

**IMPACT OF COVID-19 ON TOURISM SECTOR (A CASE  
STUDY OF SWAT DISTRICT)**



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## THESIS ACCEPTANCE CERTIFICATE

Certified that final copy of the thesis titled “**IMPACT OF COVID-19 ON TOURISM SECTOR (A CASE STUDY OF SWAT DISTRICT)**” written by **Mr. Shahryar Khan** (Registration No. **00000327004**), of Urban and Regional Planning (NICE-SCEE) has been vetted by the undersigned, found complete in all respects as per NUST Statutes/Regulations, is free of Plagiarism, errors, and mistakes and is accepted as partial fulfilment for the award of MS degree. It is further certified that necessary amendments as pointed out by GEC members of the scholar have also been incorporated in the said thesis.

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## **DEDICATION**

With deep gratitude and love, I dedicate my thesis to my beloved family and my companion, Gulaal Khan. Their unwavering support and encouragement have been the driving force behind my academic journey. Gulaal Khan, especially, has been my source of strength, providing invaluable insights that shaped my research. This thesis is a heartfelt expression of my appreciation for their presence, without which this achievement would not have been possible.

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## Contents

<b>THESIS ACCEPTANCE CERTIFICATE</b> .....	3
List of Figures.....	5
Abstract: .....	7
CHAPTER 1 .....	9
INTRODUCTION.....	9
Background: .....	9
Problem Statement.....	10
Significance of research.....	11
Research Objectives .....	11
Research gaps: .....	12
Methodology: .....	12
Structure of the report:.....	12
CHAPTER 2.....	13
LITERATURE REVIEW:.....	13
General Background .....	13
Travel and tourism a significant contributor to the global service industry.....	15
International tourism: regions contribution to the service industry .....	16
Tourism Attractions in Swat Valley: .....	18
Heritage .....	19
Natural Beauty.....	19
How has tourism industry socially affected due to COVID-19: .....	20
How has tourism industry economically affected due to COVID-19: .....	22
Situation of tourism in Pakistan during COVID-19: .....	24
CHAPTER 3 .....	27
RESEARCH METHODOLOGY .....	27
Introduction .....	27
Study Area:.....	27
Research design.....	28
Data collection.....	30
Primary data.....	30
Secondary data.....	31
Calculation of Sample Size:.....	31
Data Analysis: .....	31

CHAPTER 4.....	32
DATA ANALYSIS .....	32
Findings: .....	32
Social Indicators .....	34
Economic Indicators .....	45
Role of Government: .....	56
Adaptive strategies .....	62
CHAPTER 5 .....	66
FINDINGS AND SUGGESTIONS.....	66
References .....	68

## List of Figures

Figure 1: Affect of COVID-19 on School Going Children .....	34
Figure 2: Affect of Covid-19 on Family .....	37
Figure 3: Affect of Covid-19 on Psychological Health .....	39
Figure 4: Affect of Covid-19 on Risk Perception .....	41
Figure 5: Affect of Covid-19 on Mobility .....	43
Figure 6: Affect of Covid-19 on Financial Status of Family .....	45
Figure 7: Affect of Covid-19 on Working Remotely .....	48
Figure 8: Affect of Covid-19 on Construction Industry .....	49
Figure 9: Affect of Covid-19 on Retail Businesses .....	52
Figure 10: Affect of Covid-19 on Outdoor Services.....	55
Figure 11: Role of Government During Covid-19.....	60



## Abstract:

The tourism and hospitality industry in Pakistan is growing rapidly and has become an important market. In recent years, Pakistan has been eagerly anticipating the arrival of international tourists and has been working hard to provide them with a warm and welcoming experience. Despite being known for terrorism in the past, Pakistan has made significant progress in shedding that image and has gained a lot of positive attention and support from the international community and media. The year 2019 was particularly fortunate for Pakistan's tourism prospects, as it received favorable reviews and saw a boost in its tourism industry (Pakistan Tour and Travel, 2020). Furthermore, Pakistan had attracted the attention of major international hotel chains, and they eagerly entered into agreements with the country. In fact, construction had already begun on several hotel projects in the bustling cities and metropolitan areas of Pakistan (Radisson Hospitality, 2019). Pakistan's tourism industry was finally reaping the rewards of its hard work and investments. The upcoming spring season looked incredibly promising as hotels, resorts, and flights were fully booked, indicating a thriving tourism sector. However, fate had a different plan in store. Suddenly, the world was confronted with an unimaginable event that caught everyone off guard: the Coronavirus pandemic.

Like many countries around the world, COVID-19 had a significant impact on tourism in Pakistan as well. The pandemic has caused a sharp decline in international and domestic travel, resulting in a severe blow to Pakistan's tourism industry. The Pakistani government closed its borders to international visitors in March 2020 and implemented lockdown measures to curb the spread of the virus. This led to the cancellation of many tourism-related events, such as cultural festivals, and a decline in tourist arrivals. The hotels and restaurants in Swat Valley were forced to shut down due to a lack of business, and many people lost their jobs in the tourism industry.

According to the Pakistan Tourism Development Corporation, the number of foreign tourists visiting Pakistan dropped by more than 70% in 2020 compared to the previous year. Domestic tourism has also been impacted by COVID-19. The government-imposed restrictions on inter-provincial travel, which led to a decrease in domestic tourism. Swat Valley is a popular tourist destination known for its scenic beauty, rich cultural heritage, and historical sites. However, the pandemic has resulted in a sharp decline in tourist arrivals, leading to economic hardships for those who depend on tourism for their livelihoods.

Despite the challenges faced by the tourism industry in Swat Valley, the government of Pakistan has taken steps to promote domestic tourism and support the tourism sector. The government has

provided financial relief to hotels and tour operators and introduced measures to ensure the safety of tourists.

As the situation improves and vaccination efforts continue, there is hope for a recovery in the tourism industry in Swat Valley. The local people are optimistic that tourism will pick up again, and they are ready to welcome tourists back to their beautiful valley.

## CHAPTER 1

### INTRODUCTION

#### Background:

Throughout human history, infectious diseases have caused devastating loss of life on a massive scale. From Justinian's plague in the 6th century, which claimed the lives of an estimated half of the global population at the time, to the Black Death in the 14th century, which horrified the world by causing the death of 200 million people, and the Spanish Flu in 1918, which claimed the lives of 100 million individuals (a number higher than the casualties of World War II), pandemics have left a dark mark on our planet. The smallpox epidemic alone resulted in the deaths of 300 million people. Additionally, the tragic bushfires in Australia in 2019 took the lives of not only nearly 800 humans but also 1.25 billion innocent creatures.

Now, in the year 2020, we are faced with yet another horrifying event: the COVID-19 pandemic caused by the Coronavirus. What sets this pandemic apart from its predecessors is its unprecedented danger, the distress and alarm it has caused among the population, and its unpredictable nature. The slow and agonizing deaths caused by this virus only add to the fear and uncertainty surrounding it. Furthermore, its severe implications on the global economy, daily life, and the lack of a known cure or solution have rendered even the most powerful countries and regions helpless in the face of this crisis. The world has come to a sudden standstill, with travel restrictions, social distancing measures, and prolonged quarantines devastating every aspect of life, including the economy and various other domains. The impact of this pandemic is so pervasive that it has left authorities and individuals grappling with the overwhelming challenges it presents, as we continue to search for effective treatments and vaccines (Kazmi, Shah, & Khan, 2020b).

The COVID-19 nightmare, which originated in Wuhan, China, emerged as an unknown and unpredictable threat. The World Health Organization (WHO) Country Office in China was informed about the virus on December 31, 2019. In the following month of January 2020, we became aware of 41 confirmed cases of COVID-19. Despite its rapid spread, global authorities and the general public remained largely unaware of the devastating effects it would have.

Unfortunately, the virus had already been transported around the world through human travel, even before the city of Wuhan was placed under lockdown. The global transportation network served as a conduit, spreading the virus to every region and corner of the globe. As a result, the number of confirmed COVID-19 cases skyrocketed, and as of July 21, 2020, there were reported to be 14.6

million confirmed cases worldwide (according to World meter). To combat the spread of the virus and mitigate its impact, travel and tourism bans were implemented globally (Kazmi et al., 2020b). Natural disasters and other catastrophic events can cause significant disruptions to the operations, performance, and even the survival of an organization (Caponigro, 2000). Agreeing with (Faulkner, 2001), The hospitality and tourism industry is particularly susceptible to the impact of natural disasters and pandemics, making it highly vulnerable in such scenarios. Moreover, when we consider the global nature of the tourism sector, it becomes evident that it has repeatedly faced a series of disasters and pandemics across different regions. Xuan believes that the tourism and hospitality industries are interconnected, and any impact on tourism will inevitably affect the hospitality sector. Therefore, their interdependence becomes evident in their mutual reliance (Xuan, 2019). Moreover, when we delve into the concept of hospitality, it can be defined as a dynamic process where three essential elements—products (such as meals or accommodations), behavior, and atmosphere—are exchanged from an employee to a guest. This exchange forms the foundation of the hospitality experience (King, 1995). Furthermore, in alignment with De Kadt's perspective that "tourism serves as a key to unlocking development," (De Kadt, 1979). Besides, tourism involves the engagement of businesses and establishments that contribute to the promotion and support of tourism-related products (Y. Wang, 2011). Simply put, tourism can be described as the innate desire of individuals to seek out, discover, and unravel unfamiliar and unexplored destinations. It stems from the need to escape the familiar surroundings and embrace new environments, thereby allowing for the acquisition of novel experiences (Murphy, 2013). Furthermore, the hospitality industry is a significant component of the broader service sector. It revolves around ensuring the comfort and satisfaction of guests, encompassing various aspects related to leisure activities. To put it into perspective, the statistics from the year 2016 demonstrate the immense scale of the hospitality sector globally. It contributed a staggering \$7.6 trillion, accounting for 10.2% of the global GDP. This sector also created over 292 million jobs, representing a substantial 96% of the total employment worldwide. These statistics provide a glimpse into the vastness and impact of the hospitality industry on a global scale (Kazmi et al., 2020b).

### Problem Statement

The global tourism and hospitality industry is currently facing a massive crisis due to the devastating impact of the Coronavirus pandemic. In this context, Pakistan's tourism and hospitality

sector is particularly vulnerable, as potential travelers from around the world are hesitant to visit the country due to the viral risks and precautionary measures in place. Airlines and road transportation have temporarily suspended their operations, while hotels and resorts have halted their services as per government directives to prevent the spread of the virus. These measures have the potential to significantly impact Pakistan's GDP. Considering these circumstances, the primary objective of the study is to assess the impact of COVID-19 on the tourism sector specifically in the Swat district.

### Significance of research

The tourism and hospitality industry in Pakistan has experienced significant growth in recent years, positioning itself as an emerging market. Pakistan has eagerly anticipated the arrival of international tourists and has made extensive preparations to provide a hospitable and welcoming experience. The country has worked diligently to overcome its previous association with terrorism and has undergone a remarkable transformation. Pakistan has gained substantial goodwill globally, with positive reviews and support from the international media. The year 2019 proved to be fortunate for the tourism sector, boosting its prospects and gesturing a positive route for the industry (Pakistan Tour and Travel, 2020). Likewise, under the leadership of Prime Minister Imran Khan, the current government has taken substantial measures to promote and facilitate tourism, ensuring a comfortable and convenient experience for incoming tourists (The Express Tribune, 2019); These include relaxed visa policies, the introduction of visa-on-arrival services, enhanced security measures, and significant improvements in tourism infrastructure. Despite the fact that Islamabad, the federal capital of Pakistan, has been recognized as one of the safest capitals in the world (Arab News, 2020). Additionally, Pakistan has witnessed the signing of agreements between numerous renowned global hotel chains, and some of these hotels have already commenced construction in major cities and metropolitan areas (Radisson Hospitality, 2019). However, just when the fruits of these efforts were beginning to emerge, with hotels, resorts, and flights fully booked for the upcoming spring season, an unprecedented event unfolded that surpassed even the wildest imaginations: the outbreak of the Coronavirus pandemic.

On account of this, the aim of this study is to present a comprehensive overview on the social and economic effects which causes due to the spread of virus on the tourism industry of Swat district.

## Research Objectives

The primary focus of this research is to identify the impact of pandemic on households, industries, hotels, transportation and commercial activities in swat which is generated through tourists. Following are the secondary aims of this research:

- To investigate social impacts of COVID-19 on local community.
- To investigate economic impacts of COVID-19 on local economy.
- To explore the role of government, NGOs and other organizations during COVID-19.
- To investigate the community adaption strategies during COVID-19.
- To recommend strategies to overcome the consequences of COVID-19 in a sustainable way.

## Research gaps:

COVID has affected all walks of life including tourist industry and the tourist industry is one of the most vulnerable industries against the pandemic and we have observed a great deal of social and economic effects on the industries globally and the same is the situation of Pakistan. however, there are very limited study which has estimated effects on tourism industry in case of Pakistan. so, this study aims to identify the social and economic effects of COVID on tourism sector in Pakistan. this will also help the policy makers to formulate a policy for the future protection or the proper rehabilitation of the tourism sector in the country.

## Methodology:

In order to complete the study within expected timeframe it is very important to make a schedule that how the end results will be achieved. Research methodology is basically two-point phenomena; point A point B. Point A refers to objectives while the point B refers to end results. The whole process from point A towards point B come under the umbrella of methodology. Based on the objectives both qualitative and quantitative approaches are used in this study. Detail study of this section has been described in chapter 3.

## Structure of the report:

Chapter 1 discusses the importance of the study, background of the issue. Its objectives, aim of the study, research problems and Methodology are mentioned. Overall, procedures carried out to achieve the objectives through a well-defined research methodology encompassing a thorough description of all the procedures undertaken.

Chapter 2 gives us the literature review of the study, which includes importance of tourism and how tourism industry socially and economically affected by Covid-19.

Chapter 3 includes research methodology of the study and what kind of data was used in the research.

Chapter 4 gives us the data analysis of the study in details, its tables and figures.

Chapter 5 gives us the findings and suggestions derived from the study.

## CHAPTER 2

### LITERATURE REVIEW:

#### General Background

The tourism industry holds a prominent position among leading sectors that actively contribute to the achievement of sustainable economic development (Brida, Gómez, & Segarra, 2020; Fu, Ridderstaat, & Jia, 2020). This industry offers a wide-ranging scope for economic growth, job creation, poverty reduction, and the generation of foreign currency inflows for nations. (Badulescu, Badulescu, Simut, & Dzitac, 2020). Nevertheless, the tourism industry remains highly susceptible to environmental fluctuations and devastating pandemics, including natural disasters, floods, earthquakes, explosions, as well as global financial and economic crises caused by highly spreadable diseases (Mirza, Naqvi, Rahat, & Rizvi, 2020; Su, Huang, Qin, & Umar, 2021).

In this situation, taking into account the elevated safety risks and environmental considerations, the tourism industry is also significantly influenced by the interactive outlines of travelers, including their destination choices and preferences (Ritchie & Jiang, 2019). In recent times, the tourism and hospitality industry has faced severe repercussions due to the outbreak of COVID-19. The impact of this pandemic has significantly reduced global travel and mobility, resulting in substantial economic losses for the tourism sector (Gössling, Scott, & Hall, 2020).

Existing global literature sheds light on numerous factors that directly and indirectly influence the inbound and outbound tourism industry. One such factor is the socio-economic conditions that play a crucial role in shaping the dynamics of the tourism sector. (Foo, Chin, Tan, & Phuah, 2020), infrastructures, hospitality grade, cultures aspects (Khalifa, 2020), energy usage, commodity costs, and currency exchange (Su, Cai, Qin, Tao, & Umar, 2021), economical and non-economical disruptions (Mirza et al., 2020; Umar, Ji, Mirza, & Rahat, 2021) and COVID-19 (Foo et al., 2020; Škare, Soriano, & Porada-Rochoń, 2021). Furthermore, the COVID-19 pandemic has exposed vulnerabilities across different geographical regions and social groups, leading to unprecedented travel restrictions, home isolation measures, and quarantine orders. As a result, the tourism industry has experienced a significant disruption. However, the existing literature lacks sufficient empirical studies that specifically examine the impact of the COVID-19 epidemic on the tourism sector. Therefore, there is a crucial need for more research focusing on the effects of the crisis on tourism, aiming to provide policymakers and tourism agencies with a clearer understanding of the current situation. Moreover, this current crisis serves as an important lesson in terms of the



resilience of the tourism system and provides insights on how to address potential future crises, which may have even more devastating consequences than COVID-19 (Song, Zhao, Chang, Razi, & Dinca, 2021).

