EFFECT OF COVID-19 ON THE MENTAL HEALTH OF STUDENTS IN PAKISTAN: THE ONLINE EDUCATION PRESSURE, FEAR OF FAILING AND PSYCHOLOGICAL DISTRESS

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KEYWORDS
Covid-19, Online Education, Fear of Failure, Psychological Distress, Pakistan

ABSTRACT
The Covid-19 pandemic has been around for a long time in Pakistan and it has resulted in the shutting down of education sector over a long period of time. Despite this hurdle, government has implemented Online Education System in universities throughout Pakistan. But this online education system comes with its own caveats and problems. The many gaps and oversights in Pakistan’s online education system as well problems of being developing country have all contributed to deterioration of students’ mental health.

This article focuses on negative effects this lockdown and online education has caused on student’s studies, how their mental health has deteriorated over the time span of online classes. The questionnaires were designed to assess online education pressure, psychological distress and fear of failing in students. Findings shows that online education pressure has caused a severe and significant increase in student’s Psychological Distress, especially in context of Fear of Failure. This study will help policy makers in solving the issue of psychological distress in students by taking appropriate steps and adopting better strategies.

INTRODUCTION
The outbreak of COVID-19 was unprecedented event that has changed the shape of the world. It is not just health related crisis; instead it has deeper and profound sociopolitical, geopolitical as well as educational impacts (Khan, Sultana, Hossain, Hasan & Sikder, 2020). Across the globe discrepancies are emerging piece by piece. One such flaw in the system that has emerged is the destruction of the whole education system all over the world. As per UNESCO, education sector of more than 190 countries has been completely shut down or greatly disturbed. In these 190
countries, the education of more than 1-billion students has been effected. If we look at figures, country wise, more than 90 percent of the whole student population has been disturbed. Out of this population nearly a 100-percent of students are from rural and low income areas. Apart from affecting the studies of enrolled students, this outbreak is likely to cause nearly 24 million students to abandon their studies due to deteriorating financial situation in the wake of lock-downs and other government measures to control spread of the virus (Huang, Liu, Tlili, Chang, Zhang & Zhuang, 2020). In this connection, World Bank report concluded that 3 months just after 2005 quake, Pakistan lost 1.5 to 2 academic years of schooling. According to a Gallup poll, 74% of parents think that time limits for the schooling must be eliminated (Taimur & Sattar, 2020).

As consequence, method schooling used to work should fundamentally change. As a result, officials worldwide have acted swiftly to handle situation and secure education’s survival. Their stable markets, technical advances, and learning objectives have almost all contributed towards lowering their likelihood of failing. Given pace and breadth of academic catastrophe, multitudes of educators and pupils have indeed been forced to rely on distance learning, a relatively new and unproven technique in Pakistan. Authorities are testing with number of online technology in education, like Zoom, Google Classroom, LMS and WhatsApp, to ensure that the teaching remains uninterrupted throughout lockdown (Jahangir, 2020). All through COVID-19 period, nearly every government pushed for shutdown of schools and universities as a potential part of their resolution strategy. Keeping current plan in place, Pakistani administration announced the closing of academic establishments across Pakistan to slow the pandemic's propagation and directs all schools and universities to conduct their operations online, i.e. digital learning, and recommended the universities to keep it up even after the COVID-19 situation comes to an end. Shortly after the beginning of the COVID-19, the huge shift in the global educational system was seen.

Such advances offer a glimpse into how learning will be reshaped in the coming time, for good or worse. While the pandemic is starting to spread across world, countries have acted swiftly and decisively to control it. There have been indications of reduced enrolment in schools and colleges at the start of pandemic. On 13th March of 2020, the OECD estimated that worldwide closure of academic system will affect 421 million students (Drell, 2020). Number of kids has begun learning at home as result of the risk involved. Whereas these changes certainly created difficulties, they also culminated in academic achievement (Smith et al., 2020). Whereas the long-term impact of COVID-19 on Pakistan education sector is unclear, it can be predicted that such impacts will permanently impact the direction of educational advances. From spring 2020, universities saw an unprecedented huge shift from traditional face-to-face teaching but towards virtual classrooms. Given the increased risk of Corona virus infection (COVID-19) in Pakistan and country’s requirement of "undisrupted studying and education," a large number of schools and colleges have started e-learning. Hundreds of faculty members quickly started lecturing in front of monitor screen, at same time students are to stay at home and finish online courses.

