location or function, and that can be tested empirically. It's a statement that includes both factual and philosophical components. A leap into the unknown is referred to as a hypothesis. It's a brilliant guess about a problem's solution. Any research project, whether qualitative or quantitative, exploratory or explanatory, starts with a study hypothesis. The most basic research hypothesis is what the researcher wants to learn, it is the tentative answer to the research question that guides the whole research.

A hypothesis is a real, testable assumption of what will happen in your research. For the hypothesis to be comprehensive, it must include the variables, the population and the relationship between variables. A hypothesis does not have to be corrected in order to be valid. Despite the fact that the hypothesis predicts what the researchers will find, the goal of the investigation is to determine whether or not this prediction is true. When conducting an experiment, researchers might examine a number of factors to discover which ones may have an impact on the final outcome.

H1: The COVID-19 pandemic situation has a greatest effect on the economic wellbeing of the families.

Ho (Null hypothesis): There is no substantial impact on the family's socioeconomic position and a negative impact on country's economy.

H1 (Alternative hypothesis) There is a significant relationship between country's economy and families economic status.

H2: The economic recession is significantly associated with psychological issues, depression and loneliness, anxiety on families suffering with pandemic situation.

H0: There is no link between a family's economic situation and the health of the country's economy.

H2: There is a strong relationship between a family's economic situation and the state of the country's economy.

CHAPTER 4

Conceptualization and Operationalization

4.1 Conceptualization

There are some key concepts used in this research that must be defined so that the reader does not get confused. Numerous definitions in the paper must be identified. The first definition is **family economic wellbeing** which is important to understand. This term can be defined as the economic status of the family that has the durable and sufficient economic resources through which they can live their lives comfortably and do not worry about their basic needs. Xiao(2013:573-577) states that Economic wellbeing of the family can be measured traditionally by the income of the family but spending to wealth and the expenditures of the family are measured as the economic wellbeing of the family in recent years. Moreover, numerous methods can be used to measure the economic wellbeing of the family.

A well-known researcher in the field of wellbeing studies “Alex C. Michalos” discussed the philosophical problems that underpin social measures and he proposed that they can be evaluated in a variety of ways, including objective vs. subjective, positive vs. negative, input vs. output associated and so on. Furthermore, income inequality between the different socio-economic classes of the society can be seen as a collective measure of economic ill-being. Expenditures are a stronger indicator of economic well-being because they represent a family's buying power. Housing, transportation, food, and healthcare expenses differ significantly depending on income, family type, and race/ethnicity. Spending wisely improves the financial well-being of a family.

The second definition is **Corona virus disease 2019 (COVID-19)**. Coronavirus disease 2019 (COVID-19) is an illness caused by a novel coronavirus known as serious acute respiratory syndrome coronavirus 2 (SARS-CoV-2; formerly known as 2019-nCoV), which was first detected in Wuhan City, Hubei Province, China, during an outbreak of respiratory illness cases. David et.al (2021) told that the WHO designated SARS-CoV-2-related illness as COVID-19, an acronym derived from "coronavirus disease 2019." To avoid stigmatizing the virus's roots in terms of populations, geography, or animal associations, the name was chosen.

Some other definitions that are important to understand in the thesis are discussed as follow:

Socio-Economic Classes: Categorizing people on the base of their economic status whether it is obtained from monthly income, daily wages or business production is known as Class. The higher the class of the society is, more status and power is high and influence the economy of the individuals in the society. Famous economist Karl Marx defined two main classes of the society where he categorize the business owners which can simply make money by the profits they get from investing money, renting properties and own personal lands are known as Bourgeoisie. On the other hand he categorize the proletariat class, the people which work under the elite class and known as working class of the society. They make money by working in the factories and for the owner of the factories.

4.2 Operationalization

Creating operational meanings, as we have seen, is the process of transforming an abstract concept into a concrete, measurable, and testable explanation. It involves deciding on the exact research methods we'll use to gather data on our concepts. If the research methods are not appropriate we are not able to find the authentic data according to our research topic. Good research questions are not guarantee for the good research but the methods used by the researcher impacts more. This, of course, necessitates understanding which research method may be used to learn about one's concepts, and we will go into specific research methods in greater depth in various data collection and analysis methods. We will also perform our research in the natural settings so that we can acquire data naturally. However, we discovered that “Corona virus disease” was an independent variable because it has the ability to increase or decrease a family's economic well-being, as well as the different socio-economic groups of society, which is a dependent variable in the study. Independent variable does not depend on other variable but it effects badly or positively on other factors. Dependents variables impacts more due to the the independent variable change.

