



Survival Strategies of Low Income families in the wake of COVID-19 Pandemic

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Abstract: This study's main goal is to learn how COVID-19 affected low-income families and what strategies they used to survive. The research was quantitative in nature, with data collected from 40 respondents chosen at random. The data collected from respondents using aadoptioned questionnaire was evaluated using SPSS. Frequency tables and tabular formats were used to present the analyzed data. According to the study's findings, the majority of people in the area are self-employed, and lockdown and COVID-19 cause their revenue to drop. Similar to this, the majority of responders who worked for the private sector lost their jobs as a result of the covid-19 epidemic, which lowered their expenses. Additionally, respondents claimed that the pandemic had completely depleted their financial resources, which left them feeling pessimistic and despondent for the majority of the time. The answers added that while NGOs and affluent members of the society provided food and clothing to the populace during the pandemic, the government offers tax relief to the general public. Additionally, some respondents admitted that they had borrowed money during the Covid-19 outbreak because they couldn't afford to pay their bills and other necessities while unemployed. Household spending increased as people bought masks, hand sanitizers, and other medications during the COVID-19 pandemic. The research recommended that during a pandemic, the government, non-governmental organizations, and affluent sections of society provide food and other requirements.

Keywords: Covid-19, low-income families, healthy lifestyle

1. Introduction and Background of the study

The world is currently experiencing a new corona virus pandemic (SARS-CoV-2) that causes Corona virus Disease 2019 (Covid-19). Around December 2019, this virus was first found, and it soon spread to other countries. On December 31, 2019, the World Health Organization (WHO) declared the presence of this virus, which was first discovered in Wuhan, China. Deger (2021). On March 2, 2020, the Pakistani government

announced the discovery of the first patient with Covid-19.

The Covid-19 virus outbreak has been labeled a national man-made disaster by the Pakistani government (KAHVECI, 2021). On August 7, 2020, the national Covid-19 Task Force reported 121,226 confirmed instances of the virus, with 5,593 fatalities and 77,557 recoveries (Carlitz, 2021). There is a wide range of symptoms that Covid-19 can cause, from moderate to very severe. Fevers (over 38 degrees Celsius), coughing, and breathing difficulties are among the 19 symptoms. It also comes with a variety of respiratory symptoms, including abrupt shortness of breath, fatigue, myalgia, gastrointestinal problems (like diarrhea), and more. even though some people with little symptoms claim they don't have a fever (Wisner, 2003).

There is currently no vaccine or medication available to treat Covid-19. Measures must be taken to restrict the Covid-19 virus because of its worrisome spread. The government has urged people to lead healthier lifestyles, preserve social isolation, and establish physical separation from those who might be affected in an effort to stop the spread of the Covid-19 virus. The administration has placed stringent social restrictions on numerous municipalities in an effort to control the outbreak and lessen the number of fresh victims. The social and economic foundation of communities all around the world have been significantly impacted by these activities. A growing number of businesses, institutions of government, and nonprofit groups are implementing work-from-home (WFH) programs, with significant social and economic repercussions.

The advent of the Covid-19 virus has had a detrimental effect on the economy of the country. The Pakistani Finance Minister claims that it has an impact on every aspect of the country's economy, including the labor market and industrial production. Over 1.5 million people are being let go, either by being sent home (90%) or by being laid off (1%). (Kalil, 2021). Many lower middle-class people have lost their jobs or income as a result of the Covid-19 virus epidemic, while others are struggling to keep their companies viable (Feinberg, 2021). Low-income households are particularly impacted by the Covid-19 virus outbreak. A low-income family is one that has little discretionary money and needs assistance from the government to buy a home (Eyal, 2021).

During the Covid-19 pandemic, each community has devised its own strategy for overcoming hurdles and ensuring the survival of its citizens. It is vital to understand how the most afflicted group can overcome obstacles and survive the Covid-19 virus epidemic. This study aims to determine how low-income households respond to crises such as the recent Covid-19 virus epidemic. This study will provide a summary of problem-solving and community survival techniques that can be used to increase future access to information for the community.