The fact that many universities have started online education doesn't necessarily mean that it is a surefire replacement to conventional classrooms. It cannot be stressed enough that the online classrooms and conventional classrooms are very different entities. Pakistan is still developing country with where allot of students don't have access to technology and resources necessary for online education. Only 36.68% of population has access to broadband internet (Authority,
Without access to internet it is impossible to take part in any classrooms. Brought about by digital disparities and absence of availability to contemporary technologies, children from poor households get restricted access to courses online. On the other hand, increasing internet price is yet another barrier to attend the online-classes (Adams & Wilson, 2020). Furthermore even with access to internet students and sometimes even teachers are unable to understand the proper procedures as well as all the other technicalities that come with online education. In this connection, if we take a look at small educational institutes like private schools or even the public schools it becomes that they can neither afford nor implement any form of the online education.

Another problem that is prevalent in online education is problem of getting lost in translation. It is undisputed that in online classes like zoom and similar platforms students are unable to get the same level of understanding as in conventional courses. A home is not the perfect place for learning. Many students face many challenges at home like domestic violence and volatile domestic situations. Getting barred at home and studying under those circumstances can be very destructive for the student's mental health as well as their performance in online classes (Khawar et al., 2021). However, no comprehensive research has been performed to date on the psychological distress induced by negative attitudes about online education amongst university students during this pandemic. Therefore, primary objective of this research was to evaluate the effect of pupils' views of "online education pressure" upon psychological distress during the COVID-19 pandemic. Whereas these changes certainly created difficulties, they culminated in academic achievement. There are a lot students who live in the poorer households (Richard & Anthony, 2019). Latest studies of Jaeger and Blaabæk, (2020) shows that students face uneven educational chances as a consequence of the prejudice against families with greater resources. Beaunoyer et al. (2020) examined technological inequalities throughout the COVID-19 time frame.

While the majority of academic institutions have adopted courses online (Yen, 2020; Zhou et al., 2020), one issue remains: would this method care learners from low-income households or distant regions? Baticulon et al., (2021) classified the barriers to virtual classrooms into the five categories: technical, individual, familial, organizational, and community, with just 41% of the pupils believing they can engage in digital training emotionally and intellectually. However, the aforementioned factors contribute to the students' Fear of Failure. Evidence from the previous studies due to large scale pandemics (COVID-19) mental health is effected and it can vary with time as long as there is pandemic (Goldmann & Galea, 2014; McFarlane & Williams, 2012). Thus, our contribution in this study is to explore effect of online education pressure (OEP) on fear of failure (FOF) and psychological distress (PD) among university students following two years of COVID-19 outbreak in Pakistan. Current study may be explanatory study of international community, or it may portray equivalent impact among college students from the countries with similar socioeconomic status, no online education experience, and the unprecedented fear of failure. This research aims to quantify "Fear of Failure" as a mediating variable in evaluating psychological distress amongst university students in a poor nation, Pakistan, during covid-19 epidemic.

**LITERATURE REVIEW**

In addition, some issues were raised, involving teachers’ skills in handling the large number of technologies, students’ financial deficits in managing IT materials, inadequate infrastructure in many universities to promote rapid virtual teaching, difficulty for large proportion of students
to access the Internet facilities, unmanageable laboratories, and Practical courses, controversial online assessments, have severely deteriorated academic progress, which has led to serious fear of academic delays and psychological barriers among college students (Sahu, 2020). Research framework and associated hypotheses have been developed using literature to illustrate links amongst current study variables. Proposed framework is composed of one independent variable, like "online education pressure," and a dependent variable, “psychological distress,” as well as a mediating variable, “fears of failure.” The framework and assumptions are described in figure 1.