Chapter 5
Research Methodology

Research is commonly known as searching for knowledge. The word research was originated from the word *recherchier* comes from an old French phrase that meaning to search and search again. It essentially means to look for something while supposing that prior study was unsuccessful extensive to understand for the reader and there is still some scope for more improvement. Kabir (2016:01) said that research is a scientific approach where the researchers tries to find the answer of their research questions, clear their doubts, solves a problem and generate some kind of new knowledge by orderly collection and analysis. The ultimate goal behind this act is to make their research useful for others. Research is more similar to onion where you have to understand and explain each layer rather than peeling and throwing them.

Moreover, every research is carried out through specific method, samples and procedures. Researchers are bound to explain their research methodology at some stage so this chapter will further explain the methods and techniques that are used in this research to gather the information about the main research questions. Research is also more about philosophical and logical consumptions due to which there is a section of research methodology included in the academic literature. Every research is carried out through specific methods and techniques so the purpose of this chapter is to explain the research technique that was employed in this study to assure it an authentic research.

5.1 Universe

The main objectives of this research are to find out the problems faced by different socio-economic classes due to the pandemic situation of COVID-

19. The research will also look forward to investigate the attitudes of families living in Islamabad towards COVID-19 situation. Consequently, the study aims to find out how families from different socio-economic classes were able to stable their economic wellbeing in the pandemic situation of COVID-19.

5.2 Unit Analysis

Purposive sampling and convenient sampling methods are used in this analysis to collect data from the population based on people's availability and willingness. Lavrakas (2008) explain that the purposive sample technique was used by the researcher to conduct the analysis. One is the convinient sampling approach that is used to gather data from the population based on people's availability and desire to participate and the other is non-random sampling technique that explicitly tells the researcher about the sort of information that is required.

The inclusion and exclusion criteria of respondents for this study is discussed below:

Males: age range from 25-75

Females: age range from 25-75

Studying students: age range from 12-25

The above mentioned respondents will be the part of this research where they belong to families of various socio-economic classes living in Bari Imam, Islamabad. People below the age of 12 are not the part of the research.

5.3 Data Collection

The qualitative research design is used in this study. In the social sciences, the qualitative technique of research is commonly employed to collect in-depth details about any occurrence or scenario (Ospina, 2004). The data collected for the research was purely based on qualitative research methods, tools and techniques. This qualitative study is an excellent method for obtaining information on a fixed population's or individual's beliefs, views and values (Mack & Woodsing, 2005). As a result, the researcher is better able to comprehend the effect of COVID-19 on the economic well-being of households in Islamabad. (Bari Imam).

In-depth interviews were the methods utilized to conduct the research, in which a large amount of information was gathered from the study's respondents. An important ethnographic research technique is participant observation and in-depth interview in which researcher directly gathers data from the participants. (Parveen & Showkat, 2017).

An interview guide based on three research questions was created to conduct in-depth interviews. An interview guide is a useful tool to have on hand while doing in-depth interviews since it instructs the researcher on how to conduct a good interview. It provides a list of themes and questions that assist the interview in planning the interview's direction and maintaining consistency throughout many interviews. (Walters, n.d).

Before beginning the interviews, rapport building was done to ensure the respondent's ease and comfort so that they could answer the questions in a natural and uninhibited manner. It establishes a strong trusting relationship between the interviewer and the respondent. The first step in conducting interviews was to establish a solid relationship and gain trust. To do this, the researcher conducted participant observation in order to establish a worthy relaxed relationship. It also assists a researcher in comprehending a culture's many norms, values, beliefs and behaviors. This method is used to ensure that the research is genuine.

The study's sample was diverse in terms of age, gender, educational qualifications, occupations and socioeconomic origins and inclusion and exclusion criteria were established to account for this. The research did not involve anyone under the age of 12.

Moreover, a detailed interview schedule and thematic analysis are used by the researcher. Both secondary and primary data was used in this research. Bari Imam, Islamabad was the locale chosen for my study because it was convenient for me to interview the respondents as there exist all three classes of society and this clearly matches to the sample of my study.

5.4 Interview Schedule

A timetable for an interview is essentially a collection of organized and unstructured questions. They have everything they need before interviewing

the respondents so that they can help researcher, interviewers and investigators in collecting the information upon specific topic.

- Since the researcher chosen families from different socio-economic classes so that's why interview schedule was important to gather the information on given time.
- Interview schedule was also important in order to give protocol to the respondents so that they can permit the researcher to record their answers and interview can be done smoothly and efficiently.
- The interview schedule was used to ensure that every respondent understand the actual meaning of research questions and they can fully cooperate while answering the question because if the respondent is unable to understand the nature of the study they will not be able to explain it well.
- Interview schedule was important for the rapport building and participant observation so that the researcher can examine the non-verbal actions of the respondents in natural setting.