(Hoque, Shikha, Hasanat, Arif, & Hamid, 2020) The objective of this study is to assess the impact of the COVID-19 outbreak on China's tourism industry. The findings of the study reveal that China's tourism sector has been significantly more adversely affected by the COVID-19 outbreak compared to other countries. The widespread fear of the disease has resulted in the suspension of various social and cultural activities, leading to a major downturn in the aviation and tourism sectors. Given the severe intensity of the COVID-19 pandemic, it will take time to alleviate the unprecedented effects on China's tourism industry. (McCartney, 2021), Furthermore, this study examined both the transmission patterns of the coronavirus and the subsequent decline in tourism in Macao. The primary objective of the study was to propose essential policies and health measures to mitigate the devastating effects caused by the initial and subsequent waves of COVID-19. Additionally, the study sheds light on the economic repercussions faced by the tourism and hospitality industry in Macao. It also presents a three-wave analogy that illustrates the response of the Macao economy to the COVID-19 outbreak.. (Bakar & Rosbi, 2020), The objective of this study was to examine the relationship between the COVID-19 pandemic and job losses within the global tourism industry. To assess the economic decline in the tourism sector, the study utilized demand and supply curve analysis. The findings reveal a clear correlation between the fear of COVID-19 and a significant decrease in travel and tourism demand, primarily due to lockdown measures and mobility restrictions. Consequently, the revenue of the tourism sector continues to decline as demand decreases, aligning with the principles of demand and supply theory and market balance. Additionally, (Foo et al., 2020) study also explores the consequences of the widespread Coronavirus disease and the specific impact of the COVID-19 outbreak on Malaysia's tourism industry. The findings indicate that the Malaysian tourism sector has been significantly and negatively affected by the COVID-19 outbreak. As soon as the virus began spreading in China, the Malaysian government swiftly implemented travel restrictions and canceled international events. To mitigate the impact of the pandemic, the study suggests that the government should offer economic stimulus packages to support the survival of the tourism industry during these challenging times.

Furthermore, (Jones & Comfort, 2020), study was conducted to explore the connection between tourism and sustainable development within the context of the COVID-19 crisis. The study

highlights the challenges posed by the COVID-19 outbreak to the tourism industry and emphasizes the subsequent impact on the environment. Likewise, (Prayag, 2020), a comprehensive evaluation was conducted to assess the impact of the COVID-19 pandemic on the resilience of the tourism sector within the socioecological system. The study delves into the long-term consequences of the pandemic on individuals, organizations, and nations, analyzing their resilience through a three-level approach.

#### Tourism Attractions in Swat Valley:

Tourist attractions, whether they are created by humans or occur naturally, form the foundation of the tourism experience. These attractions are vital to the overall tourism product, as other tourism services rely on them. It can be argued that without attractions, the concept of tourism would cease to exist. Despite the acknowledged importance of tourist attractions in driving growth, they have often been overlooked or undervalued compared to sectors such as accommodation, transportation, and travel retail. This has led to attractions being referred to as the "Cinderella" component of the industry.

District Swat has an enormous number of tourist attractions due to its topographic and strategic location. Strategically District Swat lies in the region where South Asia, Central Asia, and China meet due to which Swat has a rich heritage, dating back to 327 BC. While topographically it is located in the foothills of Himalaya and Hindukush Mountain Ranges which gives way to natural tourist attractions in the valley.

#### Heritage

More than 2000 years ago, the Swat Valley thrived as a prosperous region, with a well-organized settlement and town. In 327 BC, Alexander the Great led his army to Udigram and Barikot (known as Bazira during Alexander's time), leaving behind remnants of that era that can still be found in Swat today.

Subsequently, the region became a center for Buddhism, with followers preaching, converting, and establishing a presence amidst the serene surroundings. Swat Valley gained worldwide recognition as a revered destination for Buddhist learning and devotion, serving as a significant pilgrimage site. According to historical records, it is believed that Buddha himself visited Swat during one of his reincarnations, spreading teachings of peace and harmony. Swat also became renowned for its Gandhara School of Sculpture, with around 1400 monasteries thriving and contributing to the Buddhist heritage.

In the year 1000 AD, Hindus arrived in Swat under the rule of Raja Gira, further adding to the region's rich historical and cultural tapestry. The remains of his fort still exist in Odigram. At the beginning of the 11<sup>th</sup> century, Mahamud of Ghazni invaded Swat. He advanced through Dir and defeated that time's ruler at the Fort of Gira. The mosque of Mahamud of Ghazni has been discovered by the Italian Archaeological Mission in Pakistan in 1985, this mosque is also located in Odigram. The area was then invaded by the Dalazaks and Swati Patterns, they were then later deprived of the land by the Yousafzai Tribe.

The remains of these eras still exist and by attracting tourists, it helps the local economy. Most of these are located in the Lower Swat, in tehsils of Babozai, Barikot, and Kabal.

### Natural Beauty

Swat, formerly known as Udyana, captivates visitors with its abundant natural beauty and diverse attractions. The valley is renowned for its picturesque landscapes, including fruit-laden orchards, slopes adorned with vibrant flowers, meandering rivers, and cascading streams nestled amidst the majestic Himalayan and Hindukush Mountain ranges. The region also boasts glacier-fed lakes, enchanting waterfalls, dense pine forests, serene alpine meadows, and the snow-covered peaks of Mankial and Flaksair, creating a breathtaking panorama for all who visit. It is a land of gentle summers, golden autumns, snow-clad winters, and flower-laden springs. Mostly the natural tourism attractions are located in the upper part of the valley.

District Swat has more than 47 tourist attraction points, about 8 of these points presents the rich heritage Swat has. There are about 14 valleys, 13 lakes, 5 meadows, 3 waterfalls, 2 peaks, and dense forest, along with other attractions.

### How has tourism industry socially affected due to COVID-19:

Tourism exerts direct, indirect, and induced influences on the economy and society of a destination (Khan, Seng, & Cheong, 1990), and The stakeholders experience varying social and economic costs and benefits resulting from these impacts (Mayer, 2014). Nevertheless, the majority of research has been dedicated to assessing the economic advantages and disadvantages of tourism (Lindberg & Johnson, 1997), Conversely, the analysis of societal advantages and disadvantages has been predominantly limited to a conceptual level (Haralambopoulos & Pizam, 1996; Liu & Var, 1986). In recent times, there has been a growing body of research that delves into the different social implications of tourism, particularly in relation to public services and the impact on traffic

congestion and public infrastructure (Garau-Vadell, Gutierrez-Taño, & Diaz-Armas, 2018). An increasing amount of scholarly work is examining the potential risks associated with the rise of Airbnb-style rentals, including the phenomena of "touristification" and gentrification. This research sheds light on the discontent and resistance expressed by urban residents who are worried about the social and environmental consequences brought about by tourism (González-Pérez, 2019; Gurran, Zhang, & Shrestha, 2020; M. K. Smith, Sziva, & Olt, 2019). Furthermore, there has been a recent surge in research examining the economic implications of tourism, with a particular focus on analyzing the various social costs and benefits that affect local communities in tourist destinations. (Torre & Scarborough, 2017).

The COVID-19 pandemic has had a significant impact on affected countries, resulting in widespread infections and fatalities across different age groups. As a precautionary measure, numerous social, cultural, political, and sporting events have been canceled due to the risks associated with large gatherings and the prevailing sense of panic. Furthermore, international events such as Hajj, Umrah, Olympic Games, summits, conferences, and exhibitions have been indefinitely suspended to ensure public safety (Chakraborty & Maity, 2020). Mass occasion organizing countries encounter complex circumstances that challenge social, religious, and economic transformations (Bhuiyan, Hassan, Darda, & Habib, 2020). Every year, Saudi Arabia draws in a staggering 10 million pilgrims for the Hajj and Umrah (Yezli et al., 2017). Due to the pandemic, a significant number of pilgrims will be unable to participate this year. The COVID-19 situation has brought about social and cultural shifts worldwide, emphasizing the importance of social distancing.

The COVID-19 pandemic has prompted the recommendation to avoid large gatherings such as conferences, sports events, business meetings, fashion shows, and weddings, as these events have significant social implications (Ali & Alharbi, 2020). The current global lockdown conditions will have an impact on labor productivity and result in reduced tourism outputs. Additionally, the health risks associated with human mobility have led to a decrease in tourism demand during this situation (Organization, 2018). Another time, (Nanni & Ulqinaku, 2020) Due to the COVID-19 lockdown circumstances, it has been recommended to offer virtual tours for tourists, allowing them to explore parks, museums, and other attractions remotely. Furthermore, (Tussyadiah, Wang, Jung, & tom Dieck, 2018) It has been observed that virtual visits generate a positive intention among tourists to visit a place in person. Besides, some other studies (Forsyth, Dwyer, & Spurr, 2014; Ulqinaku

& Sarial-Abi, 2021), When faced with increased mortality threats, it has been recommended to employ technological advancements for interactive tours.

The tourism sector has experienced significant social impacts as a result of the pandemic. There are various areas that need to be addressed to ensure sustainable tourism development, particularly in terms of social aspects. One of the key areas of focus is the interaction between guests and hosts (Giovanardi, Lucarelli, & Decosta, 2014), social inspiration (Xing, Chalip, & Green, 2014), social understandings (Nordvall, Pettersson, Svensson, & Brown, 2014), civic awareness (Kim, Jun, Walker, & Drane, 2015), and socio-cultural effects (Getz & Page, 2016). Over, numerous scholars (Nanni & Ulqinaku, 2020; Viglia & Dolnicar, 2020) The recommendation has been made to adopt experimental approaches, explore causal effects, utilize virtual tours, and analyze tourists' attitudes as part of the tourism development strategy during the COVID-19 situation.

#### How has tourism industry economically affected due to COVID-19:

In recent study, the initial impacts of the pandemic on consumption, services, finance, investments, and specific industries have been assessed. The enforcement of lockdown measures and the voluntary practice of social distancing have had a significant and critical impact on sectors such as services, travel, tourism, catering, and leisure. In China, where the virus originated, luxury travel agencies estimated a 75% decline in tourism revenue, equivalent to approximately \$95 billion in 2020 compared to the previous year's data (Hoque et al., 2020). Due to IATA's (The International Air Transportation Association) According to recent estimates, the aviation industry is anticipated to incur a significant loss in passenger revenue for 2020, amounting to \$113 billion. This accounts for over 20% of the total projected revenue for the industry (Ozili & Arun, 2020). The study examined the fluctuations in offline consumption expenditures across 214 cities in China (Chen, Qian, & Wen, 2021). A significant decrease of 32% in retailing and services expenditures was observed, with the highest decline of over 70% reported in the Wuhan district. Based on this data, researchers projected a minimum 1.2% decline in the overall GDP for 2020 as a result of reduced consumption. Kasare's estimation also indicated a considerable impact on India's retail and services sector (Kasare, 2020). The findings revealed that if the lockdown persists for three months, there would be an estimated 20% decline in the hotel, restaurant, and aviation sectors in 2020. This decline in these sectors would contribute to a decrease in national income and an increase in the budget deficit for the year.

A utilitarian welfare maximization approach was employed to predict the trade-offs between the number of deaths, life expectancy, and disparities in consumption (Hall, Jones, & Klenow, 2020). By utilizing mortality rate estimates derived from a previous study conducted at Imperial College London, the research incorporated these figures into the analysis (Ferguson et al., 2020). If the mortality rate is estimated at 0.8%, it is projected that approximately 37% of the share of consumption in national income will be lost in 2020. However, if the average rate decreases to 0.3%, the expected loss in consumption will be around 18%. Furthermore, the negative impact on demand-oriented industries and the rise in security concerns continue to hinder public resilience, even beyond the pandemic. Manufacturing industries have also been negatively affected in recent months, with a decrease in demand resulting in lower prices for household appliances, vehicles, textiles, and other products. Additionally, industries that rely on intermediaries, such as car manufacturing in Europe, are experiencing losses. This has led to a global trend of increased saving and reduced spending among individuals (Ceylan, Ozkan, & Mulazimogullari, 2020). As expected, the implementation of lockdown measures and the decrease in demand have resulted in downsizing across various industries. This reduction in prices is anticipated to lead to economic stagnation and a decrease in overall economic value. Even though prices, including global oil prices, have experienced a significant decline (reaching \$30 per barrel), this does not necessarily translate into increased industrial gains. The decline in services demand, encompassing sectors such as retail, tourism, aviation, and leisure, has led to a rise in unemployment, particularly in economies heavily reliant on these sectors. Unfortunately, the cyclical impact of rising unemployment is likely to further reduce both domestic and international trade opportunities, as falling incomes and shifting demand negatively impact most products. (Baldwin & Tomiura, 2020; Mallory, 2020).

In conclusion, it is important to briefly consider the macroeconomic effects. McKibbin and Fernando (McKibbin & Fernando, 2020) By examining various scenarios related to mortality rates and the spread of the disease, researchers have estimated the potential income effects of COVID-19. Their findings suggest that global income is expected to decrease by 6.7% in 2020 compared to the previous year. Additionally, the necessary expenditure on social welfare is projected to impact fiscal balances and national budgets. The measures introduced by numerous countries to provide support have been noted to amount to approximately 5% of their respective national budgets on average (Wyplosz, 2020). Moreover, there have been alarming projections from international organizations, with the International Labour Organization (ILO) being one of them. According to the ILO, the second quarter of 2020 witnessed a staggering 10.5% decline in jobs,

resulting in a loss of 309 million full-time positions worldwide. This estimate is a significant increase from the previous quarterly estimate of 195 million, indicating a nearly 60% rise in unemployment by mid-April 2020 (Monitor, 2020). Furthermore, it is worth mentioning that the impact of lockdown measures was substantial, with 81% of employers and 66% of self-employed businesses experiencing adverse effects. The International Monetary Fund (IMF) initially projected a 3% decline in global output for 2020 back in January. However, by mid-April 2020, the anticipated negative growth rate had significantly worsened, with a revised projection of -6.3%. This rapid decline in the expected growth rate within a relatively short period of time is indeed a significant downturn. (Gopinath, 2020). According to the report, there is a projected average reduction of 4.2% in per capita income, with the most significant decline expected in advanced economies at 6.5%. These forecasts highlight the urgent need for swift development and implementation of economic policies to address the impact of the COVID-19-induced economic downturn. It is crucial to have comprehensive strategies in place to mitigate the effects and foster recovery in a timely manner.

#### Situation of tourism in Pakistan during COVID-19:

The government of Pakistan has established the "Ministry of Tourism" to regulate and supervise tourism-related activities in the country. In 1990, they introduced the "National Tourism Policy" with the aim of enhancing and improving various aspects of the tourism industry. This policy serves as a guideline for promoting and developing tourism-related activities in Pakistan (SSCH, 2019). The hospitality industry, which falls under the services sector, encompasses the operations and performance of hotels. Over the past two years, there has been a noticeable improvement in this sector, with a recorded growth rate of 6.43% (Pakistan Economic Survey, 2017-18). Moreover, the travel and tourism industry in Pakistan makes a significant contribution to the country's GDP, accounting for 10.6% of the total. This industry has also played a crucial role in job creation, providing 3,881.9 jobs, which represents 6.2% of the total employment in Pakistan. Additionally, visitor exports, which refer to the spending of international tourists in the country, have contributed 3.7% to Pakistan's overall export figures in 2018. These statistics highlight the economic importance of the travel and tourism sector in Pakistan, both in terms of GDP growth, job opportunities, and international trade (SSCH, 2019). Similar to agriculture, tourism serves as a crucial source of income for the country. If this source of revenue were to be eliminated, it would

have far-reaching consequences, impacting not only the government but also a significant portion of the population.

Pakistan, being a country heavily reliant on agriculture, manufacturing, and service industries, has experienced significant disruptions and negative impacts due to the COVID-19 pandemic. The implementation of shutdown measures, extended quarantines, and disruptions in supply chains have had a detrimental effect on businesses across various sectors. The hotel and tourism industry, in particular, has been severely impacted by travel restrictions, grounded flights, and the closure of amenities such as restaurants, gyms, pools, and conference halls. Corporate offices have been locked, and sales teams have been unable to conduct site visits or meetings due to the uncertainty surrounding the virus and the risk of transmission. This uncertainty is exemplified by the recent outbreak in Melbourne, Australia, where the city experienced a resurgence of the virus due to lapses in following social distancing protocols. The fear and concerns surrounding the spread of the pandemic have led to a significant decline in hotel bookings and deals, posing a substantial risk of recession, unemployment, and potential closures of hotels. As a result of the preventive measures against the coronavirus, many small and medium-scale hotels have been forced to place their workers on unpaid leave, including foreign managers, as they struggle with financial constraints and are unable to pay salaries (The Express Tribune, 2020). In response to the inadequate availability of healthcare facilities in the country, the Pakistani government has made the decision to convert numerous 3-star and 4-star hotels into quarantine centers to accommodate the population. Additionally, the government has prepared contingency plans to book six of the country's 5-star hotels for quarantine purposes if the need arises. This decision highlights the significant impact of the virus on the hotel industry, its workers, and the entire value chain associated with it. The loss incurred by the industry, as reported by VOA News in 2020, is substantial and underscores the challenges faced by the sector in dealing with the spread of the virus (VOA News, 2020).

Furthermore, the impact of the COVID-19 pandemic on tourism extends to the breathtakingly beautiful valleys of northern Pakistan, which have long been a major attraction for both domestic and international tourists. Unfortunately, the virus has dealt a severe blow to tourism in these areas as well. Take, for example, the picturesque Alpin valley, where many impoverished individuals relied heavily on income from tourism-related activities to sustain themselves. Now, they find themselves on the brink of starvation and even resorting to begging for survival.



In a recent interview with Radio, Zahid Khan, the president of the hotel association in Swat, expressed his deep concern over the closure of hotels and resorts in the region. This closure has had a devastating impact on the livelihoods of approximately 15,000 employees who were directly associated with the hospitality industry. The uncertainty surrounding the reopening of these establishments only adds to their distress, as they await government orders to resume operations. The plight of these individuals and the immense challenges faced by the tourism sector as a whole highlight the far-reaching consequences of the pandemic on local communities and economies. (Gandhara, 2020). In the enchanting city of Gilgit, home to one of Pakistan's treasured gems, the Serena Shigar Fort Resort, the impact of the pandemic is deeply felt. The resort, like many others in the region, eagerly awaits the directives from the Gilgit Baltistan government to resume its operations. (Serena Shigar Fort).

