



RESEARCH ARTICLE

Assessing the Psychological Impact of Covid-19 among the University Students: An Evidence from Bangladesh

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ABSTRACT

All Bangladeshi universities along with other educational institutions were closed in March-2020 for an indefinite time period due to the outbreak of novel coronavirus (COVID-19). This study was carried out among the Bangladeshi students of undergraduate level in order to examine what kind of psychological impacts Covid-19 brought on the students. A total of 509 students from both public and private universities of Bangladesh were selected randomly as sample to collect information. Online zoom meetings and face-to-face meetings were arranged for receiving primary data from the respondents. Besides these, secondary data were collected from existing literatures like as - published books, journal articles, newspaper reports and articles, and online publications. The study identifies that during the epidemic, students had no other ways but to depend on social media, online classes and studies; had faced financial threats etc. Consequently, they suffered from depression, sleep deprivation, anxiety, stress and post-traumatic stress disorder. All of the findings of this research prove that students need psychosocial supports in order to cope up with these uncertainties during the national crisis, and to adapt with these changes caused by the pandemic as well. Therefore, it is evident that the novel coronavirus pandemic has necessitated the development and implementation of public health measures for the students.

INTRODUCTION

University-students are considered as the most active and potential age group (Ghazawy, 2021). In March 2020, during the first phase of the Covid-19 across the world, University-students experienced rapid changes in their daily routines and living situations as well (Reyes-Portillo, 2022). Like as most of the countries of the world, in Bangladesh, stay-at-home directives were called upon from the Govt. for social distancing and isolation as well (Reyes-Portillo, 2022), (Sonia, 2022). These conditions were very unusual for people of all ages. However, it was most difficult for university students (Reyes-Portillo, 2022). Because university-students are emerging adults, who had been experiencing major life transitions that time in terms of quarantine, and shifting to the remote-learning from off-campus classes (Reyes-Portillo, 2022), (Sonia, 2022).

Like as the whole world, university-students from Bangladesh also got affected directly, both in physically and mentally, by the COVID-19 pandemic. They were directly affected by compulsory staying-away from their attendance to the universities physically, staying at home, not meeting with friends, no traveling and fear of getting infected or losing any of their family members or friends as well (Ghazawy, 2021), (Sonia, 2022).

Moreover, the required precautionary steps before going out or returning home, or even going outside for necessary shopping added an extra layer to their stressful life during the Covid-19 pandemic (Ghazawy, 2021), (Sonia, 2022). Besides these, attending online classes and too much dependency on usage of technology and social-media brought enormous impact on their physical states during that period (Ghazawy, 2021), (Sonia, 2022).

In order to examine these psychological impacts over the university-students in Bangladesh during the Covid-19 pandemic, we performed this study. This one is highly a qualitative research work in which the researcher tried to find out the necessary solutions, so that, the concerned authorities related to the higher education system in Bangladesh can initiate to reduce or remove the stressful conditions from the university-students if further such epidemic arises in the country.

Objectives of the Study:

This study has the following major contributions:

It studies the impact of lockdown, quarantine, social distancing and isolation on undergraduate-students' mental health and psychological well-being.

It identifies how Bangladeshi undergraduate-students got accustomed with online education system.

It discovers some strengths, weaknesses, opportunities and threats identified by the students in the context of online learning in Bangladesh.

It finds out the sense of importance of receiving Covid-vaccine by the students.

It may help the policymakers and educational leaders to discover the undergrad-students' emotional status during the pandemic, and providing them with useful solutions to maintain a well educational experience by them.

It offers proposals and recommendations for earning a stable and sound mental health for the undergrad-students during the new-normal life.

Research Gap:

The manuscript of this scholarly paper was completed on December-2023. By this time, a good of number of researches have already been conducted related to the effects of Covid-19 on people's lives, the sudden restriction of physical movement, the subsequent adaptation, and digital transformation as well. However, only one research-work has been done in the context of Bangladesh regarding on psychological response of the Covid-19 over the university students of Bangladesh. And that available scholarly paper covered the study period of March-2020 to April-2020 only. In reality, the fast spread of Covid-19 lasted in Bangladesh till the mid of 2021. Since available research-works and publications in this field were not sufficient till the date, therefore, the researcher felt - there exists a research gap in this area.

