

**“PANDEMIC-RELATED FINANCIAL  
RISKS IN DIFFERENT SECTORS: A  
COMPARATIVE STUDY OF COVID-19  
IMPACT ON TEXTILE AND  
AGRICULTURE SECTORS IN  
PAKISTAN”**

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## Project Approval Statement

### APPROVAL FOR EXAMINATION

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I hereby certify that the above candidate's thesis has been completed to my satisfaction and, to my belief, its standard is appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at 9% that is within the permissible limit set by the HEC for the Bachelor's thesis. I have also found the thesis in a format recognized by the Department of Management Sciences.

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### ANNEXURE III: 1<sup>st</sup> Half Semester Progress Report

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Enrolment No.	02-112211-034, 02-112211-002
Thesis/Project Title	Pandemic Related Financial Risk in Diff. sector

A comparative study of Covid 19 Impact on Textile and Agriculture Sector in Pakistan  
**Supervisor Student Meeting Record**

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1	14/05/24	Cubicle	Background of the study introduction.	<i>[Signature]</i>
2	21/05/24	Cubicle	Conceptual framework and data collection.	
3				
4				

Progress Satisfactory

Progress Unsatisfactory

Remarks: Work was completed on time and  
is satisfactory

Signature of Supervisor: *[Signature]* Date: 05/12/24

Name of Supervisor: \_\_\_\_\_

**Note: Students must attach 1<sup>st</sup> & 2<sup>nd</sup> half progress report at the end of FYP spiral copies.**



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## **Abstract**

In this research the fiscal implications of the current COVID-19 pandemic on Pakistan's textile and agricultural sectors are analysed quantitative method was being used in the study. For analysing the performance of different sectors the pre and post the pandemic financial statistics of leverage, liquidity and profitability were compared. The textile sector once again improved its profitability and liquidity contrary to the agriculture industry which despite improvements in equity and asset returns could not manage its debts and liquidity as effectively. The results of correlation analysis on debt, leverage and profitability indicators showed moderate and highly significant relations between them. Thus, the public COVID-19 report pointing at the differential impact of the pandemic on these essential industries can be beneficial for stakeholders and governments as it provides insights about how to minimize their financial losses and risks.

## **Keywords**

COVID-19 pandemic, financial risks, textile sector, agriculture sector, Pakistan, sectoral performance, economic recovery

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