As a result of the COVID-19 travel restrictions imposed in Islamabad, the prestigious Serena Hotel, known for its exceptional hospitality, has temporarily suspended several services including restaurants, gyms, banquets, and spa facilities. Currently, the hotel is only open for essential travel bookings and accommodating necessary stays. Similarly, the Envoy Continental Hotel in Islamabad and other hotels across the country, regardless of their size or reputation, have also experienced limited availability and restrictions on their services due to the ongoing pandemic situation. These measures have been implemented to prioritize the safety and well-being of guests and staff members in adherence to government guidelines.

Small hotels and cafes in Pakistan have already been forced to close due to the impact of the virus, as reported by The Nation. Even larger hotels are facing significant challenges and are implementing cost-cutting measures to sustain their businesses. Downsizing and limiting operations have become common strategies for these hotels to mitigate financial losses. For instance, Marriott Hotel Karachi, one of the country's largest hotels, has issued notices to its employees regarding unpaid leave. The hotel is facing a complete halt in business, resulting in a lack of revenue to cover various expenses such as operating costs, security, cleaning, rental or lease payments, taxes, and general maintenance. Without guests, it becomes increasingly difficult for hotels to bear these basic expenses. Unfortunately, there is no definitive solution in sight at the moment, apart from the ongoing measures of prolonged quarantine, social distancing, and the hope for the development of a vaccine or miraculous breakthrough. The industry continues to face uncertainty and challenges as it navigates through these unprecedented times. (Kazmi, Shah, & Khan, 2020a).

## CHAPTER 3

### RESEARCH METHODOLOGY

#### Introduction

Research methodology plays a crucial role as a vital component in the process of conducting any research. It explains how this research work has been conducted, sources of data, and kind of data collection procedure. Research methodology is basically two points phenomena, point A and point B. Point A is the research objectives and point B is the end results. All those methods, techniques which leads the whole process from point A towards point B is basically comes under research methodology.

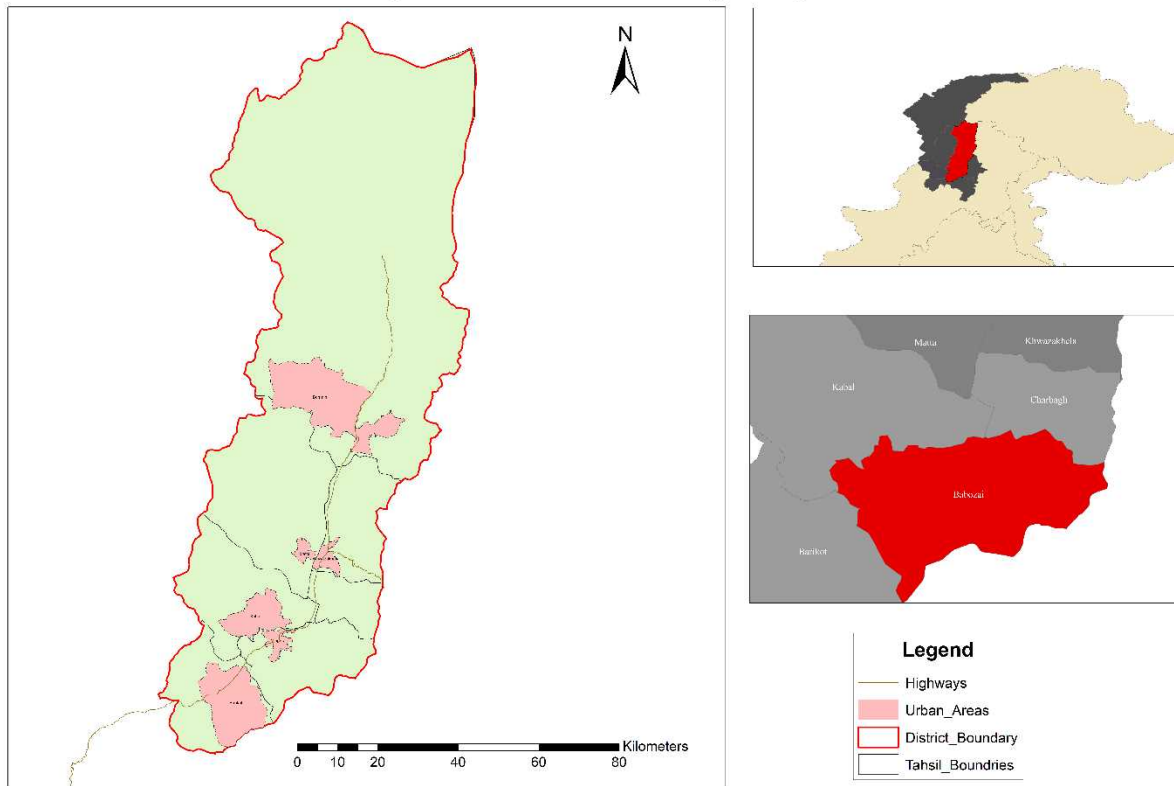
The modus operandi that was used in the study comprise of following stages:

#### Study Area:

The area selected for the present study was District Swat. District Swat is located on the Northern border of Khyber Pakhtunkhwa between 34°-09' to 35°-56' North latitudes and 72°-07' to 73°-00' East longitudes. District Swat is bounded by District Chitral and Ghizer towards North, District Dir towards West, Lower Dir to the South-West, District Kohistan on the East, District Buner, and Shangla on the South-East and Malakand Protected Area on the South.

Topographically the lower part of the valley (lower Swat) predominantly the plain areas have well fertile land for crops and orchards while the upper part of the valley is mostly occupied by steep slope mountains with glaciers, forests, valleys, meadows, and lakes. District Swat has a decent number of tourist attraction points, these includes heritage sites, lush green valleys, lakes, meadows, waterfalls, peaks and dense forest, along with other attractions.

**Map of Swat District Showing Study Area**

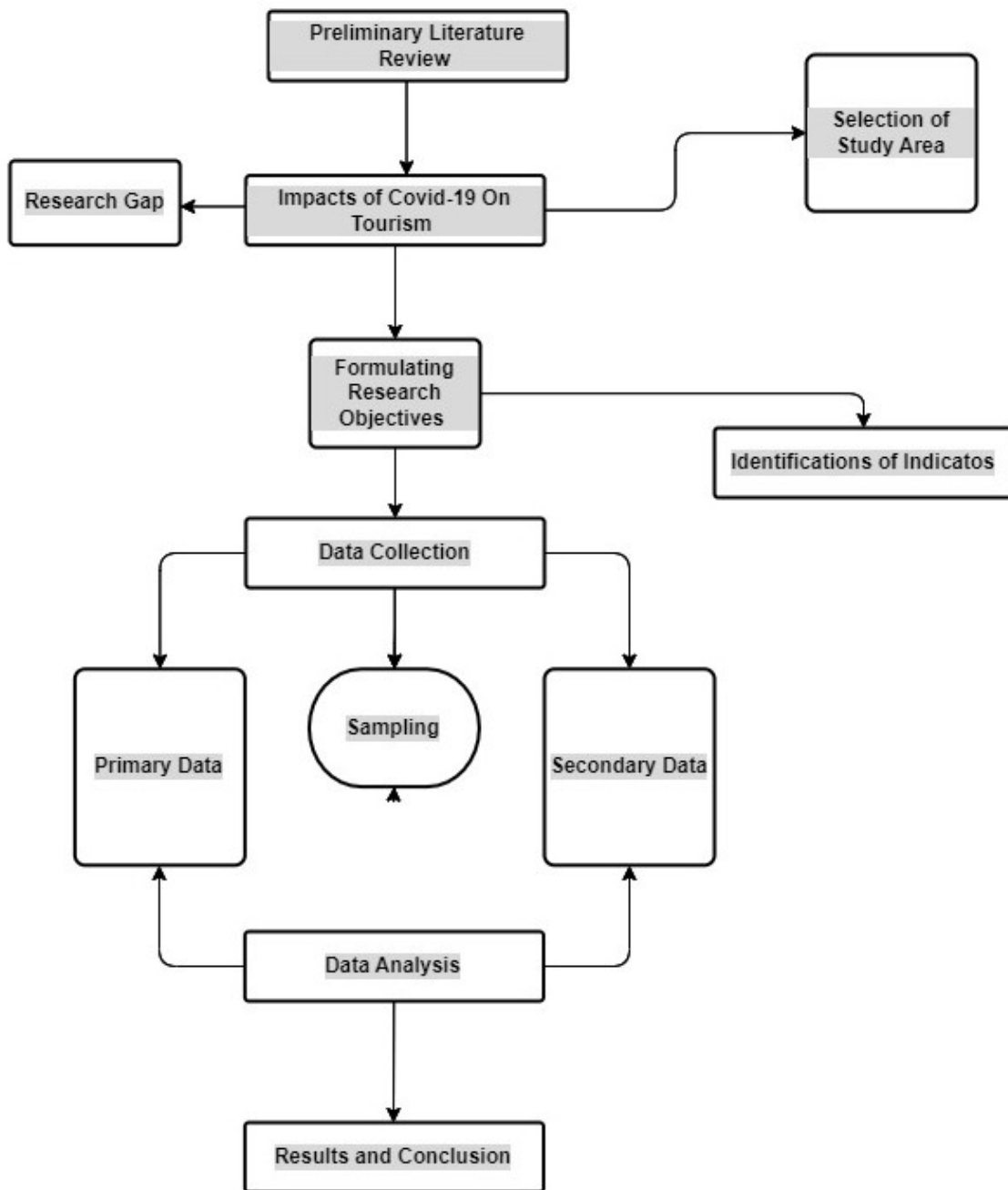


**Map of District Swat**

### Research design

“Research design is a set of methods and procedure using different variables by the researcher to handle the research problem efficiently”. It is characterized with different components and strategies to provide a suitable framework for a study. The purpose of the research design is to understand that where design fits into the whole process. The research design process involves many interrelated decisions but a significant decision is the choice to be made and the relevant information to be obtained for a study (Sileyew, 2019).

This study employs descriptive research and focuses on both qualitative and quantitative data. The study consisted of questionnaires, interviews with key stakeholders, observations and expert opinions. Therefore, this research design gathers all the relevant information covering the study objectives.



## Data collection

Data collection is the gathering of information from the relevant sources which meet the research objectives<sup>1</sup>. It is one of the basic components of any type of research. In this study data is divided into two categories which are primary data and secondary data.

### Primary data

The data or information which researcher get by own and personally involved in data collection process are known as primary data.

In this study primary data is divided into two groups' namely qualitative data and quantitative data. Following are the different sources through which primary data are collected.

#### *Questionnaire:*

Construction of questionnaire and its design is very important part of any type of social science research. Therefore, the research questions should be well constructed and related to main objectives of the research for analysis(Acharya, 2010). As there are multiple of objectives of this study therefore both qualitative and quantitative approach have been performed. Open ended questions, close ended questions, and Likert scaling have been designed to get the end results.

#### *Interviews:*

Interviews are very effective method to investigate different issues in depth<sup>2</sup>. In interview usually the main target is the focus groups. It explores the new different things which help the study more useful and practical.

In this research study the interview has been conducted from households, hotels officials and handicraftsmen to cover all the parameters of a study. The interviews became very useful especially from key Stakeholder such as hotels officials and handicraftsmen which provided their valuable suggestions regarding how Covid-19 socially and economically impact community lives and how they survive and their strategies during pandemic.

#### *Observations:*

In social science research observation has a vital role in data collection process. It is a primary data based on the general observation by researcher. The most important question regarding observation

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<sup>1</sup> <https://research-methodology.net/research-methods/data-collection/>

<sup>2</sup> <https://www.evalued.bcu.ac.uk/tutorial/4c.htm>

is that what things researcher should observe. The study of Merriam in 1998 suggests that observation should only focus on the researcher's purpose for conducting the study.

### Secondary data

The data which is already collected and analyzed by someone but the researcher used it as a reference or for the support to fulfil the objective of the study are commonly known as secondary data. In this study secondary data is collected from Journals, articles and research papers etc. in the form of statistics, maps, reports, and figures.

### Calculation of Sample Size:

The sample size is designated for quantitative research. In this study, the exact size of the population is unknown. To calculate the accurate sample size, the technique used is Cochran's Formula. Cochran developed the following equation for large population to yield a representative sample for proportions (Cochran, 1953).

$$n_0 = \frac{Z^2 pq}{e^2}$$

In this context, the formula incorporates various variables, such as the sample size (n), the abscissa of the normal distribution (z), the desired level of precision (e), the estimated proportion (p) of an attribute in the population, and its complement (q). The specific value for z can be obtained from statistical tables, which provide the area under the normal curve (Cochran. 1953). Where  $p = 50\%$  in case of larger population, z value is 1.96, desired level of precision is 5%, Confidence level is 95%.

$$((1.96)^2 (0.5) (0.5)) / (0.05)^2 = 385.$$

### Data Analysis:

In our analysis we used the qualitative data which was collected from the people of the study area. Questionnaire was prepared and data was collected through interviews and by filling questionnaire. People of different age groups were involved in this research.

After collecting the data, we used "SPSS" software for data entry. After that SPSS was used for the descriptive analysis to create charts and tables. All the indicators were used to get a clear picture of the opinions of the people about impact of Covid-19 on tourism.

## CHAPTER 4

### DATA ANALYSIS

Findings:

**Table 1**  
*Demographic Profile of the Respondents*

	Values	Frequency	Percentage
Age			
	21-30	215	54.7
	31-40	142	36.1
	above 41	36	9.2
Location of the respondent			
	Mingora	279	71.0
	Islampur	114	29.0
Number of household members			
	Less than 5	24	6.1
	5-8	230	58.5
	Above 8	139	35.4
Gender of the respondent			
	Male	393	100.0
Occupation of the respondent			
	Hotel workers	157	39.9
	Artisan	236	60.1
Education level of the respondent			
	High level or below	103	26.2
	Intermediate level	82	20.9
	14 years of education	103	26.2
	16 years of education	88	22.4

	18 years of education or above	17	4.3
Marital status of the respondent			
	Single	200	50.9
	Married	193	49.1

In our field study we collected the data from the residents of the study area through the questionnaire by interviewing them. The purpose was to find out the opinion of the residents of the study area about how tourism industry and artisanship activities affected by covid-19.

Our demographic profile includes age, gender, occupation, education, marital status, location and household members.

Upon descriptive analysis of the demographic section, we found out the frequencies and percentages of the above-mentioned categories. If we look at the age, half (54.7%) of the respondents placed between the age of 21-30 years from whom the data was collected, similarly less than 40% of the respondents were of the age between 31-40 years old and almost 10% were above the age of 41 years old. As we can see most of the respondents were between the age of 21-30 the reason behind it was that most of the data was collected from either the young age group or having education level high to collaborate resourcefully so proportion of them was higher as compared to the other age groups.

As we can see from the above table that location of the respondents from Mingora is almost three quarter (71%) of the respondents while a little over quarter (29%) of the respondents from Islampur. The number of respondents from Mingora is reasonably high because the population is massive as compared to Islampur which is slight in numbers.

According to the above figures 10% of the respondents had family members less than 5, similarly over half (58.5%) of the respondents fall between 5-8 households' members and less than 40% of the respondents had family members above 8.

From above figures we can see that 100% respondents were male the reason behind this is that in our society mostly males are responsible for earning and other daily life routine things. Correspondingly in field survey we focused on male respondents only.

