

Czech University of Life Sciences Prague
Faculty of Economics and Management
Department of Management



Diploma Thesis

**An Effect of Covid-19 Pandemic with reference to
Financial Circumstances, Academic life & Social Life of
CZU students**

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CZECH UNIVERSITY OF LIFE SCIENCES PRAGUE

Faculty of Economics and Management

DIPLOMA THESIS ASSIGNMENT

Bc. Kartik Santoshkumar Soni

Economics Policy and Administration
Business Administration

Thesis title

Effect of Covid-19 Pandemic on the Financial Circumstances, Academic life & Social Life of CZU students

Objectives of thesis

To analyze the effects of the Covid-19 pandemic on the academic life of higher education students at CZU (2020/21).

To analyze the Social Life of students of CZU during the Covid-19 Pandemic.

To analyze the Financial Circumstances of these students during the Covid-19 Pandemic.

Methodology

The thesis will contain two sections. The first section will depict the theoretical part which will consist of the various literature review from various sources to get a better insight into the situation during the covid-19 pandemic crisis.

The second practical part will analyse the primary data collected. Data will be collected on the Financial circumstances, academic life, and social life during the Covid-19 pandemic from at least 100 samples of Higher Education Students (of English Language) enrolled in Bachelor and Master Courses in CZU.

The proposed extent of the thesis

approx 60-80 pages

Keywords

Covid-19 Pandemic, Online learning, Distance Education, Academic life, Challenges, Opportunities, Coronavirus, Social life, Emergency remote teaching.

Recommended information sources

- Adedoyin, O.B. and Soykan, E., 2020. Covid-19 pandemic and online learning: the challenges and opportunities. *Interactive Learning Environments*, pp.1-13.
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- Toquero, C. M. (2020). Challenges and Opportunities for Higher Education amid the COVID-19 Pandemic: The Philippine Context. *Pedagogical Research*, 5(4), em0063.

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Declaration

I declare that I have worked on my diploma thesis titled "An Effect of Covid-19 Pandemic with reference to Financial Circumstances, Academic life & Social Life of CZU students" by myself, and I have used only the sources mentioned at the end of the thesis. As the author of the diploma thesis, I declare that the thesis does not break copyrights of any their person.

In Prague on 31st March 2021

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An Effect of Covid-19 Pandemic with reference to Financial Circumstances, Academic life & Social Life of CZU students

Abstract

The title of the given diploma thesis is “An Effect of Covid-19 Pandemic with reference to Financial Circumstances, Academic life & Social Life of CZU students”. The main objective of the diploma thesis is to analyse the effect of Covid-19 Pandemic on the life of CZU students, disturbing their academic life, social life and financial situations during Pandemic. For the achievement of the above mentioned objective the diploma thesis is divided into two sections.

The first part of the diploma thesis comprises of the theoretical section which will contain literature review defining the Covid-19 situation, its effect in different countries, measures taken by the government to control the spread of the virus and how it affects different sectors.

The second part of the diploma thesis comprises of the practical work based on the data gathered from CZU students enrolled in Bachelor and Master course. The responses are collected with the help of the questionnaire making it available through social media platform. A thorough analysis is done to understand the academic, social and financial condition of the students and finally, based on the findings of the questionnaire author provides recommendations which can be implemented to address the issues faced by the students during such Pandemic.

Keywords: Covid-19 Pandemic, Online learning, Distance Education, Academic life, Challenges, Opportunities, Coronavirus, Social life, Emergency remote teaching.

Dopad pandemie Covid-19 s ohledem na finanční okolnosti, akademický život a společenský život studentů CZU

Abstrakt

Název diplomové práce zní „Efekt pandemie Covid-19 s odkazem na finanční okolnosti, akademický život a společenský život studentů CZU“. studentů. Hlavním cílem diplomové práce je analyzovat vliv pandemie Covid-19 na život studentů CZU, narušit jejich akademický život, společenský život a finanční situaci během pandemie. Pro dosažení výše uvedeného cíle je diplomová práce rozdělena do dvou částí.

První část diplomové práce obsahuje teoretickou část, která bude obsahovat literární rešerši definující situaci Covid-19, její účinek v různých zemích, opatření přijatá vládou k omezení šíření viru a jeho vliv na různá odvětví.

Druhá část diplomové práce zahrnuje praktickou práci založenou na datech získaných od studentů ČZU zapsaných do bakalářského a magisterského studia. Odpovědi se shromažďují pomocí dotazníku, který je k dispozici prostřednictvím platformy sociálních médií. Důkladná analýza je provedena za účelem pochopení akademické, sociální a finanční situace studentů a nakonec na základě zjištění dotazníku autor poskytuje doporučení, která lze implementovat k řešení problémů, kterým studenti během takové pandemie čelí.

Klíčová slova: Covid-19 pandemický, Online učení, distanční vzdělávání, akademický život, výzvy, příležitosti, koronaviry, společenský život, nouzová dálková výuka.

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List of abbreviations

WHO- World Health Organization

COVID-19- Corona Virus Disease 2019

SARs CoV- Severe Acute Respiratory Syndrome Corona Virus

MERS- Middle East Respiratory Syndrome

US- United States

CDC- Centre for Disease Control

ATM- Automated Teller Machine

LMS- Learning Management System

CULS- Czech University of Life Sciences

GTBA- Grade Tertiary Butyl Alcohol

1 Introduction

Many big pandemics have existed throughout history, and the disasters that accompany them have had devastating effects on global health, the economies, and even national security. With their long-term consequences, pandemics leave indelible scars in society's memory. They may have effects in many respects, as a cause of illness or death, in psychological, social and economic aspects (Qiu, Rutherford, Mao and Chu, 2017).

The outbreak of coronavirus became apparent when China announced a cluster of unexplained pneumonia cases in the city of Wuhan in Hubei Province to the World Health Organisation on December 31, 2019. The epidemic then spread to other provinces in China, as well as the rest of the world. The World Health Organisation called it a pandemic. The name of the virus is SARS-CoV-2, and COVID-19 is the name of the disease.

COVID-19 (Coronavirus) has disrupted daily activities and is slowing down the world economies. This outbreak has infected thousands of people who, because of the transmission of such illness, are diseased or killed. Fever, cold, cough, bone pain including breathing problems, and causing pneumonia, are the most frequent signs of this viral infection. This virus is rapidly spreading across the globe. Countries are prohibiting people's meetings to spread and smash the order of magnitude. Many economies are locking their populations and applying stringent quarantine to contain the transmission of the pandemonium of such an extremely contagious disease. The pharmaceuticals industry, solar power industry, tourism, information and electronics industry, education sector and other businesses and sectors are all affected by the disease's cause.

The epidemic infected people from all walks of life, with people being asked to self-quarantine in their homes to prevent the virus from spreading. The lockdown had a direct effect on mental health resulting in psychiatric conditions such as anger, stress, and depression. It also has dramatic effects on worldwide capital markets. Investors incur massive losses over an unprecedented amount of time.

As per the survey by Indian Society of Labour Economics, job displacement is the extreme result of Covid-19. As various sectors have been affected significantly, thousands of workers are unintentionally laid off, potentially leading to significant increases in unemployment across the world. The educational institutions have been forced to postpone courses, exams, internships, and other programs due to the lockdown, opting instead for

online modes. Initially, educators and students were perplexed and unsure about how to deal with the condition of this unexpected crisis that forced the closure of educational activities. However, later on, everybody learned that the lockdown had taught them a lot about how to deal with pandemics. COVID-19 has provided numerous opportunities to transition from the rigorous classroom teaching paradigm to a modern age of multimedia teaching, including the fact that it is an outrageous circumstance in the history of education.

Therefore, the author in their diploma thesis aims to analyse the effect of Covid-19 pandemic on the academic life, social life and financial conditions of the CZU students. The study is focused on the higher education students of English language, those enrolled in Bachelor and Master course. For the achievement of the above mentioned objective the thesis consists of two sections Literature review (Theoretical Part) and Practical Part. To get better insights about the situation and for a thorough review of literature, secondary data will be collected from the available sources on internet. Whereas, the practical part consists of analysis and interpretations of the data gathered through questionnaire supported with the findings and recommendations.

2 Objectives and Methodology

The present chapter describes the objectives of the study taken into consideration for conducting research. Also the methodology as to how to gather data for achieving the desired objectives have been defined and various statistical tools to be used for the analysis purpose have been discussed.

2.1 Objectives

The main aim of the diploma thesis is to analyse the effect of Covid-19 Pandemic on the Higher Education Students of Czech University of Life Science. It will be supported by the suggestions that can be followed by the institutions and students if such Pandemic occurs in near future.

In order to accomplish the main objectives, the analysis aims to cover up the following objectives:

- To analyse the effect of covid-19 pandemic on the academic life of the higher education students.
- To analyse the Social Life of Student during Covid-19 Pandemic.
- To analyse the Financial Circumstances of the students during Covid-19 Pandemic.
- To achieve the desired objectives following hypothesis have been formulated.

2.2 Methodology

The theoretical section consists of literature review where it has been discussed about the Covid-19 Pandemic, its spread in different countries, effect of Covid-19 on education sector, its effect on the life of the students, problems faced by the students during this situation and measures taken to overcome such problems. For this purpose, secondary data is used published on different sources like national as well as international research papers, government websites, reports, publications, journals, etc.

The practical section consists of the primary data gathered from the higher education students of CZU. Data is collected with the help of google forms designing a semi-structured questionnaire which is circulated online at various social networking platforms. The questionnaire is primarily made up of closed ended questions with the option of selecting one of many possible answers. In the survey, open ended questions are

minimized. At the same time, all questions have been marked as mandatory in order to prevent respondents from skipping them. Questionnaire consist of questions relating to demographic profile of the respondents, their social life, academic life and financial circumstances during Covid-19 Pandemic. A pilot testing is conducted to measure the appropriateness of the questionnaire, for this ten sample questionnaires were sent to ten students at the start of the survey to decide if the questions were fully understandable. The final version of the questionnaire is then circulated. The respondents are selected as per the convenience of the researcher and their ability to provide relevant information to support the research. The Primary data collected is then analysed using statistical tools and techniques and is supported with findings and suggestions in the end of the practical part.

The study is limited to CZU students. Data is collected from 130 respondents regarding the Academic life, Social Life and Financial Circumstance of the Higher Education students of English Language enrolled in Bachelor Course & Master Course in CZU.

2.3 Hypothesis of the study

Academic Life Hypothesis:

H0: There is no significant effect of Covid-19 Pandemic on the academic life of the higher education students.

H1: There is significant effect of Covid-19 Pandemic on the academic life of the higher education students.

Social Life Hypothesis:

H0: There is no significant effect of Covid-19 Pandemic on the Social Life of a higher education student.

H1: There is significant effect of Covid-19 Pandemic on the Social Life of a higher education student.

Financial Circumstances Hypothesis:

H0: There is no significant effect of Covid-19 Pandemic on the Financial Circumstance of the Higher education students.

H1: There is significant effect of Covid-19 Pandemic on the Financial Circumstance of the Higher education students. The methodology to be implemented for the accomplishment of the above mentioned hypothesis have been stated here underwith in the methodology section.

3 Literature Review

This section contains previous research relating to the current area of study. Various credible and applicable research is referenced in this study to provide a correct vision and clarity. It is essential for the study to present the work done in the past to create a connection between different studies. It helps to identify and cohesively present the associations.

3.1 Introduction

COVID-19, a new form of coronavirus, is a viral infection that first surfaced in Wuhan, China, in December 2019. Because of its close similarity to SARS CoV, the virus is called SARS-CoV-2. Droplets are the primary mode of transmission for the disease. Furthermore, it is spread by droplets that are released by sick people coughing and sneezing when they come into contact with other people's hands by bringing it close to mouth, nose and eye. In the initial stage it was reported that people with respiratory symptoms, dyspnea, fever & cough, pneumonia are the common symptoms of this disease. Later on it was found that there were asymptomatic patients too, which have reported to be suffering from Covid-19 (Ministry of Health, 2019).

COVID-19's outbreak has already had a high potential consequences, and with public health systems unable to keep up, these costs will only rise. Government measures aimed at slowing the spread of COVID-19 have resulted in a huge demand and supply shock in many economies. This has resulted in major trade disturbances, product price falls, and financial weakening in many countries. These consequences have already resulted in significant rises in unemployment and underemployment rates, and many businesses around the world will continue to face extinction as a result of them (World Bank, 2020). The COVID-19 epidemic has triggered educational disturbances as well as public health issues that have proven difficult for global health systems to resolve. As of now, no country or race is immune to the coronavirus pandemic, and the entire globe seems to be devastated by the virus's rapid spread and negative effect. The coronavirus pandemic knows no bounds, and its impact is widespread and swift. In less than months of the virus's emergence, it had dramatically altered the world's lifestyles, forcing millions around the world to stay at home, self-isolate them, and continue learning and working from home (Onyema et al., 2020).

3.1.1 Effect of COVID-19 on Social Life

The COVID19 pandemic has imposed a worldwide curfew, with millions of people restricted to their homes, frequently leading to social alienation and mental health issues (Kato, Sartorius and Shinfuku, 2020). In the last two decades, multiple studies have examined the psychological effect of quarantine on outbreaks such as SARS and MERS (i.e. forced social isolation) and revealed that the impact of isolation is linked with increased cases of depression, disorders such as anxiety and particularly preventative behaviours (Reynolds et al., 2008).

In order to overcome, self-isolation and geographic distancing individuals have stated making use of internet and social media platforms to communicate with their near and dear ones. During the time of lockdown internet and social media platform have served to be the effective tool to replace direct communication between the people.

(Hellewell et al., 2020) through their study concluded that with successful tracing of Covid-19 virus and isolating the affected will be sufficient enough for 3 months. But as the symptoms take long time to be seen and if such individuals are then isolated, there are increased chances of transmission before symptoms due to which the control over the spread decreases.

(Mak et al., 2009) in their study revealed that for the mental wellbeing of the individuals it is necessary to have a support from their family members, friends, medical workers during the SARS pandemic. It was also observed that lack of such a social support would result into the risk of anxiety, depression and sleeping problems during the situation of Covid-19 (Liu et al., 2020).

(Li et al., 2020) in their study said that social distancing interfere's physically and socially making individuals socially and mentally disturbed as they are isolated creating distances from their friends, family members and colleagues. Telecommunication can be a solution to this problem which can help them by providing social support and also help them to avoid mental health issues. Thus government should help the ones before the pandemic and the ones who are suffering during the pandemic, espically the isolated and quarantined individuals to avoid mental health related issues during Covid-19 pandemic.

3.1.2 Effect of Covid-19 on Financial Circumstances

(Dsouza et al., 2020) in their study concluded that the main reason behind individuals committing suicide in India are due to the fear of Covid-19 contamination. Another main

reason for suicide is financial crisis followed by social isolation. There were several other reasons which have been identified in the study for committing suicides by Indians.

Significant property loss and a poor self-perceived health status were the key factors connected with anxiety and depression in the two categories. The government should emphasize economic and medical assistance in order to strengthen the general population's psychological health (Lei et al., 2020).

(Martin et al., 2020) COVID-19 has resulted in serious and acute casualties in many economies worldwide as a result of sickness and government-mandated social isolating orders. The effects and extent of the global recession on individual households as a result of the pandemic was difficult to forecast since many complexities affect the crisis duration, such as the duration of “stay-at-home” directives, affected markets, and post-crisis demand and restoration.