1.1 Statement of the problem

Most families in Mardan City were already battling with poverty, food insecurity, unstable housing, mental illness, and access to proper health care, education, and other services before the COVID-19 outbreak. These problems were already severe prior to the epidemic, but the pandemic made them much worse, causing many

parents to give up their jobs or significantly lower their income. Families had to deal with the closure of daycare centers and schools, the rise of vocations and careers that could be done from home, and the social isolation that comes from being isolated from social networks. Many houses were affected by the pandemic, which resulted in illness and family member deaths in many cases. The majority of families in Mardan are currently without jobs as a result of business closures, the lockdown, and government SOPs, and they have faced severe difficulties as a result. The coping strategies used by low- and middle-income households during the epidemic are examined in this study. The goal of this study is to better understand how low-income families deal with crises and economic downturns, as well as how government assistance and policy may be able to support them in the future.

2. Literature review

2.1 COVID-19 in Pakistan

The first verified case was reported on January 1, 2020, in Wuhan, China. At initially, only China was impacted, but on January 13, 2020, Thailand reported its first confirmed case. On February 26, 2020, Pakistan reported the first COVID-19 case. 1,621 fatalities and 76,398 recorded cases as of 1 June 2020 equaled a CFR of 2.12%. On June 14, 2020, Pakistan reported the most instances in a single day with 6,825 cases. The lowest number of instances officially recorded as of August 30, 2020, was 213. The second wave of cases began during the second week of October and reached a peak of 3,795 cases on December 6. Despite an increase in reported instances, the peak was not reached until February 2021, when it was less than 1,000. Pakistan said that the third wave had started in the second week of March 2021. As of March 18, 2021, the CFR is 1.2% and the infection rate is at 8%. It is expected that the current number of cases will rise as the infection rate rises and a new viral strain appears.

2.2 Low income families

For low-income households, the COVID-19 epidemic's effects have been extremely detrimental. For Pakistani subpopulations who are already in or on the verge of poverty, systemic inequities that are increasing gaps in employment, income, health, and well-being make life more challenging. The new legislation restricting vital personnel and business closures may significantly disrupt family life in ways such as health issues, the strain of working outside the home, and the loss of a source of money.

In addition to posing a serious risk to people's physical health, COVID-19 also significantly affects their mental, emotional, and social health. A person has a practical understanding of how to face daily obstacles when their mental and emotional health is strong. The community's emotional and mental health is harmed by indeterminate illness, social isolation, self-isolation, and quarantine. In a nationwide poll done in China on January 31, 2020, anxiety, depression, dread, cognitive alterations, avoidance and obsessive behavior, and loss of social functioning were all prevalent, with a mean COVID-19 Peritraumatic Distress Index score of 23.65(15.3) (CPDI). Nearly one-

third of respondents claimed to have emotional or mental health problems. Another Chinese study that examined the psychological effects of COVID-19 on the elderly discovered that people of all ages experienced worry and grief.

2.3 Survival Strategies

Valenti's concept of a survival strategy (1998-2007). Survival methods involve adaptive and maladaptive biological, psychological, and social components. People in vulnerable groups have a more difficult time regaining their footing after a disaster, making them more susceptible to the consequences of future hazard occurrences. The definition emphasizes the term "living" in particular. This refers to the control an individual, family, or group has over a means of sustenance, which is described as a continuous revenue stream and/or a stockpile of resources that can be accessed, utilized, or transferred to meet their needs. This may include tangibles such as information, cultural understanding, social connections, and even legal safeguards in addition to tangibles such as tools, property, and other resources. Consequently, we develop a "Access model" to facilitate this tenuous means of subsistence. To establish whether people are prepared to deal with the effects of hazards, the Access model considers how well they are connected to the resources necessary for their livelihoods before and after the hazard's impact.

The human cost of natural disasters is vulnerability. Over time, a person's risk factors, outcomes, and resilience will evolve. Possibilities exist that existent vulnerabilities, as well as new ones that develop, integrate, and endure through time, contribute to gendered, racialized, household-based, and social inequality. As a result, the likelihood of intergenerational transmission of vulnerability and rising inequality may grow. Even if poverty is not the primary cause of vulnerability, catastrophes accentuate existing disparities and disproportionately afflict the poor and the vulnerable (UNDRR, 2019).