LITERATURE REVIEW:

On 11 March of 2020, the World Health Organization (WHO) declared, the novel Corona Virus Disease (COVID-19) as a 'pandemic' after it had spread out in more than 110 countries by that time. This COVID-19 pandemic continued invading all the continents of the world and affected

almost all countries and territories very far away from its starting origin in Wuhan, China, on December 2019 (Ghazawy, 2021), (*World Health Organization, 2020*).

In Bangladesh, the first case of Covid-19 was confirmed on March 8th, 2020 ((The Daily Star, March 16, 2020). Afterwards, on 16th March of the same year, the *Ministry of Education* in Bangladesh ordered the shutdown of all education institutions till further notice in order to check the spread out of corona virus (The Daily Star, March 16, 2020). Over the month, all sectors were closed, including businesses and this continued until May 31st. Later, From September 2020, all restrictions were lifted as Covid-related infections and deaths had been decreased, however, educational institutions remained closed (Dhaka Tribune, November 12, 2020). Afterwards, the vaccination for covid-19 program was begun from February 2021(Sonia, February 2023). In March 2021, the second wave of Covid-19 hit over the country that caused more lockdowns over the next few months of the same year (The Business Standard, April 03, 2021). Though most restrictions were lifted up, however, most educational institutions continued arranging classes online (Sonia, February 2023).

WHO reports, "In **Bangladesh**, from **3 January 2020** to **22 November 2023**, there have been **2,046,026 confirmed cases** of COVID-19 with **29,477 deaths**. As of **17 October 2023**, a total of **362,229,859 vaccine doses** have been administered." (World Health Organization, November 2023).

Immediately after 8th March in the year 2020, when the first Covid-19 affected patient of Bangladesh was identified and the Govt. of Bangladesh declared it officially (The Daily Star, March 16, 2020), and the number of Covid-affected patients was increasing fast, medical practitioners and social scientists urged the Govt. to enforce lockdown across the country (Sonia, February 2023). Therefore, the Govt. started implementing a nationwide lockdown from March-26 of 2020 (Dhaka Tribune, March 23, 2020).

Before the lockdown, the educational institutions were suddenly closed on March 18, 2020 (Sonia, February 2023). The entire higher education industry was unsure about the future and was left in a state of disruption (Sonia, February 2023). Finally, in the middle of May, when an instruction came from the University Grants Commission (UGC) of Bangladesh regarding universities can continue their classes and exams online (Dhaka Tribune, May 07, 2020), thereafter, following this notice, many universities started to conduct virtual classes (Sonia, February 2023). But this brought huge challenges for most of the students since this concept of online classes was quite new to them at that time since Bangladeshi-universities were not used to run programs and courses online before the epidemic (Sonia, February 2023). Consequently, both students and instructors were insecure and doubtful about the new way of learning (Becker, 2021), (Sonia, February 2023). That sudden transformation from the conventional learning method to online learning method left many Bangladeshi university-students struggling to adapt with that (Sonia, February 2023). The unavailability of essential resources, such as devices, access to the internet, uninterrupted internet connection, and high-speed network made the students anxious at that period (Sonia, February 2023). Moreover, previous studies show that many students lived in uncertainty in continuing their studies since their jobs or parents' jobs were under threat during the pandemic (Ramij, June 2020), (Sonia, February 2023). Some students had to drop out from their ongoing classes, while many had joined at works for their livelihood (Sonia, February 2023).

In March-2020, when the Govt. of Bangladesh declared all schools, colleges and universities to be closed, till further notice, in order to check the spread out of Covid-19 infection in the country, that situation might hinder university students' mentally (Islam, December 2020). Because it created disruption on their daily routines, their regular studies, habits, and mental health as well

(Islam, December 2020). Moreover, home quarantine, physical-distancing, and other restrictions could have been influenced negatively on students' mental wellbeing (Islam, December 2020).