COVID-19 triggers are proving to be both a public health and an economic problem. With demands for social distancing, workers in the service sector that rely on customer-provider connections or require huge crowds are likely to suffer greatly. Workers in businesses such as restaurants, hospitals, child care, retail trading, and transportation facilities are most likely to lose their employment (Kochhar, 2020).

(Leatherby and Gelles, 2020) The coronavirus has significantly changed everyday life in America, causing massive economic upheavals. People's spending patterns are changing drastically. In a couple of weeks, foundations of American industry came to a halt. Airlines, restaurants, and stadiums were all suddenly devoid of passengers. Many states required the closing of industries considered obsolete, such as consumer products stores and golf courses.

3.2 Global Consequences of Covid-19

It was assumed initially that China would be the only nation that would be affected by covid-19 pandemic but later on it expanded at global level with the movement of people from one country to another country. The figures of it affecting at global level have been given her under in the table.

Table 2.1 Global Cases of Covid-19 as on 29 March 2021

Sr. No.	Country	Covid-19 Cases
1	USA	30,971,471
2	Brazil	12,534,688
3	India	12,089,876
4	France	4,545,589
5	Russia	4,528,543
6	UK	4,337,696
7	Italy	3,544,957
8	Spain	3,255,324
9	Turkey	3,208,173
10	Germany	2,788,144

Global Cases of Covid-19 as on 29 March 2021

Source: worldometers.info

The above table give the covid-19 cases so far in the top 10 hard hit nation of the world. Government as a measure have introduced a complete lockdown in various different economies of the world as per the requirement to the situation of pandemic. As people were asked to stay at home, the situation became more intense, and it was felt throughout the economy, with travel restrictions impacting the airline industry, sports event getting cancelled affecting the athletics industry, and the banning of large public gatherings affecting the events and entertainment industries. Industry wise consequences of covid-19 have been given as under:

3.2.1 Consequences of Covid-19 on Travel Industry



Figure 3. 1 Covid-19 effect on travel industry

Source: digitalconnectmag.com

The coronavirus epidemic forced many governments to place bans on non-essential travel to COVID-19-affected nations, including temporary suspensions on immigration, work

permits, and immigration visas. Some countries have imposed a full travel restriction on both inbound and outbound travel, closing down all of their airports. Due to widespread passenger cancellations during the coronavirus disease outbreak, several planes flew nearly flat. Government-imposed flight bans resulted in a drop in demand for all types of travel, forcing some airlines, including LOT Polish Airlines, La Compagnie, Air Baltic and Sca, to indefinitely halt services. It is reported by GTBA, due to covid-19 pandemic, it is estimated that travel industry would lose \$820 billion.

3.2.2 Consequences of Covid-19 on Hospitality Industry

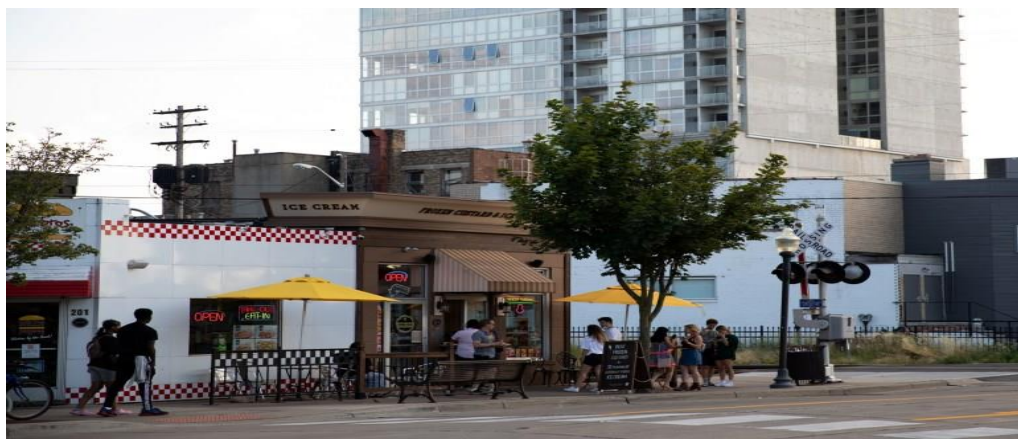


Figure 3. 2Covid-19 effect on hospitality sector

Source: medicalnewstoday.com

As lockdown has been imposed by the government of varied nations, restricting the people's movement out of their house, which has decreased the demand of restaurants, hotels etc. As strict lockdown was imposed, people have started to cancel their bookings of hotels. These hotels and restaurants were in shock. This action of many travellers of cancelling their bookings leading to billion dollar loss incurred by the hotels. Moreover as people were not able to move out of their home which led to decrease in demand of outside food resulting into loss making, due to which they have to reduce their staff also. Restaurant owners have been criticizing the government for the closures, which has resulted for them as a nightmare, as people have started cooking meals at the home and were not relying further on these restaurants.

3.2.3 Consequences of Covid-19 on Sports Industry



Fig 3. 1 Covid-19 effect on sports industry

Source:weform.org

Covid-19 had impacted the sports industry as well, major football leagues have been cancelled in England and Scotland. Monaco Grand Prix was also cancelled. Hockey games were cancelled. Summer Olympic games were postponed. Rugby league stands to be cancelled due to Covid-19 pandemic. Due to cancellation of these leagues there were heavy losses into billions, incurred by the organizer and sponsors of these games (Ozili and Arun, 2020).

Viewership of sports channels in India has fallen dramatically as a result of the enforced lockout measures. Viewership on sports outlets fell by 67 percent in the first half of 2020, while average advertisement bookings fell by 13 percent relative to the first half of 2019. The decline in sports channel ratings can be due to a lack of live events, but viewership in other genres grew over this time span.

3.2.4 Consequences of Covid-19 on Financial Sector



Figure 3.3 Covid-19 effect on Financial Sector

Sources: blogacemoneytransfer.com

In the pandemic the number of financial deposits has generally decreased, card sales have decreased and ATM cash equipment have decreased worldwide. This has contributed to less bank charges that have adversely impacted the benefit of banks. Moreover, banks have advanced loans to airlines service provider, tour organizer, hotels, small and medium enterprises, restaurant, building companies and real estate companies, due to closures of the economy, the funds cannot be utilized for productive purpose and these services were shut down due to which the source of income for these business have been shattered by lockdown, resulting in increase in non-performing loans in banking sector. Majority of these non-performing loans have been found in private sectors banks. It was also observed that global stock market had lost \$6 trillion in 6 days-time period. Also the stock prices of the companies as well as international bank have been continuously falling (Ozili and Arun, 2020).

3.2.5 Consequences of Covid-19 on Entertainment Industry



Figure 3.4 Covid-19 effects on Entertainment Industry
Sources:jobflare.com

It was noticed that due to covid-19 pandemic the worldwide film industry has lost \$5 billion. Due to pandemic numerous Hollywood film releases were delayed indefinitely which had put theatre out of their business. As per International Alliance of Theatrical Stage Employees (IATSE), it is estimated a loss of 120000 resulting from closures due to covid-19, to the below the line film industry workers. It was observed that covid-19 had affected the film industry adversely. Due to cinema closures many actors and actress have lost their jobs. This has resulted into serious outcomes for some of them as being financially obliged, due to job loss they were not able to meet up their daily financial requirements resulting into increase in suicide case due to financial shortage, self-isolation, mental distress (Ozili and Arun, 2020).

3.2.6 Consequences of Covid-19 on Health Sector



Figure 3.5 Covid-19 effect on health sector
Source: medicalnewstoday.com

Due to rise in Covid-19 pandemic there was a huge increase in importance of public hospitals in many nations around the world but the majority of the testing equipment were held by private hospitals. The epicentre of Corona Virus in China i.e. Wuhan public as well as private hospitals both of them were shut temporarily. Covid-19 was causing havoc in Iran's hospital. As the virus was rapidly spreading worldwide and in Spain, the government nationalized all the private hospitals and health-care providers to handle these increasing cases of corona virus. Singapore had enough healthcare services and staff to handle the situation at public hospitals whereas private hospitals were helping international covid-19 patients. Many insurance agencies providing health insurance in US were also affected due to Covid-19 pandemic as they were not able to cope up making payments to their clients for their hospital bills, as a result the insurance sector saw a deep fall and their ratings were also badly affected (Ozili and Arun, 2020).

It was also seen that due to covid-19 pandemic pharmaceutical companies were also disturbed affecting their supply chain. There is heavy reliance on Chinese factories for their ingredients, by the drug producers around the globe. About 60% of these ingredients are produced in china and due to covid-19 lockdown the supply has been adversely affected. The health sector was hardly hit by Covid-19 as there were no vaccinations to treat the patients, no sufficient availability of beds in the hospitals, shortage in supply of drugs, lack of proper and sufficient isolation centres leading to high number of death rates (Ozili and Arun, 2020).

During the COVID-19 emergency, medical staff in Wuhan faced high infection risk and insufficient contamination protection, as well as overwork, anger, discrimination,

loneliness, patients with depressive feelings, a loss of communication with their families, and fatigue (Kang et al., 2020)

3.3 Worldwide Measures Taken to Avoid Spread of Covid-19

To prevent the spread of Covid-19, early screening, diagnosis, isolation, and treatment were performed. Preventive procedures emphasize patient isolation and infection prevention, as well as necessary steps were taken during diagnosis and clinical treatment of an infected patient. The prevention of COVID-19 spread is by establishing cooperation structures not only in health but also in sectors such as transport, trade, finance, protection as well as other sectors covering the whole of community (World Health Organization, 2020). The governments of various countries adopted a variety of containment initiatives. This included social distancing from visitors from high risk regions, travel restrictions on visitors, and residents' quarantine (GÜNER, Hasanoğlu and Aktaş, 2020). The most important COVID-19 prevention and control interventions in the environment have been summarized.

Wearing Face Mask

According to WHO & US CDC, individuals should cover their face wearing mask especially in crowded locations where social distancing norms are difficult to be followed, as there is high risk of disease getting transmitted at these locations. It is intended to prevent the spread of disease through symptomatic and asymptomatic patients gathering at such places. Thus using a face mask without any vents will help in flushing out the virus-carrying contaminants from inhaled and exhaled air, through breathing, talking or coughing, decreasing the risk of infection.

Hand Washing & Sanitizing

WHO recommends that, individuals should wash their hands using soap & water at least for 20 seconds after coughing or sneezing, even after using restroom, before eating or after blowing their nose. If soap & water aren't available, it is suggested to use hand sanitizer containing at least 60% alcohol.

Surface Disinfecting

Studies have revealed that Covid-19 virus can live on the surfaces for hours & days after getting expelled from the body. If an individual contacts a contaminated surface, the virus may be transferred to the eyes, nose, or mouth, where it may infect the body. Thus, it is advised to clean these surfaces at office areas, public toilets, common areas, shared

computer devices such as laptops, touch screens, keyboards, remote controls, and ATM machines used by contaminated individuals.

Social Distancing

People worldwide have been asked to maintain a distance of 1.5m while talking with others. Public events like marriage functions, funerals, birthday events, etc. were prohibited to contain the spread of this deadly disease. Visiting to food stores, market places, where many people come together for the purchase of their daily essentials, people were advised to maintain social distancing at such places. Orders were placed for everyone that, people should stay in their homes with the exception of household things such as food, greens, etc.

Isolation

All infectious people are isolated for examination and treatment. The infected individual is held in home isolation when receiving previous care and keeping a social distance from the rest of the family members

Observation of the disease

Continuous Monitoring the spread of the disease, informing people about reasons of the spread of the disease through proper media like newspaper, websites, news channels, etc.

Increasing testing Capacity

In order to contain the spread of Covid-19 disease, more tests were conducted resulting into more contaminated individuals being identified, isolated and traced. Various methods are being utilized worldwide to assess cases that, in their return, help adhere to isolation rules such as speed test kits, serological methods and self-collecting tests (GÜNER, Hasanoğlu and Aktaş, 2020).

Tracing the Primary Contact

Tracing the primary contacts of person suffering from Covid-19 disease, and if any of them have symptoms of Covid-19, making them quarantine(self-isolation). Because these primary contacts are the ones having higher possibilities of getting infected from the one's suffering from Covid-19. Thus extra care needs to be taken about these contacts.

Restricted Public Transport

To avoid the spread of Covid-19 disease government of various nations have restricted public transports as these are the major channels for transmitting the disease from the infected to other persons. Nationally and Internationally public transport facilities like Bus

facilities, rail facilities, airlines have been restricted, thus prohibiting the to & fro movement of individuals to prevent the fast spread of Covid-19 disease.

3.3.1 Country-Wise Measures to Avoid Spread of Covid-19

As seen from the above that Countries are taking various approaches like avoiding social gatherings, imposing strict lockdown in high contaminated areas, prohibiting travellers from highly contaminated zone like China, Italy & Iran to curb the spread of coronavirus, but there is no solution that applies to all nations. From the following it can be observed that how some of the countries around the world are handling such an outbreak.

France

In order to avoid the spread of COVID-19, the French government has urged its people to abandon the traditional “bise” greeting, which involves kissing one another on the cheek. Large public gatherings of more than 5,000 participants are also banned, causing activities such as the Paris Half Marathon to be cancelled. Following the decision, the Louvre museum in Paris closed its doors to the public in order to reduce the risk of contamination caused by visitors from around the globe (Wood, 2020).

Germany

Coronavirus has been proclaimed a "worldwide pandemic" by German Health Minister Jens Spahn, as a precautionary measure the government has forbidden the export of medical equipment as the virus there has not yet reached its height (Wood, 2020).

United States

After the very first death, California declared a state of emergency taking the U.S. mortality to 11. The step comes after both Washington and Florida declared states of emergency, with 10 of the people dying in Washington. Those that have travelled to China during the last 14 days were denied entry, and testing had been extended throughout the country (Wood, 2020).

Switzerland

Switzerland has implemented precautionary steps, prohibiting gatherings of more than 1,000 participants, causing annual events such as the Basel Carnival and the Geneva International Automotive Show to be cancelled. Alain Berset, the Interior Minister, has also cautioned against using the country's traditional three-kiss greeting (Wood, 2020).

Austria

Austrian authorities also banned trains from running on main international routes to and from Italy, such as Brenner Pass. The step came after two unidentified coronavirus cases were found on a train traveling from Italy to southern Germany, who afterwards tested negative. The temporary prohibition has now been lifted to enable the resumption of planned rail services between Austria and Italy. (Wood, 2020).

India

The government took aggressive steps to monitor its spread across India during the time the virus scored globally. It performed extensive screenings and required all arriving foreign visitors to be quarantined, as well as conclusively suspending all visas, with the exception of diplomats and workers. Railway activities were halted and all fly borders were closed. Furthermore, all classrooms, gyms, malls, clubs, restaurants, community halls, and other public facilities were closed. However, due to the increased risk of the virus spreading, the Prime Minister imposed a full 21-day lockdown for the entire country, barring people from leaving their homes. As a result, the virus's spread in the population was significantly limited as a result of this act (Tatacapitalblog, 2021).

Italy

To combat the spread of the virus, which has already killed over 100 people, Italy has closed all of its schools and universities for ten days. The government also has prohibited public gatherings and cultural activities. Lockdown has been imposed in several towns in the Lombardy region of northern Italy. Restaurants and companies have closed, putting the nation in danger of going into economic downturn (Wood, 2020).

China

China, which is at the heart of the crisis, has taken drastic steps to contain it, including city lockdowns, travel bans, school vacation extensions, and the closure of theatres, sports competitions, and other public spaces. Infection rates are still increasing, but they are doing so at a slower pace (Wood, 2020).