The pandemic of COVID-19, which has zoonotic origins, highlights the interconnectivity of multiple systems and the systemic nature of risk. In addition, it highlights weaknesses in health risk governance and disaster recovery. A systemic perspective on risk and the facilitation of the development of robust multidimensional risk governance structures are crucial components of any good recovery approach. The sustainable development strategy to minimize catastrophe risk and underlying vulnerabilities in order to promote resilience is gaining prominence.

2.4 Covid-19 Effects on socioeconomic

The healthcare system in Pakistan is subpar compared to those in developed nations. There aren't enough facilities to suit everyone's needs. Over 1,680 persons can fit in one hospital bed on average⁹. The testing frequency was initially quite modest, but it grew as the infection rate rose. The provision of healthcare for non-COVID-associated illnesses, including primary healthcare services like routine vaccines and mother and child healthcare, was one of the major problems during the first and second waves of the pandemic. Lockdowns and travel restrictions across nations had an impact on supply chains, vaccine stock shortages, and immunization services, endangering children's vaccinations.

One of the only areas to be shut down after the COVID-19 epidemic was the school system in an effort to stop the sickness from spreading through social and physical isolation. The COVID-19 epidemic has a direct influence on 42 million children in pre-primary through post-secondary education. As a result, a large number of low-income private schools have to close since they are unable to pay their teachers' salaries. The risks and vulnerabilities already present in the educational system may grow as a result of this situation, decreasing educational opportunities.

The lack of mobility, internet, and tele schooling services adversely affects women, girls, and members of other disadvantaged groups disproportionately, as do those living in rural areas and urban slums. Pakistanis are said to be among the world's most charitable people. The entire nation acts swiftly and efficiently in times of tragedy. Therefore, the subject of charitable giving cannot be disregarded. Numerous organizations leading relief and recovery operations have received a great deal of assistance. Many organizations and people have taken part in charitable endeavors. The typical receivers of gifts are ration packages, public health awareness campaigns, and aid for hospitals with subpar facilities, such as COVID-19 testing of patients, ventilators, personal protective equipment, and other consumables.

3 Research Methodology

In this study, low-income households filled out a questionnaire for the researchers. The research population of interest was low-income households in District Mardan, which was sampled systematically. These procedures constituted the research:

3.1 Preparation

At this point, we designed questionnaires and gathered data on low-income households. The questionnaires asked about the economy, how respondents planned to meet their basic needs during the pandemic, what they did to maintain their health, what they would do in the event of a health emergency, and how they intended to combat the virus itself. They also asked about how respondents planned to deal with the Covid-19 virus pandemic. Both multiple-choice and open-ended questions were included in a questionnaire to learn more about how low-income families handled challenges and made adjustments to the Covid-19 outbreak.

3.2 Questionnaire Validation

The group looks over the adopted questionnaire to suggest changes and improvements. The questionnaire is next evaluated by the qualified validates. The numerical results of the validation process demonstrate the validity of the adopted questionnaire.

3.3 Data Collection and Analysis

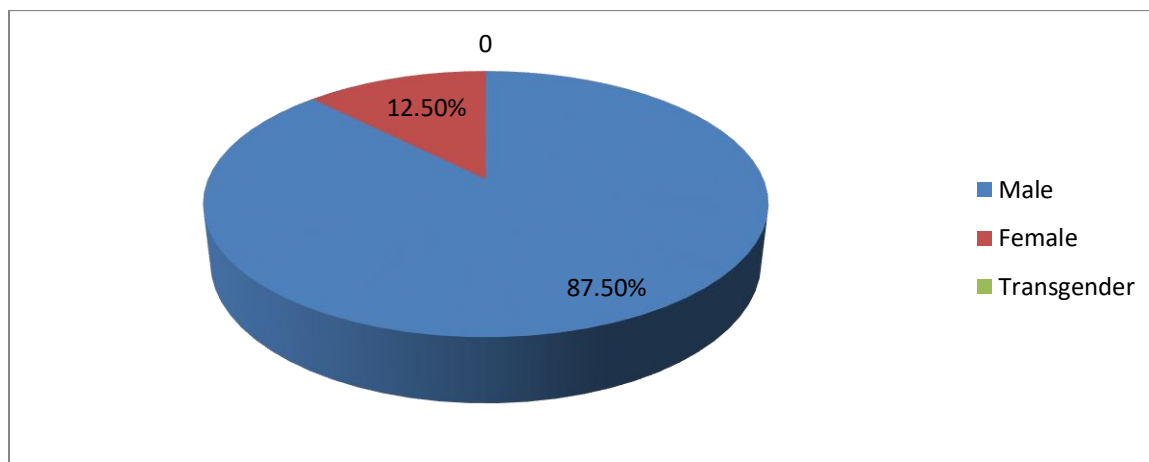
Validated questionnaires were given to respondents from low-income families to complete. Those that were asked to participate in a survey did so on their own. After that, a descriptive analysis of the data was done to show how low-income households dealt with challenges and adapted to the Covid-19 pandemic.