**Figure 1**  
*Theoretical Framework*

![Theoretical Framework](image)

**Online Education Pressure & Psychological Distress**  
Due to many issues in Pakistan's societal disparities, uneven distribution resources and several logistic problems, online education, despite its many benefits, has not been a complete success in Pakistan. More than half of country population lacks access to broadband internet (Authority, 2019). There are many other such problems that act as hurdles in way of education at home like absence of parental guidance in education, unavailability of technology and poverty and long load shedding hours (Haris & Al-Maadeed, 2021). Due to these prevalent problems online education has not been able to completely replace regular physical classes. Even if students do not suffer from the above mentioned problems and have access to everything needed for online classes they still suffer from their lack of expertise in using online platforms. Most Students lack the IT expertise needed to even get connected to classes, let alone conduct their whole studies online and make the assignments. Students suffer from the lack of the English proficiency in Pakistan. Another problem is lack of cooperation from teachers and strict rigid timelines for classes and assignments. All problems lead to students not being able to perform well in online education. However, pressure remains on them to perform well and leads to the frustration causing mental health.

Ineffective teachers' enthusiasm and pupils' growing pressure place a strain on efficient web based education systems. Interestingly, individuals who are new to computers or are beginners face numerous stresses (Crooks et al., 2020). While many learners gain information rapidly, others do not. This process for gaining information is contingent upon the available resources.
or ability to access instruments. Most learners face lack of exposure to innovative technological resources as result of socio-economic disparities. Concurrently, non-technical teachers' complete absence of IT expertise was recognized as a major obstacle. Additionally, features of internet education (restricted timeframe, translation & evaluation techniques) create dissatisfaction among students. In today technology environment, about 25% adolescents from low-income households lack access to a personal computer (Auxier & Anderson, 2020). Worries about efficiency, a lack of interest to use online learning, insufficient English proficiency, an absence of any support from academic institutions and teachers, insufficient availability of technology and overarching lack of experience developing virtual learning material are primary impediments to effective virtual learning structures. Learners get psychologically upset when they are unable to effectively finish their programs as a result of these obstacles. Based on the above review this hypothesis is made:

Hypothesis 1: There exists positive relationship between online education pressure and student psychological distress

**Online Education Pressure & Fear of Failure**

Administration and policymakers have made no choice on pupils who want to view themselves as potential successful students. Administration is making some efforts to avert educational loss. This included curriculum reductions (although not always accomplished) and teacher-led online courses. But these efforts are falling flat as they are not a long term solution but just trying to work around the inevitable loss. Additionally, according to a recent study done by the Pakistan Bureau of Statistics (PBS, 2019), 50% of Pakistani homes lack access to satellite TV. Sintema, (2020) stated that pupils of 2020's class are likely to see a decrease in their passing rate as a result of COVID-19 shut downs. According to study conducted in Pakistan, third world nation, 17.2 million elementary pupils and thousands of pupils are preparing for uncertain university education tests (Hasan & Bao, 2020). Due to absence of IT related equipment and facilities for a huge number of students, these students are on the verge of failing their academic sessions due to not being able to submit their assignments or attend online classes (Auxier & Anderson, 2020). There are also students who have complete lack of the internet facilities, which renders attending online exams impossible for them. Therefore based on this the following hypothesis is developed.

Hypothesis 2: There exists a positive relation between online education pressure and fear of failure.

**Fear of Failure & Psychological Distress**

Presently, millions of pupils are awaiting their opportunity to appear for the public test, but the administration lacks focus. Therefore, individuals are confronted with dual set of issues: worry over the deterioration of their normal studies plus Fear of Failure. Numerous researches have been done to determine the connection among fear of failure and psychological distress (Choi, 2020). Likewise, the results of the OFGD show that several individuals admitted experiencing a sleep problem and experiencing psychological anxiety as a result of their unclear prospective admittance. Numerous studies demonstrate a substantial correlation among impoverishment and psychological distress (Jiang, 2020). They are harmed by unavailability of technology like computers and sometimes even internet (Wong et al., 2015). Brought about by digital disparities and absence of availability to contemporary technologies, children from poor households get restricted access to courses online. On the other hand, increasing internet price is yet another barrier to attend online-classes (Adam et al., 2020). Due to which they are reluctant to take the
online classes and they are afraid of failing in exams. Based on above evidence this hypothesis is made:
Hypothesis 3: There exists a significant and positive relation between student’s Fear of Failure and psychological distress.