Hong-Kong

Hong Kong's mainland border was closed and tourists were prohibited from entering the country. Economy has been severely affected without the crowd of visitors who normally visit to Hong Kong. Schools were closed and several flights were restricted and cancelled from one to another. The budget proposal of Hong Kong contained more than 1200 dollars from government payments to each resident in an attempt to relieve economic pain (Wood, 2020).

Japan

All primary, middle, and high schools in Japan have been ordered to close until late March, affecting millions of students. Some other measures include aid for Japanese travellers overseas, tighter immigration controls, and loan support for SMEs are all on the table.

South Korea

Apart from China, South Korea has the highest number of Covid-19 cases. Across the country, strict self-isolation laws were placed, with fines or imprisonment for those who breaks them. The proposed annual joint military exercise with the US forces was stopped following a positive test by military personnel on the disease (Wood, 2020).

Singapore

Anyone who has recently traveled to China or parts of South Korea was quickly restrained. Quarantine laws in hospitals and at homes have been implemented. In February, the government introduced a text and web-based solution that requires citizens under home quarantine restrictions to disclose their actual status relating to the Covid-19 disease to the authorities (Wood, 2020).

Saudi Arabia

There were no coronavirus cases in Saudi Arabia, however, there were cases reported in regional neighbours such as Kuwait and Bahrain. Officials have prohibited foreign visitors from 25 nations from entering the state to discourage visits to the two most sacred sites of Islam – Mecca and Medina (Wood, 2020).

United Arab Emirates

Every merchant vessel should submit a health report for members of the crew 72 hours prior to the arrival in the nation's active ports, and ferry operations between the USA and Iran were terminated (Wood, 2020).

The above mentioned have been the initial measures adopted by some of the nations to combat the spread of Covid-19 virus in the nation. Various countries COVID-19 response strategies and policies have developed over the pandemic's changing magnitude and length, whereby the resources have also been scarce (Siow et al., 2020).

3.4 Covid-19 Consequences on Education Sector

Owing to the COVID-19 pandemic, most countries have implemented lockdown and social distancing initiatives, resulting in the closing of colleges, educational institutes, and higher education institutions. A massive change is occurring in the way educators deliver quality

education via numerous digital platforms. Given the obstacles that educators and learners face, online education, distance learning, and continuing education have emerged as a quick fix for such an ongoing disease outbreak. Switching from conventional face-to-face learning to blended teaching can be a totally different experience for both teachers and students, which they have to adjust to with very little other options. Via numerous online outlets, the education system and educators have embraced “Education in Emergency,” and are forced to follow a system for which they are unprepared (Pokhrel and Chhetri, 2021). Learners, guardians, and educators across the world have witnessed the sudden ripple impact of the Covid-19 pandemic as schools were shutdown to deal with the disease outbreak. As states, healthcare workers, and health authorities actively work to contain the epidemic, educational institutions strive to continue providing high-quality education for all learners throughout these tough circumstances. Many students have endured emotional and mental trauma at residence space and been unable to participate efficiently (Petrie et al., 2020).

The graph below gives the numbers about the learners being affected worldwide due to outbreak of Covid-19.

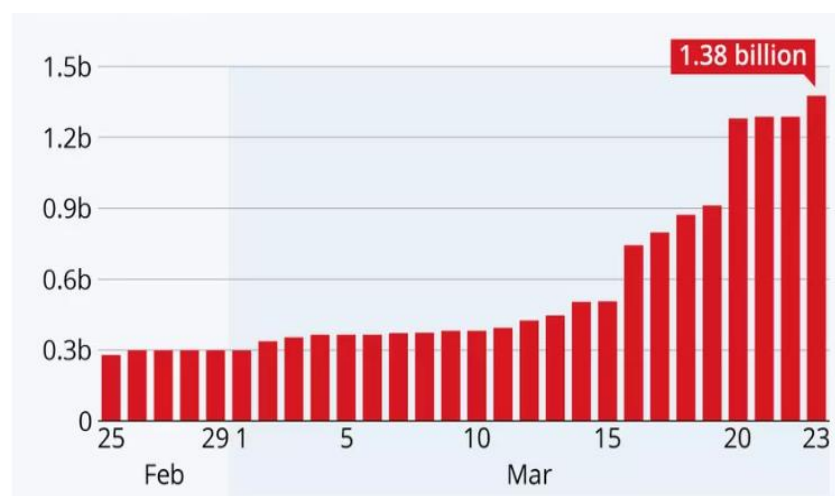


Figure 3. 6Covid-19 Impact on learners (2019)

Source: UNESCO

The figures revealed by the United Nations, 2020 shows that 98.6 percent of students worldwide, or 1,725 billion children, in 200 nations from the primary to the secondary institutes were affected by the pandemic by July 2020 (De Giusti, 2020).

Many of the learners have changed their study plans due to outbreak of Covid-19 which is presented through the graphical presentation as below.

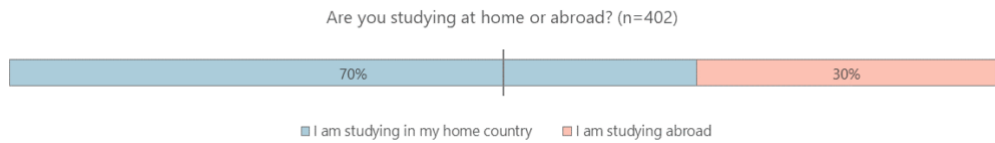


Figure 3. 7: Students willing to study abroad
 Source studyportals.com

From an online study conducted by StudyPortals it was revealed that 70% of the students were studying in their home country and 30% of the students have been studying abroad. Students were expecting an improved hygiene facility to be provided at their campus as well as to provide 24/7 support and online counselling. It was observed that students were more concerned about the travel restrictions imposed by the government as well as their financial circumstances. Along with the above mentioned factors they were more concerned about their future study plans (Gutterer, 2020). For some of the countries students have changed their study plans which has been highlighted through the graphical presentation as below:

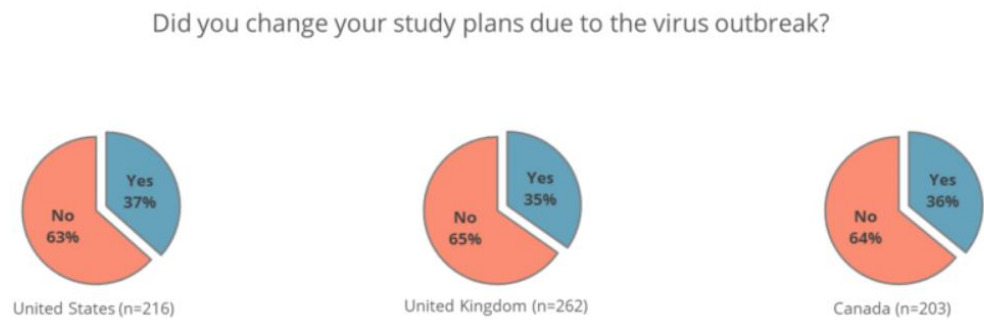


Figure 3. 8 Students change in plan to study abroad
 Source studyportals.com

From the above graphical representation, it can be observed that 37% from United states have changed their study plans due to Covid-19 outbreak. In United Kingdom 35% of the students have changed their future study plans and in Canada 36% of the students have changed their plan for studying abroad.

The mandatory social distancing criteria are difficult to meet in a research environment, especially in areas comprising bench work, human subjects, and fieldwork, and are causing massive losses to research studies. Scientists, faculty, research authors, and recent graduates have been disproportionately affected. Most research candidates and postdoctoral researchers' careers are jeopardized as a result of the pandemic's abrupt disruption in their research plans (Rashid and Yadav, 2020).

3.4.1 Adverse Consequences of School Closures

Due to lockdown and social isolation everything was almost shut in the economy leading to closures in business, services sectors, industries, government organizations, public transport, schooling, etc. The school closures have impacted the life of individuals, educators, parents, learners and created mess for institutions around the globe. Some of the adverse consequences of school closures are given by UNESCO, are as follows:

Unprepared Parents

Due to school closure, it is expected from the parents to impart learning to their children at home, but due to their inefficiency pertaining to education and financial resources creates a problem for them and they are unable to do it.

Transition from on-site classes to Online Classes

When schools were shutdown, the demand for an alternative way of learning was created which gave way to e-learning. Transition from on-site classes to online classes requires much work to be accomplished from both the sides- from learner's side as well as from the educator's side. It really gets difficult to cope up in the given time frame as it poses immense human and technological challenges.

Improper Childcare

Due to lockdown as the schools were shut, the working parents were compelled to leave their children at home with no other options left, which lead to risky behaviour of them being influenced by peer and drug abuse.

High Economic Cost

As a consequence of school closure working parents have to stay at home to take care about their children leading to their wage loss, affecting their productivity negatively.

Problems with assessing and evaluating learning

Due to Covid-19 calendar evaluations were not possible as it had let down the schools to close, moreover the entrance test and the test conducted to evaluate the progress to new level were discouraged. As a result of pandemic exams were delayed or were conducted remotely which puts a big question mark on the assessment. Disruption of evaluations has lead to stress and disengagement for students and their families.

Social isolation

Schools are centres for social activities and contact between human beings. Many children and young people lack social interaction when schools close, which is vital for learning & growth.

Greater vulnerability to violence and slavery

As schools were shut down, and all most all sectors were halted, there were increased cases of early marriages, children labour, sexual exploitation of girls and young women, termination of pregnancies in among young girls were on greater spread in the economies of various nations.

Increased Dropout rates

When schools reopen following closures, it can be difficult to claim that learners & youths attend school and colleges. This is particularly true when businesses close for an extended period of time or when economic disruptions force children to work and produce income for economically disadvantaged families.

Added Pressure on operating schools

As regional schools remain closed due to pandemic, parents enrol their children to the schools operating, thus creating burden on them.

Burdened Health Care System

Closure of schools have made the children of the health workers to stay at home, due to which they are unable to work conveniently. Resulting into more absenteeism were they are mostly needed during such a severe situation of Covid-19.

Interrupted schooling

Schools provide vital learning and, if schools are close, the prospects for development and growth for children and young people are deprived. The drawbacks are overwhelmingly borne by underprivileged students, who have less educational opportunities outside of school.

Poor Nutrition

For food and balanced nutrition, many children and youth depend on subsidised school meals. When schools close, children's nutrition is jeopardized.

Confusion and Stress for educators

When schools close suddenly and for unexplained periods of time, teachers are often unaware of their roles and how to interact effectively with students to improve learning. In the best of situations, moving to a distance learning program is complicated and stressful. In certain cases, school closures result in teacher layoffs or separations.

3.4.2 E-learning as a measure to provide education

During this pandemic E-learning resources have been vital in supporting educational institutions to support teaching and learning when universities and schools are closed down (Subedi et al., 2020). Adapting e-learning in the course of a pandemic will change the way the educators take online lessons. Use of relevant and efficient teaching methods for online education will be determined by know-how and the responsiveness of educators and learners to digitalization. In the online network used until now, teachers will create educational programs, training programs and professional learning programs with unified networking and collaboration tools such as Microsoft teams, LMS Moodle, Google classroom, etc. (Petrie,2020).

Use of educational tools improves online education, connections between students and instructors, relationships and relationships. It improves teaching and learning experiences, development of content, sharing of courses, evaluations and feedback. Educators can access and communicate from any place with their learners, and classes can be arranged at any time (Onyema et al., 2020).

Various countries have responded differently towards the measure of school closures and to avoid the consequences arising out of the school closures different teaching platforms have been selected by the countries as per their requirements. For the first time, online channels such as Google Classroom, Zoom, immersive learning environments, and social media, as well as numerous community forums were tested for their suitability for imparting education so that further schooling is possible during pandemic. These platform selections differ greatly as per the income of the country whether the country is a developed or developing. Countries with low income have adopted remote education making use of Radio and TV. Whereas, for developed or high earning nations, they provided remote education opportunities utilizing online medium. These high income nation comprises of 90% which have offered teaching through online platforms.

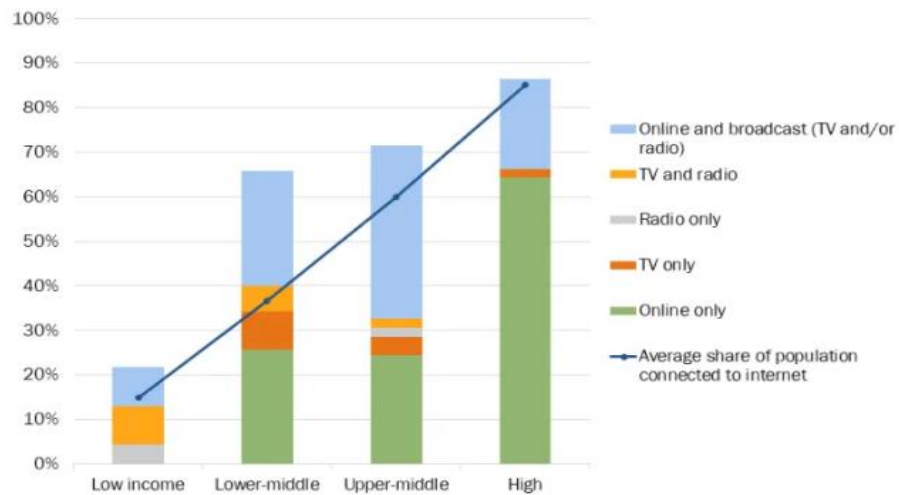


Figure 3. 9 *Various remote learning tools adapted by countries*
 Source: Centre for Global Development and World Bank

From the above graphical presentation, it can be seen that majority of the countries have adopted online only medium for continuing education during Covid-19 pandemic and the second most widely used method is online and broadcast through TV or Radio. As internet connectivity is not stable in far off remote areas especially in developing countries, so as to provide education to the underprivileged children from these regions government have adopted online and broadcast platform for teaching (Vegas, 2020).

For the effectiveness of these online platforms, government of some countries have provided guidance to the teachers of how to get students engage in studies during such an outbreak. Guidance is also provided to the teachers as to how to communicate with the students. Teachers are also asked to make students familiar with these online methods of teaching.

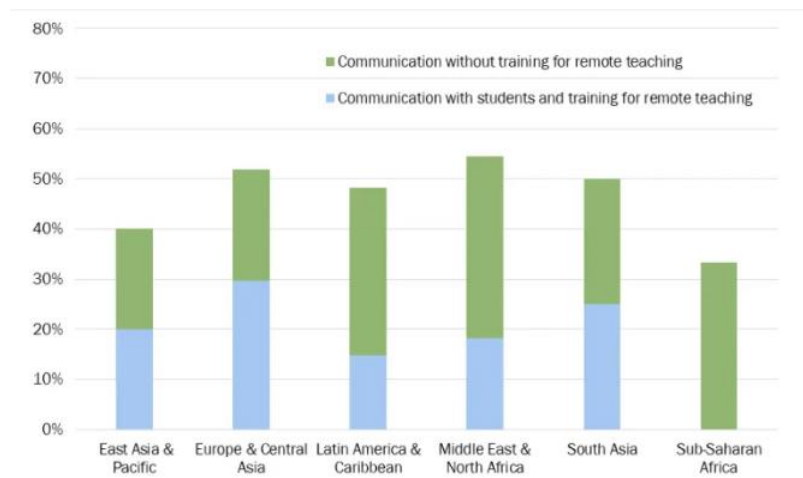


Figure 3. 10: *Government Guidance to teachers with/without training*
 Source: Centre for Global Development and World Bank

From the above graphical presentation, it can be seen that in East Asia and Pacific 20% of the teachers have received training and the remaining 20% have been communicated without training for remote teaching. In Europe & Central Asia it can be seen that 30% of the teachers have received government training for remote teaching and the remaining have been communicated without training. In Latin America and Caribbean 15% teachers have received training for remote teaching and the remaining have just been communicated for remote teaching. In Middle East and North Africa 18% of the teachers have received training and the remaining have just been communicated. In South Asia 25% have received training and the remaining have just been communicated. Whereas, in Sub-Saharan Africa all the teachers have been communicated without training for remote teaching (Vegas, 2020).