4 Result and Discussion

4.1 Socio demographic information

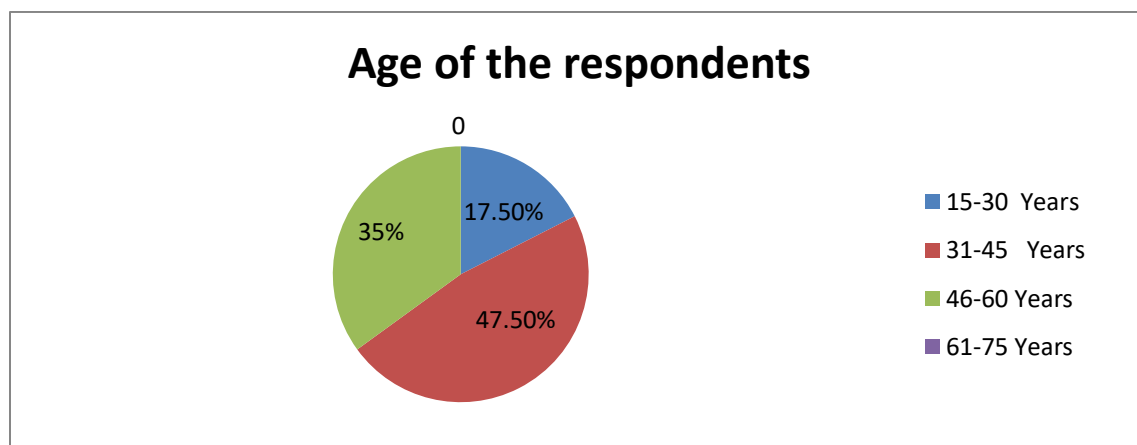
Analysis of data is the most important aspect of any study. Statistical analysis is used to synthesize data. Using logical reasoning, data analysis is the process of identifying patterns, trends, and correlations in a set of data.

Gender of the respondents



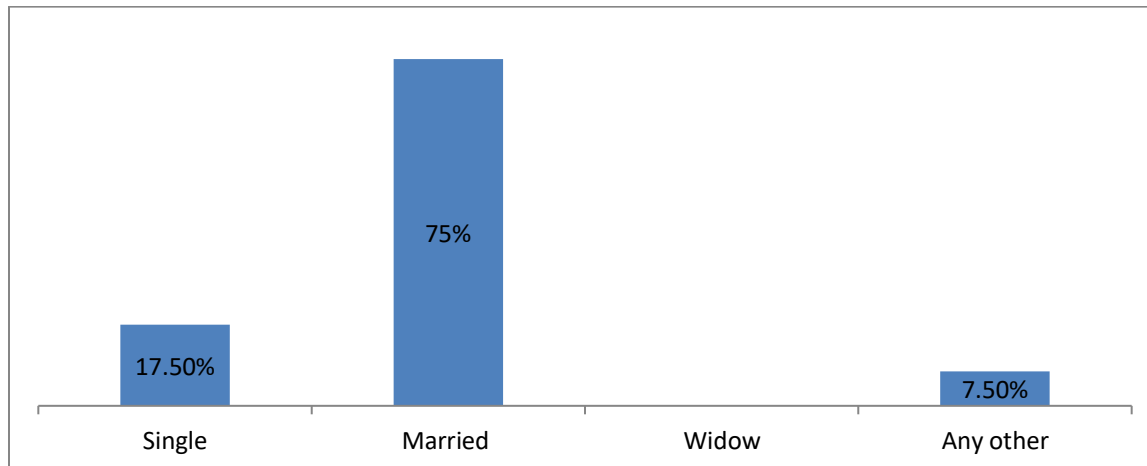
The above table displays the respondents' gender distribution. Only 5 (12.5%) of the total answers were from women, as opposed to 35 (87.5%) from men.