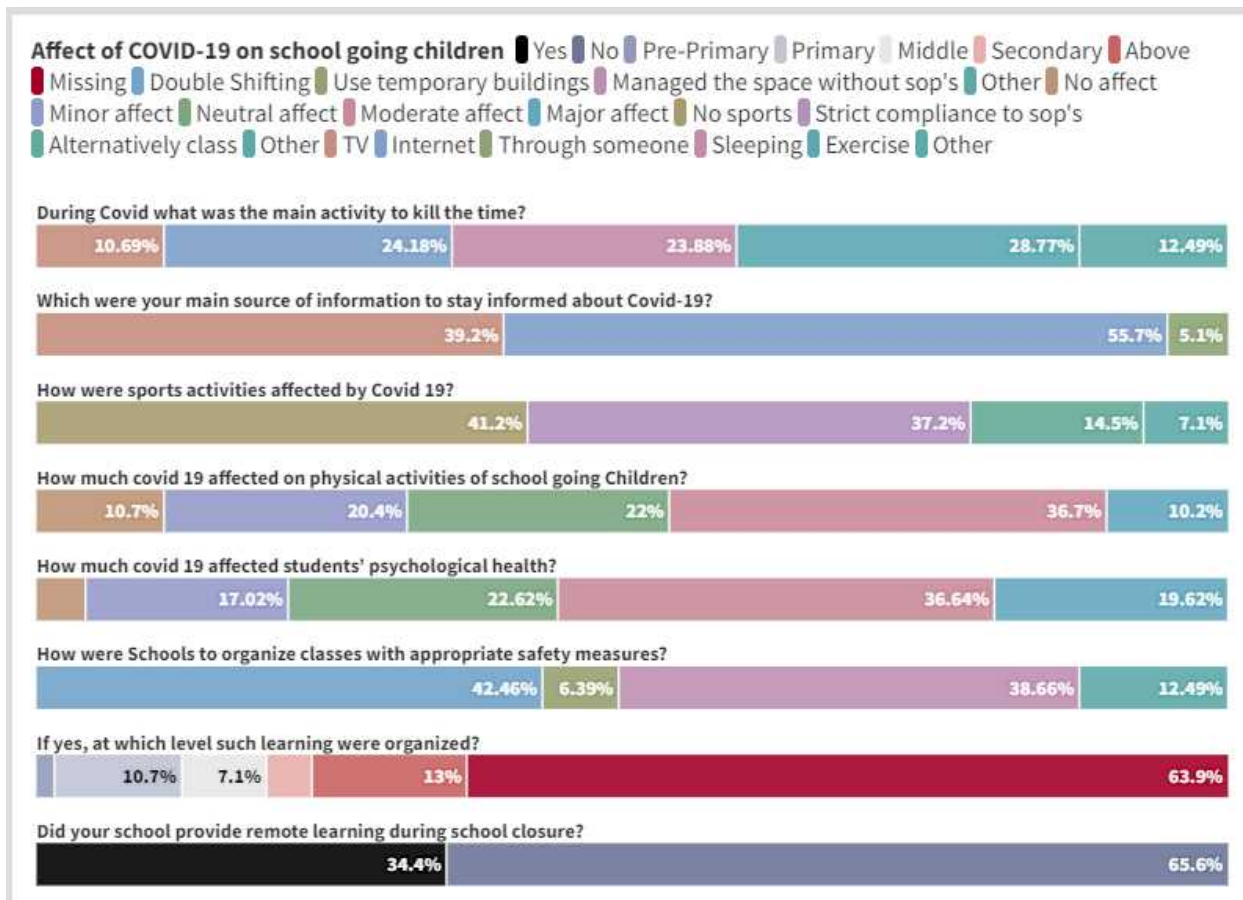


From our findings we can see that 40% of the respondents are hotel workers. The remaining 60% respondents are employed in artisanship.

If we look at the data almost 70% of the total respondents have the average education between 12-16 years whereas, 5% were above 16 years of education and almost 25% had education less than 10 years. As we can see that 50% of the respondents were unmarried similarly 50% of the respondents were married.

### Social Indicators

*Figure 1: Affect of COVID-19 on School Going Children*



### Affect of COVID-19 on school going children:

For this purpose, we carried out a questionnaire survey to find out what was the opinion of people about the affect of COVID-19 on school going children. We will explain each of the variable and its results in the tables given above.

**Schools provide remote learning, at which level during schools' closure:** One of the indicators was remote learning during school closure. Majority of the respondents said that during pandemic

no such facilities of remote learning was provided neither parents were financially strong to provide IT tools such as mobile phones, tablets, laptops etc. nor the students of lower grades can operate IT tools and also majority of the parents were unaware of remote learning and IT tools. Which is one of the major problem faces by the students as well as by the parents. According to the data over a quarter (34.4%) of the respondents was of the opinion that remote learning facility was available during covid-19 while the rest almost three quarter (65.6%) was said that there was no such facility available during covid-19. In extension to the above indicator that if remote learning facility was provided at your school, then at which phase such facility provided. According to the above data it shows that at pre-primary level this facility was almost negligible (1.5%). Similarly, from the data we also observed that very little to quarter (10.7%) of the respondents were of the opinion that remote learning was provided at primary level. In adding to the above indicator very little (7.1%) were of the opinion that remote learning facility was provided at middle level while very small (3.8%) were said that such facility provided at secondary level. Likewise, very little to quarter (13%) of the respondents were said that such facility provided at above than secondary level. While the rest almost three quarter (63.9%) of the respondents were said that remote learning facility were not organized at any level.

**Appropriate safety measures to organize classes:** As school closures have clear negative impacts on education and child physical and psychological health. For this purpose, re-opening of schools was necessary to tackle the above mention problems. Majority of the schools will avoid safety measures like maintain a distance of 1 meter at least between everyone present at schools, desk spacing of at least one meter, stagger breaks and lunch breaks, mask wearing in schools and cleaning and disinfecting etc. Only a small number of schools will implement double shifting and other safety precautions to protect themselves from government sanctions. According to the data, 42% people responded that school organized classes with double shifting for appropriate safety measures, 6% responded that temporary buildings arranged for safety measures, whereas almost 38% people responded that they managed the space without sops. while the leftovers 12% of the respondents said that they arranged classes in hybrid mode.

**Students' psychological and physical health:** as we know that Covid-19 affect every aspect of life similarly it also affects students psychological and mental health. Students stays up in homes, no physical activities and no interaction with friends leaded students to poor mental health. due to this not only students suffered during covid-19 but parents also disturbed. how Covid-19 affected

students' psychological health, from the data we determined that only 4% people think that there was no affect on students' psychological health whereas, 17% people responded that it is minor affect on students' health. 22% of the people said that it is neutral affect on students whereas, 36% of the people were of the opinion that it is moderate affect while the remaining 19% were said that it is major affect on students' psychological health. During pandemic physical activities were banned by the government like get together with friends and relatives etc. but we observed that people met each other and with relatives. The reason behind this was that implementation by the government was quite difficult to reach every street every neighborhood. A very little to quarter (10.7%) responded that it is no affect on physical activities whereas, little to quarter (20.4%) of people think that it is minor affect. Almost quarter (22.6%) were said that it is neutral affect on students' physical activities. More than quarter (36.1%) of the people responded that it is moderate affect while a very little to quarter (10.2%) said that Covid-19 is major affect on physical activities of the school going children.

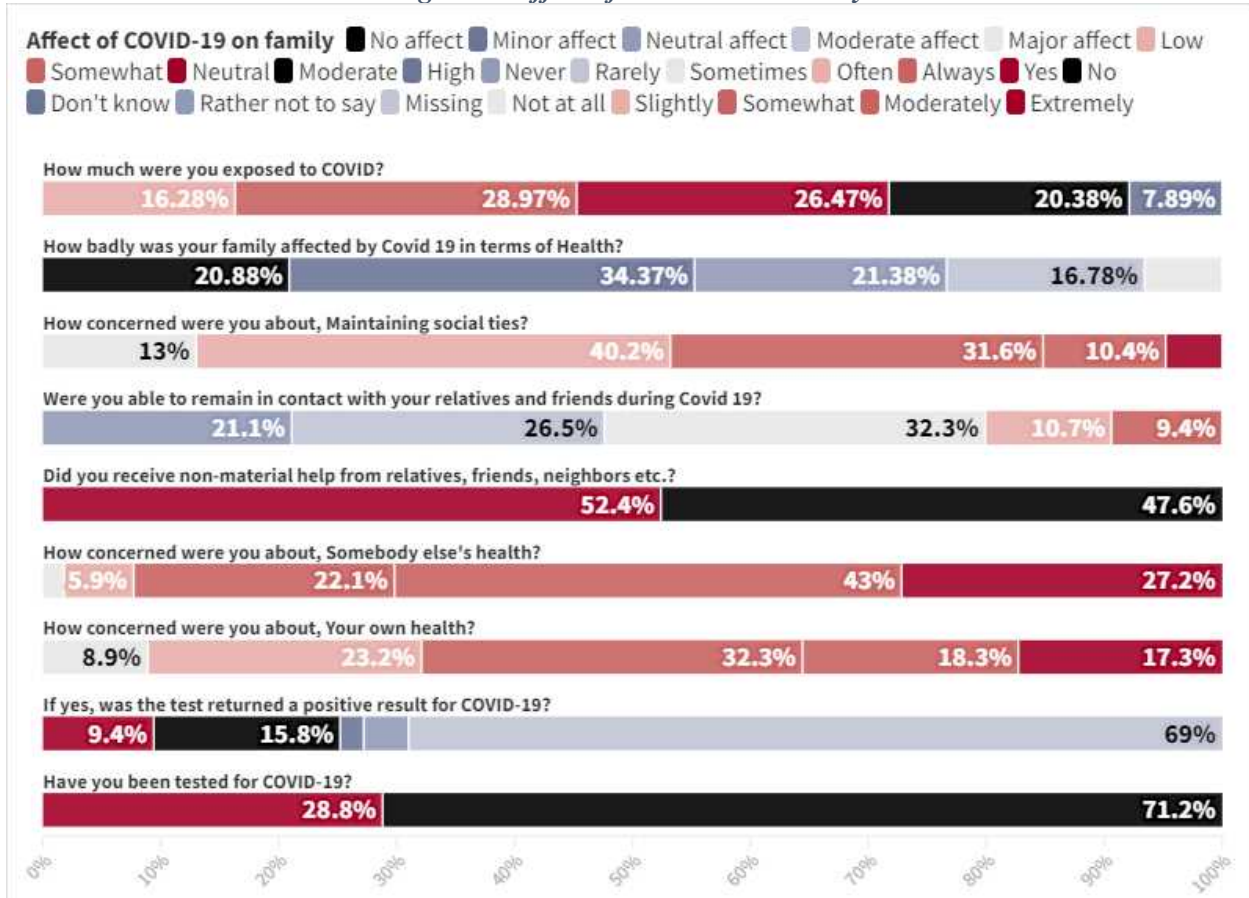
**Sports activities:** Sports activities were also banned by the government in schools, colleges etc. however, some schools mostly private carried out sports activities in schools. While in government schools there was no such activities. Data shows that near to half (41.2%) of the people responded that there were no sports activities arrangements particularly that time whereas, greater than quarter (37.2%) were of the opinion that strict compliance to SOPs concerning to sports activities. Similarly, a little to quarter (14.5%) said that alternatively class for sports activities while the rest 7.1% people responded other options for carrying out sports activities.

**Source of information to informed about Covid-19:** Due to pandemic majority of people stayed at home either work remotely or temporary job losses so their main source of information was internet and tv. However, some people informed by other persons due to interaction in streets etc. From the data, it shows that more than half (55.7%) of the respondents answered that internet is main source of information about the pandemic whereas, near to half (39.2%) think that television is the main source of information. While 5% were of the opinion that through someone, newspaper or radio etc. is the main source to stay informed about the pandemic.

**Main activity to kill the time:** Mostly people during covid-19 were either jobless or working remotely so they had more time comparatively non pandemic situations and they used it mostly on internet activities and sleeping. As from the data, 10% responded that watching tv is the main

activity to pass the time whereas, almost quarter (24.2%) said internet is the main source, similarly near to quarter (23.9%) responded that sleeping is the source to kill the time whereas, more than quarter (28.8%) of the people responded that exercise is the main activity to kill the time during pandemic while more than 10% responded other than these options.

*Figure 2: Affect of Covid-19 on Family*



**Affect of Covid-19 on family:**

We asked questions about the affect of Covid-19 on family of the people whose responses are given below:

**Exposed to Covid:** We asked a question how much were you exposed to pandemic. As we know that no one safe at that time, we all are equally exposed to pandemic precisely when Covid 19 was on its maximum level. Data shows that more than 15% were of the opinion that we are low to exposed to covid it means that either they carried out all necessary precautionary measures when going out to crowded places or remains in homes. Whereas, 29% people responded that somewhat exposed to pandemic. More than 25% thinks that we are neutral to exposed to Covid-19 whereas,

more than 20% people responded that we are moderate exposed to covid -19 while only 7% thinks that we are highly exposed to Covid-19. **Family affected by Covid-19 in terms of health:** as from the analysis we observed that Covid itself had no such effects on family but diseases other than Corona virus has affected the families. Because everybody's was in terror that if we visit the hospital, we get corona virus. In some cases, it was difficult to handle patient in homes so the patient moved to hospitals and the patients get covid even in most cases the caretaker also affected by covid-19. If we look the data more than 20% people responded that it has no affect on our family in terms of health whereas, almost 34% thinks that it has minor affect on family. 21% of the respondents said that it has neutral affect on family. More than 15% responded that it has moderate affect while 6% people responded that it has major affect on family in terms of health.

**Maintaining social ties:** Maintaining social ties in covid -19 was forbidden by the government to reduce the scattering of the virus which was a decent step taken by the government. However, people said that we were somehow maintaining social ties. 13% people responded that not at all concerned about maintaining social ties whereas, 40% responded that slightly maintaining social ties. 31% said that moderately concerned about maintaining social ties whereas, 10.4% and 4.8 % people responded that very and extremely respectively concerned about maintaining social ties.

**Remain in contact with relatives and friends:** A question asked from the respondents, were you able to remain in contact with your relatives and friends during pandemic. Majority of the people said that comparatively very less remain in contact with relatives physically mostly we contact on mobile phones, through internet services and in some cases if physical contact was necessary than physical contacted. From the data almost near to quarter (21.1%) people responded that never able to remain in contact whereas, more than quarter (26.5%) were of the opinion that rarely able to remain in contact with relatives and friends. 32.3% of the respondents responded that sometimes able to remain in contact whereas, 10.7% and 9.4% responded that often and always respectively able to remain in contact with relatives and friends.

**Non-material help:** we asked that if you needed non-material help could you receive it from relatives, neighbors, friends or another person that you know. More than half (52.4%) people responded that we received non-material help if needed whereas near to half (47.6%) people responded that we didn't receive non-material help if needed from relatives, neighbors, friends or another person that we know. **Concerned about someone's health and own health:** Question

asked about how concerned were you about someone's health (family member, friend and relatives) and also your own health during Covid-19. During pandemic everybody's remained worried about family members friends and relatives. In the beginning misbelief of the people about covid -19 existence and also not following sops as a result the cases and deaths of covid increased then people realized that it's a fatal disease. the data shows that 1.8% and 5.9 % people responded that not at all and slightly respectively concerned about someone's health whereas near to quarter (22.1%) people said that moderately concerned about someone's health. Near to quarter (43%) responds that very concerned about someone's health whereas, more than quarter (27.2%) were of the opinion that extremely concerned someone's health. Similarly, 8.9% people respond that not at all concerned about own health whereas, near to quarter (23.2%) thinks that slightly concerned about own health. More than quarter (32.3%) respondents respond that moderately concerned about own health whereas, 18.3% and 17.3% people responded that very and extremely respectively concerned about own health.

**Have you been tested for Covid-19:** A question asked from the respondents had you tested for Covid-19. If yes was the test returned a positive result for Covid-19. Majority of the people said that no. the reason behind this was that if someone was symptoms of covid they did not test himself because of the fear that might be infected by the covid and simply take medicines at home as a result other family members were affected. Data shows that only 28.8% people responded that yes tested for Covid-19 whereas, 71.2% responded that not tested for Covid-19. In that 28.8%, 9.4% people said that yes, the test result was positive whereas, 13.6% responded that no the test result was negative. Almost 5% people responded that rather not to say or don't know the result of the Covid-19 test.

*Figure 3: Affect of Covid-19 on Psychological Health*



### Affect of Covid-19 on psychological health:

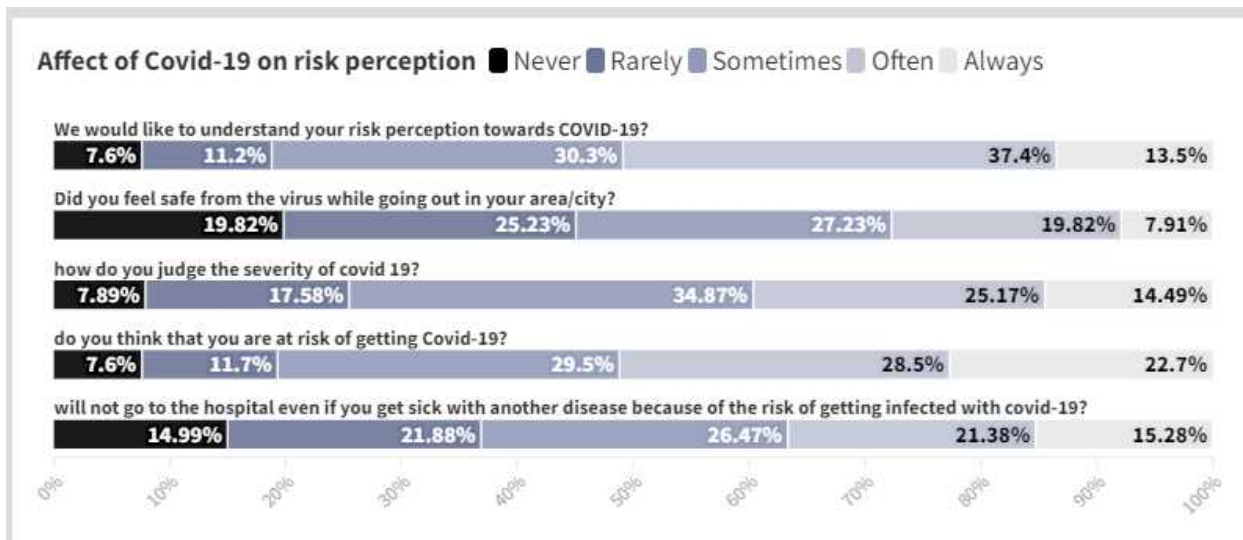
We asked questions about the psychological health effects of the people to which responses of the respondents is given below.