Previous studies show – during the time of being quarantined and out of the university campus, students faced uncertainty about their studies, career, livelihood, chances of getting covid-vaccine in time and others as well (Islam, December 2020), (Sonia, February 2023). Consequently, such feelings might lead to sleep deprivation, changes in eating habits, engagement in potentially addictive behaviors like as too much dependence on social-media for communicating with others, and some of these factors might risen shockingly (Islam, December 2020).

Till today (when the manuscript was written as on December-2023), the latest scholarly paper on *Psychological responses during the COVID-19 outbreak among university students in Bangladesh* only covered the study period from March-2020 to April-2020. Since there was a second wave of Covid-19 hit over the country that caused more lockdowns over the next few months of the same year, and since most of the universities resumed their physical classes at the end of the year-2021, therefore, this paper tried to accommodate further, extensive research-work on this topic.

METHODOLOGY:

This is a qualitative study in the context of Bangladesh based on both primary and secondary data. The study period is covered from March 2020 to December 2022.

Data were collected from seven (07) different departments of Bangladesh's seven (07) public universities and seven (07) private universities as well. At least two and a maximum of seven departments from each university were covered. Out of these seven universities, two (02) are from the top-ranked, three (03) are from mid-ranked, and two (02) are from comparatively low-ranked universities as per the ratings of the various local agencies. Since most Bangladeshi universities do not qualify for international rankings (such as QS or THE), ratings of several local agencies such as StudyBarta.com and UniRank were used while selecting universities as a sample.

Only students from Undergraduate Programs were used as sample.

Data were collected from two categories of Focus Group Discussions (FGD):

The students from Public Universities (FG1),

The students from Private Universities (FG2).

Each FGD consisted of 06, or, 08, or 10 students from various departments including Business Administration (BBA program), Computer Science and Engineering (BSc honours), Electrical and Computer Science Engineering (BSc honours), Civil Engineering, Economics (BSS honours), English (BA honours), and Environmental Science & Management (BSc honours). In response to the respondents' requests, the names of universities and students have not been mentioned anywhere in this study.

Besides these, questionnaire with likert scale summated rating were also used to obtain data.

Questions used in collecting data from focus-groups and the Questionnaire with likert scale summated rating - are attached in the Appendix section of this study.

Qualitative Content Analysis and Thematic Analysis were used to collect and present the data. In this study, the narrative discussion was used since it includes the analyses of contents from various sources, such as interviews of respondents and observations from the field.

Online zoom meetings and face-to-face meetings were arranged for receiving primary data from the respondents. Since the author is engaged in teaching, therefore, it was an excellent opportunity to incorporate the author's observations in the study findings as well. Secondary data were collected from literature reviews like published books, journal articles, newspaper reports and articles, and online publications.

5.1 Demography of the Respondents:

Table 1: Demography of Focus-groups (FG1) (Students from Public Universities)

Category of University	Departments covered along with number of participants						
	School of Business/ Business Administration	EEE	Environmental Science & Management	ECE/CE	English	Civil Engineering	Economics
<i>Top-ranked University</i>							
University-01	10	10	06	08	10	08	10
University-02	10	10	06	08	10	08	10
<i>Mid-ranked University</i>							
University-01	10	10	--	08	08	--	--
University-02	10	08	--	06	08	06	06
University-03	10	08	--	08	06	06	06
<i>Lower-ranked University</i>							
University-01	10	06	--	06	06	--	--
University-02	10	06	--	06	06	06	--
Total no. of Participants	=70	= 58	= 12	=50	=54	= 34	= 32
<i>Grand Total = 310 Participants</i>							

Table 2: Demography of Focus-groups (FG2) (Students from Private Universities)

Category of University	Departments covered along with number of participants						
	School of Business/ Business Administration	EEE	Environmental Science &	ECE/CE	English	Civil Engineering	Economics

