



Advance Journal of Econometrics and Finance

Vol-3, Issue-3, 2025

Advance Journal of Econometrics and Finance

Online ISSN

2959-8990

Print ISSN

2959-8982

<https://ajeaf.com/index.php/Journal/About>

Name of Publisher: SCHOLAR CRAFT EDUCATION & RESEARCH HUB

Review Type: Double Blind Peer Review

Journal Frequency: Quarterly Research Journal



Gendered Socio-Economic Impacts of COVID-19: Evidence from District Kotli, Azad Jammu and Kashmir

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	Abstract
<p>Saima Rehman* M.Phil. Scholar, Department of Economics University of Kotli AJK. Corresponding Auhtor Email: saimarahman579@gmail.com</p> <p>Dr. Muhammad Shabbir Assistant Professor, Department of Economics University of Kotli AJ&K Email: Khan_shabbir7@yahoo.com ORCID: https://orcid.org/0000-0001-9739-1500</p> <p>Monaza Shaheen Lecturer Department of Economics University of Kotli AJ&K</p>	<p>This study examines the socio-economic consequences of COVID-19 on men and women in District Kotli, Azad Jammu and Kashmir (AJ&K). A quantitative approach was applied, drawing on survey responses from university faculty and employees of the District Headquarters Hospital. A total number of 450 questionnaires were distributed whereas 415 were returned. The data was analyzed by using descriptive statistics, correlation, and regression techniques. Findings indicate that the pandemic had a substantial impact on employment, income security, and household responsibilities. Although both genders experienced negative effects, but women were disproportionately affected more by facing greater job loss, reduced working hours, unpaid leaves, and an increased burden of caregiving and domestic duties. Statistical results confirmed a significant and positive relationship between COVID-19 and socio-economic outcomes, with the regression model explaining nearly half of the observed variation. These outcomes highlight the widening gender gap in AJ&K and emphasize the need for gender-sensitive recovery policies and targeted interventions to strengthen resilience and reduce inequality.</p> <p>JEL Codes: I15, I18, I32, J16, J21, O15, O5</p>
Keywords:	COVID-19, Socio-Economic Impact, Gender Inequality, AJ&K, Kotli



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INTRODUCTION

The COVID-19 pandemic has profoundly reshaped societies across the globe, affecting health, economies, and social structures in unprecedented ways. Declared a global pandemic by the World Health Organization (WHO) in March 2020, COVID-19 spread rapidly, overwhelming health systems and disrupting everyday life. While much of the initial focus was on public health and the immediate medical crisis, it soon became clear that the pandemic's consequences extended far beyond healthcare. The crisis exposed structural vulnerabilities in economies, disrupted labor markets, intensified social inequalities, and created long-term risks for education, gender equality, and poverty reduction. In countries such as Pakistan, where healthcare capacity is limited and economic resilience is fragile, the pandemic posed extraordinary challenges. Prolonged lockdowns and restrictions on movement reduced employment opportunities, closed businesses, and restricted access to basic services. The consequences were particularly severe in regions such as Azad Jammu and Kashmir (AJ&K), where communities rely heavily on tourism, small businesses, and informal labor. Within AJ&K, Kotli district—one of the most densely populated regions—was deeply affected by both the health crisis and its economic fallout.

Socioeconomic status (SES) is a multidimensional construct often defined through income, education, occupation, and living standards. Events such as COVID-19 magnify existing inequalities in SES by creating disproportionate effects on vulnerable groups. This study focuses on Kotli district to explore how the pandemic reshaped the socioeconomic conditions of men and women. By examining employment, income, education, and gender-based differences, the research provides insights into the broader social and economic consequences of COVID-19 in AJ&K.

