

The Impact of Covid-19 on Employment and Jobs: A Study in Dhaka City

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Abstract:

Educated Unemployed is a matter of great concern in Bangladesh. They actually victim from both ends. In the study time they expend money for the studies and also lost income generating activities when they could earn wages. Though government of Bangladesh bears a portions of the educational expenses but major amount of money bears from the student's side. Considering this landscape unemployment is actually a huge waste of human resource. Therefore manpower planning is inevitable and significant.

The current situation gone worse due to the direct impact of covid-19. There should be changes in the recruitment policy and rules both public and private sector regarding gender, educational accomplishments and process of the recruitment. Government should impose rules for all the recruiting organization to become an equal opportunity employer.

Presently Bangladesh has 1.38 crore underemployed people. Of them, 45.3 percent are in the service sector, 30.6 percent in the agriculture sector and 24.1 percent in the industry sector, says a government study. The General economic division (GED) under the planning ministry conducted the study, the first of its kind in the country, between May and June last year to get an insight into the nexus of economic growth, employment generation, productivity and investment. A study also revealed that Dhaka ranked sixth among 25 Asian capital cities in official unemployment ratings. In this study we tried to present the after covid-19 impacts on employability in Bangladesh.

Keywords: Employment, Covid-19, Unemployment, Jobs, Dhaka City

Introduction:

Employment plays the main role in earning income for the majority of the people in a developing country like Bangladesh. Employment and jobs are inextricably related to the term poverty. Poverty reduces with increment in the area of employment.

Employment opportunity creates capacity for earning and provide assurance regarding availability or purchasing goods or service. Basically, employment relies on the investment

process. But Covid-19 creates a disastrous effect to the investment arena.

So, Employment generation and creation of normal condition in job market will be a major area of concern for a country like Bangladesh. Conduction of the studies regarding employment, unemployment and jobs will add some values for the policy maker as well as for government of Bangladesh to find a way out towards creating decent employment opportunity and economic growth. There are several reasons that encourage us to work on this area. Covid-19 pandemic threses the job sector as the lockdown was operated throughout the country. All business institutions, trade and market, shops, government and public services were remained shut down during the long period of shut down. During the ongoing pandemic period all educational institutions also closed. This nationwide discontinuance in education and work has already creates a negative atmosphere around the job market. Lots of companies retrench their employees as the companies are unable to provide salaries and services to them. Job circular publishing has been decreased in certain numbers due to the lockdown and pandemic situation. Conducting study about this field will surely add some significant values in the field of research and development of employment and job-related studies in perspective of Bangladesh.

So, this study hopefully will help to find out new ideas, knowledge's about the employment and job situation in Bangladesh and will provide recommendation some strategies regarding employment and jobs.

Body Text:

Objective of the Study:

Principle Objective:

The principal objective of the study was to assess the present situation of employment and jobs in Bangladesh as well as focusing on the impact of Covid-19 pandemic on employment and jobs in the perspective of Bangladesh.

Specific Objectives

The specific objectives of the study include-

- To know the present employment and unemployment scenario in Bangladesh.
- To evaluate the effect of COVID-19 on graduate people's employability in Bangladesh especially in Dhaka city.
- To see the income range in the COVID-19 with the pre-covid situation.
- To show recommendations to increase employment opportunities in Bangladesh.

Main Method;

Quantitative research approach was used to conduct the study. Sample survey method has been considered as the main method of the study and qualitative and descriptive analysis has been done using secondary literature.

Area of the Study:

All area of two Dhaka City Corporation has been considered as the area of study. Here the primary data was collected from the graduate student whom are unemployed and people who lost their job recently during the ongoing pandemic period.

Population and Unit of Analysis:

All the unemployed person of different age affected by novel coronavirus pandemic in their job life of the selected area of Dhaka city has been considered as population of the study. And each of the respondents of the study has been considered as a unit of analysis.

Sample and Sampling Procedure:

Purposive sampling technique has been used to conduct the study. The sample sizes will not more than 50 as it is an academic study.