5.5 Analysis and Transcriptions

Due to the majority of the respondents spoke Urdu and Punjabi fluently, the interviews were conducted in both languages. Moreover, several probing techniques were employed during the interviews.. There were total 22 interviews. Each interview was about 35-45 minutes. Interviews were tape recorded during the fieldwork. All of the interviews were transcribed after the

fieldwork was completed. Data sorting was done initially to categorize data in regular order before analysis. Thematic analysis was used to primary method of data analysis in this study. Following data sorting and in-depth interviews of each chunk of data, the researcher developed topics for the study. The aim of the study was to look at the influence of COVID-19 on the economic well-being of families in Islamabad (Bari-Imam).

5.6 Ethical Considerations

All human rights and ethical standards that researchers must adopt when dealing with social subjects on sensitive issues were followed in the current study. The participants were not forced to take part in the study and were free to withdraw at any point during the interview. I have told them about myself as well as the aim of my thesis. Before the interview, the research subject was addressed and it was made clear that the true identity of the respondents would be kept hidden and that pseudonyms would be used in the study. I feel responsible for the information and do not exhibit irresponsibility for the data I obtained because every type of information might have such qualitative aspects and the issues may be revealed.

5.7 Sample Profile sheet

Demographics		Number of Participa
Gender	Male	13
	Female	9
Marital status	Single	07
	Married	15
Occupation	Students	07
	Job holders	04
	Jobless	08
	Business	
	men/Entrepreneur	02
	Housewife	01
Age	18-25	07
	26-35	05
	36-45	04
	46-55	01
	56-65	04
	66-75	01
Monthly income	Lower	07
	Middle	08
	Upper	07

Chapter 6
Results and Discussions

The researcher summarizes the study's main finding in this chapter. It consisted of the themes that explains unemployment, poverty and many other issues that people from various socio-economic families faced during the pandemic situation and how different families cope up with the COVID-19 virus and make themselves economically stable in Islamabad (Bari Imam). The chapter is divided into two main sections based on the research questions of the study. The first section focuses on the Socio-economic Impact of COVID-19 on wellbeing of people in Islamabad. The second section of this chapter sees that what type of attitude different families shows in the situation of COVID-19.

The COVID-19 pandemic has led to a dramatic loss of human life worldwide and presents an unprecedented challenge to public health, food systems and the world of work. The economic and social disruption caused by the pandemic is devastating: tens of millions of people are at risk of falling into extreme poverty, while the number of undernourished people, currently estimated at nearly 690 million, could increase by up to 132 million by the end of the year.

6.1 Socio-economic Impact of COVID-19 on wellbeing of people in Islamabad.

The globe is currently under the situation where the human beings are challenged to cope up with the pandemic situation because wide lockdowns have affected the people's lives and make them economic unstable in the world. However, COVID-19 has affected developing countries more than the

developed one. Pakistan is also one of the developing countries of the world which has little stable economy. After COVID-19, Pakistan's economy has shaken and people of Pakistan is facing many economic problems and suffer a lot. Decrease in imports/exports, foreign direct investment and remittances results in increase in unemployment and poverty.

6.1.1 Unemployment

The most serious risk that COVID-19 posed to the citizens of developing countries was unemployment, with most middle-class families losing their jobs and most lower-class people being unable to work due to the lockdown. Pakistan is one of the country where many educated people especially graduates are jobless and country is experiencing unemployment. Rate of unemployed graduate or degree holders' account for three times the number of jobless Pakistanis. According to the argument there is mismatch between the education supplied and the economy's requirement to absorb new graduates (Mian, 2020). Moreover, the youth is more unemployed as compared to the national average rate of unemployment. According to the Labor Force survey conducted in 2017-2018 shows the gender base difference of unemployment, where educated females are more unemployed than the men. Moreover, the situation of Pakistan was not so stable before the COVID-19 but after the outbreak of corona virus, Pakistan's economy has suffered a lot. The pandemic's negative economic effect has manifested itself in various ways that includes a decline in domestic

demand, a decrease in corporate operations, a decrease in import and export, and a drop in productivity due to supply chain disruption.

One of the most obvious consequences is a reduction in jobs, particularly among those in vulnerable employment groups. As one of the respondent Asad, 27 years old male respondent belonging to middle class stated that

“I was working in a private firm after the graduation but due to the pandemic he has lost his job. No I am unable to fulfill the basic necessities of his family as he has become economically unstable”.