4.2 Age of the respondents



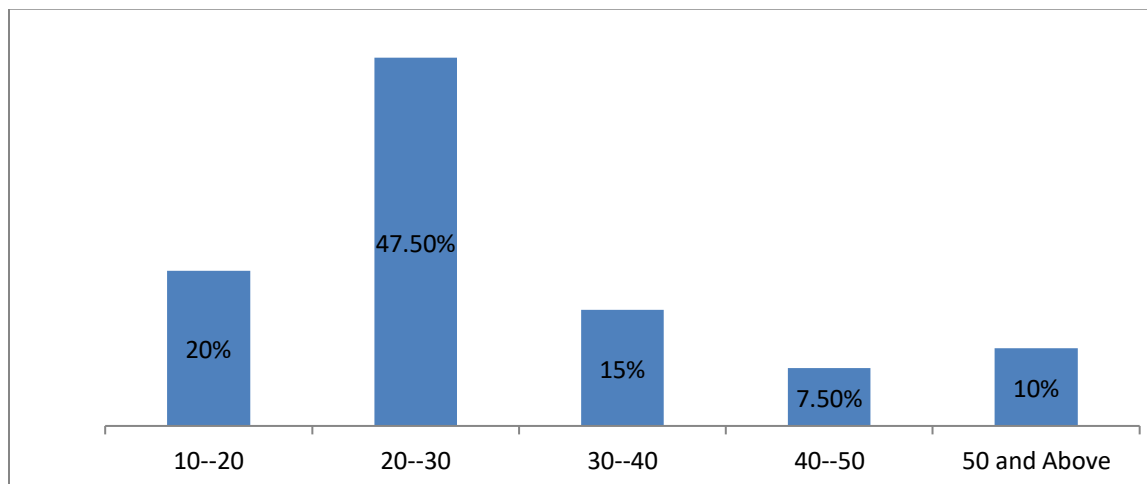
The ages of respondents are indicated in the table above. Seven responders (17.5% of the total) were between the ages of 15 and 30. Moreover, 19 responders (47.5% of the total) were between the ages of 31 and 45. 13.5 percent (14 of the respondent pool) were between the ages of 46 and 60.

4.3 Marital status of the respondents



The table above displays the marital status of the respondents. Thirty (75%) of the interviewees were married, whereas only seven (17.5%) were unmarried. Only three respondents (7.5%) responded positively because they did not have children or because their families had been separated by divorce or marriage.

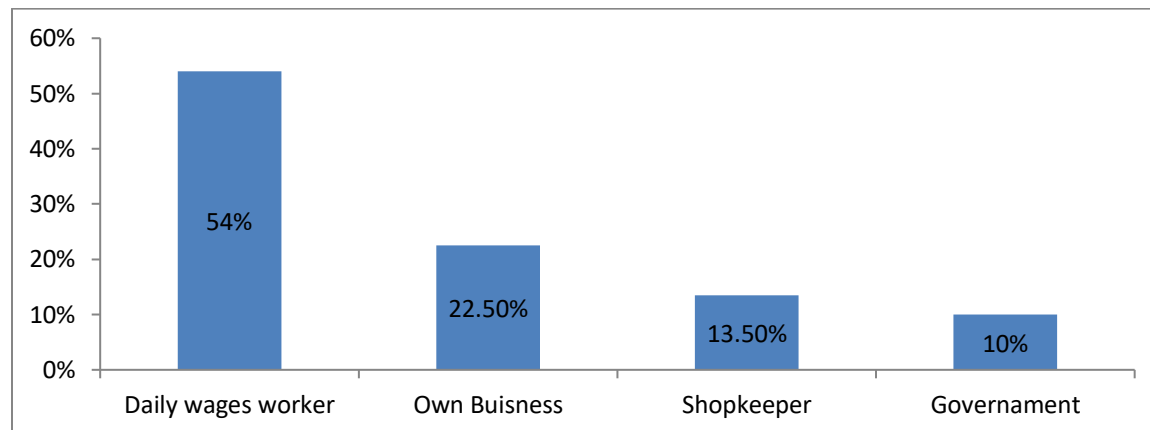
4.4 Monthly income of the respondents



The table above shows the respondents' average monthly income in the Mardan district. As a result, 8 people's (20%) monthly salaries were between \$10,000 and \$20,000. A total of 19 respondents (47.5%) claimed to make between 20,000 and 30,000 Pakistani rupees each month (PKR). Three respondents (7.5%) reported a monthly