Data Collection Technique:

Sample survey questionnaire, interview and observation techniques have been applied to collect the data. A semi-structured questionnaire with both close and open-ended questions was used in conducting the sample survey and observation techniques also used to conduct the whole process of data collection. These interviews were recorded or noted down on areas of particular importance or interest whilst conducting the study. Relevant information gathered also from secondary sources reviewing available literature on the area of unemployment and jobs.

Data Processing Analysis and Interpretation:

Firstly, the collected data from the selected area was edited. Then it was classified according to its characteristics. After that, quantitative data it was analyzed through applying different statistical procedures such as mean, percentage etc. SPSS version 20 has been used to analyze the data. Processed data has been presented through different tables and appropriate graphs like- pie cart, bar diagram, histogram, line graphs etc.

Limitations:

During field study some obstacles had faced in collecting data and documents. They are-

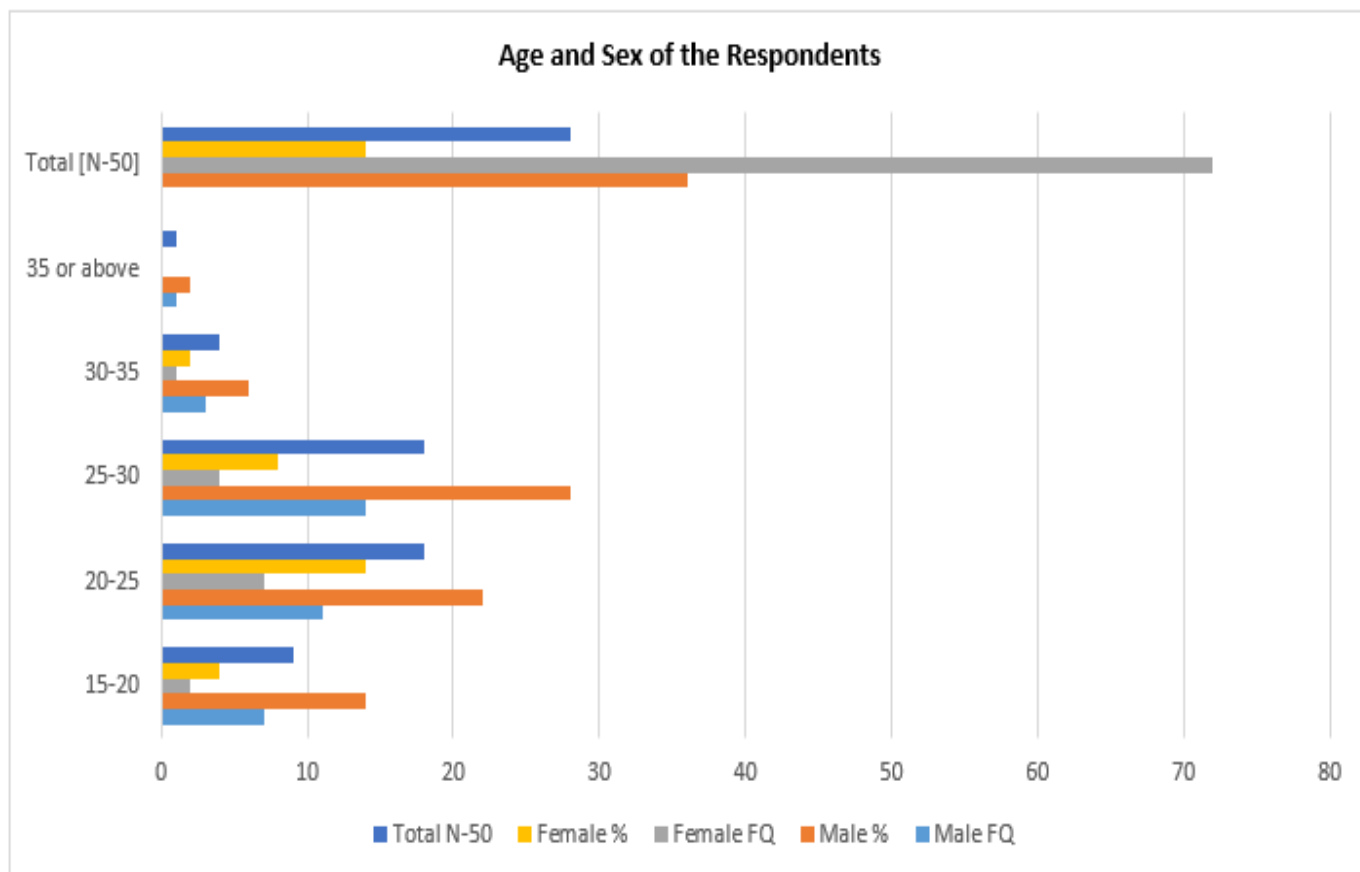
- Time and money constraint
- Non-availability of data and documents
- Selective study area
- Determination of sample size
- This is an academic practice research so there is no budget for this research
- The study covers a small area which may not represent the whole Bangladesh.