It is also found that though these measures have been adopted during the situation of Covid-19 pandemic low-income earning nations were hardly hit and the children of these nations have been negatively affected. As well as the success of online teaching depends upon the quality of teaching of the educators and the ability of learning of the learners (Vegas, 2020).

Students with a rigid attitude struggle to develop and change, while pupils with a development approach easily adapt to a new education system. There are a number of topics of varying requirements. Different topics and age classes necessitate distinct approaches to e-learning. Teachers must create innovative initiatives to help address the drawbacks of interactive education. Teachers at local levels are constantly working with one another to develop online teaching practices. When educators, parents, and students share common perspectives, there are incomparable opportunities for teamwork, innovative ideas, and a desire to learn from others and try new tools (Doucet et al., 2020).

In order to support and promote education in a more diverse and active world, many educational institutions freely make their materials and solutions available. In comparison with traditional environments, internet learning encouraged teachers and students to teach and study in new ways (Pokhrel and Chhetri, 2021).

Various materials in the form of videos, pdf, document file, audio file, excel sheets, creating a database for easy access of these materials are provided to the learners. Test and Assignments in the form of quizzes making use of google forms, google classroom for assignment, rubric-based assessment, etc. tools are being used by the educators worldwide to support online teaching and to make it as effective as possible. Authentic evaluations

and timely reviews are key elements of education. The provision of helpful formative tests and timely input to online students is a key aspect for virtual learning (Doucet et al., 2020). Despite of these efforts there are issues relating to a stable internet connection, as well as students from poor families can't afford online education as they don't have sufficient money to buy internet packs. It is also noted that the assessment done by the educators of the learners are on the trial and error basis as well as it varies from student to student and from institution to institution which creates confusions between the teachers and parents and students. There is no uniformity maintained while assessing a learner. It is also seen that the students who were physically disabled have suffered a lot. Also parents & students have reported that e-learning causes strain on their eyes which may have adverse effect if prolong exposure to such a medium of study. Moreover, students were finding the effectiveness of the practical sessions conducted online in comparison with the onsite practicals conducted at the campus area.

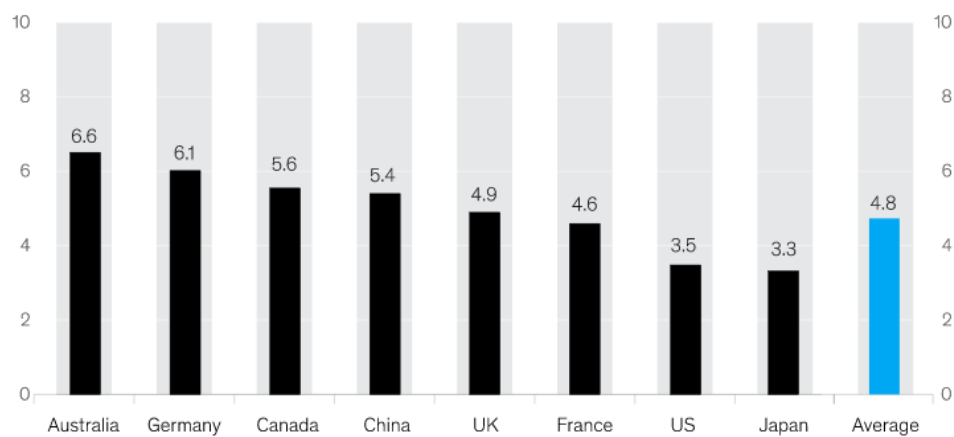


Figure 3. 11: Average effectiveness of remote learning
Source: Mckinsey.com

From the above graph it can also be observed that as the classes switched from onsite to remote learning the effectiveness of instructions declined to the average of 4.8, which was evidenced by the teachers.

3.5 Measures Taken by CZU



Figure 3. 12Czech University of Life Sciences Prague

Source: university website

Czech University of Life Sciences Prague offers 63 departments at 6 faculties and 1 institute. The university offers 137 study programmes in total of which 57 are English language study programmes. It comprises of 18000 students from bachelors' as well as master's. These students are representing 85 nationalities i.e. 2500 international students. Against the Covid-19 measure, CULS was the first university for setting up a sampling test centre for reporting the active cases of Covid-19 and the first day itself 1% of them were reported.

At university premises disinfection gate has also been placed in the lobby. As well as non-contact temperature measurement for scaling the temperature of the students and employees, thus it can be seen that university has tried to implement all the essential tools for preventing the spread of Covid-19 disease and protecting the students and employees from getting infected. CZU has introduced a mobile laboratory model. The CZU mobiLAB model can also be used in remote areas of developing countries of the world while also providing a solution for developed nations in the event of an unforeseen distress like Covid-19.

With the guidelines on restrictions of public movement, all the faculty buildings and workplace were closed and access to these areas in the campus were allowed only to those covering their face with a mask, scarf, shawl or similar. However, the university primarily aims to impart education during this tough situation and ensured that the education continues utilizing online platforms like LMS Moodle and Ms Teams. As per the instructions of the Government of CZU where distance learning is not an option to be exercised, teaching will be provided through blocks. The exams at CULS have been

conducted through electronic written mode. CZU follows the government's recommended guidelines and procedures for ensuring safe study conditions on its campus.

4 Practical Part

4.1 Cronbach Alpha Reliability Statistics

Table 1: Reliability Statistics
Source: own elaboration

Cronbach's Alpha	N of Items
.770	36

For checking the internal consistency of the data gathered and for the assurance of data reliability Cronbach Alpha Reliability test is performed. The above Cronbach Alpha score of 0.770 represents that the data is reliable and is fit for the analysis purpose. Generally, the Cronbach Score above 0.7 is considered to be good and fit for the study.

4.2 Demographic Classification of Respondents

Demographic Classification of the respondents for the sample taken for the study is an here underneath.

Gender-wise Frequency Distribution - Gender wise data classification for the study is given below in the Table below:

Table 2: Gender
Source: own elaboration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	66	50.8	50.8	50.8
	Female	61	46.9	46.9	97.7
	Prefer Not to Say	3	2.3	2.3	100.0
	Total	130	100.0	100.0	

From the above table it can be observed that majority of the respondents belong to Male category (50.8%). Female respondents comprise of 46.9%. Whereas only 3% of the respondents did not prefer to reveal their gender. The graphical representation for the same is given below:

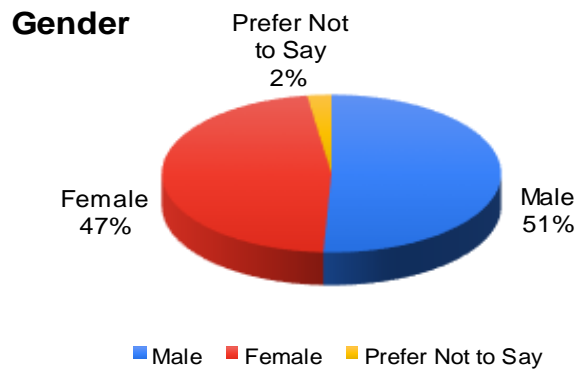


Figure 4. 1 Gender
Source: Own elaboration

Age-wise Frequency Distribution - Age wise frequency distribution of the respondents is given here under the table below:

Table 3: Age
Source: Own elaboration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 20	6	4.6	4.6	4.6
	20-30	108	83.1	83.1	87.7
	30-40	14	10.8	10.8	98.5
	Above 40	2	1.5	1.5	100.0
	Total	130	100.0	100.0	

From the above table it can be concluded that majority (83.1%) of the respondents are belonging to the age group of 20-30. The second highest age group is 30-40 which comprise of 10.8% respondents. The next age group comprise of 4.6% of the respondents belonging to below 20. Whereas, only 1.5% of the respondents are belonging to the age group of above 40.

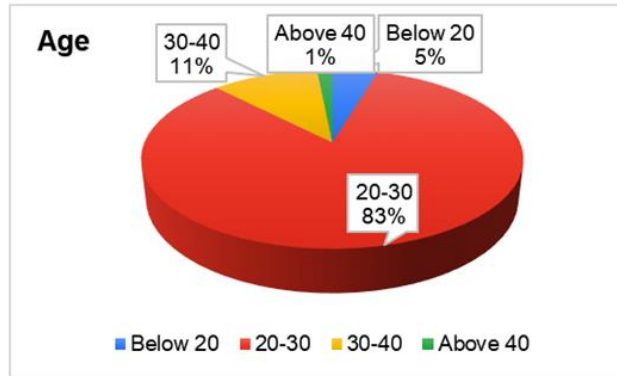
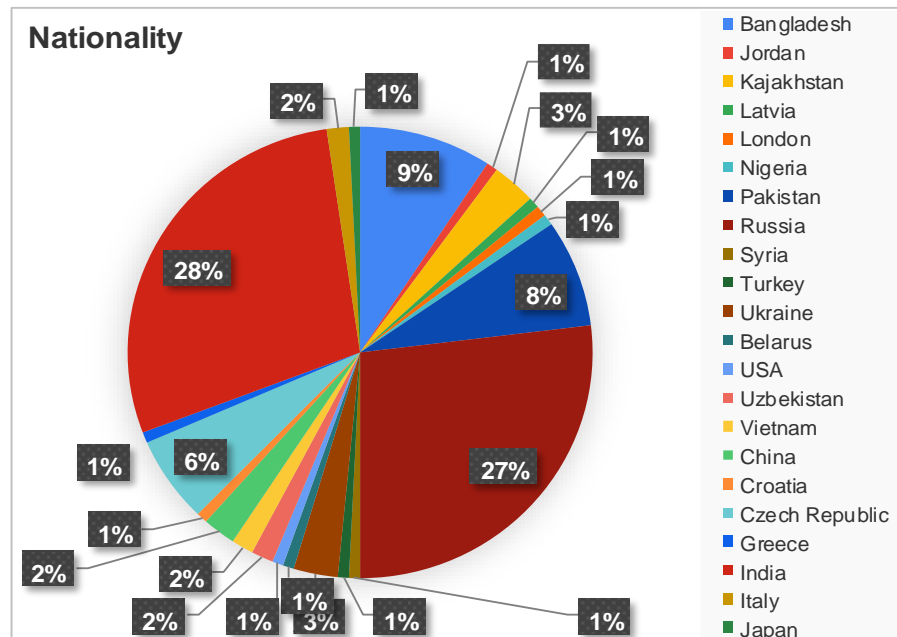


Figure 4. 2 Age of the responders
Source: Own elaboration

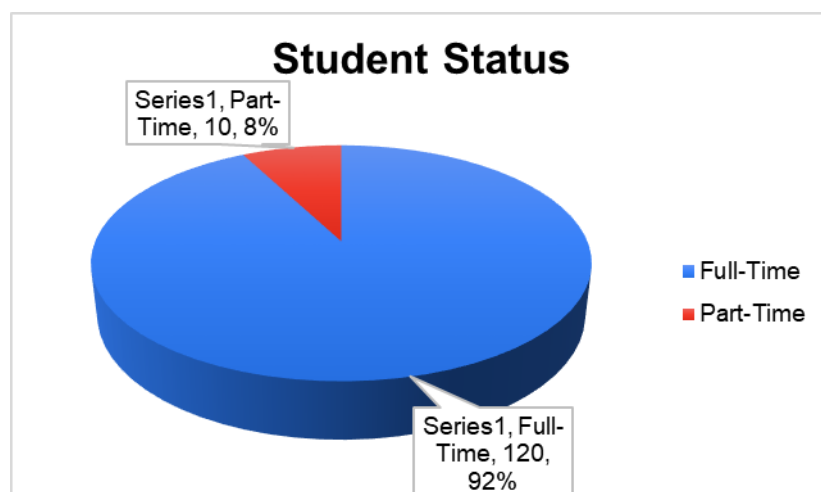
Country Wise Frequency Distribution - As students from various corners of the world study in Czech Republic. It is important to know the nationality of these students. It can be observed that majority of the respondents in the survey are Indians (28.5%), followed by the Russian nationality (26.9%). Respondents having Bangladesh nationality are 9.2%. Whereas, 7.7% of the respondents are Pakistani's. It is also observed that 6.2% of the respondents are citizens of Czech Republic. Overall, the respondents belonged to different countries and were of 22 different nationalities including, Kajakhstan, China, Ukraine, Vietnam, and various other nation. The percentage distribution of nationality of the respondents is given as below in the graph.

Figure 4. 3 Nationality of the responders
Source: Own elaboration



Student Status Frequency Distribution - Students avail various courses in CZU. Of these courses offered some of them are Full Time Courses and Some of the courses are Part Time Courses. The below graph gives the frequency distribution of the Students Status.

Figure 4. 4 Student status
Source: Own elaboration



From the above table it can be interpreted as majority (92.3) of the students are enrolled in Full-Time course in CZU. Whereas, only 7.7% of the students are enrolled in Part-Time course.

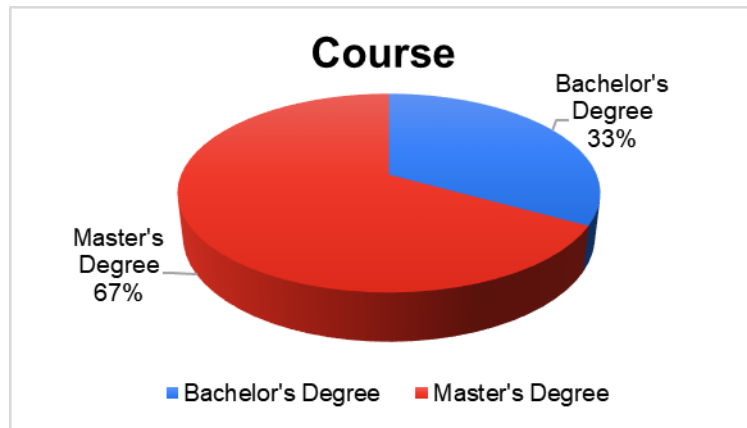
Course-wise Frequency Distribution

Table 4 What course are you enrolled in?
Source: Own elaboration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor's Degree	43	33.1	33.1	33.1
	Master's Degree	87	66.9	66.9	100.0
	Total	130	100.0	100.0	

From the above table it can be concluded that majority (66.9%) of the respondents are enrolled in Master’s Degree course. Whereas, only 33.1% of the respondents are enrolled in Bachelor’s Degree Course.

Figure 4. 5 Course enrolled
Source: Own elaboration



Area of Study Frequency Distribution - Following table gives the overview of the respondents enrolled in different area of study.