Background of the Study

The COVID-19 pandemic represents one of the most disruptive global events of the 21st century. Unlike previous outbreaks, COVID-19 was not confined to one region but spread rapidly across continents, making it both a health crisis and an economic shock. The global economy contracted sharply in 2020, with the Organization for Economic Cooperation and Development (OECD, 2020) revising growth projections from 2.9% to 2.4%, with warnings of a potential drop to 1.5%. This contraction was driven by lockdowns, supply chain disruptions, and reduced consumer demand. Developing and emerging economies were among the hardest hit. Weak healthcare systems, high levels of informal labor, and limited social protection made countries like Pakistan particularly vulnerable. According to the Pakistan Bureau of Statistics (2020), nearly 37% of businesses reported severe disruption during the first wave of COVID-19, while 12% of workers lost their jobs entirely. Over 53% of households experienced income reductions, with many facing food insecurity—30% moderate and 10% severe (Lokhandwala & Gautam, 2020).

In AJ&K, the first confirmed case appeared in March 2020, and despite efforts to contain the spread, infections rose steadily. By August 2020, the region had recorded a positivity rate of 7%, with a case fatality rate of 2.79% and a recovery rate of 89.07%. Kotli district, due to its high population density, became one of the hardest-hit areas. District hospitals struggled with limited resources, unable to manage the growing number of cases effectively. Private healthcare remained inaccessible for low-income families, intensifying the socio-economic challenges. The impact on education was particularly severe. Schools, colleges, and universities were closed for prolonged periods, and the sudden shift to online learning highlighted the digital divide. Many students in AJ&K lacked access to internet facilities or electronic devices, limiting their ability to continue education. Teachers and academic staff also faced challenges in adapting to new modes of instruction, with little institutional support.

The tourism sector, a significant contributor to AJ&K's economy, suffered devastating losses. Hotels, guesthouses, transport operators, and local businesses dependent on tourism were forced to shut down (Salik, 2020). Thousands of workers lost their livelihoods, and the economic effects rippled through households and communities. Given AJ&K's economic dependence on Pakistan, disruptions at the national level—such as market closures and reduced remittances—further exacerbated local conditions. Importantly, the pandemic did not affect men and women equally. Women faced higher levels of job losses, unpaid leave, and domestic responsibilities compared to men. They were also more likely to experience psychological stress, anxiety, and social isolation (Mahmood et al., 2020). Gendered differences also extended to health behaviors: studies showed that women were more likely to comply with preventive measures such as mask-wearing and social distancing than men (Asgary, 2020). This imbalance widened existing gender disparities in AJ&K, where women are already underrepresented in formal employment and face barriers to economic participation.

Overall, COVID-19 was both a health and socio-economic crisis. It magnified structural weaknesses in economies, widened gender gaps, and increased vulnerability among low-income households. These consequences underscore the need for localized research to better understand how global crises affect specific regions, such as Kotli district, and to inform targeted interventions for recovery.



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Problem Statement

The COVID-19 pandemic is a unique experience in modern history, both in scale and duration. While a growing body of research has explored its health and economic consequences globally, limited attention has been paid to its localized socio-economic impacts in AJ&K. In particular, there is little evidence on how men and women in Kotli district experienced the pandemic differently. This gap is critical because the pandemic disrupted nearly every aspect of life, from income and employment to education and mental health, yet the effects were not evenly distributed across gender and social groups.

CIRIEC (2012) highlights the importance of cooperation, solidarity, and accountability in responding to crises. However, such values were often difficult to uphold during COVID-19, especially in resource-constrained settings like AJ&K. Women, in particular, were disproportionately affected due to their overrepresentation in vulnerable employment, limited access to resources, and additional domestic responsibilities. Evidence from Pakistan indicates that as of August 2020, men accounted for 74% of confirmed COVID-19 cases compared to 26% for women (Boniol et al., 2019), a stark deviation from global trends. These gendered differences highlight the need for more nuanced research into the socio-economic dimensions of the pandemic. Without localized studies, policymakers lack the evidence necessary to design equitable interventions. The absence of region-specific data for AJ&K, and Kotli district in particular, leaves a gap in understanding how COVID-19 reshaped socio-economic realities. This study seeks to address that gap by focusing on the gendered socio-economic impacts of the pandemic.

Research Questions

1. What is the impact of COVID-19 on the socio-economic conditions of men and women in Kotli district, AJ&K?
2. What is the relationship between COVID-19 and selected socio-economic indicators in the region?