Result and Discussion:

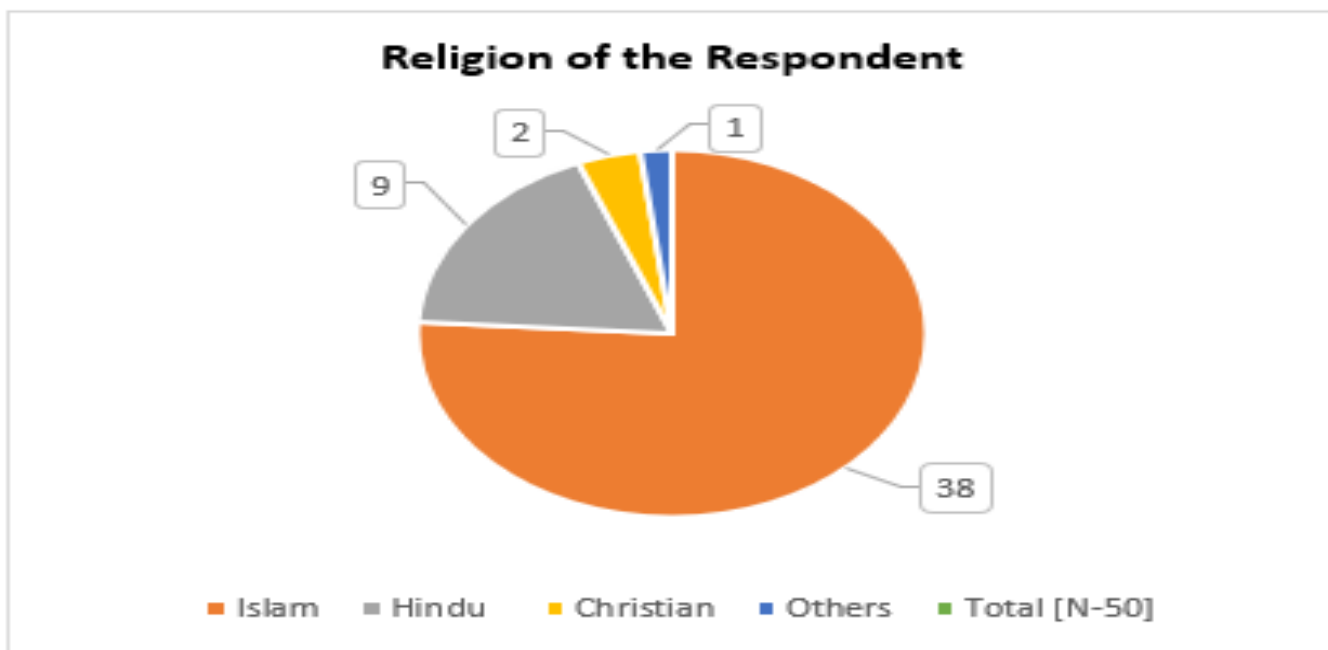
Age and Sex of the Respondents:

In the study, the researcher found that 72% of the respondents are male whereas 28% of the total respondent are female. As the male member works outside rather than the male that’s why the ratio of male respondents is greater than female respondents. In determining the age range of the respondents, the researcher found that 14% of the male respondents belong to the 15-20 years’ age range and 4% of the female respondents from the same age group. It has been found that 22% of the male respondents are from the 20–25-year age group whereas 14% the largest proportion of the women belong to this age group.