**Mediating Role of Fear of Failure**

Many impoverished countries continue to be wary of digital teaching (Thongsri et al., 2019). One source of impact on virtual classrooms is a dearth of preparatory skills in the delivery of digital learning. A meta-analysis of current studies concluded that E-learning is preferable to no study and can sometimes be similar to conventional education (Cook, 2009). Furthermore, (Cao et al., 2020) found that approximately 25% of individuals suffer from severe stress as the consequence of virtual learning burden. This situation requires quantification of psychological harm experienced by students as the consequence of their negative views of the e-learning. Additionally, the majority of students are concerned about educational losses, since the state has still not enacted an active strategy for university students. The authorities were unable to make time-sensitive choices for millions of currently enrolled pupils. The majority of virtual education programmers have collapsed since administrative and regulatory authorities did not adequately design and oversee them (Teo et al., 2020). Thus, normal courses have become unexpected, and now they’ve met the educational year’s loss criterion. The same is true for final semester university students who were unable to appear for public examinations. Clearly, these two major categories of learners may lose their opportunity to learn something meaningful as a result of the pressures of the virtual classrooms. Based on the above review this hypothesis is made:
Hypothesis 4: Fear of Failure significantly mediates the relation between Online Education pressure and Psychological Distress.

**RESEARCH METHODOLOGY**

**Instrument development**

This study explains effect of OEP (online education pressure) on the PD (psychological distress) amongst students in Pakistan, with "FOF" (fear of failure) serving as mediating factor. In order to do this, the Kessler psychological distress scale (K10) was established and altered (Andrews & Slade, 2001). Kessler psychological distress scale (K10) has been established for assessing the psychological distress in the setting of Pakistan. Due to the scarcity of existing literature on this specific area of research, this research employed an empirical approach to elucidate important characteristics. Whereas previous work on this topic is minimal, an empirical approach is much more successful than using anecdotal findings (Miah et al., 2017). The empirical study’s queries are detailed in Appendix. The philosophy in this research is positivism with deductive approach as it is based on observation during covid 19 situation. Quantitative method (monomethod) was the study’s analytical advantage, as we sought to elicit views from the variety of perspectives in order to strengthen and extend the significance of the "Online education pressure" and "fear of failure."

**Population & Sample Selection**

Information was gathered for this study from Universities in the Hazara Region. Approximately 360 surveys were sent to various public and private universities. Samples were drawn on the basis of (Krejcie & Morgan, 1970) formula. In this connection, from each institute a sample of
19% percent of the whole population was taken. Thus, proper Proportion sampling was done. However only 340 surveys were completely and correctly filled and hereafter only 340 were used.

**Analytical Approach**
The numerical characteristics were used to guide Descriptive Statistics. Cronbach’s alpha was used to test the reliability of a large number of the variables. Correlation Analysis was used to determine whether or not there is the significant connection between the variables investigated in this study. The suggested connection was determined via a single linear regression analysis of the Independent and Dependent variables. Preacher and Hayes Process Macros were utilized to determine the presence of the mediator function between the independent and dependent variables.

**RESULTS OF STUDY**

**Demographics Information**
Among the total 360 respondents, 340 students responded in questionnaire completely, where 65.9% (224) were males and 34.1% (116) were female (Table 1). The major share 206, 60.6% of participants belonged to 15-20 age range and 134, 39.4% belong to 21-25 age range. Similarly, the respondents (students) from BS programs were 200, 58.8% and from Masters 140, 41.2% respectively.