Another respondent Akbar, 49 years old respondent belonging to middle class family stated that,

“After the emergence of corona virus in Pakistan, unemployment rate has been increased however the long extreme lockdowns have affected the salaried people also. He also added that half amount from my salary was deducted because there was less work in the stores. Due to this his family suffers a lot”.

Furthermore, the problems of lower income class was also increased due to the COVID-19 pandemic situation. In Islamabad, public gathering, groceries stores, schools and shops were shut down. Laborers were unable to get work on less or daily wages. This cause many challenges for the families of low income class because they lack food and other basic needs of life due to no income (Hashim 2020).

In the same context, Hassan 31 years old daily wage worker share his experience during the interview. He said that,

“I am a daily wage worker and I has not earned even a single penny in more than two weeks at the start of COVID-19. My family was starving from the hunger whereas I was unable to manage the food. Moreover, he said that about 2000 daily wage workers from his society was facing the same problem during the lockdown”.

Various responses shed light upon the problems of economy occurs due to the unemployment and deduction of salaries between various families of socio-economic classes. The responses shows that middle and lower class has suffered economically more than the upper class. They have faced the problems of food and nutrition, and lack many other necessities of life. Parents who have lost their jobs or are struggling to make ends meet are seen to have more poor mental health and they were depressed by their roles as parents, and their experiences have little impact on the quality of parent-child interactions.

6.1.2 Rise And Loss Of Business Due To COVID-19

The widespread closure of shops and factories has affected the businesses of many people from different socio-economic classes. The shutdown was made mandatory due to the government policies, health concerns and many other factors. Many of the business were closed permanently due to the inability of owners for proceeding the expenses in the future and survive during the shutdown. Moreover, the small business were likely to suffer more. The number of active business owners was reduced during the corona virus lock down (Fairlie, 2020).

As one of the respondent, Ishtiaq 67 year's old respondent, owner of the garments factory was sad due to the lockdowns and shutdowns of the shops, stores and factories. He told that

“My work was going well before COVID-19 situation. My children were studying in private schools and we lack nothing but this novel corona virus has affected my business so much due to the closure of import and export. My condition is going pathetic day by day and my savings are near to end soon”.

Moreover, the pandemic has also hit women entrepreneurs hard because their small home business were also effected as they lost most of the clients in the pandemic due to the economic instability of their customers. Due to less orders and payments from customers create hardships for working women. Working women have also facing crisis in their careers due to the corona virus situation (Bartik, 2020). In the same context, a respondent Laraib, 41 years old women belonging to middle class family discusses her problem. She said that,

“I am a single mother and running a small business at home. I cook food for office workers and for many other different institutes where people are not very fond of fast food. I provide them the lunch boxes with daily menu on affordable rates and people love to have home cooked food but this novel corona virus has ended my business because institutes and offices are being closed. Moreover, people now feel unsafe due to the spread of corona virus where they hesitate to order food from outside. I was using my savings in the start but now I am surviving very difficulty with my two children”.

On the one hand, where it has been seen that many people faces a lot of problem due to the lockdown where there stores, shops and factories were shutdown whereas, on the other hand it was also seen that upper or Elite class business rise because they started new business with their savings and expand their stores also. It has been seen that the elite class started the business of the products that are essential in the corona virus such as masks, sanitizers and many other useful products. Their businesses rise and they earn a lot of money due to the novel corona virus.

One of the respondent, Khurram 57 year's old respondent share his business experience during COVID-19. According to him, Corona virus has come with blessing for him. He said that,

"I became richer in the COVID-19 lockdown because when my shoes stores were affected I used my half of the saving in buying masks and sanitizer containers. I put them all on my medical stores and unexpectedly they were sell more than any other medicines. The ratio of these corona virus products was double from other medicines. People do not care about the expensive masks and sanitizers and they buy more and more of these products to be secure from the COVID-19".

One of the respondent Shanzey, 57 years old house wife and small entrepreneur said that corona virus has not affected him so much. She also said that

"My sewing and designing skills helps me a lot during the COVID-19 situation. As when people stopped giving me dresses orders I start designing the masks

for the girls. I have designed and created many beautiful and elegant masks. After sometime I start receiving orders for matching masks with the clothes and for the bride and groom families during wedding seasons. I sell masks in double the price from the normal masks and I earned a lot due to my skills”.

Consequently, it has been seen that corona virus has affected small business whereas it give rise to many elite businesses. They earn more in the corona virus lockdowns however some of the people have suffered a lot due to the Pandemic situation of COVID-19.