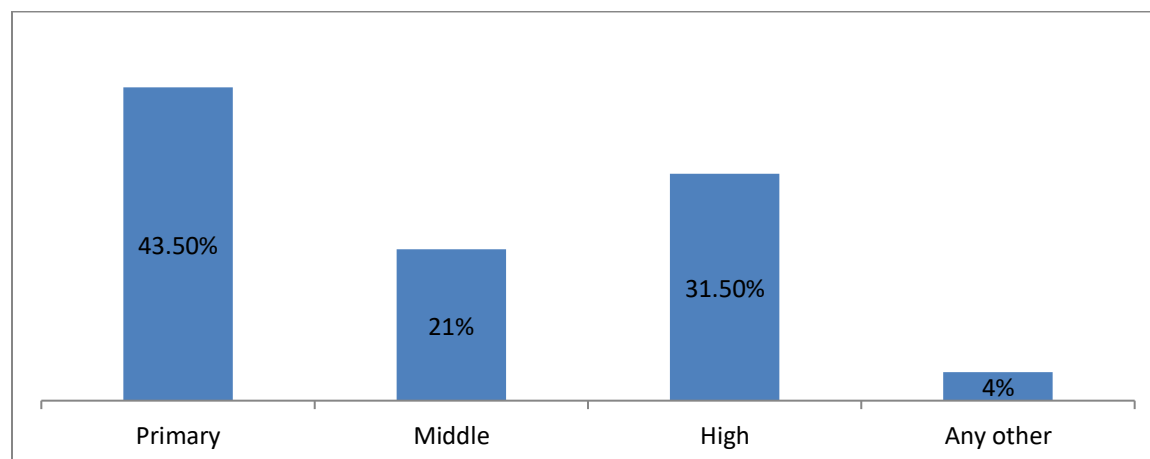
income between 40,000 and 50,000 Pakistani Rupees, while the remaining four respondents (10%) reported a monthly income of 50,000 or more. Additionally, six respondents (15%) claimed a monthly income between 30,000 and 40,000 Pakistani Rupees.

4.5 Respondent's occupation



The professions of respondents are listed in the table atop the page. When asked how frequently they are paid, 54% of respondents indicated that they are paid daily. In a similar vein, 22.5% of responding business owners reported that their company paid for all of their HH expenses..

4.6 Respondent's education



The table above includes a description of the respondent's educational background. The majority of respondents (45%) in this regard claimed to have only completed primary school. In addition, 21% of those surveyed stated they had at least completed middle school. Thirty-one percent of respondents claimed they had at least completed high school, while four percent stated they had just done some college or were illiterate or unschooled.

4.7 Strategies of low-income families during the Covid-19 Pandemic

Statement	Self-employed	Government worker	daily wages worker	Any other	Total
What was your main source of income before covid-19	14 (35%)	5 (12.5%)	12 (30%)	9 (22.5%)	40 (100%)
Has the corona virus effected your working hours/Income	Reduction in working hours	reduction in income	job loss	Any other	40 (100%)
	9 (22.5%)	17 (42.5%)	14 (35%)	0	
Has the corona virus worsen your financial position	Yes	No	Don't know		40 (100%)
	33 (82.5%)	7 (17.5%)	0		
How has your employment changed due to covid-19	Loss of job	Change in Job	Any other		40 (100%)
	19 (47.5%)	13 (32.5%)	8 (20%)		
Is the family limited their expenses during covid-19 pandemic	Yes	No			40 (100%)
	34 (85%)	6 (15%)			
Has you utilized your all saving during Covid-19	Yes	No			40 (100%)
	27 (67.5%)	13 (32.5%)			
How often have you felt down economically, depressed or helpless	Not at all	Some days	Always	Any other	40 (100%)
	3 (7.5%)	19 (47.5%)	11 (27.5%)	7 (17.5%)	
Is government provided any sort of aid to the family during covid-19 pandemic	Yes	No			40 (100%)
	14 (35%)	26 (65%)			
If yes, Please specify	Food	Cloth	Cash	Any other	40 (100%)
	0	0	0	14 (35%)	
Is the family is benefiting from government ehsas program during covid-19 pandemic	Yes	No			40 (100%)
	4 (10%)	36 (90%)			
Is any NGO provided any sort of aid to the family during covid-19	Yes	No			40 (100%)
	17 (42.5%)	23 (57.5%)			