Furthermore, 28% and 8% of the total respondents are from the 25-30 age range group respectively male and female. Here, the greater number of male respondents belongs to this group as the targeted number of universities graduate unemployed respondents belongs to this particular age group. Besides, 6% male and 2% of the male respectively pertain in 30-35 age group. Only 2% of the male are 35 years or above age group. So, precisely it can be summed up that most of the respondents in the study are from 20 to30 years of age.



Religion of the Respondent



In the study, it has been found that 76% of the total respondents are Muslim. 18% of them belong to the Hindu religion. The study also evolves that 4% of the respondents are from the Christian religion and 2% from others (buddha). As Bangladesh is a densely populated country with Muslims that’s why the Muslims in this particular study has been found in a greater number as respondents.

However, as the study tries to find out the impact of covid-19 on employment and jobs that’s why the sample has been taken purposively preferring the college/university students for the better result regarding the objectives of the study. In the study, there were no respondents from the illiterate, elementary, primary level.

Education Level of the Respondent

| Education Level of the Respondent | | | |
|-----------------------------------|--------------------------|-----------|------------|
| SL. | Level of Education | Frequency | Percentage |
| 1 | Illiterate | - | - |
| 2 | Elementary | - | - |
| 3 | Primary | - | - |
| 4 | Secondary | 4 | 8 |
| 5 | Higher Secondary | 3 | 6 |
| 6 | Graduation | 23 | 46 |
| 7 | Post-graduation or above | 20 | 40 |
| Total [N-50] | | 50 | 100 |

The study revealed that 8% of the respondents in the study have completed their secondary education level. On the other hand, 6% of the total respondents in the study completed their HSC/higher secondary level education.

Alongside, 46% of the total respondents in the study have completed their graduation from different universities or higher educational institutions in Bangladesh. Significantly, 40% of the total respondent in the study have completed

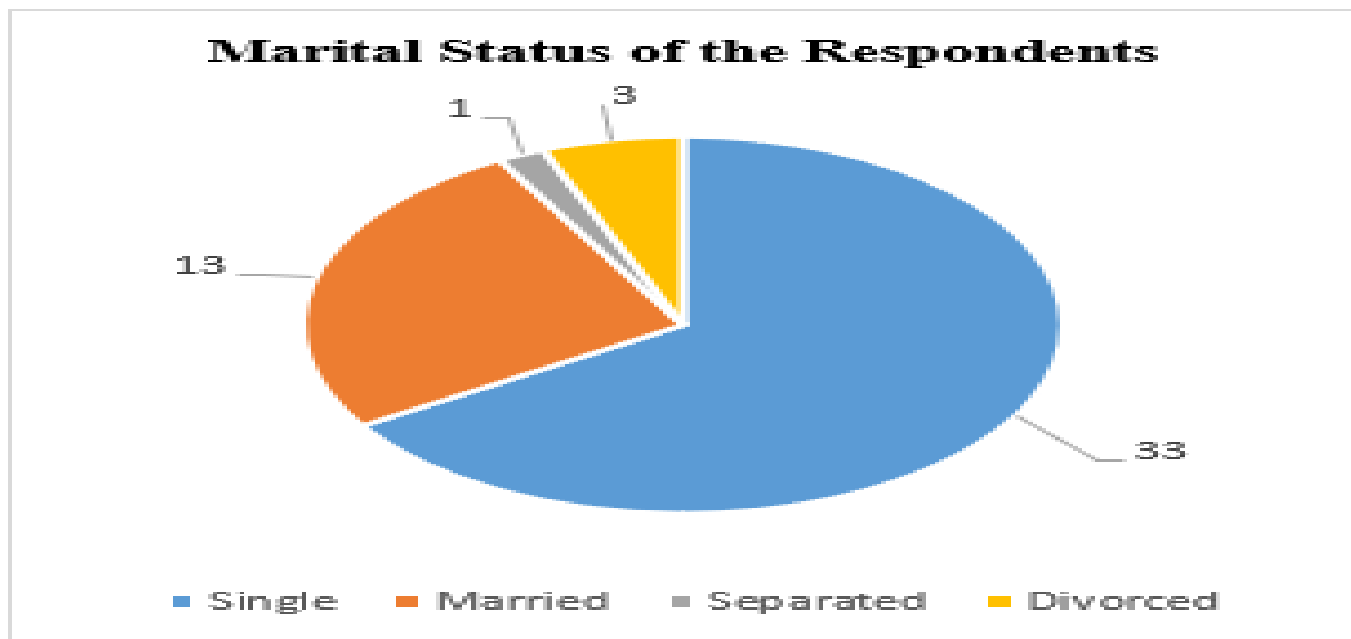
their post-graduation from different recognized higher educational institutions.