			Management				
<i>Top-ranked University</i>							
University-01	10	08	--	08	08	--	08
University-02	10	06	06	--	06	--	06
<i>Mid-ranked University</i>							
University-01	08	06	--	06	06	06	06
University-02	08	06	05	--	06	--	06
University-03	08	--	--	06	--	06	--
<i>Lower-ranked University</i>							
University-01	08	--	--	--	06	06	--
University-02	08	--	--	--	06	--	--
Total no. of Participants =	= 60	= 26	= 11	= 20	= 38	= 18	= 26
<i>Grand Total = 199 Participants</i>							

FINDING & ANALYSIS:

Findings

As it is already mentioned in methodology section that data were collected from seven (07) different departments of Bangladesh's seven (07) public universities and seven (07) private universities as well. Total 199 students from different private universities and 310 students from different public universities were considered as sample for analyzing the factors responsible for creating psychological impact among students during Covid-19 pandemic, and their outcomes as well. Some crucial findings and a comparative scenario between findings from private and public university students' feedbacks and observations along with their interpretations are shown here:

Sl. No.	Area of Concern	Nature of University			
		Private University		Public University	
		Strongly Agree	Agree	Strongly Agree	Agree
01.	Life during Covid-19 pandemic was stressful.	100%	00%	100%	00%
02.	You were worried on – you or anyone from your family may get affected by Covid-19.	99%	01%	99%	01%
03.	You or anyone in your family, finally, got affected by covid-19.	15%	16%	28%	17%
04.	People from your family or neighborhood died of Covid-19.	31%	42%	34%	37%
05.	You were worried on – whether you and your family members will get Corona vaccine on time.	34%	37%	39%	36%

06.	Covid-19 vaccines were available to you and your family on time (from 2020 to 2021).	5%	6%	5%	5%
07.	You felt financial pressure during Covid-19.	24%	27%	28%	37%
08.	You or anyone from your family lost job.	17%	24%	9%	14%
09.	You or anyone from your family got reduced salary/honorarium during the pandemic.	35%	42%	15%	25%
10.	Covid-19 was a fact of concern to afford food and shelter	14%	21%	12%	15%

6.2 Analysis based on findings:

From the study, it is evidenced that all of the students from both private and public universities felt stress during the Covid-19 pandemic. 100% respondents opined that all of them felt stress on different issues during the epidemic.

All of the students from both private universities (99%+1%) and public universities (99%+1%) felt worried about either they, or their family members, or both may get affected by Covid-19 infection during the pandemic.

The study proves that a significant number of students from both private universities (15%+16%=31%) and public universities (28%+17%=45%) finally got affected by the Covid-19 infection during the pandemic period.

Total 73% respondents (31%+42%) from private universities and 71% respondents (34%+37%) from public universities opined that people from their families and /or neighborhood died of the Covid-19 infection during the pandemic. This is another significant reason which is responsible for creating panic among the students during the epidemic.

A significant number of respondents from both private and public universities (34%+37%=71% and 39%+36%= 75% respectively) were worried about getting Covid-vaccine on time.

Only a very few number of respondents said that they and/or their family members got Covid-vaccine on time. The rate is 11% for private universities and 10% for public universities.

The study shows that a significant number of students from private universities (24%+27%=51%) and from public universities as well (28%+37%=65%) felt financial pressures during the time period of Covid-19 pandemic.

Total 41% respondents (i.e, 17%+24%) from private universities and 23% respondents (i.e, 9%+14%) from public universities opined that they or their family members lost job during the epidemic.

The study shows that 77% respondents (i.e, 35%+42%) from private universities and 40% respondents (i.e, 15%+25%) from public universities got reduced salary or honorarium during the pandemic. This happened either with them and/or with their family members.

35% respondents (i.e, 35%+42%) from private universities and 27% respondents (i.e, 15%+25%) from public universities expressed that during the Covid-19 pandemic, affording of food and shelter was a big concern since they were in financial uncertainty. Moreover, local grocery shops used to be opened only for a few hours in a day.