**Table 1**

<table>
<thead>
<tr>
<th>Demographic</th>
<th>Response</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>224</td>
<td>65.9</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>116</td>
<td>34.1</td>
</tr>
<tr>
<td>Age</td>
<td>15-20</td>
<td>206</td>
<td>60.6</td>
</tr>
<tr>
<td></td>
<td>21-25</td>
<td>134</td>
<td>39.4</td>
</tr>
<tr>
<td>Education</td>
<td>BS</td>
<td>200</td>
<td>58.8</td>
</tr>
<tr>
<td></td>
<td>MS</td>
<td>140</td>
<td>41.2</td>
</tr>
</tbody>
</table>

**Reliability**
In order to check the reliability of the variables Cronbach alpha was calculated for all the three variables. According to (Hair Jr et al., 2020) if the Cronbach alpha is above 0.6 than it is reliable. This research Cronbach alpha of was calculated for all the three variables. Each of the variables was found to be reliable. The reliability indices are given in the table below by showing consistencies.

**Table 2**

<table>
<thead>
<tr>
<th>Scale</th>
<th>Items</th>
<th>Chronbach Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Education Pressure</td>
<td>7</td>
<td>.800</td>
</tr>
<tr>
<td>Fear of Failure</td>
<td>4</td>
<td>.811</td>
</tr>
<tr>
<td>Psychological Distress</td>
<td>10</td>
<td>.870</td>
</tr>
</tbody>
</table>
**Correlation Analysis**
The Pearson correlation analysis was used to check whether any significant correlation existed between variables. Correlations were higher than 0 indicate a strong relationship between two variables, and vice versa. In either case, 0 indicates that there is no relationship between the variables investigated. In this connection, the table below depicts relationship between online education pressure, fear of failure and psychological distress to examine strength and direction in association.

**Table 3**
*Correlation between variables*

<table>
<thead>
<tr>
<th></th>
<th>OEP</th>
<th>PD</th>
<th>FOF</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Education Pressure</td>
<td>1</td>
<td>.833**</td>
<td>.746**</td>
</tr>
<tr>
<td>Psychological Distress</td>
<td>.833**</td>
<td>1</td>
<td>.874**</td>
</tr>
<tr>
<td>Fear of Failure</td>
<td>.746**</td>
<td>.874**</td>
<td>1</td>
</tr>
</tbody>
</table>

**Correlation is significant at the 0.01 level (2-tailed).**

**Regression Analysis**
Correlation analysis was used in the study to break down the presence of connection between the factors; however, simple reliance on correlation analysis does not do the trick because it only shows the presence of connection between variables through the lack of help and does not tell about the relationship among the variables under study. As a result, the regression analysis is used to confirm that one variable is dependent on another. The regression analysis basically demonstrates how much one variable is influenced by the another one, such as an independent factor.

**Online Education Pressure & Psychological Distress**
Table 4 illustrates linear regression between variables. The first hypothesis claimed that Online Education Pressure (OEP) is linked to Psychological Distress (PD). A positive and substantial connection exists between OEP and PD, according to the results of the linear regression. The value of B is 0.753, with an R2 of 0.694 and a significance value of 0.000, indicating that there is a positive and significant connection between OEP and PD. As a result, the first hypothesis is accepted. The value shows that a change in the value of OEP causes the change in PD of 0.69 units.

**Table 4**
*Relation between OEP and PD*

<table>
<thead>
<tr>
<th>Predictor</th>
<th>B</th>
<th>R2</th>
<th>T</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Education pressure</td>
<td>0.753</td>
<td>0.694</td>
<td>27.671</td>
<td>0.000</td>
</tr>
</tbody>
</table>

**Online Education Pressure & Fear of Failure**
Table 5 illustrates the linear regression between variables. The second hypothesis claimed that OEP is linked to FOF. Positive and substantial linking exists between OEP and FOF, according to results of linear regression. Value of B is 0.702, with an R2 of 0.556 and a significance value of 0.000, indicating that there is positive and significant connection amid OEP and PD. First
hypothesis is accepted as value show that change in value of OEP causes change in FOF of 0.556 units.