6.1.3 Challenges for Health Care Systems

In this sub section we will discuss the healthcare issue raised by COVID-19 in Pakistan’s scenario and how people were unable to cope up with the medical problems due to unstable economic conditions of the families. Hospital facilities for other patients from corona virus were also decreased as the rate of COVID patient’s increases. Moreover, people were unable to get vaccines for diabetes, cancer and high blood pressure and children due to the fear of going out and worst economic conditions. Due to the unemployment and loss in the businesses many families were unable to get regular treatments from hospitals and children were not getting vaccinations.

As one of the respondent, Shehzad 17 year’s old student from middle class family stated that

“My diabetes medications were no longer available because their prices had risen and my father had lost his job. My blood sugar level rises, causing plenty of complications in my body. After the lockdown was released, my father and I went to work in a factory, where I earned low daily wages but had access to my medications.”

Furthermore, another respondent Fatima, 60 years old women belonging to upper class family discussed her situation with the researcher. She said that,

“I am a patient of asthma. I have to visit doctor frequently and uses inhaler to breathe easily but after the spread of corona virus I was not able to visit my doctor due to COVID patients admitted in hospital. Moreover, inhaler stock was also decreased in the medical stores and it was so difficult for me to use another inhaler”.

The COVID-19 condition has posed the greatest threat to the health-care system and patients. People with serious illnesses are unable to go to the hospital, and in Pakistan's current economic situation, many families are unable to pay for hospital expenses and prescriptions because they do not have enough resources. In the same context, Yasir 53 year's old respondent, belonging to lower class family stated that,

“My life has been made hell by the Corona virus. I am unable to provide food for my family, and my younger daughter died as a result of the pandemic after being struck by a car on the road, and when I took her to the hospital, I paid the hospital expenses out of my savings. However, since I was unable to purchase

medicines, her wound did not heal and she died. I would be able to do it unless I was not unemployed.”

As a result of the responses, it seems that the Corona virus has caused problems in people's lives and that their families' vulnerability has been tested in the health-care system, where they find it difficult to pay medications and hospital expenses. Furthermore, due to the spread of the novel corona virus, the majority of families are afraid to visit the hospital. People were jobless, and their businesses were closed as a result of the lockdown, making life tough for them

6.1.4 Education Loss Due To Unstable Economy Of Families

Pandemic situation of COVID-19 has effected society in many ways and awake the social and economic inequalities as well. Due to the widespread of novel Corona virus, government around the world has suspended the face to face teaching and learning in educational institutes. This decision effected the education pattern of 90% of world's student population which is a largest disruption to education in history (Engzell, 2021). Moreover, teachers and students both are trying to adopt new online-based education system but it costs much more than the face to face learning. The reason behind this is the paying of tuition fee at school and then paying the bills of internet and electricity at home. It has burdeonize various families of different socio-economic classes. Most of the schools have not started online teaching and they are giving weekly

homework but they are taking complete tuition fees. The corona virus has a great impact on the economic wellbeing of the families and they are not able to pay the fees of the educational institutes. As a result most of the students, education career and learning process is stopped. As one of the respondent, Hashim, 15 years old student belonging to middle class family claimed that,

“In the midst of the pandemic corona virus, my father's income has been cut in half. We do not have enough food, and my father cannot afford to pay my school fees. As a result, our names have been removed from the school registration list. I love learning, but due to our family's low income, I was unable to attend school or online classes during this period. We are neither financially strong nor do we have any investments. Even, it is unclear how long this virus can persist, so we are in a very difficult situation with the Corona virus.”

Another respondent, Kumail 15 years old student belonging to middle class family told us that,

“I have no concerns towards using electronic devices for online learning, but my father is worried about paying for my education twice. On the one hand, he pays my school fees, and on the other hand, he pays my internet bills. However, internet access is often lost, and I am unable to attend my classes. This type of online learning is ineffective. This is a complete waste of both time and money. My family is considering starting a side business, store, or shop so that I can pay for my education on my own because my father is responsible for feeding and caring for five members of the family. I agree with my father's decision because I do not want to burdeonize my family in this manner”.

Moreover, the pandemic has not just effected the children's education career but also make difficulties for the parents and teachers too. Most of the families want their children to study so that they can have a stable career in their life. But novel corona virus has unstable the world in all aspects.

During interview, one of the female respondent name Habiba, 43 years old, belonging to lower class family told that,

“My husband is a wage worker, so I want my children to do well in school so that they can succeed in society, but the pandemic corona virus has ruined my children's future. They are unable to attend school, however my husband receives very little, or no work. I only hope that this crisis will be quickly resolved so that life can return to normal for my children and everyone.”