pandemic					
If yes, Please specify	Food	Cloth	Cash	Any other	40 (100%)
	4 (10%)			13 (32.5%)	
Are the rich people of the community provided any sort of food/cloth to the family during covid-19 pandemic	Yes	No			40 (100%)
	22 (55%)	18 (45%)			
If yes, Please specify	Food	Cloth	Cash	Any other	40 (100%)
	8 (20%)	2 (5%)	6 (15%)	6 (15%)	
Has the family borrowed money from someone during covid-19 pandemic to meet the basic food and shelter need	Yes	No			40 (100%)
	16 (40%)	24 (60%)			
Has the family borrowed food item from someone during covid-19	Yes	No			40 (100%)
	6 (15%)	34 (85%)			
Has the corona virus affected your ability to meet your essential living cost	Rent	Food	Utilities	Any Other	40 (100%)
	3 (7.5%)	6 (15%)	17 (42.5%)	14 (35%)	
Is your family face any kind of challenges during covid-19 pandemic/lock down	Yes	No			40 (100%)
	31 (77.5%)	9 (22.5%)			
If yes, please specify	Inflation	Transportation	Food items	Any Other	40 (100%)
	23 (57.5%)	3 (7.5%)	5 (12.5%)	0	
Before the corona virus, can you say how was your family managing financially	Living comfortably	doing all right	Finding it quite difficult	Any other	40 (100%)
	4 (10%)	27 (67.5%)	6 (15%)	3 (7.5%)	
During covid-19 pandemic, can you say how was your family managing financially	Living comfortably	doing all right	Finding it quite difficult	Any other	40 (100%)
	0	7 (17.5%)	33 (82.5%)	0	

Have you sold something in covid-19 pandemic for the purpose to get food items	Land	Moter Car	fridge/livestock	Any other	40 (100%)
	2 (5%)	5 (12.5%)	11 (27.5%)	22 (55%)	
Have you observed any sort of changes in household expenditure	Increase in expenditure	decrease in expenditure	No changes	Any other	40 (100%)
	21 (52.5%)	4 (10%)	13 (32.5%)	2 (5%)	
What is the unexpected expenditure of the household during Covid-19	Mask & Sanitizer	Online courses	Medicine	Any other	40 (100%)
	11 (27.5%)	4 (10%)	17 (42.5%)	8 (20%)	
Problem solving of low income families to maintain their health	Traditional herbs	Vitamins	Religious support (Dam & Taweez)	Any other	40 (100%)
	15 (37.5%)	7 (17.5%)	3 (7.5%)	15 37.5 (%)	

The data in the table above illustrates the number of low-income families that survived the covid-19 outbreak. Regarding this topic, respondents were asked diverse questions and given diverse responses. 35% of respondents claimed they were self-employed before to covid-19, 13% said they worked for the government, 30% said they were paid on a daily basis, and 22% had other sources of income. When asked how the covid-19 pandemic had affected their working hours/income, 22.5% of respondents reported a decrease in working hours, 42.5% reported a decrease in monthly income, and 35.0% reported that they had lost their jobs. In addition, 82.5% of respondents say the covid-19 epidemic affects their financial situation, while 17.5% believe it has no influence on their finances. Similarly, 32.5 percent of respondents reported a change in employment status in covid-19, while 20% reported no change. In addition, respondents were asked if they had reduced their spending due to their worsening financial situations as a result of the Covid-19 outbreak; 85% said they had, while 15% said they had not. In addition, 67.5% of respondents said they depleted their entire finances during the Covid-19 pandemic, whilst 32.5% believed the opposite.