6.3 Findings based on the Focus Group Discussion:

Major Statements Received from Focus-Groups and the Creation of Key Themes are as follows:

<p>Theme 1: <i>Acknowledgement of Pandemic & Living with Uncertainty</i></p>	<p>On March 08 of the year 2020; when the Govt. of Bangladesh officially declared that at least one Covid-affected patient has been detected in the country, and therefore, a decision came out from the Govt. about a countrywide lockdown, like as all other universities, our university also followed the decision and got shut for an unforeseeable time period. These led us in a state of insecurity about the academic progress (FG2, S3, Top-ranked University). Moreover, since the number of Covid-affected patient was increasing in our neighboring countries, and we are not sure about – when to get the Covid- vaccine; all of those left us to live in extreme uncertainty (FG1, S2, Mid-ranked University).</p>
<p>Theme 2:<i>Financial Threats</i></p>	<p>We were highly stressed about our life and job security as well. Since many of us bear our academic expenditures by ourselves, therefore, continuation of studies during the pandemic was kind of a luxury at that time (FG1, S2, Low- ranked University). I was receiving only 50% of my salary from June-2020 to June 2021 (FG2, S2, Mid-ranked University). Moreover, some of our classmates' parents lost job during the pandemic. Therefore, it created anxiety among us regarding continuation of studies (FG1, S4, Top-ranked University).</p>
<p>Theme 3: <i>Adaptation with Online Classes And New Technologies</i></p>	<p>Shifting from offline classes to online classes was not an easy task for all of us. It took enough time from us to know about the usage of digital platform well, and to get accustomed with that system as well. Besides these, many of us did not have laptop, or personal computer, or smart-phone. Therefore, this transformation was, somehow, threatening to us, too (FG1, S5, Mid-ranked University). Learning the usage of Zoom and Google-Meet for academic purposes took, comparatively, a longer time from us since we were not accustomed with such platforms before the commencement of lockdown and online classes as well (FG1, S6, Mid-ranked University), (FG2, S2, Mid-ranked University). Our university arranged multiple training sessions. Therefore, we did not feel it too difficult to attend classes and examinations online (FG2, S2, Mid-ranked University).</p>
<p>Theme 4: <i>Too Much Dependence on Technology</i></p>	<p>Our classes were held on zoom or Google-Meet varied from on faculty to faculty. Moreover, for each course, separate and individual groups were created where all common information were used to be shared (FG1, S5, Top-ranked University). Other than classes, we had to use online platforms for work-from-home purposes, and for gathering news on contemporary issues. These compelled us to depend highly on technology for our</p>

	studies, livelihood, and day to day life as well (FG2, S1, Mid-ranked University).
Theme 5: <i>Additional Cost Incurred</i>	<p>I did not have android phone before mid-2020. However, for attending classes, preparing and submitting assignments, attending exams and for other academic tasks, I had to purchase an android phone. This was a financial burden for me and for my family as well at that period (FG1, S5, Top-ranked University).</p> <p>Often times, we faced problems while attending online classes due to poor internet connection. Most of us had Wi-Fi services, yet we used to have mobile data for smooth attendance in classes and examinations. These incurred additional cost and a burden as well at that state (FG1, S3, Mid-ranked University), (FG2, S8, Mid-ranked University).</p> <p>I did not have personal laptop before the year 2021. I belong to a lower middle-class family and my mother is the only earning person in my family. It was too heavy for us to buy a laptop during the pandemic when my mother's salary was irregular from her office (FG2, S4, Mid-ranked University). Some of our parents' salaries were reduced temporarily during the pandemic, or even some of them were sacked from the job. All of these created pressure on us to quit from studies and to start earning for the family (FG2, S5, Low-ranked University), (FG1, S7, Mid-ranked University).</p>
Theme 6: <i>Addiction to Social Media</i>	<p>Because of studies, work-from-home and for other purposes, we had to depend much on social-media than that of other usual time. It created severe addiction toward the usage of various social-media platforms (FG2, S4, Mid-ranked University).</p> <p>We were so much accustomed with social-media that even we started checking Facebook just after waking up from sleeping and throughout the day as well even without any purpose (FG1, S5, Top-ranked University).</p>
Theme 7: <i>Facing Physical and Mental Hazards</i>	<p>Because of lock-down, we did not go outside of home for jogging or morning walk, or for exercise. Besides these, excessive usage of smart-phone, computer and other gadgets led to our sleep-deprivation and brought changes in sleeping habit as well (FG1, S2, Top-ranked University), (FG2, S5, Top-ranked University).</p> <p>Insufficient sleeping caused us feeling dizzy. Oftentimes, we felt very drowsy while attending online-classes in the morning (FG2, S3, Low-ranked University).</p> <p>Since we were living in various uncertainties during the lockdown in terms of resume of classes, getting Covid-vaccine, various financial threats etc., therefore, oftentimes, we felt very stress, anxiety (FG1, S2, Mid-ranked University).</p> <p>Too much dependence on technology and addiction to social-media, sometimes, brought severe negative impacts on our personal lives (FG1, S3, Mid-ranked University), (FG2, S8, Low-ranked University).</p> <p>Sometimes, there were some fake news on Facebook and we could not assess those initially. Such fake news, oftentimes, misled our lives (FG1, S2, Low-ranked University).</p>
	We are trying to cope with the New Normal Life. In this new-normal life, we are still accepting and adapting with the positive