Some other respondents answer in the same way where they discusses that their children's future is in danger however, many families are losing their children's educational opportunities due to a lack of financial resources.

The responses shed light upon the impact of Corona virus on the economic wellbeing of families due to which their children are excluded from institutes, and those who were paying the fees were unable to provide online education to their children because they could not pay on both sides. Moreover, the majority of families spend their resources on educational materials such as laptops, smartphones, desk monitors, and headphones for their children to receive online education.

6.1.5 Mental Illness Due To Economic Recession In Pandemic Situation Of COVID-19

COVID-19 has become the most powerful virus around the globe in 2019. It was started from Wuhan, China and spread around the world. The novel virus not only become danger for the human beings but also disturbed their routine life. It negatively impacted on the social, economic, political and health sectors of the world. Economic recession was the foremost problem for all the people around the world especially for developing countries. As Pakistan is one of the developing countries where middle and lower/worker class is in majority, COVID-19 hits them hard. Mostly people were impacted negatively due to the financial crisis of their family. People have lost their jobs and business, their salaries were deducted to the half. There was no work at stores, shops and factories due to the lockdown in the country. This all effected the mental health of the Pakistani people and this sudden economic recession was a shock for them (Nirmita et.al, 2021).

As one of the respondent, Hafza 27 years old housewife belonging to low income class family told the researcher about her life experience during COVID-19. According to her,

“Sudden financial crisis was unbearable for my husband. He became very depressed because he was not getting any work. As he was a daily wage worker so he went daily to find some work and bring food for us but all in vain. One day he went and never came back because he committed suicide as he was not able to fulfil the basic needs of his life. From that day my life is just passing. I

am all alone now and work in different houses of upper class family to cope up with the hardships of my life.”

Furthermore, it has been seen that the trade and tourism was also effected badly by the spread of COVID-19. Many businesses were finished or shut down due to the pandemic situation. This kind of shut down suddenly bring economic recession in the life of many people’s and hence elite class was also affected by it. This created mental and psychological problem and new challenges for people those who were suffering from the mental illness already. Many families experience their bread earners mental illness that results in sleeping difficulty, eating disorders, consumption of several harmful drugs and worse chronic conditions due to stress and worry over the COVID-19 situation. Losses of jobs and business leads many people into mental illness. In the same context, Wajid 62 year’s old male respondent belonging to upper class family stated that,

“My brother and I started tourism together. With the passage of time our business increases and we separate our offices and tourism routes for customers. I start dealing in northern areas of Narran Khaghan and Pir Chinasi and Swat whereas my brother start dealing the customers for Hunza, Gilgit and Skardu. When the Corona virus spread and tourism sites were prohibited, I start using my savings for family and my cars for daily Careem drivers. I suggested my brother to do so but he did not. After sometime his savings ended and his family lack food and other basic needs of life. Approximately after the sudden financial crisis my brother got two heart attacks and died. He was experiencing

chronic conditions due to the stress and depression due to the tension of earnings”

Furthermore, during the research it was seen that the economic downturn that most of the families who have left their jobs and experience loss in businesses were associated with depression, anger, and may lead to higher mental disorders and rates of suicides. Adding to this, it was also observed that in the pandemic situation the adults in the various households with unemployment and deduction of salaries were more into mental illness than others. Another point that was highlighted during the research was that parents especially mothers were also experiencing mental illness because of shutdown of schools and less child care. However they were also unable to fulfill the needs of their children. In this case due to anxiety and depression they also move towards the mental illness.

Anxiety and depression due to job loss and deduction of salaries, not getting any work on daily wages leads to the severe mental disorders. The high unemployment rate increases the rate of suicides also. In comparison to the elite class, the middle and low income classes suffer more from mental illness because the elite class has some savings that support them in various stages of the corona virus, while the middle class earns and spends on their expenses. The lower income groups are more likely to struggle for daily wages and spend their money on daily necessities.

The environment of the households where parents are suffering with mental illness and children are not able to play outside, having no fun activities

and not attending educational or vocational institutes are making them short tempered where they are fighting with their siblings and other members of the family. Moreover, they have no physical activity and are not involved in any of the creative activities where they can flourish their mind so this all leads them to the mental and psychological disorders in the children.

In the same context, Anushay 20 year's old student living in a joint family system stated that,

“When the corona virus spread, colleges and schools were closed to protect children, but this had a negative impact on families. My cousins and brothers are constantly in conflict with one another. They are really not involved with each other's activities, and they all want the phone in their hands so they can see what they want. This is due to the children's isolation, since they are confined to their homes and are not permitted to move outside. This pandemic situation affects the whole world, but the corona virus has worsened the problem in households as well.” My aunt and mother are both worried because they cannot see their children's future and cannot handle their children's feelings of anger”.