**Table 5**  
*Relation between OEP and FOF*

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Fear of Failure</th>
</tr>
</thead>
<tbody>
<tr>
<td>Online Education Pressure</td>
<td>0.702</td>
</tr>
<tr>
<td></td>
<td>0.556</td>
</tr>
<tr>
<td></td>
<td>20.578</td>
</tr>
<tr>
<td></td>
<td>0.000</td>
</tr>
</tbody>
</table>

**Psychological Distress & Fear of Failure**  
The table 6 illustrates the linear regression between variables. The third hypothesis claimed that psychological distress (PD) is linked to fear of failure (FOF). Positive and substantial connection exists between PD and FOF, according to the results of the linear regression. The value of B is 0.839, with an R2 of 0.763 and a significance value of 0.000, indicating that there is a positive and significant connection between FOF and PD. As a result, the second hypothesis is accepted. Therefore, value of R2 shows that a change in the value of FFO causes a change in PD of 0.763 units.

**Table 6**  
*Relation between FOF and PD*

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Psychological Distress</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fear of Failure</td>
<td>0.839</td>
</tr>
<tr>
<td></td>
<td>0.763</td>
</tr>
<tr>
<td></td>
<td>33.024</td>
</tr>
<tr>
<td></td>
<td>0.000</td>
</tr>
</tbody>
</table>

**Mediation Analysis**  
The Process macros tool developed by Preacher and Hayes was used to evaluate the impact of mediation (Preacher & Hayes, 2004). The process Macros use bootstrapping method, which entails generating random samples from data and inspecting each resample for the necessary metrics (Preacher & Hayes, 2004; Shrout & Bolger, 2002) the role of Fear of failure (FOF) in regulating online education pressure (OEP) and psychological distress (PD) was investigated using Model 4.

**Table 7**  
*Path Analysis*

<table>
<thead>
<tr>
<th>Effect</th>
<th>Path</th>
<th>B</th>
<th>T</th>
<th>P</th>
<th>SE</th>
<th>LLCI</th>
<th>ULCI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Direct</td>
<td>OEP-&gt;FOF</td>
<td>.7022</td>
<td>20.5781</td>
<td>0.000</td>
<td>0.0341</td>
<td>0.6351</td>
<td>0.7693</td>
</tr>
<tr>
<td>Effect</td>
<td>OEP-&gt;PD</td>
<td>.3692</td>
<td>12.3960</td>
<td>0.000</td>
<td>0.0298</td>
<td>0.3106</td>
<td>0.4278</td>
</tr>
<tr>
<td></td>
<td>FOF-&gt;PD</td>
<td>.5461</td>
<td>17.2651</td>
<td>0.000</td>
<td>0.0316</td>
<td>0.4839</td>
<td>0.6084</td>
</tr>
</tbody>
</table>

| Indirect Effect | OEP->PD | 0.3835 | 242.25 | 0.000 | 0.0524 | 0.2445 | 0.4449 |

*OEP: Online Education Pressure, FOF: Fear of Failure, PD: Psychological Distress*

The impact of independent variable on mediator is 0.7022, with significance value of 0.000, as shown in table 7. With a significance value of 0.000, the impact of mediator on the dependent variable is 0.5461. The direct impact of independent variable on dependent variable is 0.3692, with a 0.000 significance value. This shows that OEP causes a 36 percent increase in PD. With
a significance value of 0.000, the total impact of independent variable on dependent variable is 0.3835. PD has increased to almost 38% as a result of OEP in FOF. This indicates that findings are statistically significant. The top and lower bounds of bootstrap findings for indirect impact are 0.2445 and 0.4449, respectively. This suggests that FOF acts as a buffer between OEP and PD.