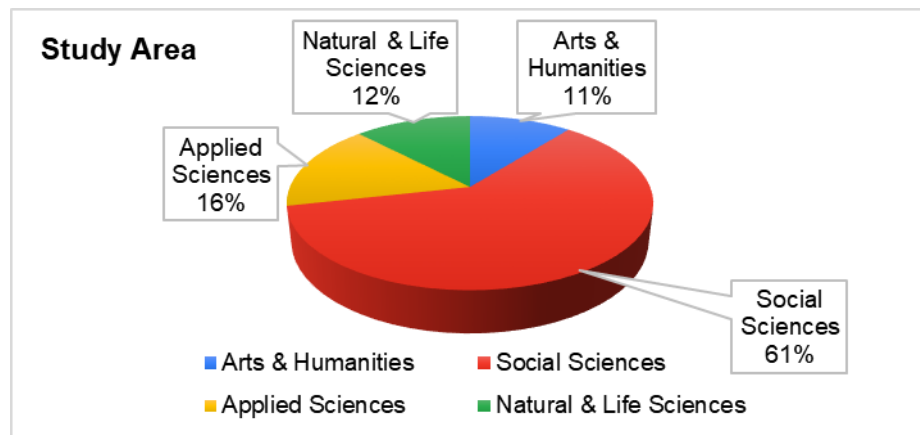
Table 5: Main area of study
Source: Own elaboration

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	Arts & Humanities	14	10.8	10.8	10.8
	Social Sciences	79	60.8	60.8	71.5
	Applied Sciences	21	16.2	16.2	87.7
	Natural & Life Sciences	16	12.3	12.3	100.0
	Total	130	100.0	100.0	

From the above table it can be concluded that majority (60.8%) of the respondents are enrolled in Social Science study area, whereas 16.2% of the respondents are enrolled in Applied science area of study. Moreover 12.3% of the respondents are enrolled in Natural & Life science area of study and the remaining 10.8% are enrolled in Arts & Humanities area of study. This can be depicted with the help of the following pie chart.

Figure 4. 6 Respondents Study Area
Source: Own elaboration



Frequency Distribution for Occupation

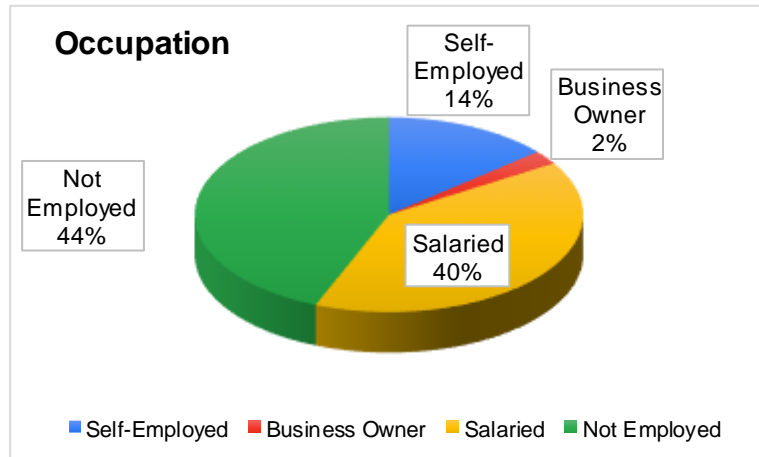
Table 6: Are you employed?
Source: Own elaboration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Self-Employed	18	13.8	13.8	13.8
	Business Owner	3	2.3	2.3	16.2
	Salaried	52	40.0	40.0	56.2
	Not Employed	57	43.8	43.8	100.0
	Total	130	100.0	100.0	

The above table represents about the occupation status of the respondents; it can be observed that majority (43.8%) of the respondents are not employed. It can also be

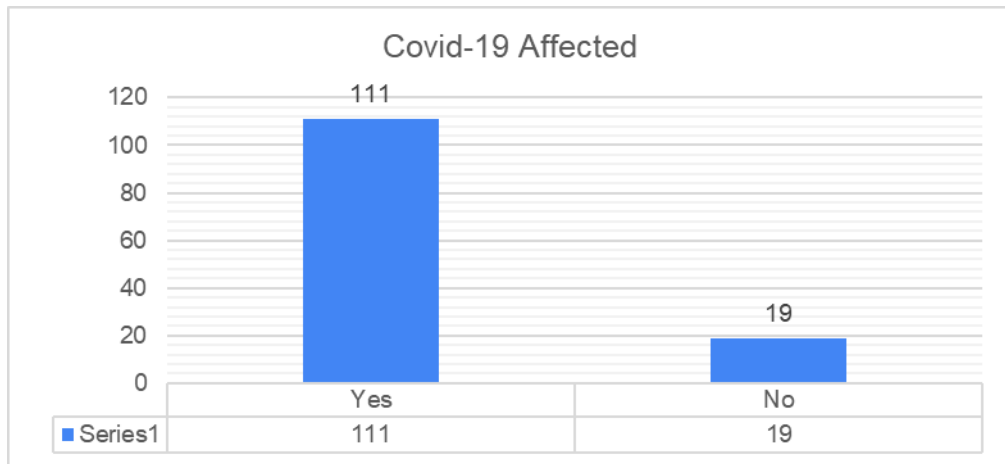
observed that 40% of the respondents are salaried, the ones who are self-employed constitute of 13.8% and only 2.3% of the respondents are business owners. The graphical representation for the same is here underneath.

Figure 4. 7 Occupation of the Respondents
Source: Own elaboration



Frequency Distribution for Covid-19 Affected

Figure 4. 8 Covid-19 affected
Source: Own elaboration



From the above table it can be concluded that for majority of the respondents their physical classes were disturbed due to Covid-19 Pandemic. It can be observed that 85.4% of the respondents have reported that their on-site classes have been affected. Only 14.6% of the respondents have claimed that their on-site classes have not been affected due to Covid-19.

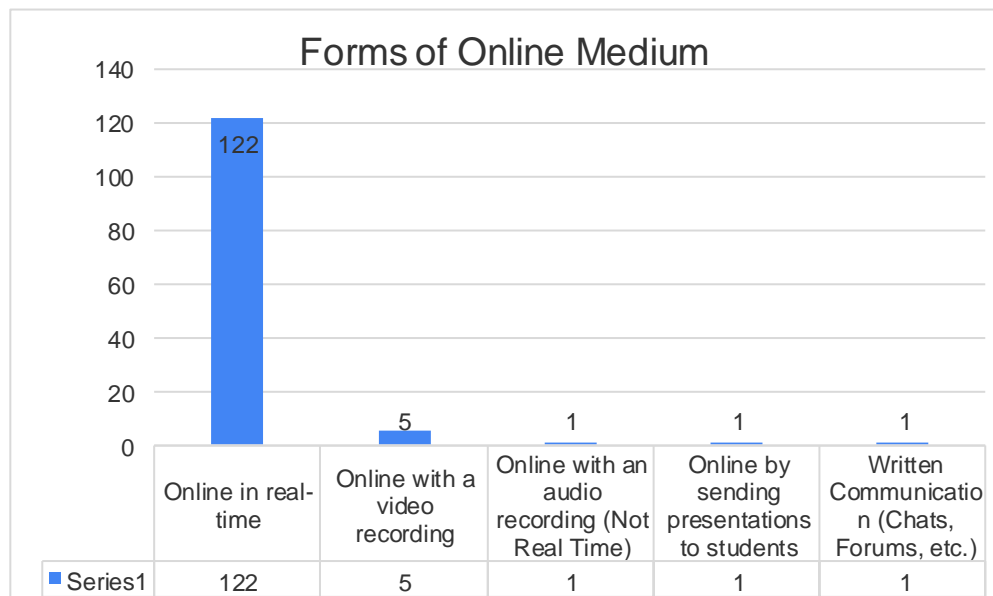
4.3 Objective Wise Analysis & Interpretation

4.3.1 Objective 1

To analyse the effect of covid-19 pandemic on the academic life of the higher education students. Under this objective the researcher tries to analyse the effect of Covid-19 Pandemic, as to how the assistance is provided by the lecturers, location of attending their online sessions, the effect of the new online environment on their academic performance and their satisfaction level towards the measures taken by the university to mitigate the disturbance caused by such a pandemic. The analysis and interpretation for the achievement of this objective are as under:

Forms of online medium selected

Figure 4. 9Forms of Online Medium adapted
Source: Own elaboration



From the above graph it can be observed that for majority (122) of the respondents online in real-time is the medium through which the classes were conducted. It is also observed that along with the online real-time medium, for 5 respondents online with a video recording classes have been conducted. Thus it can be concluded that online real-time is the most preferred medium by the universities to conduct classes online during the situation of Covid-19.

Location of attending online lectures

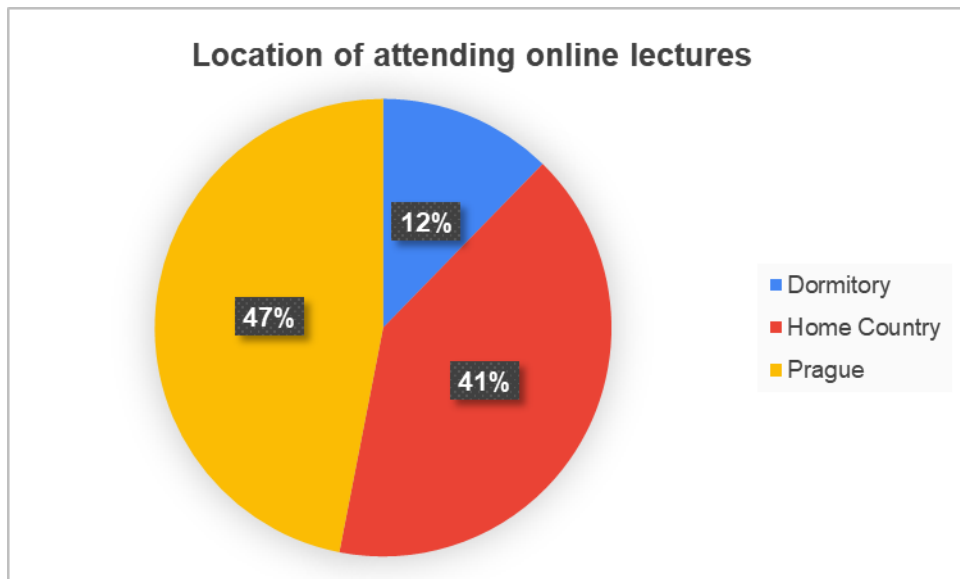
As Covid-19 Pandemic has disturbed the onsite classes, to continue education universities have started online real-time teaching as a measure to impart education during such a situation. The following table gives the information about the same.

Table 7: From where did you attend online lectures?
Source: Own elaboration

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Dormitory	16	12.3	12.3	12.3
	Home Country	53	40.8	40.8	53.1
	Prague	61	46.9	46.9	100.0
	Total	130	100.0	100.0	

As gatherings of the students were prohibited and everything was shut down imposing strict lockdown, majority of the students have shifted for situational purpose to their home country from which they belonged and attended online lectures from there. While those who were not able to relocate they attended lectures from their dormitory. The graphical representation for the same is given as below.

Figure 4. 10Loaction of attending lecture
Source: Own elaboration



From the above table & graph it can be observed that 46.9% of the respondents have attended online lecture from Prague it includes the students having the same nationality as well as students who are citizens of other nations. From the table it can also be seen that 40.8% of the students have attended their lectures from their home country and only 16% of the students have attended lectures from dormitory.

Assistance Provided by the Lecturer - In order to overcome the disturbance caused by Covid-19 pandemic, lectures were conducted online in real-time and assistance was provided by the lecturers on regular basis to the students, these measures have been discussed in the table given here underneath.

Table 8: Assistance provided by the lecturers
Source: Own elaboration

	Provided me with (assignments, homework, reading work, etc.) on regular basis	Provided me feedback for the work assigned	Responded to my query's timely	Flexible as per student's suggestion and adjustment of online classes	Informed me about how exams would look like in this situation of Covid-19
Disagree	7	6	12	17	9
Neutral	18	16	25	31	12
Agree	104	106	92	78	105
Not Applicable	1	2	1	4	4
Total	130	130	130	130	130

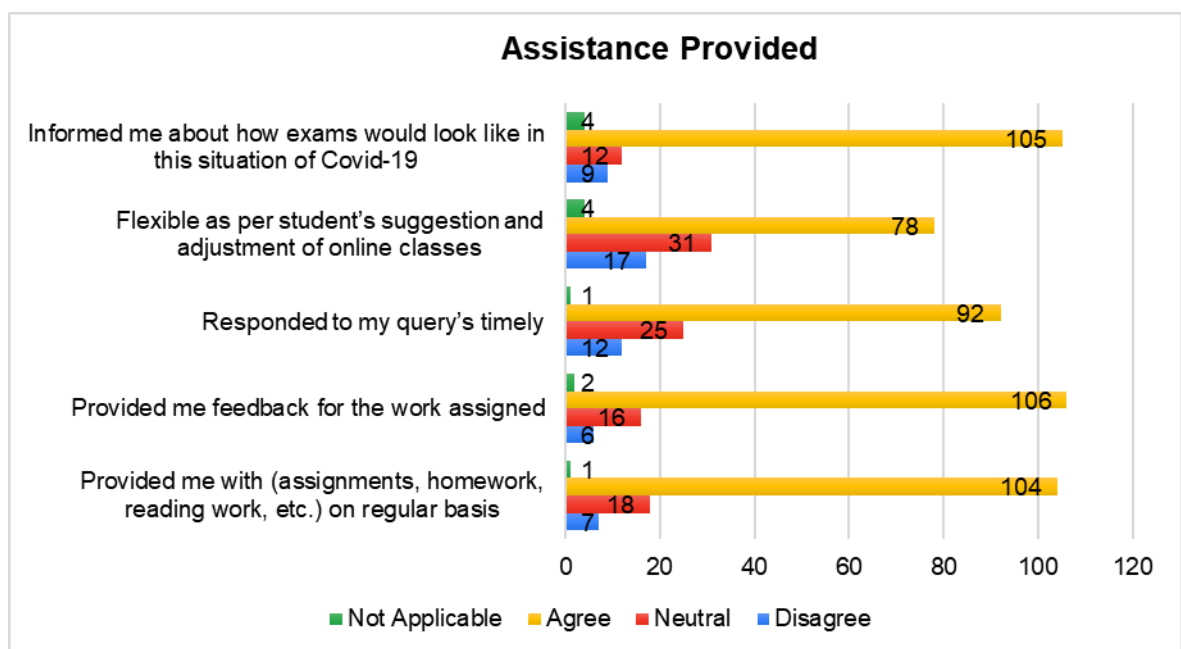
From the above measure given in the table it can be observed as:

- It is seen that majority (104) of the respondents have agree that assignments, homework, reading work, etc. have been provided on the regular basis. Whereas only 18 respondents are neutral and 7 disagree with the same thing.
- It can also be concluded that the lecturers have been in touch with the students through online medium in giving timely feedback to them for the work assigned. It shows that 106 respondents i.e. majority of them have agreed that their lecturers have provided them timely feedback for the work assigned.
- It is observed that, lecturers have timely attended to the query's of the students, thus helping them out to cope up with the difficulties faced by them while attending lectures online. As it can be seen from the above table that majority (92)

respondents have agreed that their query's were sorted on timely by their lecturers, whereas only 25 repondents are neutral about the same and 12 have disagreed.