**Hopeful about the future, felt nervous and anxious, trouble in sleeping, felt lonely and depressed:** Transitioning to a new way of life, such as working from home, dealing with temporary unemployment, homeschooling children, and lacking physical contact with loved ones and colleagues, takes time and adjustment. It is natural for everyone to find it challenging to adapt to these lifestyle changes, while also coping with the fear of falling ill and worrying about the well-being of vulnerable individuals in our lives. These circumstances can have a particularly significant impact on the mental health of those already struggling with mental illnesses. The COVID-19 pandemic has had a profound effect on the psychological well-being of individuals. We asked, during the lockdown have you felt hopeful about the future. Almost 8% people responded that never and rarely felt hopeful about the future during lockdown. Almost 20% thinks that sometimes felt hopeful whereas, 36% were of the opinion that often felt hopeful about the future. 35% people responded always felt hopeful about the future during lockdown. As most of the time at homes, people have lots of time to watch tv and scrolling news on internet, was one of the reasons that people felt nervous and anxious by covid. Data shows that 12% people responded

never felt nervous and anxious during lockdown whereas, 21.1% responded felt nervous and anxious. 36.9% people said that sometimes felt nervous and anxious whereas, 16.8% and 12.5% people responded often and always felt nervous and anxious during lockdown. Mostly people have no worry in sleeping during covid however, some people have trouble the reason behind that was not getting out of bedrooms, excess use of mobiles etc., data shows that 43.5% people responded never trouble in sleeping whereas, 26% said that rarely trouble in sleeping during lockdown. 17% were thinks sometimes trouble in sleeping whereas, 15% and 6.1% were of the opinion that often and always respectively trouble in sleeping during lockdown.

We observed that mostly people never felt loneliness and depression because of the social contact with people close to each other. They contacted one another through telephone and social media. Also physically interacted with one another even though that movements were restricted. Data shows that 16.8% people responded that they never felt loneliness during lockdown whereas, 33.6% were of the opinion that rarely felt loneliness. 28.5% responded that sometimes while 15% and 6.1% thinks that often and always respectively felt loneliness during lockdown. Similarly, data shows that 9.2% were said that never depressed during lockdown whereas, 23.7% responded that rarely depressed. 39.7% were thinks that sometimes depressed while 19.8% and 7.6% people respond that often and always respectively depressed during lockdown.

*Figure 4: Affect of Covid-19 on Risk Perception*



**Affect of Covid-19 on risk perception:**



We asked questions about risk perception, during Covid-19, which responses of the respondents are given below:

**Risk perception towards Covid-19:** during field survey mostly, people said that in the starting of the pandemic we took it unimportant and visit crowded places without followed sops' but as the time passed cases in hospitals increased and situation became worse day by day. Then we observed risk perception of getting Covid-19. Data shows that 7.6% people responded that never concerned about risk perception towards Covid-19 whereas 11.2% thinks that rarely concerned about risk perception. 30.3% were of the opinion that sometimes concerned about risk perception whereas, 37.4% and 13.5% responded that often and always respectively concerned about risk perception towards Covid-19.

**Feel safe from virus while going out in community:** Mostly people said that never feel safe while going out because of the risk of getting covid-19. The reason was that mostly people did not follow the sops' and also did not keeping physical distancing. Data shows 19.82% and 25.23% people responded that never and rarely feel safe from the virus while going out in city whereas, 27.23% and 19.82% were of the opinion that sometimes and often feel safe from the virus while going out in the area. Very little 7.91% were said that always safe from the virus.

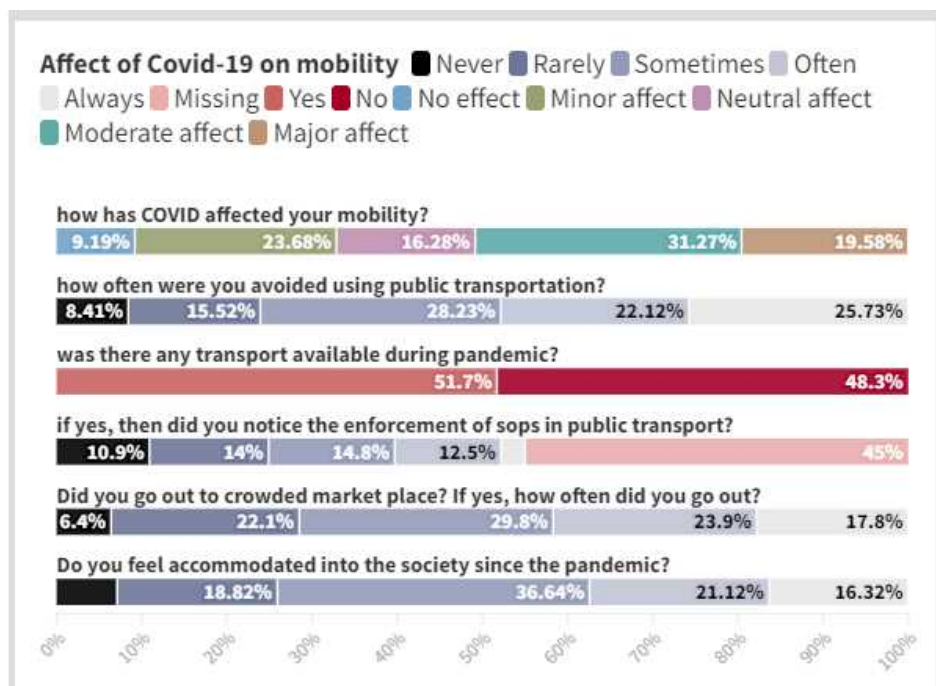
**Severity of Covid -19:** In the beginning people were of the opinion that on social media and tv channels shows fake figures of covid cases and deaths but later when it came to local communities in surroundings than people take it seriously and followed the precautionary measures. A question asked from the people that how you judge the severity of Covid. More than quarter (25.48%) people responded that never or rarely judge the severity of Covid whereas, 34.87% were said that sometimes judge the severity. 25.17% and 14.49% were said that often and always judge the severity of covid-19.

**Risk of getting Covid:** majority of the people said that in hospitals and crowded market places we were of risk of getting covid. Otherwise in less crowded places not that much worried about getting covid. Data shows that 19.3% were of the opinion that never or rarely at risk of getting Covid-19 whereas, 29.5% people responded that sometimes at risk. 28.5% and 22.7% were of the opinion that often and always respectively at risk of getting Covid-19.

**Will not go to hospital because of the risk of get infected:** People were of the opinion that if we visit the hospitals get infected by covid due to this they avoid hospitals even get sick from other

diseases. The reason behind this was that the covid patients were in hospitals and also the conditions of the hospitals was deteriorated such as there was no cleaning and disinfection of places in hospitals. So, people avoiding to visit hospitals. however, more than half of the people were of the opinion that taking all necessary precautionary measures visit the hospitals without the risk of get infected. As data shows that 36.87% people said that never or rarely not go to the hospital if get sick from other disease whereas, 26.47% were said that sometimes not visit the hospital. 36.66% people responded that often and always not go to hospital even get sick from other disease because of the risk of getting infected.

*Figure 5: Affect of Covid-19 on Mobility*



**Affect of Covid-19 on mobility:**

Some indicators asked in questionnaire were about mobility of the people during Covid -19. conclusion are as follows:

**Covid affected mobility of the people:** During lockdowns banned on public transportation within cities greatly affect mobility of the people specifically middle- or lower-income people whose main source of transport was public transportation. It includes people such as daily wage earners whose travels regularly to urban areas for work became unemployed. Due to banned on public transportation people faced difficulties to visit hospitals or market places etc. In some areas illegal

public transport facilities available mostly people used that service but, in some cases, fines imposed on driver as well as on passengers. Overall mobility was affected by Covid-19. As Data shows that 9.19% people responded that it has no affect on mobility whereas 23.68% said that it has minor affect on mobility. 16.28% were of the opinion that it has neutral affect on mobility whereas, 31.27% and 19.58% responded that it has moderate and major affect on moving from one place to other during Covid-19.

**Avoiding of public transport:** Similarly, another question was asked about how often you avoided using public transport. During covid those people avoid public transport whose have cars or other facility while the rest of the people used public transport either legally or illegally means that without follow sops to travel in public transport. Almost near to quarter (23.93%) people said that never or rarely avoided using public transport whereas, more than quarter (28.23%) responded that sometimes avoided public transport. Near to quarter (22.12%) were of the opinion that often avoided whereas, almost quarter (25.73%) people responded that always avoided using public transport during pandemic because of the risk of getting Covid-19.

**Availability of public transport and enforcement of sops in public transport:** we observed that public transport available during pandemic in most of the areas no such issue occurred while, only in urban areas availability of public transport and the reason was strict restriction on public transport by the government. People living in outskirts have better availability of public transport as compared to people living in urban areas. data shows 51.7% people responded that yes during pandemic public transport available whereas, 48.3% said there was no availability of any kind of public transport. In extension to the earlier question if there was public transport facility available then did you notice the enforcement of sops in public transport. We observed that mostly in public transport system there was no sops enforcement the reason behind this if the public transport follows the sops, then the rent on passenger became double because government gave permission that a public vehicle commute half of the passenger and if the vehicle takes half of the passenger than it means the driver charged each passenger double as a result passengers and public transporters did not follow the sops properly. Because both looked their own compensations. Only in those vehicle sops enforcement observed either a government vehicle or private vehicle. Data shows near to quarter (24.9%) people responded that never or rarely notice sops implementation in public transport whereas more than quarter (27.3%) responded that sometimes or rarely notice enforcement of sops. 2.8% responded that always notice while the remaining near to half (45%)

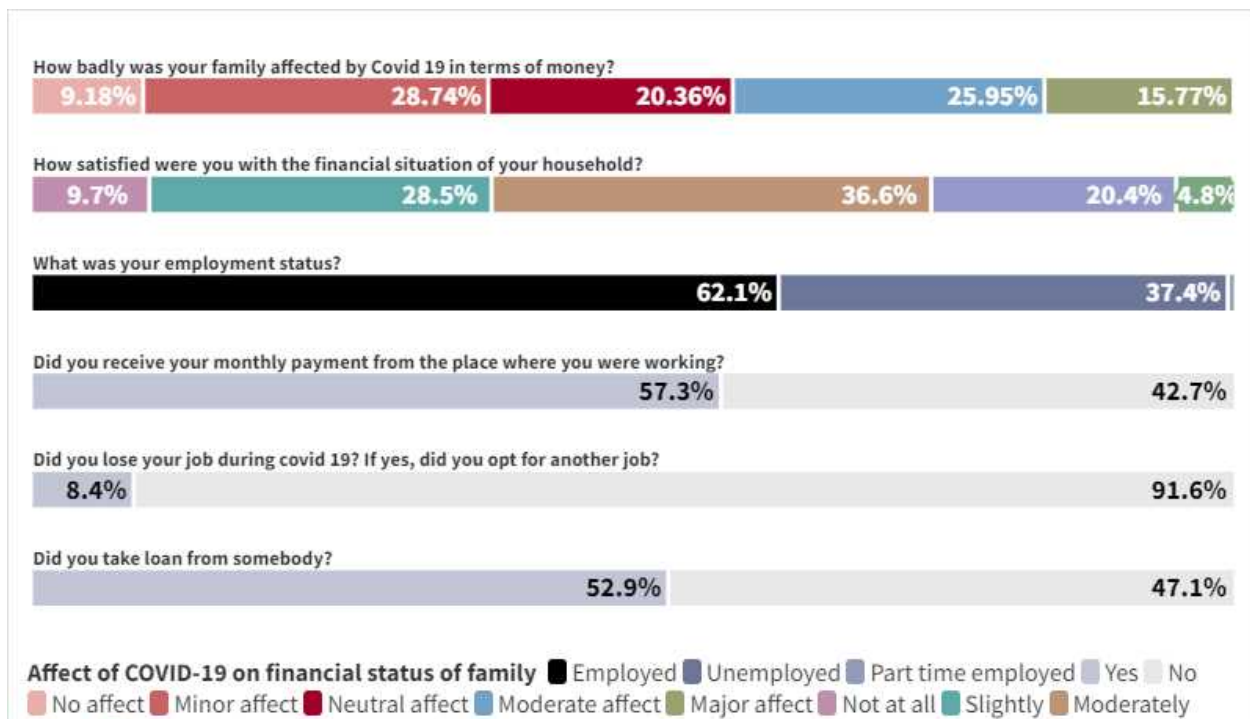
people response were missing because they said that there was no public transport facility during pandemic.

**Did you go to crowded market place and how often:** mostly people were of the opinion that during pandemic going to crowded market places maybe a risk of getting covid and if they want to go outside, they strictly followed sops. however, some people did not care and went to crowded places just wearing face mask. Data shows more than quarter (28.5%) people responded that never or rarely go out to crowded places during pandemic whereas more than quarter (29.8%) said that sometimes go out to crowded places. Near to quarter (23.9%) were thinks that often go out to crowded places whereas, 17.8% people said that always go out to crowded places during Covid-19 pandemic.

**Feel accommodated in society since the pandemic hit:** majority of the people feel accommodated as they went to crowded market places and moved freely in city however, some people still have fear and avoiding crowded places and even used masks to prevent himself from the covid.as data shows that more than quarter (25.92%) people responded that never or rarely feel accommodated in society since the pandemic whereas, 36.64% people said that sometimes feel accommodated. 21.12% people were thinks that often feel accommodated whereas, 16.32% people said that always feel accommodated in society since the pandemic hit.

## Economic Indicators

### *Figure 6: Affect of Covid-19 on Financial Status of Family*



### **Affect of COVID-19 on financial status of family:**

Under the financial status category different indicators are involved which includes family affected in terms of money, reduction in your monthly income, financial situation of household, employment status, monthly payment received from your workplace, deduction in your monthly payment, loss of job opts for another job, take of loan and debt do you owe now during the Covid-19 pandemic. We will explain each of the indicators and its results below.

**Family affected in terms of money and financial situation of your household:** One of the indicators was how badly your family affected in terms of money by covid-19. Responses of the people were that everybody' affected economically by the pandemic. Mostly people associated with private jobs which they lost or may not monthly income receive from the work place. It's impossible for the owner to give monthly income to workers because they all associated mostly to hotel industry or handicrafts industry and these two industries were badly affected by the pandemic. However, people with government job experienced no such hardships in terms of money. Data shows that almost 9% of the respondent's opinion was that there was no affect in term of money by covid, whereas, a little over quarter (28.7%) of the respondents said that minor affect, similarly near to quarter (20.36%) of the respondents think neutral affect whereas, almost

quarter (25.95%) respondents responded that there was moderate affect on family in terms of money while 15.77% people said that there was major effect in terms of money by covid-19. Another indicator was about reduction in monthly income. We observed that mostly people associated with private businesses and pandemic has a direct impact on their businesses. Mostly businesses were closed or open for short time but overall, the businesses were affected badly and monthly income of related to businesses reduced and thus a negative impact on people living standards. In order to find how much reduced monthly income of the people we divide it into classes to easily analyze the data rather than to explain each respondent response separately. 16.7% respondents responded that there was 0 to 25 percent reduction in monthly income, whereas, 32.6% of the people said that 26 to 50 percent reduction in income. Similarly, 23.9% were of the response that 51 to 75 percent reduction, whereas, 26.7% said that 76-100 percent reduction in monthly income during covid-19.

Since the pandemic hit it was clear that pandemic has both economic and social impact on the people lives and on most vulnerable families of lower income was severe. People mostly take loans and house rent remained for months and also electricity bills paid on installments etc., mostly people said that we were worried that if the situations continue for coming months, then survival for living will be difficult for us. According to the data 9.7% people said that no at all satisfied with financial situation during pandemic whereas, 28.5% responded that slightly satisfied. Similarly, 36.6% said that moderately satisfied, whereas 20.4% were of the opinion that very satisfied while the remaining 4.8% said that extremely satisfied with financial situation of households during covid-19.

**Employment Status:** Another indicator was about employment status of the people. Mostly people said that during pandemic we were not affected from job loss because either they were government employees or associated with such industry which paid monthly income. However, people related to hotel industry and handicrafts industry or other private industry which was affected by pandemic they mostly losses jobs. according to the data 62.1% of the people said that employed during pandemic, whereas, 37.4% of the respondents respond that unemployed during that time while very less 0.5% said that part time employed during covid-19.

**Monthly income and deduction in your payment:** A question asked about receiving of monthly payment from the place where you were working. Mostly people with government job received

monthly income or other business such as medical stores etc., received monthly income while rest of the people did not receive monthly income due to job losses or businesses were closed. Data shows that more than half (57.3%) people said that yes received monthly payment from the place where we were working, whereas, less than half (42.2%) were of the opinion that no did not receive monthly income. Another question asked about deduction in your payment in percentage.

During pandemic some people losses job without income losses and received monthly income from their work place but they made a deduction from their salary. Some people work remotely or went to work place and their monthly income also deducted for example if someone working with hotel industry, monthly income of hotel was reduced comparatively to normal days then its impossible for hotel owners to give full salary to employees. According to the data 14.5% people responded that 0 to 25 percent deduction were made during pandemic, whereas, 22.2% were of the opinion that 26 to 50 percent deduction were made. 17.1% respondents said that 51 to 75 percent deduction were made, whereas, 16.3% said that 76 to 100 percent deduction were made during pandemic while the remaining 30% were those people which were unemployed during pandemic.