The responses shows that not only adult male and females are suffering with the mental illness due to COVID-19 situation but children are also facing mood swing, short temperedness and many other disorders. The novel corona virus has just effected badly upon the families as their economic wellbeing has been affected negatively whereas many other socio-economic problems occur in their lives which are hard to control.

Chapter 7
Discussion and Conclusion

The objectives of this research were to examine the economic impact on the wellbeing of the families living in Islamabad, Bari Imam. The corona virus pandemic has effected socio, political and economic sectors of the world. All the sectors were affected but economic sector of every country was effected badly. According to the UNICEF report (2021), the developed countries have stable economy before the COVID-19 and their government has also taken steps to eradicate the economic instability of the country but the economy of developing countries such as Pakistan, India, Nepal, Bangladesh, Afghanistan etc. has shaken badly. As Pakistan is one of these developing countries, they also faced the circumstances due to pandemic situation. Moreover, the public of the Pakistan also unable to cope up the situation of COVID-19 where they were suffering with lack of food, education and loss of jobs and businesses. The corona virus situation in Pakistan has also pushed the nation back to the bankruptcy. Consequently, the pandemic has given a devastating blow to the economy of Pakistan.

According to the study it has seen that Corona virus has impacted badly on the wellbeing of the families in Bari Imam, Islamabad. As we all know that economy is related to the growth of the country but the novel corona virus spread has shaken the economy of Pakistan negatively. It has weaken the economy of Pakistan. If we talk about the economy of country from 2019 till present we can clearly see the decline graph because on the one hand there is no trade, tourism, and import and export whereas on the other hand lockdowns have closed the stores, shops and factories. Due to this unemployment is increasing and the rate of the poverty of poverty is increasing. There were less

jobs before the COVID-19 pandemic but the situation get more worsen after the corona virus spread. People have left their jobs and the individuals that are working are facing salary deduction. Daily wage workers are getting low-rates work or they just do not find any work whole week. The saving of the families are ending soon and they are very worried about all these situations.

Moreover if we talk about the businesses, there are some families for which corona virus was great whereas other suffer same as the job holders. Some of the business men bought the products used extensively in the Corona Virus such as masks, sanitizers, corona kits used by doctors and sell them at double rates and earn profit. Some women start making designer masks which elite class mostly buy because they want to showcase their class in every situation. However, most of the business were shut down and the economy of Pakistan and the wellbeing of the families was also decreased.

Consequently, no income or less income makes many other problems in the lives of Pakistani people. Children were unable to get education, and due to no trade and tourism many families wellbeing was disturbed. Parents were not able to tackle the situation of pandemic and online learning and they were reluctant to afford double educational expenses. On the one side they were paying fees in educational institutes whereas on the flip side they have to pay the internet and electricity bills. Some parents did not afford electronic gadgets and fees in the pandemic situation due to which their children registration from the educational institutes got cancelled.

Some people faces chronic disorders and suffers mental illness. Not only adults but also children become short tempered. Working parents are unable to fulfill the basic necessities of life to their children. Relatives of most of the people commit suicide because they were not able to cope the pandemic situation and cannot see their families starving. Moreover, people are unable to give rents and mortgage of the properties. Some of them were forced to leave the rented houses or shops whereas others just closed their rented shops and went back to their homelands. If we talk about the health sector, adults respondents faces difficulties in access to routine vaccinations whereas children were also not getting vaccination due the price hike or due to the fear of Novel virus spread. Consequently, few respondents have shown positive attitude during interviews whereas most of them have shown problematic and negative attitude during the in-depth interviews.

Conclusion:

The study has looked the impact of the COVID-19 on the economic wellbeing of the family. There have seen very little positive impact of the COVID-19 whereas very much negative impact have seen during the study. The responses shed the light upon the negative and positive factors both in the study. The positive effect can be seen in terms of businesses where some families have benefited greatly from the Corona virus, while others have suffered similarly to job holders. Some businessmen purchased items used often in the Corona Virus, such as masks, sanitizers, and corona kits used by physicians, and resold them at a profit. Some women start making designer masks, which the upper crust of society buys because they want to flaunt their wealth throughout all the times.

During the research it was seen that the ratio of negative impact of Corona Virus on the wellbeing of the families was much more than the positive effect. Schools were shut down for the safety of students. Teachers were not getting their pays because parents were also not paying fees in the educational institutes. Teachers, students and the parents all were trying to understand the online and virtual learning systems but families belonging to lower and middle income were unable to afford the gadgets such as tablets, computers and mobile phones and then the internet bills.