- From the table it is also observed that 78 respondents have reported that their lecturers were flexible and adjusted the online classes as per the students suggestions, while 31 of the respondents are neutral which shows that sometimes it might not have been the case to adjusted the classes as per the students suggestions. Also 17 respondents have disagreed with the same thing which shows that for some of the students the lectures were not adjusted according to their preferences.
- Majority (104) of the students have agreed that they were well informed about how the exams would be conducted during such a situation of Covid-19 Pandemic. The graphical representation for the same is given as below:

Figure 4. 11 Assistance provided by the lecturers
Source: Own elaboration



From the above graph it can be concluded that the Institution has been fully supportive in the situation of Covid-19 pandemic and assisted its students in the best possible way by providing them assignments related work on regular basis, giving them feedback and informing them about the exams, as to how exams would look like in such a situation.

Effect of New Academic Environment on Students - Under this question the researcher is trying to analyse the effect of the online teaching measures taken by the Institution to conduct lectures during Covid-19 Pandemic. The following table highlights the effect of this new academic environment on the students' academic performance.

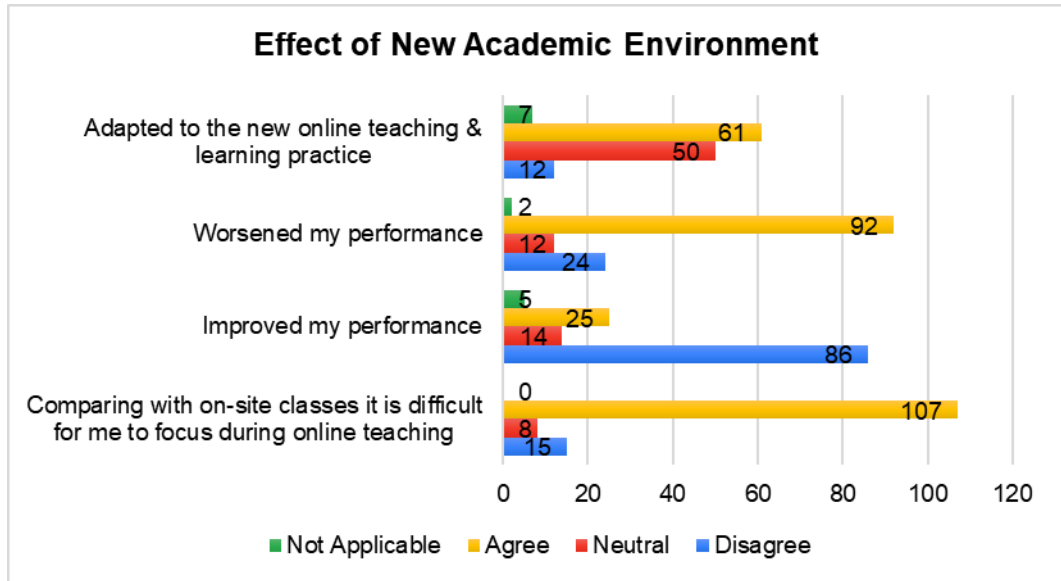
Table 9: Effect of New Academic Environment
Source: Own elaboration

	Comparing with on-site classes it is difficult for me to focus during online teaching	Improved my performance	Worsened my performance	Adapted to the new online teaching & learning practice
Disagree	15	86	24	12
Neutral	8	14	12	50
Agree	107	25	92	61
Not Applicable	0	5	2	7
Total	130	130	130	130

Descriptive analysis of the effect of the new academic environment given in the table is as below:

- From the above table it can be observed that majority (107) of the students have agreed that as compared to onsite classes they face difficulty in focusing during online teaching, whereas only 15 have disagree and 7 are neutral about the same.
- It is also observed that majority (86) of the students have disagreed that their performance has improved and 92 students have reported that due to online teaching their performance has deteriorated. It is only 24 students who have disagreed that their academic performance has degraded and 25 of the students have agreed that their performance improved due to online learning. As majority of them agree about their downfall in performance, it shows that online teaching is not that effective when compared with on-site teaching.
- It is seen that 61 students agree that with the change in teaching method they have adapted to the new online teaching and learning practice whereas 50 students are neutral that shows that still the students have not adapted to the online teaching tools which is affecting their performance.
- It can be easily understood with the help of the following graphical presentation:

Figure 4. 12Effect of New Academic Environment
Source: Own elaboration



From the above graph it can be interpreted as the two most agreed effect of the new academic environment is their lack of focus in online teaching leading to their performance have grown worst.

Satisfaction with the measure taken - From the above question the researcher tries to analyse the satisfaction among the students regarding the measure taken by the institution during Covid-19 pandemic. The table below represents students satisfaction for the measures undertaken:

Table 10: Satisfaction with the measures taken
Source: Own elaboration

	Online lectures conducted	Online Seminars/Tutorials/Presentation & Practical Classes	Exams Conducted Online	Support of Teaching Staff	Support related to technical & IT services	Library Services	Finance & Accounting	Student Counselling Services	Assessment/Examination
Dis-satisfied	18	21	11	16	16	32	63	20	12
Neutral	66	36	24	30	23	21	24	64	17
Satisfied	46	72	94	81	90	71	40	40	96
Not Applicable		1	1	3	1	6	3	6	5
Total	130	130.00	130.00	130.00	130.00	130.00	130.00	130.00	130.00

From the above table, satisfaction derived from the various measures are as below:

It can be observed that 66 respondents are neutral about their satisfaction for the online lectures conducted and 46 respondents are satisfied. It can also be seen that only 18 are dis-satisfied. Which shows that majority of the respondents are somewhat satisfied with the online lectures conducted.

It is also interpreted that 72 respondents have shown their satisfaction for seminars/tutorials/presentation and practical classes whereas 36 are neutral about the same. Only 21 respondents have shown their dis-satisfaction for seminars/tutorials/presentation and practical classes conducted online.

For exams conducted online, it can be observed that 94 respondents are satisfied, 24 are neutral and 11 of them are dis-satisfied. It shows that few students have faced some problems for the exams conducted online.

For support of teaching staff 81 respondents have shown satisfaction, while 30 respondents are neutral and 16 respondents are dis-satisfied. It shows that majority of the students are satisfied with the support provided by the teaching staff.

It also shows that students (90) are satisfied with the technical and IT services provided by the institutions during such a pandemic.

For library services it is observed that majority 71 of the students are satisfied with the library services provided, more over 32 are dis-satisfied and 21 are neutral. It can be concluded that majority of the students are satisfied with the library services provided as the students were issued e-copies, it provided with the relevant content without needing the hard copies of it.

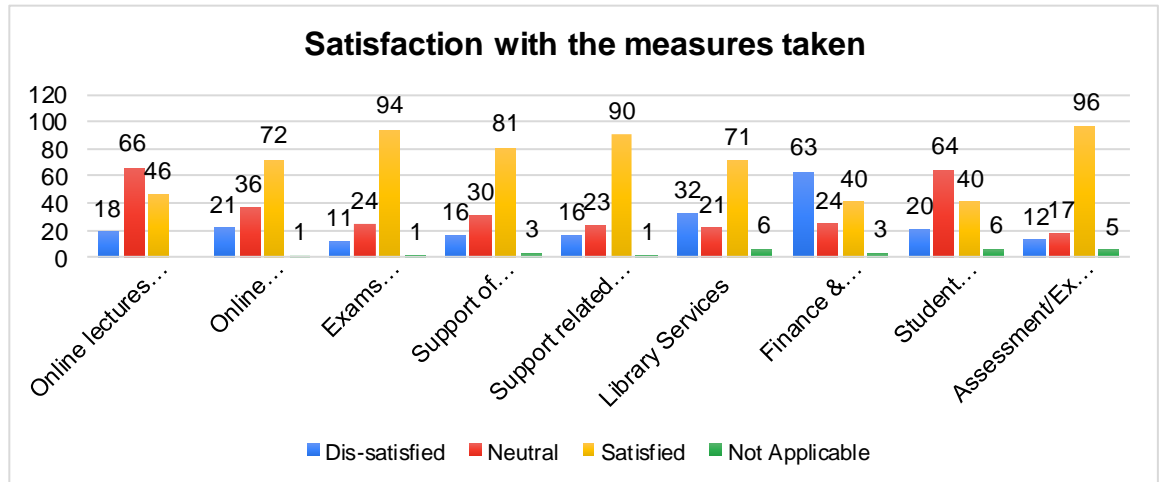
For finance and account lecture it has been observed that 63 respondents are dis-satisfied 23 are neutral and 40 are satisfied which shows that majority of the respondents are not satisfied.

For student counselling services, it is observed from the above table that 64 students are neutral about it, 40 are satisfied and 20 are dis-satisfied. Which shows that majority of the students are neutral meaning that counselling services have not been properly carried out.

For online assessment/examination conducted, 96 students have shown their satisfaction, while 17 of them are neutral about the same and only 12 are dis-satisfied. Which shows that majority of the students are satisfied with the online

assessment/examination taken by university. For better understand the graphical presentation is as under:

Figure 4. 13:Satisfaction with the measures taken
Source: Own elaboration



4.3.2 Objective 2

To analyse the Social Life of higher education student during Covid-19 Pandemic Under this objective the researcher tries to analyse the effects of Covid-19 Pandemic on the social life of the higher education students of CZU. For the accomplishment of this objective, analysis of their frequency of communication and the purpose of communication has been taken into consideration. The analysis and interpretation of the objective is as under:

4.3.2.1 Frequency of Communication

It is known fact that Covid-19 pandemic has affected each and every sector and the economy, imposing complete lockdown has also affected the social life of the people due to which people have adopted different means of communication through video calling, communication through social networking platform, Telephonic communication, etc. so as to ease out their anxiety. The Table below depicts the frequency of communication by the respondents during Covid-19 situation:

Table 11: Frequency of Communication
Source: Own elaboration

	Family Member	Relatives	Friend	Roommate	Neighbours	Colleague from my course	Lecturer	Admin Staff	Social Network
Not at all	10	30	7	24	54	10	18	66	17
Once a Week	26	49	34	19	29	30	69	39	25
Several times a week	46	38	58	33	26	59	30	20	28
Once a day	30	8	16	25	9	20	8	4	22
Several Times a day	18	5	15	29	12	11	5	1	38
Total	130	130	130	130	130	130	130	130	130

From the above table it can be concluded that:

It can be observed from the table that majority of the respondents have contacted Family members several times a week (46) and (30) of the respondents have contacted them on regular basis.

It is also observed that majority of the students have contacted their relatives once a week (49) and 38 respondents have contacted their relatives several times a week.

It can be interpreted from the table that majority (58) of the students have contacted their friends several times a week and (34) students have contacted once a week.

It is also found that majority of the students have contacted their roommates several times a week and 29 students have communicated with their roommates several times a day.

It shows that majority (54) of the respondents have not at all contacted their neighbours, while (29) students have communicated once a week.

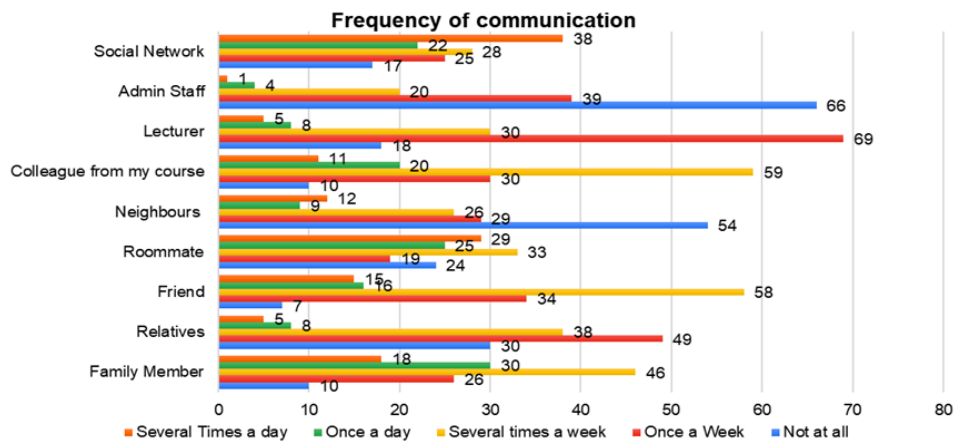
Colleague from my course have been contacted several times a week by majority of the students (59) and it is once a week by 30 students.

It is also observed from the table that majority (69) of the students have contacted their lecturers for once in a week time and 30 students have communicated for several times a week.

Admin Staff is hardly contacted by the students which can be concluded looking at the table, as 66 students have not at all communicated with the admin staff and only 39 students have communicated with them for once in a week and 20 students for several times a week.

It is observed that students have frequently contacted through their social networks as majority (38) of them have communicated several times a day, followed by several times a week (28) and once in a day (22). The graphical representation for the same is given as under:

Figure 4. 14:Frequency of communication
Source: Own elaboration

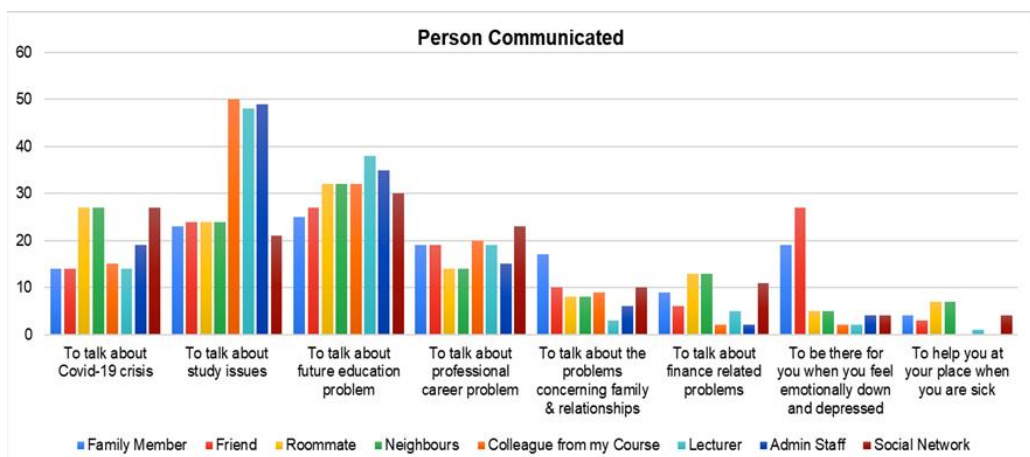


From the above graph it can be concluded that the most contacted person for several times a day is Roommate & Social Network. Whereas the most contacted person for once in a day is family member & roommate. The most contacted person for several times of week is colleague from course & friend, followed by family member. For once in a week, the most contacted person is lecturer and relatives. The majority of the person not at all contacted is the admin staff and neighbours.

4.3.3 Person’s Communicated under different Situation

Under this question researcher tries to analyse that for what purpose people are communicating with their friend, family members, roommates, lectures, admin staff, colleague from my course, social network and neighbours. The analysis and interpretation is as follows:

Figure 4. 15:Person Communicated
Source: Own elaboration



From the above graphical presentation it can be concluded as below:

- To talk about Covid-19, majority of the students have communicated with their Roommates (27), Neighbours (27) & within their social network (27).
- To talk about study issues majority of the respondents have communicated with the Colleague (50), Lecturer (48) and Admin Staff (49).
- To talk about future education problem, majority of the students have communicated with their lecturer (38) and Admin Staff (35).
- To talk about professional career problem majority of the students have communicated with their social network (20) and colleagues (23).
- To talk about the problems concerning family and relationship majority of the students have communicated with their family members (17) and friend (10).
- To talk about the finance related problem majority of the students have communicated with their roommate (13) and neighbours (13).
- To be there when they feel emotionally down and depressed, majority of them have communicated with their family member (19) and friend (27).
- To be there to help them when they are sick, majority of the students have communicated with their roommates (7) and neighbours (7).