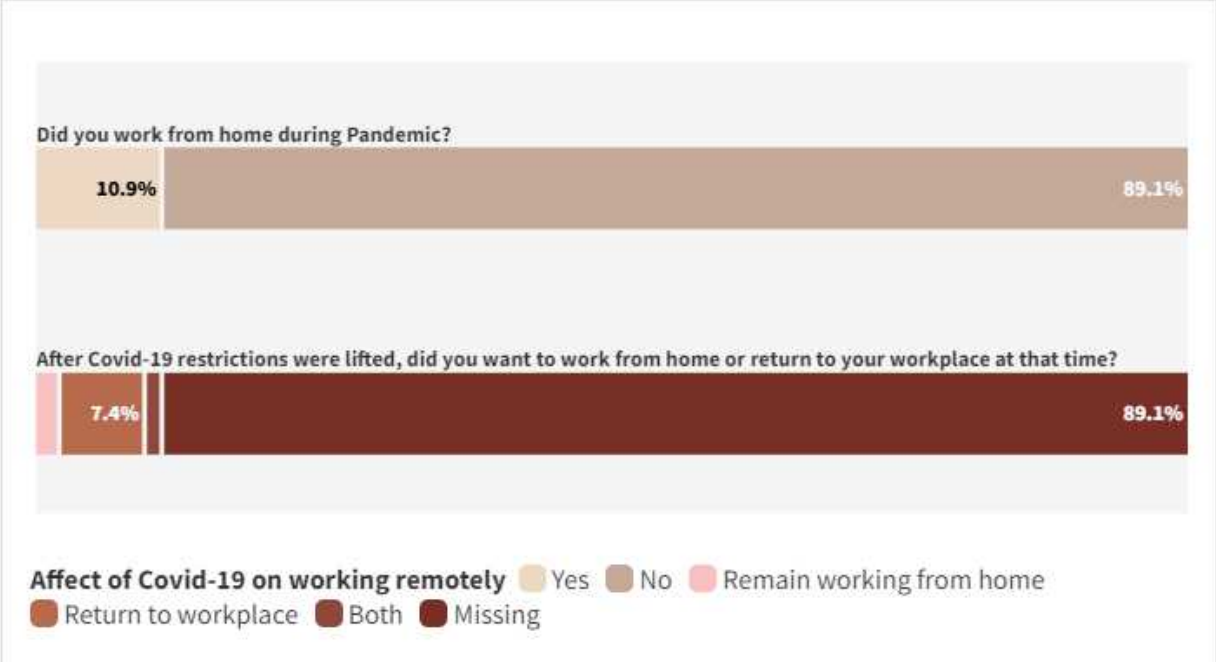
**opt for another job:** during pandemic majority of people losses their jobs and mostly they were the only earing members in the family. How they feed their families and how to survive. They searched for other jobs opportunities to feed their families. But there was no such opportunity even they were willing for daily wage. According to the data 8.4% people were of the opinion that yes, we opt for another job during covid-19, whereas, 91.6% people said that no, we didn't opt for another job because there was no such opportunity to avail due worst situation of pandemic.

**Take loan and debt:** as pandemic affected lower income families mostly with single earing family member and there was no other option except taking loans from friends' and relatives etc. house rents remained, electricity bills unpaid for two to three months unable to pay bills and house rents. Families with good monthly income will not take loans however, they were also affected as compared to middle- or lower-income families not that much affected. Data shows that more than half (52.9%) people said that yes take loan, whereas, less than half (47.1%) were of the opinion that no we didn't take loan during covid-19.

During filed survey we asked about how much debt do you owe now. Majority of people said that we take loans during pandemic but now I have no debt. However, some people said that we still have loans and return back to the people Data shows that 21.2% people responded that up to 50,000

PKR indebted, whereas, 8.5% people responded that more than 50,000 to 10,0000 PKR indebted from pandemic to till now. 3.6% were of the opinion that more than 10,0000 indebted, whereas 66.7% were of the response that there was no debt.

*Figure 7: Affect of Covid-19 on Working Remotely*



**Affect of COVID-19 on working remotely:**

**Work from home during pandemic:** We asked questions about work from home during pandemic and did you want to return to workplace or remain work from home after Covid-19 restrictions were lifted over. According to the data only 10.9% people said that yes work from home during pandemic and this low portion means that mostly people were jobless and only few of them have the opportunity to work from home during pandemic, whereas, 89.1% were of the opinion that no we didn't work from home. The reason behind it was that maybe they were jobless or the tasks assign to such people didn't carry out remotely during pandemic. If we see the data only 2% people said that remain working from home after covid restriction were lifted and they work in such organizations were physical presence not that much needed mostly such type of works carried out through online, whereas, 7.4% were of the opinion that return to workplace where physical presence was required. 1.5% said that both options were valid means that people



have the options rather work remotely or went to work places, whereas, a large portion (89.1%) were missing the reason behind was unemployment.

*Figure 8: Affect of Covid-19 on Construction Industry*



**Affect of COVID-19 on construction industry:**

Under the construction industry different indicators are involved which includes daily wages before and during pandemic, sops implementation on site, construction materials availability on same price, availability of local labors, carry out any construction activities when businesses were closed and construction materials availability during the Covid-19 pandemic. We will explain each of the indicators and its results below.

**Construction activities on same daily wages:** during pandemic all businesses were affected and similarly construction industry was also affected. People associated with construction industry were much affected as compared to other industries. Mostly this industry was closed during pandemic and if construction activities were carried out that time then people were willing to work because of the poverty at the time and majority of people work on same daily wage as before. However, some of them demands high daily wages because of the non-availability of labors. According to the data 4.8% of the respondents said that yes labors were carried out the construction

activities on same daily wages as before the pandemic, whereas, 2.5% said that no they didn't carry on same daily wages, whereas, 1% said that we don't know that they carried out same price, while 91.6% of the people response were missing the reason behind it was, they didn't carry out construction's activities.

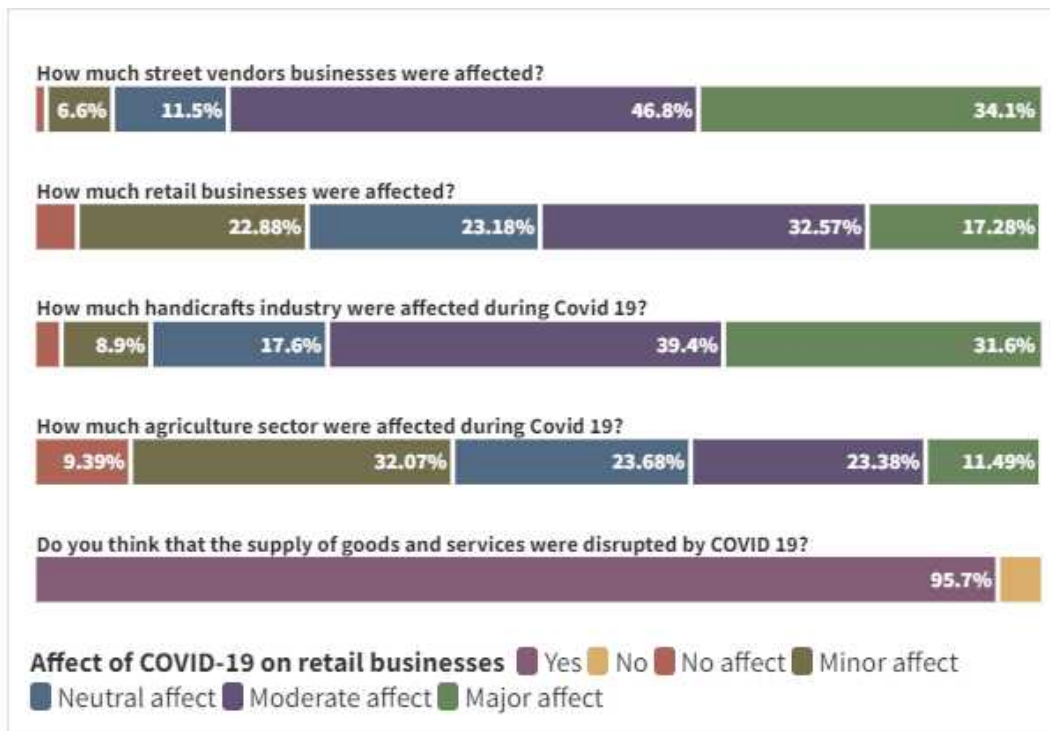
**Sops implementation on site:** Mostly the construction activities were closed. people were hopeless about the future and did not invests in construction industry however, if somewhere construction activities were carried then there were no implementations of sops like physical distancing, wearing masks etc., Data shows that 91.6% of the people response were missing because of the reason that they didn't carry out any construction activities, whereas, 2% were of the opinion that yes sops were followed on site, whereas, the remaining 6.4% people said that no sops were not followed on site during pandemic.

**Availability of materials on same priced:** we observed that during pandemic availability of construction materials was disrupted and also their prices increased however, local material other than cement and steel were easily available on the same price as before. Prices of steels and cement increased in initial times and also demands for availability of cement and steel increased because of the ongoing development projects. According to the data 91.51% people were left out the reason was that not carrying out construction activities, whereas, 3.1% of the respondents respond that yes construction materials were available on the same price as before, whereas, 5.1% were of the opinion that no. the remaining 0.3% said that we don't know about it.

**Availability of local labors and construction Materials:** during pandemic mostly, people were not carrying out construction activities however, if development works going that time which was few in numbers compared to normal routine. Local labors were easily available. According to the data 7.1% of the respondents said that yes local labors were available for construction activities, whereas, 1.3% said that no local labors were not available. While the remaining 91.6% of the people response were missing means that they were not associated with such industry during covid-19. As we earlier said that there was no such issue of availability of construction materials. Data shows that 6.6% people said that yes construction materials were available, whereas, 0.5% and 1.3% people were of the opinion that no and don't know that construction materials were available during pandemic correspondingly.

**Construction activities:** The declaration of the coronavirus as a global pandemic in March 2020 had far-reaching consequences. People around the world were suddenly confined to their homes, businesses came to a halt, and educational institutions had to quickly adapt to online learning. This abrupt shift in daily life had a profound impact on various sectors, including the construction industry. Projects were delayed, and the industry as a whole faced significant challenges due to the pandemic. Construction activities were negligible as compared to normal days. However, some of the development carried out during pandemic. Data shows that 93.9% of the people said that no construction activities were carried out during pandemic, whereas, 6.1% were of the opinion that yes construction activities were carried out during pandemic.

*Figure 9: Affect of Covid-19 on Retail Businesses*



**Affect of COVID-19 on retail businesses:**

**Affect on street vendors:** during survey we asked street vendor how much were your business affected during pandemic. He said that my business flourished than normal days the reason was that formal shops were closed and movement of people were also restricted by the government. So, we were easily moved to the streets. people willingly to buy vegetables and fruits etc. as compared to formal shops because of providing at door step. However, some were of the opinion that our business hugely affected by covid. As customers were few in numbers because of the

restriction enforced by the government. Data shows that 1% of the people said that no affect on street vendors, whereas, 6.6% people responded that minor affect on street vendors and 11.5% were of the opinion that neutral affect. 46.8% people said that moderate affect, whereas, 34.1% said that major affect of covid-19 on street vendors.

**Retail Businesses:** In Pakistan, retail sales have been hugely affected when lockdowns came into effect across cities in the markets. we asked questions about how pandemic affected retail businesses. People were of the opinion that government restrictions on shops as a result our businesses fall. Later some retailers chosen to take advantage of online services and hence promote their services online through social media such as Facebook and other online apps and also provided home delivery services. The data shows that 4.1% of the respondents responds that no affect on retail business, whereas, 22.88% said that minor affect and 23.18% were of the opinion that neutral affect. 32.57% were said that moderate affect, whereas, 17.28% were said that major affect of covid-19 on retail businesses.

**Handicrafts industry:** when we try to investigate the affects of Covid-19 on handicrafts industry then it has been revealed that this industry is also affected by covid-19. As handicrafts industry is associated with tourists and due to covid tourism industry was also affected. During survey shops owners said that due to lockdowns visits of international, national and even local tourists were banned as a result our businesses affected. A huge number of people were jobless associated with handicrafts industry the reason behind was downfall in market. we did not pay to workers or even shop rents were remained. However, some of them said that we promote our services online through social media and also provided delivery services. According to the states 2.5% of the people were of the opinion that no affect on handicrafts industry, whereas, 8.9% said that minor affect and 17.6% of the people said that neutral affect on handicrafts industry during covid. 39.4% of the people said that moderate affect, whereas, 31.6% said that major affect on handicrafts industry during covid-19.

**Agriculture industry:** likewise, handicraft industry agriculture industry has also been affected by covid-19. Majority of the people believe that covid -19 affected the productivity of the agriculture sector. The farmers were of the view that due to covid 19 restrictions they could not managed their crops very well. Most importantly their product yields could not reach to the market and that's why they sale it on very cheap price. Data shows that 9.39% people said that no affect on

agriculture industry, whereas, 32.07% were of the view that minor affect of covid-19 on agriculture industry, 23.68% people said that neutral affect, whereas, 23.38% of the people said that moderate affect on agriculture industry, while remaining 11.49% of the respondents said that major affect of covid-19 on agriculture industry.

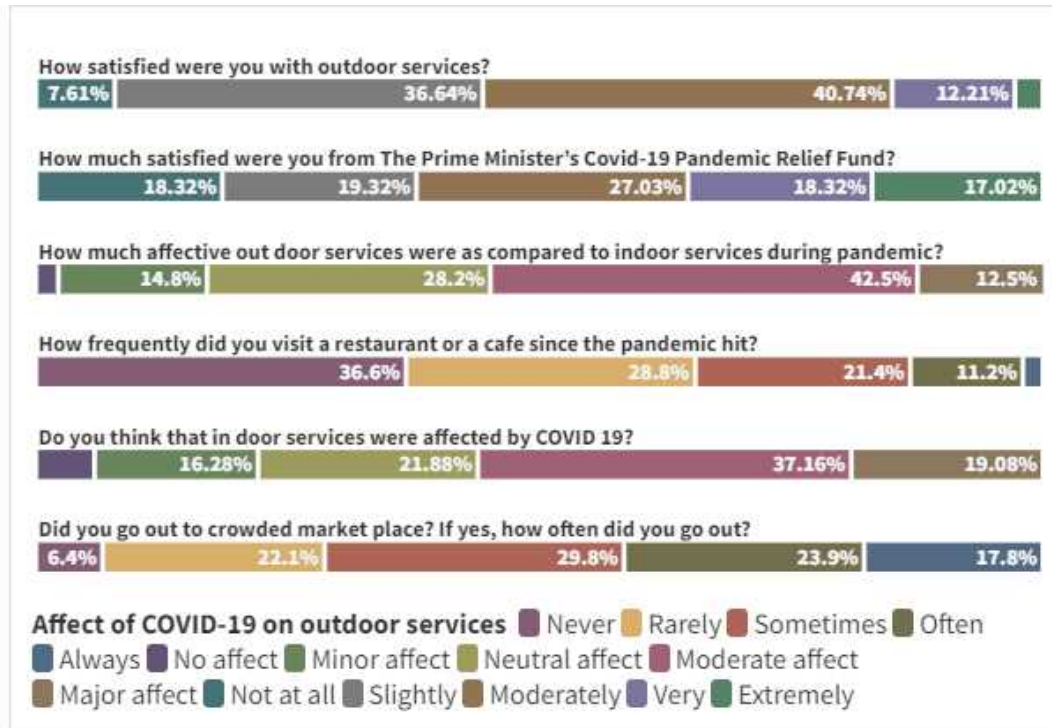
**Disruption of supply of goods and services:** as we know that pandemic affect every sector from tourism industry to handicrafts industry similarly covid 19 has also affected supply of goods and services. We observed that majority of people were of the views that supply of goods and services disrupted by covid -19. if we see the data 95.7% of the people said that yes supply of goods and services were disrupted during covid-19, whereas, 4.3% people said that no such disruption occurred during covid-19. In addition to the above question that if supply of goods and services were disrupted during covid-19 then for how long it disrupted the supply chain, data shows that 16% of the respondents responded that from 1 to 3 months disrupted the supply chain, whereas, 64.4% were of the view that from 4 to 6 months it disrupted the supply chain, similarly, 16.3% said that from 7 to 9 months and only 3.3% of the people said that more than 9 months' supply chain disrupted by covid -19.

**Inflation in commodities, medicines and fares:** we asked questions about price inflation in commodities, medicines and fares during pandemic. Majority of the people said that inflation in prices was exponentially due to Covid-19. People were of the opinion that there was no check -in-balance from government side that why such inflation in prices. People said that prices of commodities at every visit increased. Data shows that 17.5% of the people said that up to 25 percent price increased in commodities, whereas, 68% responded that from 26 to 50 percent price increased, similarly, 13.8% of the respondents said that from 51 to 75 percent increased and only 0.8% said that from 76 to 100 percent price increased in commodities.

People were of the view that during pandemic most of the medicine shops stored medicines and sell it on their own prices. Even they charged double or triple on just selling a face mask. Data states that 4.8% of the people said that up to 25 percent price increased in medicines, whereas, 53.7% were of the opinion that from 26 to 50 percent price increased, similarly, 33.8% of the people said that from 51 to 75 percent price increased, whereas, 7.7% said that from 76 to 100 percent price increased in medicines during covid-19 pandemic.

Likewise, to medicines and commodities inflation also occurred in fares due to covid-19. According to the data 13.7% of the respondents responded that up to 25 percent price increased in fares, whereas, 70.6% were of the view that from 26 to 50 percent price increased in fares, similarly, 15% people said that from 51 to 75 percent price increased, whereas, 0.8% of the people said that from 76 to 100 percent price increased in fares during covid-19 pandemic.