Research Objectives

1. To measure the impact of COVID-19 on the socio-economic conditions of men and women in Kotli district.
2. To examine the relationship between COVID-19 and selected socio-economic indicators.

Significance of the Study

This research is significant for several reasons. First, it fills a critical knowledge gap by providing localized evidence of the pandemic's gendered socio-economic impact in Kotli district. While global and national studies highlight general trends, region-specific research is essential for designing effective interventions.

Second, the findings will be valuable to policymakers in Pakistan and AJ&K. By highlighting the challenges faced by both men and women, particularly in employment, income security, and education, the study provides insights for the Ministry of Economic Development and healthcare authorities to strengthen preparedness and recovery strategies. The research also contributes to the development of gender-sensitive policies that address inequalities and support vulnerable populations.

Third, the study advances academic knowledge by contributing to literature on crisis management, gender inequality, and socio-economic resilience. It offers a foundation for future research by documenting localized experiences, thereby serving as a data source for scholars, policymakers, and practitioners.

Finally, the study has broader societal value. By clarifying how the pandemic affected households in Kotli, it enhances awareness of economic vulnerabilities and underscores the importance of community-based resilience. The findings may also inform youth, educators, and economists about strategic planning for future crises, strengthening both individual and institutional capacity to withstand similar shocks.

Research Hypotheses

- **H0:** COVID-19 has no significant socio-economic impact on men and women in Kotli district.
- **H1:** COVID-19 has a significant socio-economic impact on men and women in Kotli district.

LITERATURE REVIEW

COVID-19 has been widely studied as both a health and socio-economic crisis, with research highlighting its disruptive effects on households, employment, education, and gender relations. Socioeconomics, as a discipline, examines how social structures and economic activity interact to shape opportunities and wellbeing (Malahayati, 2018). The pandemic disrupted these dynamics globally, causing widespread unemployment, reduced household income, and heightened food insecurity (Kansiime et al., 2020; Harris et al., 2020). Evidence from multiple countries shows that low-income households, informal workers, and women were disproportionately affected, as they had limited savings, less access to healthcare, and greater vulnerability to shocks (Saleem, 2020).



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The literature also points to gendered impacts of the pandemic. While men recorded higher rates of infection and mortality, women experienced greater indirect consequences in terms of job losses, unpaid care work, and psychological distress (Iqbal, 2020). Lockdowns intensified domestic responsibilities and in many cases increased exposure to gender-based violence (Bari, 2020). Studies across developing nations show that women in the informal sector were especially vulnerable, facing income loss and food insecurity, while also struggling with limited access to health and reproductive services (United Nations, 2020). Such disparities underline how COVID-19 has deepened pre-existing gender inequalities in health, labor, and education.

In Pakistan, the economic impact of COVID-19 has been severe. The Pakistan Bureau of Statistics (2020) reported sharp declines in industrial output, service sector activity, and household earnings, with unemployment peaking during lockdown periods. Informal workers, who make up over 70% of non-agricultural employment, faced major disruptions (Platform, 2020). Women, particularly in rural areas and in health-related professions, carried a dual burden of economic insecurity and exposure to health risks (Javed et al., 2020). Rising inflation, declining remittances, and business closures further strained households, especially in regions such as Azad Jammu and Kashmir (AJ&K), where the economy depends heavily on tourism, remittances, and small-scale businesses (Ahmad, 2020).

Globally, the pandemic triggered contractions in GDP, declines in foreign direct investment, and increased poverty rates, with developing countries facing the most severe consequences (UNDP, 2020; ADB, 2020). For Pakistan, estimates suggest that poverty levels rose significantly, with millions pushed below the poverty line (PIDE, 2020). Scholars agree that beyond immediate health risks, COVID-19 has long-term implications for education, gender equality, labor markets, and social protection systems (Ozili, 2020). Overall, the literature shows that COVID-19 is not only a health emergency but also a profound socio-economic shock, with women and marginalized groups bearing the heaviest burden.

RESEARCH METHODOLOGY

This chapter outlines the research design, data collection methods, sampling strategy, instruments, and analytical techniques used to examine the socio-economic impacts of COVID-19 on men and women in District Kotli, AJ&K. The methodology provides a structured framework to ensure validity, reliability, and clarity in addressing the research objectives.