From the above it can be interpreted that students have mostly communicated for talking about Covid-19 crises, talking about study issues, for future education problem and professional career problem with their friend, family members, roommates, lectures, admin staff, colleague from my course, social network and neighbours.

4.3.4 Objective 3

To analyse the Financial Circumstances of the higher education students during Covid-19 Pandemic. Under this objective the researcher tries to analyse the effects of Covid-19 Pandemic on the financial circumstances of the higher education students of CZU. For the accomplishment of this objective researcher has analyzed the change in their job status, payment of tuition fees, availing scholarship, difficulty faced by the students in paying their study and living expenses and measures adopted by the university concerning their fees structure. The analysis and interpretation for the above objective is as follows.

Job affected due to Covid-19

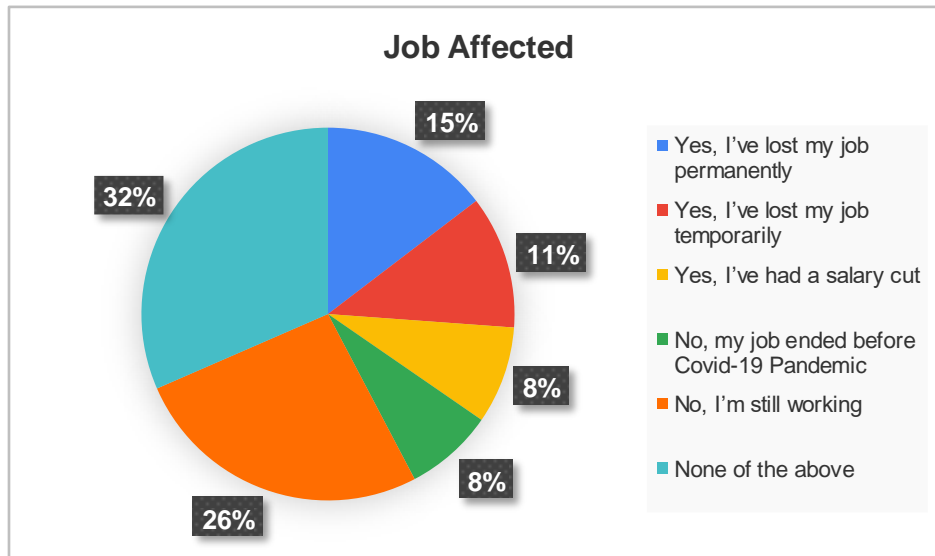
From this question the researcher tries to analyse the effect of Covid-19 pandemic on the employment status of the students if working. The table below gives the idea about their change in employment status:

Table 12: Has your job been affected by Covid-19 Pandemic?
Source: Own elaboration

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes, I've lost my job permanently	19	14.6	14.6	14.6
Yes, I've lost my job temporarily	15	11.5	11.5	26.2
Yes, I've had a salary cut	11	8.5	8.5	34.6
No, my job ended before Covid-19 Pandemic	10	7.7	7.7	42.3
No, I'm still working	34	26.2	26.2	68.5
None of the above	41	31.5	31.5	100.0
Total	130	100.0	100.0	

From the above table it can be concluded that majority 31.5% of students have not been working as the none of the above is applicable to them. It can be seen that 26.2% of the students are still working, as majority of the companies have been adapted to work from home concept it is possible they have not lost their job. For 14.6% students, they've lost their job permanently due to lockdown and for 11.5% students they have lost their job temporarily. It is also observed that for 8.5% students, they've had a salary cut due to Covid-19 situation. Whereas, for 7.75 students their job ended before Covid-19 Pandemic. For better understanding the graphical presentation is as under.

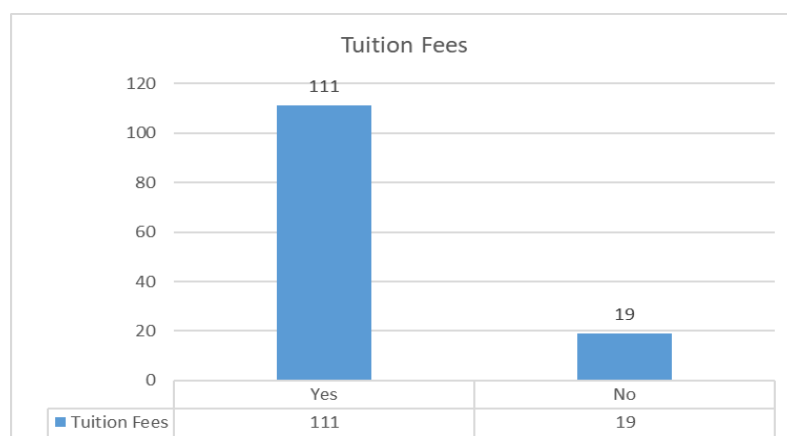
Figure 4. 16:Job affected
Source: Own elaboration



From the above graph it can be interpreted that, for 34.6% students Covid-19 had affected their job either by getting a salary cut or by temporarily and permanently losing the job.

Paying Tuition Fees - From this question the researcher is trying to analysis whether the students are paying the fees by themselves or do they depend for fees payment.

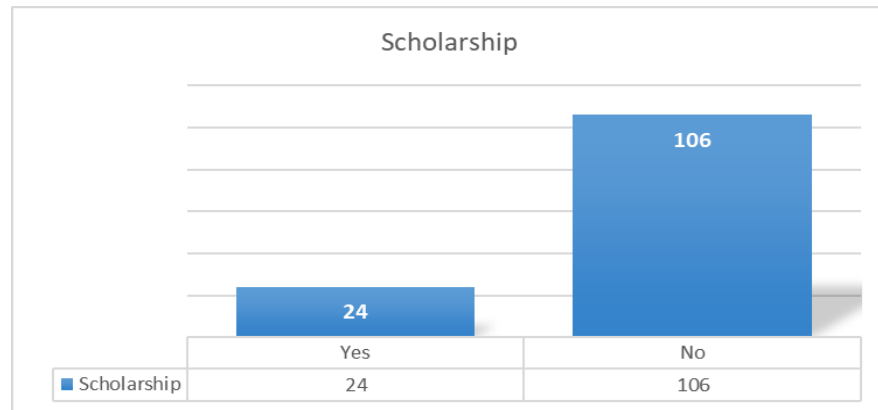
Figure 4. 17:Tuition Fees
Source: Own elaboration



From the above graph it can be concluded that majority (85.4%) of the students pay their tuition fees on their own. It is only 14.6% students who are not paying fees on their own and are dependent for the same.

Scholarship received - From this question the researcher is trying to analyse that whether students have received any scholarship supporting them for the uncertain financial circumstances faced by them in Covid-19 pandemic.

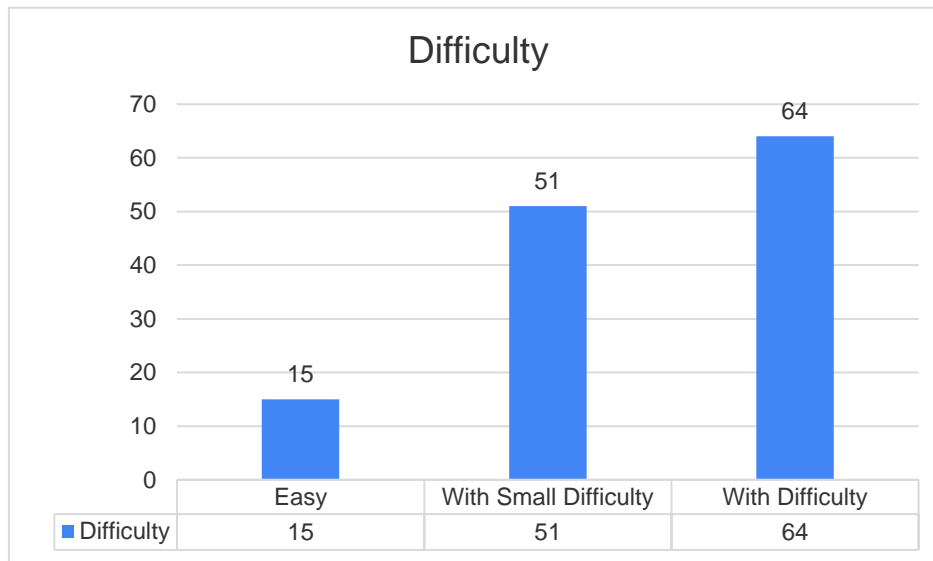
Figure 4. 18:Scholarship
Source: Own elaboration



From the graphical presentation it can be concluded that majority (81.5%) of the students are not receiving scholarship. It is only 18.5% students who are receiving scholarship, which can help them in the paying college fees, or to support their daily expenses during such an uncertain situation.

Difficulty in Paying Expenses - Through this question the researcher tries to analyse the difficulty faced by the situation in paying their study expenses as well as their daily expenses during the situation of Covid-19.

Figure 4. 19: Difficulty in paying expenses
Source: Own elaboration



From the above graphical representation, it can be observed that it was difficult for 64 respondents to pay their study as well as their living expenses. It is also seen that small difficulty is faced by 51 respondents in paying these expenses and only 15 respondents did not face difficulty in bearing such expenses.

Crosstab for Job Status Change and Difficult in Paying Expenses - Under this the researcher has tried to analyse the effect of change in job status due to covid-19 and its effect on paying the study and living expenses, by the students.

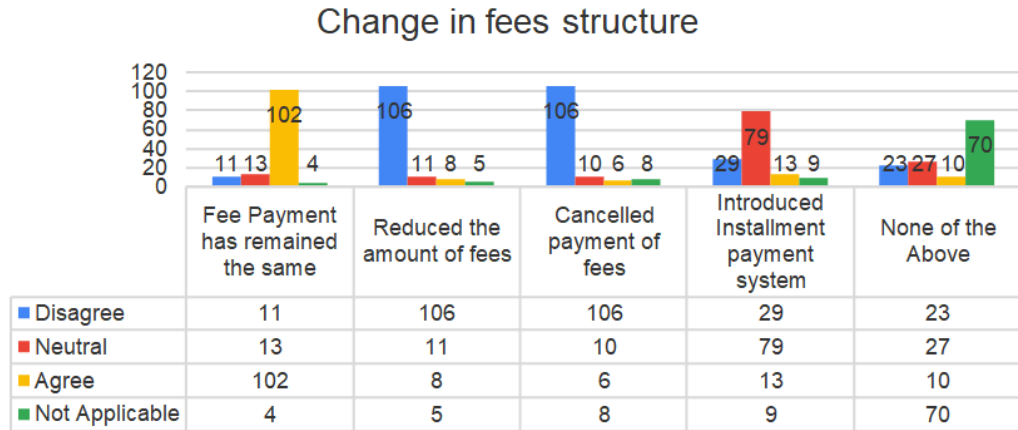
From the above table it can be observed that majority of the students who have lost the job permanently, temporarily or had a salary cut have faced difficulty in paying their study as well as living expenses.

- The students who have lost the job (19) on permanent basis of them 17 have faced difficulty.
- The students who have lost their job (15) temporarily, all of them have faced difficulty.
- It is also observed that the students (11) who had salary cut, of them 10 have faced difficulty.
- It is majority of those students who are still working or whose job ended before Covid-19 or the ones whose expenses are borne by their guardians they haven't found it difficult to pay these expenses.

Change in Fee Structure as a measure undertaken by Institution against Covid-19 - From the above question the researcher tries to analyse whether any changes

have been made in the fee structure by the institution to help out the students to cope up with financial uncertainties faced by them during Covid-19 Pandemic.

Figure 4. 20: Change in fees structure
Source: Own elaboration



From the above table it can be observed that:

- It can be observed that majority (102) of the students agree with that fee payment has remained the same during Covid-19 Pandemic. It is only 13 students who are unsure about the change in fee payment and 11 students disagree that the fee payment remained the same. Which means that there were no changes in the fees structure and deadline for the payment of fees.
- It can also be seen that majority 106 of the students disagree that there was a reduction in the fees amount. While 11 students are neutral about the same and 8 students have agreed that there was a reduction in the amount of fees.
- Majority (106) of the students have disagreed with the payment of fees getting cancelled, thus it can be interpreted that no fee cancellations were made for time being during the tough time of Covid-19 imposing a financial obligation on the students. While 10 students are unsure about the same and 6 students have agreed with the fee cancellation.
- It is observed that, majority (79) of the students are unsure about the Instalment payment system if introduced. Whereas, 29 students have disagreed with instalment system being introduced and 13 have agreed with that there was instalment system introduced by the institution.

- It is observed that majority (70) of the students have opted for not applicable for none of the above which shows that these statements are applicable and they were willing to have a change in fee structure but there were no changes made to the fee structure during the Covid-19 Pandemic.

4.3.5 Research Hypothesis

As per the findings and through review of literature it is clear that Covid-19 Pandemic has affected the Academic Life, Social Life and Financial Circumstances of the higher education students of CZU.

4.3.5.1 Hypothesis 1

Academic Life

H0: There is no significant effect of Covid-19 Pandemic on the academic life of the higher education students.

H1: There is significant effect of Covid-19 Pandemic on the academic life of the higher education students.

Under this hypothesis the researcher tries to study the effect of Covid-19 Pandemic on the academic life of the students, thus affecting the academic performance, their focus through online medium of education. It is observed from the analysis and interpretations that majority of the students have agreed that their on-site classes were disturbed due to Covid-19 which had affected their academic performance.

Table 13: Chi-Square Tests
Source: Own elaboration

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.786 ^a	6	.000
Likelihood Ratio	15.982	6	.014
Linear-by-Linear Association	1.702	1	.192
N of Valid Cases	130		

a. 8 cells (66.7%) have expected count less than 5. The minimum expected count is .12.

As it can be observed from the above table that the P-value (Significant Value) is $0.000 < 0.05$, hence H1 is accepted. It is concluded that there is significant effect of Covid-19 pandemic on the academic life of the higher education students of CZU since the P-value of 0.000 is smaller than 0.05 (95% confidence level)

4.3.5.2 Hypothesis 2

Social Life Hypothesis

H0: There is no significant effect of Covid-19 Pandemic on the Social Life of a higher education student.

H1: There is significant effect of Covid-19 Pandemic on the Social Life of a higher education student.

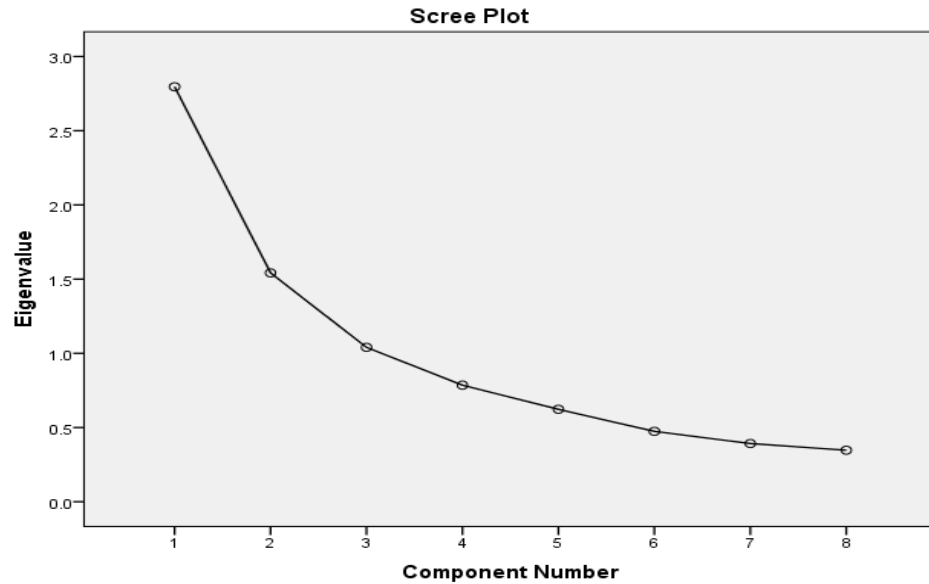
Under this hypothesis the researcher tries to study the effect of Covid-19 pandemic on the social life of the students whether they communicate with their friend, family members, roommates, lectures, admin staff, colleague from my course, social network and neighbours and for what purpose.