**DISCUSSION**
The present research used analytical method to examine connection among OEP and PD among Pakistani students, demonstrating that FOF serves as major mediating factor. Pupils confirmed an increased degree of PD as a result of OEP during COVID-19 lockout. The results of this study supported hypothesis that PD was linked with sense of stress and FOF linked with eLearning. Furthermore, this research discovered the positive correlation among the "FOF" and "PD". The findings confirmed Hypothesis 1, indicating that OEP was positively related with to PD among Pakistani students. Thus, according to the research's objective, this paper analyses students' PD throughout the outbreak and investigates the variables that contribute to this concern. Most precisely, the results indicate that the virtual course registration processes, minuscule student evaluation mechanisms, one-way teacher assistance, and the expense of online learning are all significant predictors of more severe PD. This finding corroborates prior research indicating that significant costs impair the effectiveness of virtual learning (Wu et al., 2010). Hypothesis 2 was validated by the results of the study. The results showed a positive and significant relation between OEP and FOF. The constant distance caused by the lockdown has made students feel lonely and fearful. The inability to understand and perform well in online classes and exams has made students fearful of their inability to perform in classes and frightened for their future prospects.

Hypothesis 3 was similarly validated, demonstrating a positive correlation between OEP and FOF. To be more precise, difficulty in comprehending the program and registration procedures (enrollment process) is thus strongly associated with FOF. O'regan (2003) corroborated these results on the psychological variables. The stress experienced by students throughout COVID-19 may be related to the effects of poor learning programs. But at the other side, the kids' fear may be caused by progressively growing separation between them, their classmates and instructors as a consequence of isolation. It is well known that mental illnesses are more likely to develop and worsen in the absence of socialization. Finally, results indicate that FOF mediated the link across OEP and PD among students, thus supporting Hypothesis 4. Because of an inequality of resources certain students may be able to complete all classes instantaneously. The majority of them really not immediately get classes online. Many people who only have connection to the Web once per week are unable to take the lessons effectively. Additionally, the instructors do not devote additional hours to general teaching. Consequently, the pupils suffer emotional anguish which exacerbates PD. According to this research's hypothesis, OEP is related to the academic delays that have a detrimental influence on students’ psychological health and is positively and significantly associated with anxiety or depression among the Pakistani students during the lockout.

**CONCLUSION**
In the long term, the outbreak will have a major effect on people and communities. In Pakistan, the administration has taken steps to contain epidemic, involving travel bans and extending school closures. All higher education institutions have indeed been shut and lessons have been
rescheduled or courses have been conducted through virtual learning techniques. These efforts undoubtedly have the positive effect on students' academic development but come with their caveats mentioned previously. Since Pakistan is a developing country a large part of its student base lacks technology and resources vital to taking part in online classes as well as fulfill their academic responsibilities online. Students are suffering from distress due to constant buildup of online education pressure and fear of failure. OEP develops due to lack of technology, rigid deadlines, and uncertain future results. Uncertainty of the future leads to FOF; from there it is downward spiral which leads to PD. This research has explained the mechanism through which OEP contributes to PD and under what circumstances. It has given some insight into how some of these problems can be solved. It is hoped that this research will help administration and government officials in solving some of the issues or at very least identifying the underlying core issues.

**Theoretical Implications**
The current research makes many significant contributions to the literature. When it comes to conceptual implications, the current research has not just confirmed but also further expanded upon the use of (K10) PD scale (Andrews & Slade, 2001) in the fresh context, i.e. FOF. The new theoretical framework of this research has added fresh results for PD of students in the context of Pakistan. Not many preexisting researches focused on the PD while factoring FOF in their framework. The results of research can be useful in explaining PD in general and particularly in students.

**Practical Implications**
When it comes to practical implications, this research is among first to report effect of covid-19 on mental health of students in Pakistan in an empirical manner. The current study will be very useful to Pakistan government and administrative officials in taking note of and addressing the problem of PD in students due to pandemic. This study also explained factors that lead to the prevalence of PD, i.e. OEP. The theoretical framework of this study has proved that FOF is a leading factor in spread of PD among students and should be addressed. There exist multiple ways to solve issue of PD. These methods can be achieved over execution of fresh strategies by administration. Some issues can be addressed if teachers give them proper attention. Better courses should be devised as well as access to internet and other related necessities should be provided.

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