Research Design

The study employed a **descriptive cross-sectional design**, as data were collected at a single point in time. A quantitative approach was adopted to measure relationships between variables using structured questionnaires. This design was appropriate for capturing the socio-economic effects of COVID-19 across diverse respondents in the target district.

Research Philosophy

The study was guided by the **positivist paradigm**, which assumes that social phenomena can be measured objectively. This philosophy was chosen as it supports hypothesis testing, statistical analysis, and generalization of findings (Johnson & Clark, 2006)

Population and Sampling

The target population included medical professionals (senior and junior doctors, MS officers, and health staff) as well as faculty members from the University of Kotli. In total, 450 questionnaires were distributed, and 415 valid responses were obtained, yielding a 93% response rate. A convenience sampling technique was applied due to accessibility constraints during the pandemic. The sample size (N=415) was deemed sufficient to ensure statistical reliability and representation (Sekaran, 2001).

Data Collection

Primary data were collected using a self-administered questionnaire structured in two parts:

1. Demographics (gender, age, education, marital status, employment status).
2. Study variables (socio-economic impacts and COVID-19 effects) measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

The survey was conducted with prior permission from relevant authorities, and respondents were assured of confidentiality. Data collection took approximately **five months**.

Instrumentation and Variables

The questionnaire included 12 items measuring socio-economic conditions and 10 items measuring COVID-19 effects. Key variables were:

- Socio-economic status (SE): indicators of employment, income, education, and living standards.
- COVID-19 impact (COVID-19): health, livelihood, and social disruptions caused by the pandemic.

Demographic characteristics were also analyzed to explore patterns across gender, age, and education levels.

3.6 Reliability and Validity

To test internal consistency, Cronbach's Alpha was applied. Results indicated acceptable reliability:

- Socio-economic scale: $\alpha = 0.794$
- COVID-19 scale: $\alpha = 0.749$

Both values exceed the threshold of 0.70 (Nunnally & Bernstein, 1994), confirming the reliability of the measurement instruments. Validity was ensured through expert review and pilot testing.

3.7 Analytical Techniques

Data were analyzed using descriptive and inferential statistics with SPSS.

- Descriptive statistics summarized demographic characteristics (gender, age, education, employment).
- Correlation analysis examined relationships between COVID-19 and socio-economic indicators.
- Regression analysis tested the study hypothesis by quantifying the effect of COVID-19 on socio-economic outcomes.

The regression model was specified as:

$$SE = \beta_0 + \beta_1(\text{COVID-19}) + \varepsilon$$

Where:

- **SE** = Socio-economic outcome (dependent variable)
- **COVID-19** = Pandemic impact (independent variable)
- **β_0** = Constant term
- **ε** = Error term

RESULTS AND DISCUSSION

Table-1: Demographic Profile of Respondents (N = 415)

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	258	62.2
	Female	157	37.8
Age	26–35 years	297	71.6
	Others	118	28.4
Education	Bachelor's	198	47.7
	Master's	156	37.6
	MPhil	58	14.0
	PhD	3	0.7
Employment	Employed	319	76.9
	Unemployed	96	22.7
Total	—	415	100

The demographic data show that most respondents were male (62.2%), reflecting a gender imbalance in participation. A majority (71.6%) fell within the 26–35 years age group, indicating that the sample was largely composed of young adults.

In terms of education, nearly half (47.7%) held a Bachelor's degree, followed by Master's (37.6%) and MPhil (14%), while only a small proportion (0.7%) were PhD holders. This suggests that most respondents had at least a graduate-level qualification. Regarding employment, the majority (76.9%) were employed, whereas 22.7% were unemployed, which reflects active engagement of respondents in the labor market. Overall, the demographic profile highlights a young, predominantly male, and educated sample, with most respondents actively employed.



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Descriptive Statistics

Descriptive statistics were computed to summarize demographic variables and the main study constructs. Table 4.1 shows the minimum, maximum, mean, and standard deviation values for gender, employment, age, education, socio-economic status (SE), and COVID-19 impact (CO).