Table 14: KMO and Bartlett's Test
Source: Own elaboration

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.673
Bartlett's Test of Sphericity	Approx. Chi-Square	245.292
	df	28
	Sig.	.000

The null hypothesis is rejected because the significance level (P-value=0.000) is less than 0.05 at 95% confidence level, and the alternative hypothesis is accepted, that there is a significant effect of Covid-19 Pandemic on the social life of a higher education student.

Table 15: Scree Plot
Source: Own elaboration



To demonstrate the most significant influencing variables scree plot is constructed and the variable with a value greater than 1 Eigenvalue are the selected factors under the study.

Table 16: Rotated Component Matrix
Source: Own elaboration

Table 4.16 Rotated Component Matrix ^a				
	Component			
	1	2	3	
[Family Member]	.199	-.102	.877	
[Friend]	-.138	.387	.778	
[Roommate]	.098	.672	.392	
[Neighbors]	.240	.862	-.048	
[Colleague from my course,]	.563	.463	.002	
[Lecturer]	.732	.261	-.097	
[Administrative Staff]	.747	.175	.045	
[Social Network]	.770	-.071	.183	
Extraction Method:	Principal	Component	Analysis.	

Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 6 iterations.

Table 17: Communalities
Source: Own elaboration

	Initial	Extraction
[Family Member]	.000	.819
[Friend]	.000	.775
[Roommate]	.000	.615
[Neighbors]	.000	.803
[Colleague from my course,]	.000	.531
[Lecturer]	.000	.613
[Administrative Staff]	.000	.591
[Social Network]	.000	.631
Extraction Method: Principal Component Analysis.		

Table 18: Component Transformation Matrix
Source: Own elaboration

Component	1	2	3
1	.740	.593	.317
2	-.503	.174	.847
3	.446	-.786	.427

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

Interpretation

It can be seen from the Factor analysis that the social life with family members, friends and neighbours were having greater effect. Thus it can be said that Covid-19 has affected the social life of the higher education students.

4.3.5.3 Hypothesis 3

Financial Circumstances Hypothesis

H0: There is no significant effect of Covid-19 Pandemic on the Financial Circumstance of the Higher education students.

H1: There is significant effect of Covid-19 Pandemic on the Financial Circumstance of the Higher education students.

Under this hypothesis the researcher tries to analyse the financial circumstances of the students, whether it is affected by Covid-19 Pandemic. The researcher tries to find out their expenses paying ability during Covid-19 situation.

Table 19: Test Statistics
Source: Own elaboration

	Considering your total disposable income during Covid-19 pandemic, how difficult it was to pay the overall costs of your study as well as living expenses?
Chi-Square	29.738 ^a
df	2
Asymp. Sig.	.000

a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 43.3.

From the above table it can be concluded that, the significance level (P-value is $0.000 < 0.05$), hence H1 is accepted which is “There is a significant effect of Covid-19 pandemic on the Financial circumstances of the higher education students of CZU”

5 Results and Discussion

Effect of Covid-19 pandemic on the academic life, social life & financial circumstances of CZU students is analysed with the help of semi structured questionnaire. The data collected from 130 respondents is analysed and interpreted using Ms-Excel and SPSS software version 22. Statistical techniques applied for the study are Cronbach Alpha Reliability Statistics, Chi-Square test, Factor Analysis with Principal Component Analysis, KMO & Bartlett's test. The findings of the study will be helpful for the government in framing policies, if any such situation of Covid-19 arises in future. Moreover, it is also going to help the Educational institutions in identifying the problems faced by the students and developing solutions to overcome them.

- It can be found from the study that majority of the respondents are males (51%).
- It is also observed that majority (83.1) of the respondents belong to the age group of 20-30. The total number of respondents belonging to this age group is 108.
- The respondents belonging to the study, majority of them are from India (28.5%), Russia (26.9%) & Bangladesh (9.2%) including these, there are respondents from 22 nations in total.
- It is seen that 92.3% students are enrolled for Full-time courses and Majority of the students are enrolled in Bachelor's degree.
- It is found that 60.8% students are enrolled in Social Science area of study which comprises of the majority students, participating in the survey.
- It is concluded from the study that majority (43.8%) of the students are not employed.
- For 85.4% students their on-site classes have been affected due to Covid-19 pandemic. As government has imposed a strict lockdown shutting down school, colleges, campus, universities, etc. everything was closed.
- According to 94% students online teaching with real time is the method adopted by CZU, to continue education during Covid-19 pandemic.
- It is found that majority (46.9%) of the students are from Prague, attending lectures online. Where 40.8% are foreign students they have been attending lectures from their home country. Due to school closures students have travelled back to their country and have been attending online lectures from there.
- It is observed from the study that approx. 80% of the students have agreed with the assistance provided by the lectures by giving assignments, home-work, reading work etc.

on regular basis. They've also agreed that have been given feedback for work assigned and were well informed about the exams as to how it will be conducted in this outbreak.

- Students have shown some disagreement with their lecturer for their query's being responded timely & their flexibility to adjust time of classes as per student's suggestions.
- It is observed from the study that majority (82.3%) of the students have agreed that they face difficulty in focusing in online lectures, as well as they have reported that their performance has worsened (71%). As covid-19 has led to worldwide closures and economy being shut down, everyone was observing social distancing norms which created mental distress amongst the students leading to decrease in performance and losing focus from studies.
- Almost 50% of the students have reported that they have not been able to adapt to new online teaching and learning practice. It is due to lack of proper guidance and counselling services and making them comfortable adapting to the online platform utilized for teaching. It is indicated from the study that 49% students are neutral for counselling services which shows that they are unsure about their decision.
- It is also observed from the study that only 30% students are satisfied with the finance and accounts lectures and with the counselling services. It is said that no one strategy fits for all, the same applies for online teaching as for practical subject's various other tools needs to be combined to make it more effective.
- It is found from the study the Family members, friends, colleagues have been contacted frequently by the students during covid-19 pandemic. As lockdown measure have been strictly imposed by the government to prevent the rapid spread of covid-19 virus people were left isolated at their homes and thus to communicate among their relatives and peer groups they have started communicating online via social apps.
- The main reasons for communication found through the study are talking about covid-19 crisis, to talk about study issues, future study problems and to talk about their professional career problem.
- As covid-19 led to business closure and work closure few working students have reported that they have lost their job and have had a salary cut.
- 85.4% students pay their tuition fees and only 18.5% students receive scholarship.
- 88.5% students have faced difficulty in paying their living and study expenses.

- 78.5% students have agreed that the fees structure remained the same and instalment schemes were not implemented too which had impacted their financial condition in such a pandemic.

5.1 Recommendations

Covid-19 has drastically changed the scenario of the world economy shattering down almost everything. After a thorough review of literature and rigorous analysis of the survey data following few suggestions have been proposed:

- It is observed from the study that students face difficulty in finance and account lectures, it can be sorted with the help of flipped learning combined with various online tools like, exercises, games, brain-storming sessions, discussion blog, class blog, forums or live chatting as these tools will also help in getting students engaged in online lectures.
- Making available various free and open access sources to the student and teachers so that their content based knowledge can be increased.
- Educator's need to be timely in solving the queries of the students, it helps in keeping the students engaged towards a particular subject.
- Making changes in the curriculum and making necessary changes in the fees structure for time being would help to ease out the adverse effects on individual finding it difficult to cope up.
- Standards should be set by the government for remote learning assessment of students so that parents and learners don't lose hope from remote learning.
- Imparting proper guidance & training to educators and from educators to students as to various online tools of teaching will help increase the output of remote learning.
- Government of developing countries needs to look behind the network stability so as to ensure the effectiveness of online teaching methods as the effectiveness of these rely heavily on the connectivity of internet which is lacking in remote areas especially in developing countries.
- Increasing network connectivity may also aid in people to communicate with the family, friends, relatives, colleagues, etc. during their isolation times which will help them to cure distress & loneliness.
- During situation of Covid-19 pandemic government needs to maximize the job opportunities through work from home methods so that the ratio of people committing suicides due to financial obligations is lowered down.

6 Conclusion

The COVID-19 pandemic has brought a dramatic worldwide loss of human lives and is a unique threat for human wellbeing, food supplies and the future of work. The pandemic has triggered a catastrophic economic and social disruption; hundreds of millions of people are also at risk of severe poverty and the number of undernourished are in millions too, disease outbreak has affected and shown the vulnerability of the whole food system. Border closures, trade barriers and containment policies have prohibited farmers and agricultural laborers from collecting produce, both for purchasing and exporting their products, thus intervening domestically and abroad.

The study concludes that corona virus pandemic has a negative influence on the academic life of the students as the students are not able to focus through online lectures and also their performance has deteriorated, it has also affected the social life causing a change in their frequency of communication as a measure to social isolation. It has also created uncertain financial circumstances for majority of the students as many of them have lost their jobs and are finding it difficult to pay their daily and study expenses.

It is also concluded from the study that CZU has been efficient in conducting effective lectures online, just a change in fees structure, student counselling, timely response to student's query and combine use of online tools for finance and accounting lectures may help to overcome the problems faced by the CZU students.

As many students in Covid-19 are expected to experience stress, anxiety and depression, it is also important to give students emotional support. The relation between various tension breakers on students' mental health should be analyzed in that direction for future work. In addition, guidelines to predict the needs of the disadvantaged student community should be established. Enhanced coordination of health services will ensure treatment for mental health. Covid-19 has affected almost every individuals and every sector worldwide as discussed earlier in the chapter, thus disturbing the working of corporates, government agencies, financial institutions, tourism sector, education sector, etc.

The emphasis on the transfer of COVID-19 infection worldwide could likely divert public interest from the psychosocial effects of COVID-19 in the sick person and the public at large. The evolving mental health challenges associated with this worldwide event will lead to long-term health problems, loneliness and stigma. In specific, psychosocial stressors linked to isolation/quarantine, anxiety and insecurity should be taken in the

general public through global action on wellbeing. An emphasis on patients and the general population's mental health effect should be an equitable global solution.

About 54% of jobs in the global economy and constitute 30 percent of average GDP form the most impacted sectors such as the automotive, housing, food and retail industries. The recovery from these industries is expected to take significant time and commitment.

The main limitation of the study is that it takes in to consideration the time during covid-19 pandemic, similar study with pre and post situation analysis can be conducted in future to get more insights about the situation. It also suffers the geographic limitation as the study is conducted on the students of CZU. A similar study can be conducted taking into consideration different top universities all around the world as it would give a better idea of the tools adopted by different institutions and their outcome. It only takes into consideration academic, social and financial circumstances, whereas a study considering various other parameters can be conducted in future.

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Appendix:

Annex A Structure of the Survey Held Among The Students

<https://docs.google.com/forms/d/e/1FAIpQLScolFP9kCj8oU1nnKuqWZqe4X6SqYc8gfR6tmIV1tKQH59TCg/formResponse>

Anex A

Name *

Your answer

Gender *

- Male
- Female
- Prefer not to say

Age *

- Below 20
- 20-30
- 30-40
- Above 40

What is your nationality? Please Specify *

Your answer

What is your student status? *

- Full-Time
- Part-Time

What course are you enrolled in? *

- Bachelor's Degree
- Master's Degree

Please select your main area of study *

- Arts and Humanities (History and Archaeology , Languages and Literature, Philosophy, Ethics and Religion...)
 - Social Sciences (Business, Law, Management , Economics, Educational Science, Sociology...)
 - Applied Sciences (Civil Engineering and Geodesy, Mechanical Engineering, Sport, Medicine, Health...)
 - Natural and Life Sciences (Electrical Engineering, Biotechnical, Pharmacy, Chemistry, Mathematics and Physics...)
-

Are you employed? *

- Self Employed
- Business Owner
- Salaried
- Not Employed

Academic Life of Students During Covid-19 Pandemic

Has Covid-19 affected your on-site(Physical) classes? *

- Yes
- No

As your on-site classes were affected by Covid-19, which of the following forms of online medium have been organized by your university for lectures/tutorials/seminars/presentations/ practical classes? *

- Online in real-time (Audio & Video)
- Online with a video recording (Not Real Time)
- Online with an audio recording (Not Real Time)
- Online by sending presentations to students
- Written Communication (Chats, Forums, etc.)

If, attending online lectures then please specify the location from where did you attend online lectures? *

Your answer _____

Indicate, how much you agree with the following statements relating to assistance provided by lecturers, using the scale given below: DA – Disagree, N – Neutral, A – Agree, NA-Not Applicable. *

	Disagree	Neutral	Agree	Not Applicable
Provided me with (assignments, homework, reading work, etc.) on regular basis.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Provided me feedback for the work assigned.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Responded to my query's timely.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Flexible as per student's suggestion and adjustment of online classes.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Informed me about how exams would look like in this situation of Covid-19	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Indicate your level of satisfaction for the following statements using the given scale. ** Dis-Satisfied- DS, Neutral-N, Satisfied-S, Not Applicable-NA. *

	Dis-satisfied	Neutral	Satisfied	Not Applicable
Online lectures conducted	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online Seminars/Tutorials/Presentation & Practical Classes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Exams Conducted Online	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support of Teaching Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Support related to technical & IT services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Library Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Finance & Accounting	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Student Counselling Services	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assessment/Examination	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Frequency of online communication with the below mentioned people during Covid-19 Pandemic: *

	Not at all	Once a Week	Several Times a Week	Once a Day	Several Times a Day
Family Member	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Relatives	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roommate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Colleague from my course	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lecturer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social Network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Who would you turn to first in the below mentioned situation? Please mention the closest one from the given:- (Family Member, Friend, Roommate, Neighbors, Colleague from my course, Lecturer, Administrative Staff, Social Network) *

	To talk about Covid-19 crisis	To talk about study issues	To talk about future education problem	To talk about professional career problem	To talk about the problems concerning family & relationships	To talk about finance related problems	To be there for you when you feel emotional down & depressed
Family Member	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Friend	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Roommate	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Neighbors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Colleague from my course,	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Lecturer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Administrative Staff	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social Network	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Has your job been affected by Covid-19 Pandemic? *

- Yes, I've lost my job permanently
 - Yes, I've lost my job temporarily
 - Yes, I've had a salary cut
 - No, my job ended before Covid-19 Pandemic
 - No, I'm still working
 - None of the above
-

Do you pay your tuition fees? *

- Yes
 - No
-

Do you receive scholarship? *

- Yes
 - No
-

Considering your total disposable income during Covid-19 pandemic, how difficult it was to pay the overall costs of your study as well as living expenses? *

- Easy
- With small difficulty
- With Difficulty

Indicate, how much you agree with the following statements, using the scale given below: DA – Disagree, N – Neutral, A – Agree, NA-Not Applicable. *

	Disagree	Neutral	Agree	Not Applicable
Fee Payment has remained the same	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Reduced the amount of fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cancelled payment of fees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Introduced Installment payment system	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
None of the Above	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>