During the CoV-19 pandemic, 7.5% of respondents claimed they never felt hopeless or depressed about their financial condition, 47.5% said they did on certain days, and 47.5% stated they always felt hopeless and miserable. When asked whether or not they receive government assistance, respondents were divided: 35% said it does, while 65% said it does not. In addition, 35% of respondents believed that decreases in electricity prices and other levies represented positive government assistance. When asked whether they are utilizing the government's Ehsasprogram,

respondents were divided: 10% indicated they were receiving assistance, while 90% stated they were not. In addition, during covid-19, 42.5% of respondents reported receiving assistance from non-governmental organizations, compared to 56.7% who reported receiving no such assistance. 10% of people who received non-governmental organization aid received food, while 32.5% received other items such as cash, clothing, and other hygiene products (Mask & Sanitizers). Similarly, during covid-19, 55% of respondents stated that local affluent individuals gave some type of assistance, while 45% stated that this was not the case. Twenty percent of those who said that wealthy people do good for their communities offered food, five percent provided clothing, fifteen percent provided cash, and the remaining fifteen percent provided anything else. In addition, during covid-19, forty percent of respondents stated they had borrowed money to cover their basic needs, while sixty percent claimed they never borrow money because they have funds or a job that allows them to do so. During covid-19, 15% of individuals acknowledged borrowing food from another person, while 85% said they never did so. The respondents were then asked if covid-19 had affected their ability to meet essential living costs; 7.5% said it had, with 15% of the HH stating that they had not been able to provide food for their families, 42.5% stating that they had not been able to provide utilities, and 35% stating that they had not been able to meet any other essential need.

77.5 percent of respondents indicated they and their family experienced difficulties during the covid-19 pandemic/lockdown, whereas 22.5 percent did not. In addition, 57.5% of respondents reported experiencing inflation during the outbreak, 7.5% reported having difficulty travelling about, and 12.2% reported having difficulty finding food. Then, ten percent of respondents said the family was financially stable before to the covid-19 outbreak, sixty-seven percent believed everything was great prior to the pandemic, fifteen percent claimed it was difficult to make ends meet, and seven and a half percent did not know. The majority of responders (82.5%) claimed that it was difficult for their family to manage money during the CoVD19 pandemic, while only 17.5% said everything was OK. In order to purchase food supplies during the pandemic, 5% of respondents claimed they had sold land, 12% said they had sold a car or motorcycle, 27.5% said they had sold a refrigerator or animals, and 55% said they had sold anything else. Similarly, 52.5% of respondents reported an increase in expenditures during covid-19, 10% reported a decrease in expenditures, 32.55% reported no change in expenditures, and 5% reported something else. The respondents were then asked what they had unexpectedly spent the most money on during covid-19. Twenty-seven percent of them responded with masks and hand sanitizer, ten percent with line courses, forty-two percent with medication, and twenty percent with various responses. When asked what they were doing to stay healthy despite financial difficulties, 37.5% reported utilizing traditional herbs during covid-19, 17.5% reported taking vitamins, 3.5% reported receiving assistance from Dam & Taweez, and 37.5% reported doing anything else.

5` Conclusion of the Study

This study explores the coping techniques of low-income households in the district of Mardan, Khyber Pakhtunkhwa, after the covid-19 pandemic broke out. The study also examines how low-income families were affected by covid-19 and what survival strategies they developed. Prior to covid-19, it was difficult for low-income families in the district of Mardan to obtain adequate employment, nutritious food, and meet their other basic needs.

According to the report, the majority of the world's population was self-employed before to the emergence of Covid-19. The majority of people, according to primary sources, lost income and work as a result of the pandemic. During the covid-19 outbreak, most families had to reduce their spending because to a shortage of income. Moreover, the data analysis indicates that the outbreak had a detrimental effect on the local economy. The lockout made it challenging for them to obtain food and other basics. The lack of proper support from the government and non-governmental organizations (NGOs) has a negative impact on the citizens' well-being and economic status, according to primary sources. In addition, the majority of evidence suggests that low-income households borrowed money and spent it all throughout the pandemic.

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