*Figure 10: Affect of Covid-19 on Outdoor Services*



**Affect of COVID-19 on outdoor services:**

We asked questions about outdoor and indoor services and how these services affected people lives during covid -19:

**Satisfaction of outdoor services:** government bans indoor and outdoor services in cities with high ratio of positive cases in different phases during covid -19. In this regard we asked from the respondents that how satisfied were you with outdoor services during pandemic. Majority of them were of the view that outdoor services are much better than indoor as there are less chance of getting infection. However, some of them think that we are not satisfied from outdoor services because it's difficult to follow the sops' all the time and there is more chance to get covid. As the data shows that 7.6% respondents responded that not at all satisfied, whereas, 36.64% of the people

said that slightly satisfied, similarly, 40.74% people were of the opinion that moderately satisfied, whereas, 12.21% were of the view that very satisfied, while the remaining 2.8% of the people said that extremely satisfied with outdoor services.

**Covid-19 pandemic relief fund:** we observed that mostly people were unsatisfied from the pandemic relief fund the reason behind this was that they did not benefit from the relief fund. Data shows that 18.32% of the people said that not at all satisfied, whereas, 19.32% were of the view that slightly satisfied, similarly, 27.03% were said that moderately satisfied, whereas, 18.32% respondents said that very satisfied and 17.02% were said that extremely satisfied from the prime minister's covid-19 relief fund.

**Outdoor services as compare to indoor service:** mostly people were of the view that during covid -19 both indoor and outdoor services affected and have equal chance of getting covid. Because they did not follow the sops' most of the time. however, some were of the opinion that as compared to indoor services outdoor services are much better there is less chance of spreading the virus. According to the data 2.0% of the respondents responded that there was no affect of outdoor services as compare to indoor services during pandemic, whereas, 14.8% of the people said that minor affect, similarly, 28.2% people said that neutral affect, whereas, 42.5% were of the view that there was moderate affect and 12.5% of the respondents said that major effect of outdoor services as compared to indoor services.

**Visit restaurants or café since the pandemic hit:** mostly restaurants or café were closed during pandemic however, if some restaurants or café were open then majority of people said that we did not visit the restaurants. The reason behind was getting covid if we visit crowded places or restaurant. Some of them said that we visit restaurants or café with following sops' strictly. Data shows that 36.6% of the people said that never visit a restaurant since the pandemic hit, whereas, 28.8% of the people responded that rarely, similarly, 21.4% were of the view that sometimes, whereas, 11.2% of the people said that often and 2% of the people said that always visit a restaurant since the pandemic hit.

**Indoor services:** indoor services were badly affected by covid-19. Government bans indoor services in most of the cities because in indoor services there is more probabilities of spreading the virus. People said that in indoor services implementation of sops' is difficult and this is the reason that government bans indoor services. Data shows that 5.6% of the respondents responded

that no affect on indoor services, whereas 16.28% of the people said that minor affect, similarly, 21.88% of the people said that neutral affect, whereas, 37.16% were of the view that moderate affect and 19.08% of the respondents were think that major affect on indoor services during covid-19 pandemic.

#### **Role of Government:**

##### **Government of Pakistan Response to COVID-19:**

On February 26, 2020, the first cases of COVID-19 were reported, marking the beginning of a global crisis. Shortly after, on March 23, both the federal and provincial governments in many countries implemented strict measures to contain and mitigate the spread of the virus. These measures included selective quarantines, border closures, travel restrictions, closure of schools and universities, prohibition of public gatherings, and the implementation of social distancing protocols. Despite these efforts, the number of new daily cases continued to rise rapidly, leading to the emergence of a second wave of infections in November. During this time, the number of positive cases and fatalities increased significantly before gradually stabilizing in mid-December. The impact of the COVID-19 shock was felt throughout the economy, causing a slowdown in economic activity across various sectors.

##### **National Command and Operation Centre (NCOC):**

Pakistan faced significant challenges in managing a global pandemic due to its unique circumstances. Unlike developed countries, implementing strict lockdown measures was not feasible due to poverty and inadequate infrastructure. The scale of the pandemic presented daunting obstacles, requiring the federal and provincial governments to swiftly coordinate efforts across various sectors while effectively communicating with residents, stakeholders, and the media. Initial mismanagement resulted in criticism of the Federal Government, prompting the establishment of the National Command and Operation Centre (NCOC) as a dedicated office to oversee the country's response to the virus. The NCOC's Covid-19 strategy focused on four key areas: raising national awareness, implementing disease prevention and containment measures, optimizing healthcare resources, and managing the socio-economic consequences of the pandemic.

##### **Efforts in creating National awareness:**

In order to raise awareness about Covid-19 at a national level, the NCOC took proactive steps to effectively communicate the risks associated with the virus. They provided timely information,



guidelines, and standard operating procedures to educate the public and prevent the further spread of the virus. Additionally, the Command Center worked diligently to counter misinformation and prevent panic by ensuring accurate information was disseminated and addressing any false or misleading claims. By managing expectations and promoting reliable information, the NCOC played a crucial role in keeping the public informed and mitigating the impact of fake news during the pandemic.

### **Efforts in Disease Prevention Containment:**

The second aspect, disease containment, was divided into various sub-strategies, including disease management improvement, increased testing capacity, implementation of Track Trace and Quarantine (TTQ) protocols, smart lockdown measures, adherence to standard operating procedures (SOPs), and community mobilization efforts. Simultaneously, Pakistan also implemented measures to manage international travel and secure its borders, as well as closely monitor and regulate high-risk events. These comprehensive strategies aimed to effectively control the spread of the virus, identify and isolate cases, and minimize the risk of transmission within communities and across borders.

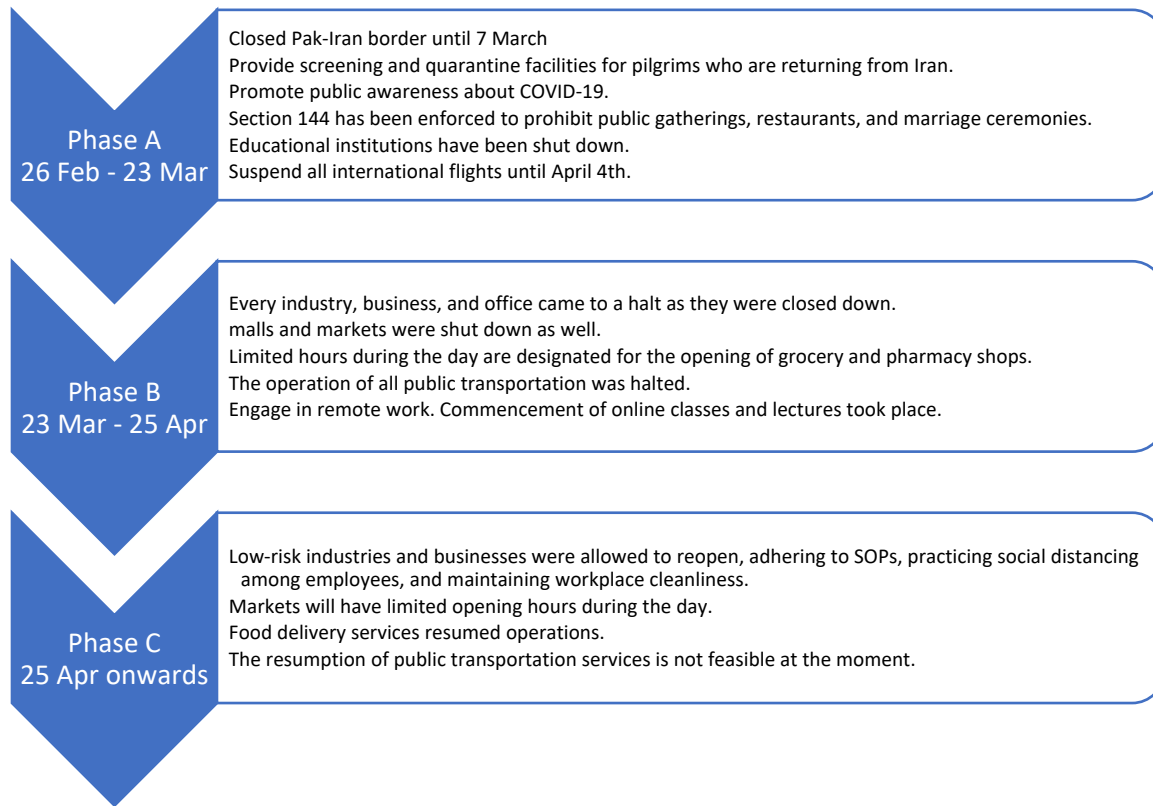
### **Healthcare optimization:**

The government implemented a robust plan to strengthen the healthcare system in response to COVID-19. This included acquiring necessary medical equipment, improving resource management, and training healthcare workers. There was a particular focus on increasing domestic production of oxygen to meet the demand. The government also prioritized the availability of essential medicines and encouraged the development of local solutions to effectively combat the virus. These measures aimed to enhance the healthcare system's capacity to address the challenges posed by the pandemic and promote self-sufficiency in critical medical resources.

### **Managing socio-economic fallout:**

The government took several steps to address the socio-economic impact of the pandemic. This included the implementation of an incentive package to aid businesses and individuals affected by the crisis. The Ehsaas program was expanded to offer support to vulnerable groups in society. Additionally, measures were taken to gradually reopen the economy and address issues like hoarding and smuggling. These efforts aimed to ensure food security and economic stability, and provide assistance to those in need during these challenging times.

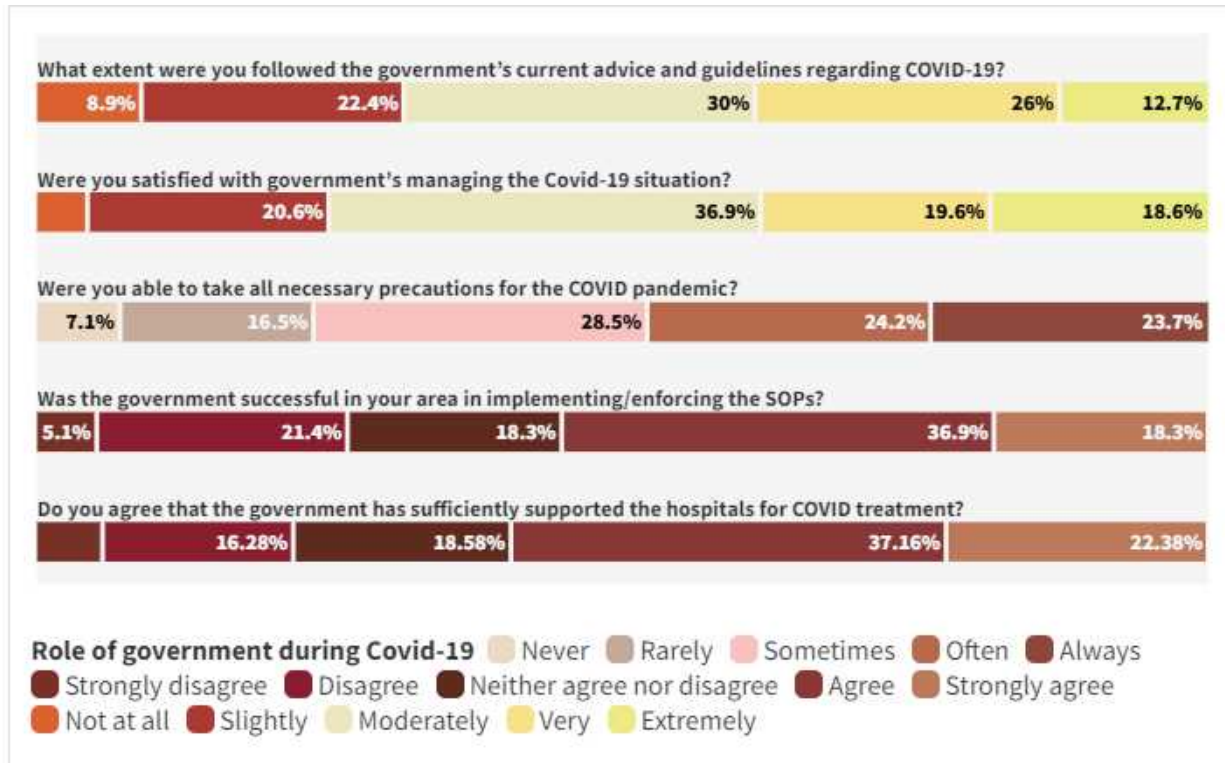
## Actions taken in different stages of lockdown by government of Pakistan:



During the phase B of the pandemic, a strict lockdown was implemented to control the spread of COVID-19. Although it proved effective in achieving its objective, it brought about challenges for daily wage earners and small businesses. The complete lockdown lasted for over a month and had a significant impact on the country's economy, with industries and import-export activities coming to a halt. Recognizing the difficulty of sustaining a strict lockdown for an extended period, the government introduced a smart lockdown strategy implemented in stages. Low-risk industries such as manufacturing, construction, food, agriculture, and factories employing daily wage workers were allowed to resume operations. However, these businesses were required to adhere to standard operating procedures (SOPs) pertaining to workplace cleanliness, the use of sanitizers and masks, and the maintenance of social distancing measures (Farooq, Khan, & Khan, 2020). After experiencing a decline in COVID-19 cases and deaths following the first wave, Pakistan faced a resurgence in November 2020, marking the onset of the second wave. This wave was relatively mild, primarily impacting the southern province of Sindh and reaching its peak in December 2020. However, the country encountered a more severe third wave starting in mid-March 2021. During this wave, testing positivity rates, daily new cases, and deaths surged, particularly affecting the

provinces of Punjab and Khyber Pakhtunkhwa. The third wave reached its peak in late April 2021, after which there was a gradual decline in positivity rates, daily new cases, and daily new deaths. To combat the virus in the long term, the government implemented an adaptive lockdown strategy, transitioning from general lockdowns to smart lockdowns and ultimately micro smart lockdowns, aiming to target specific areas and minimize the spread of the disease.

*Figure 11: Role of Government During Covid-19*



**Precautionary measures during pandemic:** Under the role of government during pandemic we asked question about precautionary measures that were you able to follow all the precautionary measures during pandemic. Mostly people, living in urban areas were taking of precautionary measures was compulsory, said that yes follow all the necessary instructions during pandemic such as keep physical distancing, avoiding crowded places and wearing face mask etc. whereas, people living outside the urban jurisdiction's or where follow up from government side was weak, they did not follow the safety measures. According to the data almost near to quarter (23.6%) were said that never or rarely follow the safety measure the reason may be either they are financially weak to take necessary measures such as hand sanitizer, face mask etc. or don't care about the virus. however, more than quarter (28.5%) were said that sometimes follow the safety measures particularly in crowded places such as in hospitals, in markets etc. similarly almost quarter (24.2%)

respondents respond that often follow the precautionary measures. While the remaining (23.7%) said that always followed the precautionary measures.

**Government guidelines about Covid-19:** a question was asked about, were you followed the government's advice and guidelines regarding covid-19. Data states that 8.9% people said that not at all pays attention to government advices and guidelines. Whereas, 22.4% responded that slightly concerned about guidelines. However, 30% were of the view that moderately follow the guidelines. 26% of the respondents said that very concerned about government guidelines about coronavirus. However, 12.7 said that extremely care about the advices and guidelines from government side.

**Implementation of sops:** people were of the view that implementations of sops was successful in those areas which is either on road sides or near to government offices or even at hospitals. Otherwise, government failed to enforced sops. Data shows that 26.5% people said strongly disagree that government was successful in implementing sops. However, 18.3% were neutral about implementation of sops. Whereas, more than half (55.2%) said that we strongly agreed that government remains successful in enforcing sops during pandemic.

**Government support to hospital:** we asked people about do you agree that government has sufficiently supported the hospitals for covid treatment. since the pandemic hit government pays all their attention to the health sector that how to combat covid-19.and also gives safety guidelines to the residents to follow strictly to minimize the spreading of the virus. Hospitals have lack of facilities to deals such huge number of patients however, government tried their best to facilitate the patients even arranged public buildings for quarantine services. Data shows that 21.9% people strongly disagree that government is unable to support hospitals for covid-19 treatment.18.6% remains neutral neither agree nor disagree about government support to hospitals. However, 59.6% people were of the view that strongly agree that government sufficiently supported hospitals for covid-19.

**Management of the covid-19 situation:** Another question was asked about how much you satisfied from government's managing the covid-19 situations. Data states that 4.3% and 20.6% people were of the opinion that not at all or slightly satisfied from the government managing the covid situation. 36.9% respondents respond were think moderately satisfied from the government

managing the covid. Whereas, 19.6% said that very satisfied from government. While 18.6% were of the view that extremely satisfied from government role in managing the covid-19 situations.