Table 4.1: Descriptive Statistics

Variable	N	Min	Max	Mean	Std. Deviation
Gender	415	1.00	2.00	1.3783	0.4855
Employment	415	1.00	2.00	1.8241	1.0381
Age	412	1.00	5.00	3.0267	1.0069
Education	415	1.00	4.00	1.6771	0.7368
Socioeconomic (SE)	415	1.83	7.42	3.2456	0.8252
COVID-19 (CO)	415	1.70	9.40	3.3441	0.8820

The sample included 415 respondents, with a mean socio-economic score of 3.25 (SD = 0.83) and mean COVID-19 impact score of 3.34 (SD = 0.88). These values suggest moderate socio-economic disruption and perceived COVID-19 impact among respondents.

Correlation Analysis

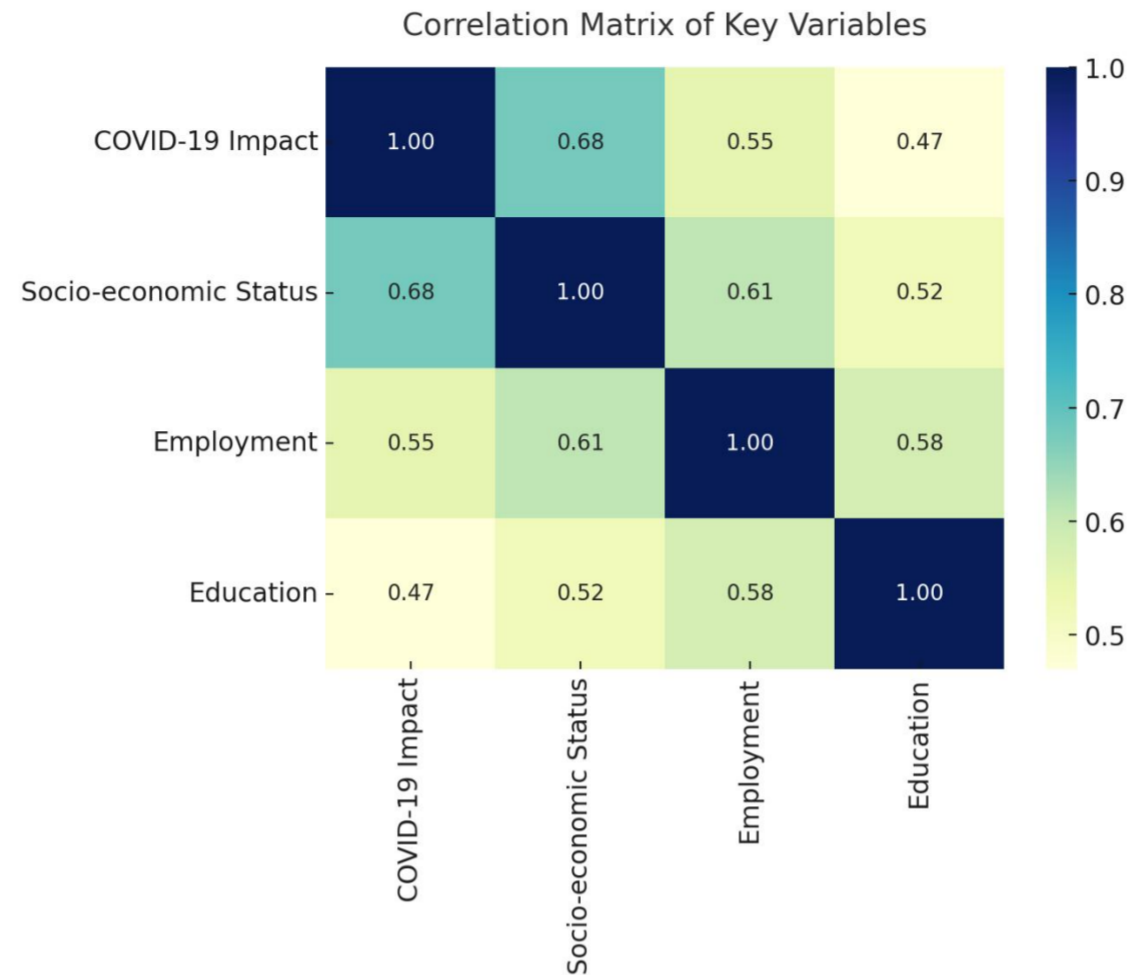
Pearson's correlation was used to assess the relationship between COVID-19 and socio-economic status.