<p>Theme 8: <i>Receiving New and Positive Features from Online Studies</i></p>	<p>vibes that pandemic and post-pandemic days have presented to us. For example – nowadays, universities have been following a blender of online and offline classes. As a result, class lectures, webinars can be arranged at times which is convenient to both students and instructors. Thus it helps to avoid the risk of traffic congestions in the road. This leads to save our valuable time (FG1, S1, Top-ranked University, FG2, S4, Top-ranked University).</p> <p>Digitalization in education offers a wide range of knowledge, contents, customized and flexible programs to the students. Besides these, audiences of different age groups may choose their preferred courses and programs from this wide range of contents, customized and flexible programs as well (FG2, S8, Top-ranked University).</p> <p>Online education enables us to know and to adapt with different methods/ways/modes of discussion and evaluation system as well. Thus it introduced us to various modes of examination/tests other than memorizing or understanding methods; rather applying, analyzing, innovating methods, too (FG1, F3, Mid-ranked University).</p>
<p>Theme 9: <i>Living with Threats Generated from Digitalization</i></p>	<p>Sometimes, misleading and fake news were spread out over the social-media regarding increased rate of Covid-patient, number of Covid patients died in the country, unavailability of Covid-vaccine, and other social, academic and national issues. All of these created extreme stress, anxiety among us (FG1, S8, Top-ranked University), (FG2, S5, Mid-ranked University).</p> <p>Although various and customized, online-education-programs have been launched, and diverse teaching and evaluation methods are in effect; however, sometimes, the quality of teaching-learning is in threats (FG1, S3, Top-ranked University), (FG2, S2, Top-ranked University).</p>

Some Additional Findings & Analysis:

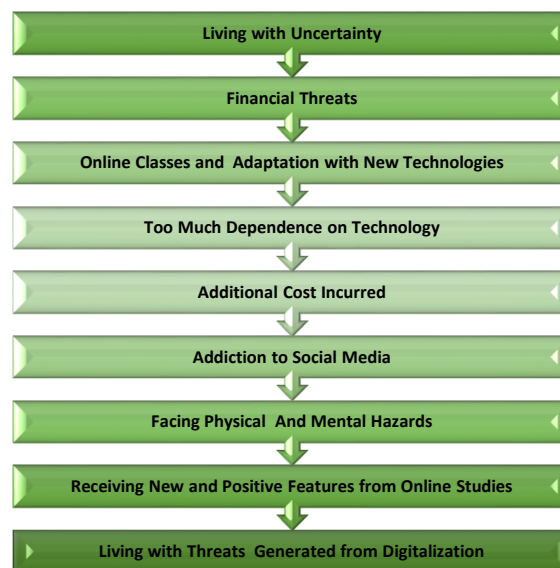
Previous researches found out how Bangladeshi undergraduate students got accustomed with online classes during the Covid-19 epidemic. And this study contributed to discover - what kind of psychological impacts were generated among the Bangladeshi undergraduate students by Covid-19 epidemic. Additionally, this study finds out the strengths, weaknesses, opportunities and threats involved with the online education in the context of Bangladesh.