### Adaptive strategies

#### **Financial strategies to handle Covid 19:**

Before understanding the impact of financial stress during covid-19, we need to understand what it is. It has the power to disturb every corner of your life. It doesn't get on you initially, it takes to build up and then it starts affecting different spectrums of your life. The impacts can be awful for your relationship and your health as well. Sudden loss of employment, unexpected expenses, debt management issues lead to financial stress. When Pakistan imposed a national lockdown in mid-March, economic activity in the world's fifth most populated country stopped. The subsequent economic crisis has affected the population hard in a country where about 40% of the population lives in poverty and more than 24 million workers earn daily or piece-rate wages or are self-employed. We asked that what were your financial strategies to handle covid-19. Majority of the respondents were of the view that they got loans from relatives and friends to overcome the expenditures which has occurred during covid-19 and also the income they loss due to covid-19. Secondly Most of them told us that local people give a lot of social and financial support during the covid-19 and many of them who were living in rented houses they said that their landlords did not charge rent for 2 -3 months during the pandemic. similarly, So, this was a big relief as far as financial handling of covid-19.

Similarly, due to the impact of the coronavirus and especially the quarantine measures, most of the people said that their income has gone down drastically and most of the families' finances has been severely disrupted. We were particular concerned about paying the school fees. In consideration of this pandemic induced situation, it is with regret that we were seeking for assistance in school fees. However, most of the schools gave 50% relief in school fees instead of giving a 100% relief. However, some of the people were of the view that there was no such relaxation in school fees. They charged the same school fees as they charged before the pandemic. Most of them were said that no such issue occurred regarding school fees because their children went to government schools.

overspending is one of the most common symbols, which is often ignored by millions of us. Your spending habits and pattern reflects your financial position. If we spend way more than you can afford or need, then possibly we are dealing with financial anxiety. some of the people said at the

starting of lockdown when all businesses were closed, mostly used our savings for daily household expenses but later when we recognized that such crucial times, we need to plan our finances as the future has become unpredictable, we avoid overspending on unnecessary expenses Such as unnecessary shopping, construction activities, avoid investment opportunities etc., However, majority of the people were of the view that we mostly took loans from friends and relatives to run the household expenses as they were jobless during pandemic. and also, some were of the opinion that we take loans from the banks and later we return the loan to the bank on installments method.

As there was an economic downfall all business were affected. The only business which become increase is online businesses and home delivery services before the pandemic we all were less familiar with this. During covid majority of the people facing financial issues because of the closure of businesses. However, the people associated with shops/stores such as medicine shops, groceries stores and also other daily needs shops said that there were no such financial issues during pandemic as we provided online services to the people and delivered the stuff at their door step. Hence our businesses run effortlessly. These above are the views of the people regarding financial strategies that how they losses their source of income and how they managed their expenses to cope with covid-19 pandemic.

### **Social strategies to interact with each other's during lockdowns:**

The government of Pakistan has implemented measures to limit the movement of people in order to curb the spread of COVID-19. These measures have led to significant changes in our daily lives. We are now adjusting to working from home, dealing with temporary unemployment, taking on the role of homeschooling our children, and experiencing a lack of physical contact with our loved ones, friends, and colleagues. Adapting to these lifestyle changes and managing the fear of contracting the virus, as well as worrying about the health of vulnerable individuals close to us, can be quite challenging for everyone.

During survey we observed that unexpectedly mostly people were of the view that during pandemic we did not face any complications to maintain their social interactions with relatives and friends instead of that government ban social interactions during pandemic. the reason was that they have more time to spent it with their loved ones during pandemic and affect of covid-19 on social interaction was less. However, some people were of the opinion that during pandemic as government restricted movement or avoid social interactions with each other's we mostly keep

contact with people close to us such as relatives and friends by telephone or through social media on regular basis.

Due to the imposed lockdowns, individuals have found themselves confined to their homes, leading many to seek out new hobbies, educational opportunities, or simply ways to have fun while waiting for the situation to improve. This trend is also evident in Pakistan, where people have turned to the internet to discover various activities and sources of entertainment. Online platforms have become popular avenues for finding engaging and enjoyable experiences that can be enjoyed from the comfort of one's home. Mostly the young aged people during survey said that the most common way to use their free time on the internet was watching movies, Tv shows and playing games. However, some of the people were of the view that we used free time on learning simple daily physical exercises at home during covid-19 so we can maintain mobility. While majority of the respondents respond that they used their access free times on social media. In the midst of these challenging times, people have increasingly relied on various forms of communication to stay connected with their loved ones. This has allowed for meaningful conversations, sharing personal experiences, and gaining insights into different aspects of life. Moreover, individuals have taken advantage of online platforms to expand their social circles, joining communities where they can engage in discussions on specific subjects and provide mutual support and encouragement. These virtual interactions have provided a sense of belonging and a source of solace during these difficult times.

During the pandemic, the role of social media platforms has been instrumental in supporting individuals' mental well-being amidst concerns of isolation and loneliness. Many psychologists and mental health professionals have recognized the significance of online connectivity in helping people cope with the challenges brought about by the pandemic. Social media has served as a valuable tool for fostering connections, providing emotional support, and sharing resources and coping strategies. It has enabled individuals to stay connected with friends, family, and communities, creating a sense of togetherness even when physically apart. By offering a virtual space for expression, validation, and engagement, social media has played a crucial role in promoting mental resilience and offering solace during these challenging times.

Some people were of the view that during pandemic we mostly avoid crowded places. However, in some situation where visit to places like markets for grocery, hospitals or any other public places then we strictly followed the sops such as wearing face masks, hand sanitizers, keep physical

distancing, avoid hand shaking etc., these above were some of the strategies that people used during lockdowns to keep social interaction with each other's.

### **Health strategies in case of family member having a certain disease:**

During survey we asked that what were your health strategies in case of family member having a certain disease other than covid. Majority of the respondents respond that we mostly stored necessary medicines such as pandols and particularly face masks, hand sanitizer because of the concerned that may it will be short in the market soon. However, people with a certain disease such blood pressure, diabetes or cardiovascular diseases etc. take all their medicines in advanced or even they habitually take these medicines from medical stores.

During pandemic majority of people followed the sops particularly wearing face masks but people mostly reused the disposable face mask which are designed to be worn for only a short period of time and then discarded. which caused unhygienic condition during pandemic. similarly, if someone returned from outside then before to interact with others family members they changed the cloths, washed hands and used hand sanitizers.

some people were of the view that if someone in our family get sick firstly, we contacted the nearby clinic or the doctor through telephone and in most of the cases doctors give information regarding the disease and prescribed medicines on telephone by telling all the symptoms of the patient. However, some of them said that if we visit the hospitals in case of an emergency other than covid disease in this case, the doctors check up on the patient and give them the treatment and advice, and then discharged them to take care of at home. very few of them said that during lockdowns one of our family members get infected from the virus or test return as positive. On the other hand, individuals who are asymptomatic or experiencing only mild symptoms, without any underlying conditions such as cardiovascular disease or chronic lung disease, and who are not elderly, may have a relatively low impact on their overall health from the virus. So, we take care of those family members at home and strictly followed the guideline of home quarantine. These were some of the views of the people about health strategies in case of having a certain disease than covid.



## CHAPTER 5

### FINDINGS AND SUGGESTIONS

In this study, we examined that the COVID-19 pandemic had a significant impact on the tourism industry in Swat Valley, as it has in other parts of the world. with a decrease in tourism leading to job losses, financial stress, and a reduction in revenue for businesses and cultural landmarks. However, the local community has shown resilience and adaptability, offering support to those most affected by the pandemic.

The pandemic has forced people to stay at home and limit their interactions with others. This has led to feelings of isolation and loneliness, especially among older adults who may not have access to technology or may live alone. The pandemic has taken a toll on the mental health of individuals, with increased levels of anxiety, depression, and stress. Social isolation and loneliness have also been a major issue for many people, especially the elderly and those living alone. The pandemic has disrupted traditional education systems, leading to school closures and remote learning. This has been a significant challenge for students, teachers, and parents, and has highlighted the digital divide in many communities. The pandemic has placed a significant strain on healthcare systems, with hospitals and medical professionals struggling to cope with the influx of patients. This has led to delays in routine medical procedures and treatments, resulting in negative health outcomes for some individuals.

The pandemic has led to the closure of many businesses and the subsequent loss of jobs. Many people have lost their jobs as companies and organizations have struggled to stay afloat during the pandemic. The pandemic has led to decreased consumer spending as many people have been forced to cut back on their expenses. This has led to a decline in sales for many businesses, particularly those in the retail and hospitality industries. The pandemic has also led to shifts in consumer behavior, such as a move towards online shopping and remote work. This has resulted in some businesses having to adapt to new ways of doing business in order to survive. the COVID-19 pandemic had a significant impact on the handicrafts industry in Swat district. Decreased demand, the closure of markets and shops, reduced income for artisans, delayed or cancelled orders, and difficulty accessing raw materials are some of the effects of the pandemic on the industry. both the government and NGOs have played important roles in responding to the COVID-19 pandemic in Swat district. Their efforts have been critical in managing the pandemic

and mitigating its impact on the local community. It is important for these efforts to continue as the community works towards recovery from the pandemic.

It is a well-known fact that natural disasters and calamities have always had an impact on the operations, performance, and daily affairs of industries. However, the hospitality and tourism industry is one of the most affected sectors in such crises (Racherla & Hu, 2009). The recent rapid spread of the virus has brought travel to a standstill, which has not only affected the industry on a macro level but also on a micro level. Many families' livelihoods were dependent on the income generated from hotels and tourism, making them particularly vulnerable.

Furthermore, Pakistan's economy is heavily reliant on agriculture, manufacturing, and service industries, with the travel and tourism sector being a significant contributor to the GDP. Shutdown measures, prolonged quarantine periods, transportation and supply disruptions, and travel restrictions have severely impacted the industry's overall situation and Pakistan's economy as a whole. Despite the government's efforts and hopes, the pandemic has hit the income levels of local and poor people, exacerbating their miseries.

The COVID-19 pandemic has provided an opportunity for the tourism industry to adopt sustainable tourism practices. To overcome the consequences of COVID-19 on tourism in a sustainable way, stakeholders should promote sustainable tourism, diversify tourism products and markets, enhance digital tourism, strengthen partnerships, invest in tourism infrastructure, and empower local communities.

## National University of Sciences & Technology



Title: The impact of COVID-19 on tourism in Swat district

### **Objectives:**

- To investigate social impacts of COVID-19 on local community.
- To investigate economic impacts of COVID-19 on local economy.
- To explore the role of government, NGOs and other organizations during COVID-19.
- To investigate the community adaption strategies during COVID-19.
- To recommend strategies to overcome the consequences of COVID-19 in a sustainable way.

The purpose of this Questionnaire is to assess the COVID 19 impact on tourism in Swat. we assure you that this data would be used for academic purpose only. This survey will take 15-20 minutes approximately. Thank you for your cooperation.

### **Demographic Data**

Name: \_\_\_\_\_ Age: \_\_\_\_\_  
Location: \_\_\_\_\_ Occupation: \_\_\_\_\_  
Gender: \_\_\_\_\_ Education level: \_\_\_\_\_  
Marital status: \_\_\_\_\_ No. of household members: \_\_\_\_\_

### **Social**

1. Were you able to remain in contact with your relatives and friends during Covid 19?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  2. Did you go out to crowded market place? If yes, how often did you go out?  
(a) Never (b) Rarely (c) Sometimes (d) Often (e) Always
  3. Do you feel accommodated into the society since the pandemic?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  4. Did your school provide remote learning during school closure?  
(a) Yes (b) No
- 4(a). If yes, at which level such learning were organized?

- (a)Pre-Primary (b) Primary (c) Middle (d) Secondary (e) Above
5. how were Schools to organize classes with appropriate safety measures?  
(a)Double-shifting (b) Used temporary buildings (c) Managed the space without sop's (d) other
  6. how much covid 19 affected students' psychological health?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
  7. how much covid 19 affected on physical activities of school going Children?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
  8. how were sports activities affected by Covid 19?  
(a)No sports (b) Strict compliance to sop's (c) Alternatively class (d) other \_\_\_\_\_
  9. Which were your main source of information to stay informed about Covid-19?  
\_\_\_\_\_
  10. during Covid what was the main activity to kill the time?  
(a)TV (b) Internet (c) Sleeping (d) Exercise (D) Other \_\_\_\_\_
  11. How badly was your family affected by Covid 19 in terms of Health?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
  12. How much were you exposed to COVID?  
(a)Low (b) Somewhat (c) Neutral (d) Moderate (e) High
  13. Have you been tested for COVID-19?  
(a)Yes (b) No
  - 13(a). If yes, was the test returned a positive result for COVID-19?  
(a)Yes (b) No (c) Don't know (d) Rather not say
  14. How concerned were you about each of the following?
  - 14(a). Your own health?  
(a)Not at all (b) Slightly (c) Somewhat (d) Moderately (e) Extremely
  - 14(b). Somebody else's health (e.g., family member, friend or relative)?  
(a)Not at all (b) Slightly (c) Somewhat (d) Moderately (e) Extremely
  - 14(c). Maintaining social ties?  
(a)Not at all (b) Slightly (c) Somewhat (d) Moderately (e) Extremely
  15. Did you feel that if you needed non-material help? you could receive it from relatives, friends, neighbors or other persons that you know?  
(a)Yes (b) No
  16. How much of the time, during the lockdown, have you felt hopeful about the future?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  17. How much of the time, during the lockdown, have you felt nervous and anxious?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  18. How much of the time, during the lockdown, had trouble sleeping?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  19. How much of the time, during the lockdown, have you felt lonely?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
  20. How much of the time, during the lockdown, have you depressed?

- (a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
21. We would like to understand your risk perception towards COVID-19?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
22. Did you feel safe from the virus while going out in your area/city?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
23. how do you judge the severity of covid 19?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
24. do you think that you are at risk of getting Covid-19?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
25. will not go to the hospital even if you get sick with another disease because of the risk of getting infected with covid-19?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
26. how has COVID affected your mobility?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
27. how often were you avoided using public transportation?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
28. was there any transport available during pandemic?  
(a)Yes (b) No
- 28(a). if yes, then did you notice the enforcement of sops in public transport?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always

<b>Economic</b>
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29. What was your employment status? \_\_\_\_\_
30. Did you work from home during Pandemic?  
(a)Yes (b) No
31. After Covid-19 restrictions were lifted, did you want to work from home or return to your workplace at that time?  
(a)Remain working from home (b) Return to workplace (c) Both
32. Did you receive your monthly payment from the place where you were working? \_\_\_\_\_
33. Were any deductions in your pay and how much? (In percentage) \_\_\_\_\_
34. Did you lose your job during covid 19 lockdown? If yes, did you opt for another job?  
\_\_\_\_\_
35. Do you think that the supply of goods and services were disrupted by COVID 19?  
(a)Yes (b) No
- 35(a). If yes then for how long it disrupted the supply chain? \_\_\_\_\_
36. During Covid 19 when businesses were closed, did you carry out any construction activities?  
(a)Yes (b) No
37. During covid were local labors available for construction activities?  
(a)Yes (b) No
38. were they carried out construction activities on same daily wages as before the pandemic?  
\_\_\_\_\_
39. Were construction materials available on the same priced?  
\_\_\_\_\_
40. Availability of construction materials? \_\_\_\_\_

41. were sops followed on the construction site? \_\_\_\_\_
42. How badly was your family affected by Covid 19 in terms of money?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
43. How much reduced your monthly income due to Covid 19? (In percentage) \_\_\_\_\_
44. Did you take loan from somebody? \_\_\_\_\_
45. How much debt do you owe now? \_\_\_\_\_
46. How much retail businesses were affected?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
47. How much handicrafts industry were affected during Covid 19?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
48. How much agriculture sector were affected during Covid 19?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
49. How much street vendors businesses were affected?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
50. How much price increased in the commodities? (In percentage) \_\_\_\_\_
51. How much price increased in medicine? (In percentage) \_\_\_\_\_
52. How much increased in fares? (In percentage) \_\_\_\_\_
53. How frequently did you visit a restaurant or a cafe since the pandemic hit?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
54. Do you think that in door services were affected by COVID 19?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
55. How much affective out door services were as compared to indoor services during pandemic?  
(a)No affect (b) Minor affect (c) Neutral (d) Moderate affect (e) Major affect
56. How satisfied were you with outdoor services?  
(a)Not at all (b) Slightly (c) Moderately (d) Very (e) Extremely
57. How satisfied were you with the financial situation of your household?  
(a)Not at all (b) Slightly (c) Moderately (d) Very (e) Extremely
58. How much satisfied were you from The Prime Minister's Covid-19 Pandemic Relief Fund?  
(a)Not at all (b) Slightly (c) Moderately (d) Very (e) Extremely

<b>Role of Government</b>
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59. What extent were you followed the government's current advice and guidelines regarding COVID-19?  
(a)Not at all (b) Slightly (c) Moderately (d) Very (e) Extremely
60. Were you able to take all necessary precautions for the COVID pandemic?  
(a)Never (b) Rarely (c) Sometimes (d) Often (e) Always
61. Was the government successful in your area in implementing/enforcing the SOPs?  
(a)Strongly disagree (b) Disagree (c) Neither agree nor disagree (d) Agree (e) Strongly agree
62. Do you agree that the government has sufficiently supported the hospitals for COVID treatment?  
(a)Strongly disagree (b) Disagree (c) Neither agree nor disagree (d) Agree (e) Strongly agree
63. Were you satisfied with government's managing the Covid-19 situation?  
(a)Not at all (b) Slightly (c) Moderately (d) Very (e) Extremely

<b>Adaptive strategies</b>
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64. What were your financial strategies to handle Covid 19?

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65. What were your social strategies to interact with each other's during lockdowns?

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66. What were your health strategies in case of family member having certain disease?

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