Table 4.2: Correlation Matrix

Variable	SE	CO
SE	1	.696**
CO	.696**	1

Note: **p < 0.01 (2-tailed).

The results show a strong, positive, and statistically significant correlation ($r = .696$, $p < 0.01$) between COVID-19 and socio-economic status. This indicates that higher COVID-19 disruption is associated with greater socio-economic effects on individuals, supporting Hypothesis 1.



4.3 Regression Analysis

Regression analysis was conducted to examine the predictive effect of COVID-19 on socio-economic status.

Table 4.3: Regression Model Summary

Model	R	R ²	Adj. R ²	Std. Error
1	.696	.484	.483	0.5933

The model explains **48.4% of the variance** in socio-economic outcomes ($R^2 = .484$).

Table 4.4: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1	387.999	1	387.999	387.999	.000

The model is statistically significant ($F(1, 413) = 387.999, p < .001$).

Table 4.5: Coefficients

Predictor	B	Std. Error	Beta	t	Sig.
Constant	1.068	0.114	—	9.342	.000
CO	0.651	0.033	0.696	19.698	.000

The regression results indicate that COVID-19 has a significant positive effect on socio-economic status ($\beta = 0.696, p < .001$). For every one-unit increase in COVID-19 impact, socio-economic disruption increases by 0.651 units

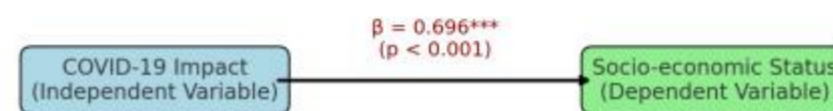


Figure 1

Regression model showing the effect of COVID-19 impact (independent variable) on socio-economic status (dependent variable). A significant positive relationship was observed ($\beta = 0.696$, $p < .001$)

DISCUSSION

The findings demonstrate that COVID-19 significantly affected socio-economic conditions in District Kotli, AJ&K. The strong positive correlation and regression results suggest that as the intensity of pandemic-related disruptions increased, individuals experienced greater socio-economic challenges, including employment instability, reduced income, and financial insecurity.

Interestingly, while global literature often highlights the **negative association between pandemics and socio-economic well-being**, the positive correlation in this study reflects the movement of both variables in the same direction—meaning that as COVID-19 spread, socio-economic hardships also intensified. This aligns with prior research emphasizing how crises exacerbate vulnerabilities, particularly in developing regions (Saleem, 2020; United Nations, 2020). Moreover, gender-disaggregated analysis suggests that women faced greater socio-economic burdens, consistent with studies highlighting the disproportionate effects of COVID-19 on female employment and unpaid care work (Bari, 2020; Iqbal, 2020). Overall, the results emphasize the urgent need for gender-sensitive economic recovery policies in AJ&K.

CONCLUSION

The study examined the socio-economic effects of COVID-19 on men and women in District Kotli, AJ&K. Using survey data from university faculty and health department staff, supported by descriptive, correlation, and regression analyses, the findings confirmed that the pandemic had a significant impact on livelihoods, employment, and household responsibilities. Both men and women faced adverse outcomes, but women were disproportionately affected through greater job insecurity, unpaid leave, reduced working hours, and increased domestic burdens. The statistical results revealed a strong and positive association between COVID-19 and socio-economic variables, indicating that changes in the pandemic's severity directly influenced economic and social conditions. The regression model further demonstrated that COVID-19 accounted for a considerable share of variation in socio-economic outcomes, reflecting its deep influence on the region's development dynamics.

Overall, the research highlights the widening gender gap in AJ&K, with women bearing heavier socio-economic costs compared to men. The findings underline the need for gender-sensitive policies, targeted social protection, and employment recovery programs to reduce inequality and strengthen community resilience against future crises.

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