<p><u>Opportunities</u> Scope of designing customized, flexible programs, contents. Improvement in critical thinking, problem solving and innovation. Audience can be from any age-group. Development in pedagogical approach.</p>	<p><u>Threats</u> Misuse of information. Quality of education. Additional cost may incur to afford technology.</p>
<p><u>Strengths</u> Flexibility about Time and Location. Sharing knowledge with a wide range of audience at a time. Easy access to diverse course-contents.</p>	<p><u>Weaknesses</u> Lack of sufficient availability of technological facilities, like as internet connection, computer, smart phone etc.</p>

	Lack of knowledge on usage of technology. Lack of personal attention.
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Thematic Analysis of the Study:

Based on the interview taken with the focused groups, the following factors have been derived that are responsible for creating psychological impacts on Bangladeshi undergraduate students during the pandemic and the post pandemic periods, and the consequences of that as well:



Acknowledgment of Pandemic and Living with Uncertainty:

On March-2020, when the first Covid-19 affected patient of Bangladesh was identified and Govt. declared lockdown, all sorts of educational institutions followed the lockdown. Students were living in extreme uncertainty about when to receive Covid-vaccine, and when classes will resume normal.

6.5.2 Financial Threats:

During the nationwide lockdown in 2020, some of the students (who were service-holder at that time) and some of the students' parents lost their job, and some of them were receiving 50% of net salary during the pandemic, and some of them were getting salaries at an irregular basis. All of these had brought severe financial threats toward the Bangladeshi students during the pandemic of Covid-19 and afterwards as well.

6.5.3 Adaptation with Online Classes and New Technologies:

The sudden requirement of switching from the traditional learning method to online learning method had left many undergraduate students of Bangladesh struggling enough to adapt with this. Some universities arranged online training on the usage of advanced technologies for the students. This helped some students to adapt with the new technology, new platforms of learning.

However, another significant group of students needed to put enough efforts for adapting with these new systems of learning.

Too Much Dependence on Technology:

During the pandemic and post pandemic period as well, students needed to use internet and gadgets (including laptop, smart-phone, computer etc.) much more than that of other days since they had to attend online classes and exams, gather news on national issues, maintain communication with classmates and faculties over the digital platforms (including Whats App, Messenger etc). All of these made them too much dependent on Technologies.

Additional Cost Incurred:

Since a good number of students did not have personal computer or smart-phone before the pandemic had hit the country, and since most of the times, students had to arrange additional data on their mobile-phones for uninterrupted internet services; all of these incurred extra financial burden for many of them.

Addiction to Social Media:

This study finds that since students had to attend online classes and exams, perform their official jobs through online (i.e, work-from-home), gather news on national issues, and maintain communication with classmates and faculties over the various digital platforms (including WhatsApp, Messenger etc), all of these made them too much dependent on social-media; and consequently, this led to make them highly addicted toward the various platforms of social media as well.

Facing Physical And Mental Hazards:

Since students were highly dependent on internet and gadgets for their online studies and work from home; and since sometimes, some fraudulent information were spread out over the social-media, all of these imported severe physical and mental perils to them including depression, stress, anxiety, sleep-deprivation etc.

Receiving New and Positive Features from Online Education:

In today's new normal life, universities are offering education in a blended structure of both offline and online classes. As a result, students can attend classes from any location and time is not wasted for the traffic congestion. Moreover, since universities are offering diverse, customized programs for various audiences, therefore, people of different ages, different professions can attend the programs.

Living with Threats Generated from Digitalization:

Being digitalized brought some negative impacts, too. For example – too much sources of online news are creating confusion among the audience on which one to accept and which one to avoid. It is very difficult to identify which are correct information out of numerous available information. Besides these, though various and customized, online-education-programs have been launched, and diverse teaching and evaluation methods are in effect; however, sometimes, ensuring quality education appears as a big threat.