Most of the adults lost their jobs and many graduate students did not find any jobs so that they can earn and help their family members. Middle and lower income classes have suffered a lot in the pandemic situation of corona virus. Elite class has somehow suffer due to the shutdown of their stores, shops and

factories but they do have many alternatives to cope the situation of the pandemic.

Moreover, the people are not able to access to nutrition and health facilities. There are no oxygen beds and ambulances spare for the patients other than the COVID-19. People also feel afraid from visiting the doctors or attending the hospitals because of the novel corona virus spread. Children are not getting their routine vaccination done and the price of various medicines and injection were increased in the pandemic situation.

Consequently, the research concludes that the Corona virus has impacted badly on the economic wellbeing of the families living in Bari Imam, Islamabad. Adults are suffering from the anxiety, depression and stress whereas due to no physical and mental activities and the shutdown of educational institutes have led many disorders such as short temperedness and mood swings of the children. Many jobless people have also committed suicides so that they can get rid of this pandemic situation. Corona virus not only impacted badly on the wellbeing of the families but it also effected the economy of the globe.

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Annexures
Annexure A (Interview Guide

Interview Guide

- Name:
- Age:
- Gender
- Education
- Profession
- City
- Marital status
- Monthly income

Question No 01: What was the economic impact on the wellbeing of the families living in Islamabad, Bari Imam?

- 1.1 Do you know about COVID-19 Virus?
- 1.2 Do you think the corona virus situation has affected the globe?
- 1.3 What sectors do you think are affected most by corona virus pandemic situation?
- 1.4 How economy is effected by corona virus pandemic situation?
- 1.5 How economy and wellbeing of family is related?
- 1.6 After COVID-19 what was the biggest fear to the people of Pakistan?
- 1.7 Do you think Pakistan suffers a lot in Pandemic situation?
- 1.8 Do you think that job holders were affected most in pandemic situation?
- 1.9 What do you say about wage workers socio-economic situation in the Pandemic situation?

- 1.10 Do you know anyone whose salary was deducted in the pandemic situation?
- 1.11 In your opinion how business men and entrepreneurs are effected in the COVID-19 situation?
- 1.12 Is there any business that gains profit in the COVID-19 situation?
- 1.13 How low income effect the mental health of the individual?
- 1.14 Do you think economic recession leads to the mental illness of the individual?
- 1.15 Do you think financial crisis of the family make bread earners to commit suicide?
- 1.16 Do you think adults commit suicide in the pandemic situation?
- 1.17 Do you think pandemic situation of novel corona virus also leads children to mental illness and other disorders?
- 1.18 What type of mental illness or psychological orders are seen in children?
- 1.19 Do you think physical activity and learning process are important for children?
- 1.20 How COVID-19 situation effect the education?
- 1.21 Do you think children not able to attend the educational institutes are becoming short-tempered?
- 1.22 In your opinion how educational institutes can help children to receive education belonging from low income classes?
- 1.23 What is your opinion about online learning?
- 1.24 Is it effective?
- 1.25 Is it costly?

- 1.26 What alternative can be used instead of online or virtual learning?
- 1.27 Do you know any individual that faces difficulties for routine vaccination access during COVID-19 pandemic situation?
- 1.28 Why they do not get their vaccines?
- 1.29 What was the fear to visit the hospitals in Corona Virus situation?
- 1.30 Did lock down effect the patients other than the Corona Virus?
- 1.31 What kind of problems families faces towards rented houses and shops?
- 1.32 What kind of problems do you face regarding mortgage or paying installments?
- 1.33 Do you think Economic sector has been effected most by Corona virus?
- 1.34 Do you think novel pandemic situation has disturbed the routine of every individual?
- 1.35 How is your experience in the pandemic situation of novel Corona virus?

Question No 02: What type of attitudes different families shows in the situation of COVID-19.

- 2.1 What is your opinion about corona virus situation?
- 2.2 Do you think unemployment effect the attitude of the individual?
- 2.3 do you think rise or loss in business effect the attitude of the individual?
- 2.4 What is your opinion about the relation of mental illness and attitude of the individual?
- 2.5 What is a problematic attitude?

2.6 do you think problematic attitude is rising in children those are not involved in any mental or physical activities?

2.8 do you think financial crisis leads individual negative attitude?

2.9 Do you think negative attitude is more problematic in children rather than the adults?

2.10 in your opinion, what remedies can be used to eradicate negative or problematic attitude?