CONCLUSION AND RECOMMENDATION:

During the Covid-19 pandemic, Bangladesh has officially entered into the online education system which was, at first, started at university level, and later it was adopted by other stages of education. Although this transformation of digitalization at higher education in Bangladesh has brought a good number of positive changes, however, its negative impacts are still soaring in the context of Bangladesh. The Covid-19 pandemic created problems in both academic and personal life sectors of the students. It had led to the decrease of education opportunities for many students in Bangladesh. Major difficulties that created obstacles toward the student to join online education during this pandemic are lack of technological facilities, inadequate digital skills, poor internet and network connections, additional cost incurred etc. As a result, the Covid-19 pandemic is considered as responsible for creating a disruption on the academic calendar of many students at tertiary level in Bangladesh. Moreover, due to uncertainty about financial ability of continuing their studies, many students had gone through depression, anxiety, stress and post-traumatic stress disorder during the COVID-19 pandemic and afterwards as well. Moreover, amidst all negativities, the COVID-19 pandemic has brought a new phase for online learning in the country, and its benefits are still being received by academics in these new normal days.

The Governmental authorities, and concerns from the academic and health sectors should pay attention to provide necessary psychological, social and financial supports to the students if further such situation arises in the country.

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APPENDICES

The following questionnaire was used to collect data from the respondents:

Sl. No.	Area of Concern	Nature of University							
		Private University				Public University			
		Strongly Agree	Agree	Disagree	Strongly Disagree	Strongly Agree	Agree	Disagree	Strongly Disagree
01.	Life during Covid-19 pandemic was stressful.								
02.	You were worried on – you or anyone from your family may get affected by Covid-19.								
03.	You or anyone in your family, finally, got affected by covid-19.								
04.	People from your family or neighborhood died of Covid-19.								
05.	You were worried on – whether you and your family members will get Corona vaccine on time.								
06.	Covid-19 vaccines were available to you and your family on time (from 2020 to 2021).								
07.	You felt financial pressure during Covid-19.								
08.	You or anyone from your family lost job.								
09.	You or anyone from your family got reduced salary/honorarium during the pandemic.								
10.	Covid-19 was a fact of concern to afford food and shelter								

Focused group discussion with the Students was done by the following questions:

Do you think – the timing of making decisions by the Govt. regarding enforcing lockdown across the country was appropriate? Why or Why Not? Please specify.

What type of problems did Covid-19 and lockdown bring to you?

[In terms of –

Academic Uncertainty,

Unavailability of Required Resources (Internet, Mobile data, Smart Phone, Laptop/Desktop),

Financial Threats,

Additional Costs Incurred.]

Do you think – the timing of launching and carrying out online education was appropriate? Why or Why Not? Please specify.

What are the modes/mediums that your teachers used for reaching you over online classes?

What type of benefits online studies bring to you (in terms of academics & others) during Covid-19?

[in terms of –

Time savings,

Free from traffic congestions,

Opportunity of creating more interaction with faculties.

Free from memory-based examinations,

Others (if any).]

Did you face any financial or non-financial threats during the Covid-19?

[In terms of –

Loss of Job,

Reduction of salary/ honorarium,

Irregular payment of salary/ honorarium.]

Unavailability of Required Resources (Internet, Mobile data, Smart Phone, Laptop/Desktop),

Additional Costs Incurred,

Others (if any).]

How did you feel about the spread out, or recovery of Covid-19?

[In terms of –

Very or moderately hopeful about - it will disappear soon.

Very or moderately uncertain about - when situation will come down normal,

Felt very or moderately down/ depressed.]

What type of mental and physical problems you felt because of Covid-19 and lockdown as well?

[In terms of –

Boredom,

Frustration,

Constant anxiety,

Sleep deprivation.]

What kind of impacts did Covid-19 and lockdown bring on your social life?

[In terms of –

(a) Made too much dependent on social media,

(b) Made addicted to the usage of social media,

(c) Created Loneliness,

(d) Others.]

What are the benefits online education brought that were not available before?

What are the problems/limitations you experienced from online education system?

Do you think 'online education' and 'work-from-home' should be continued even in this 'new-normal' age? Why or Why Not? Please specify.

Was collecting of foods, shelter and other necessary commodities were big issues during the Covid-19 epidemic?

If yes, please state the reasons.