Family Structure and Marital Status of the Respondent

The study evolved that, 33 of the total respondents are single. They are single because they are still studying in different institutions or they are searching for a job or employment opportunity. In

the study, it has been also found that 13 of the respondents in the study got married 1 of them are separated. In addition to that, 3 of the total respondents got divorced from their partners.

Alongside, the study also found that 42% of the respondents belong to a nuclear family whereas 42% of the total respondents are also from joint families.



In addition to that, 14% of the respondents in this study are from extended families.

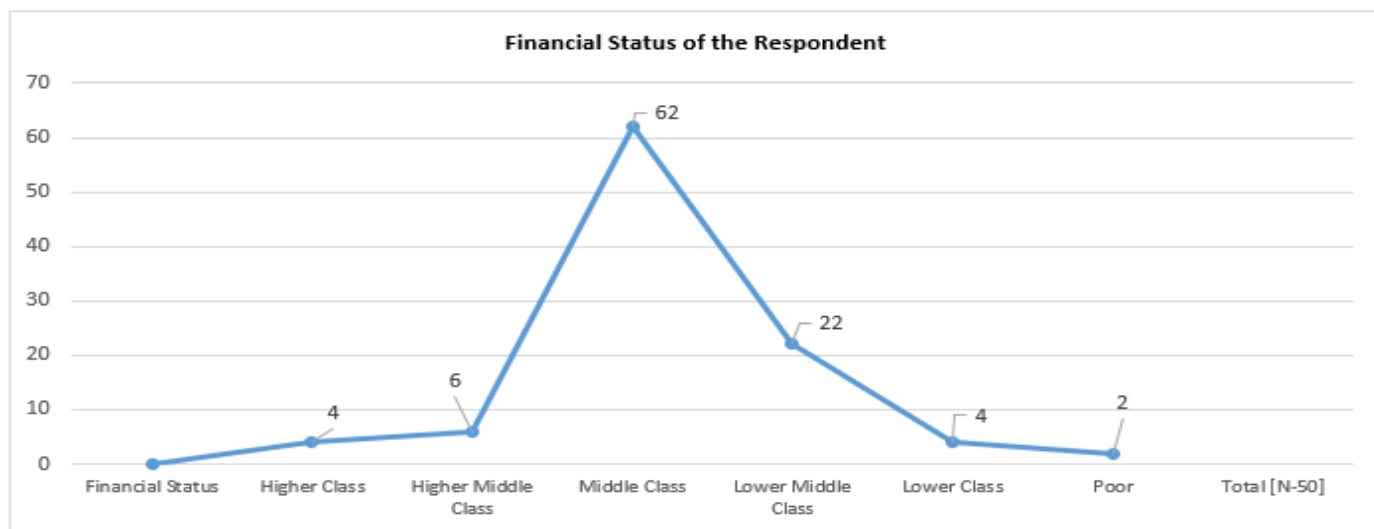
Financial Condition of the Respondent

In the study, the researcher tried to know the present financial condition of the respondent and it has been found that only 4 % of the total respondent in the study are from higher class families

Bangladesh is a country where most of the people belong to the middle class or lower-middle-class family. The study revealed that 6% of the total respondents belong to the higher middle class. Alongside, 62% of the total respondent in the study are from middle-class families. In addition to that 22% of the total respondent are from lower-middle-class families.

| Financial Status of the Respondent | | | |
|------------------------------------|---------------------|-----------|------------|
| SL. | Financial Status | Frequency | Percentage |
| 1 | Higher Class | 2 | 4 |
| 2 | Higher Middle Class | 3 | 6 |
| 3 | Middle Class | 31 | 62 |
| 4 | Lower Middle Class | 11 | 22 |
| 5 | Lower Class | 2 | 4 |
| 6 | Poor | 1 | 2 |
| Total [N-50] | | 50 | 100 |

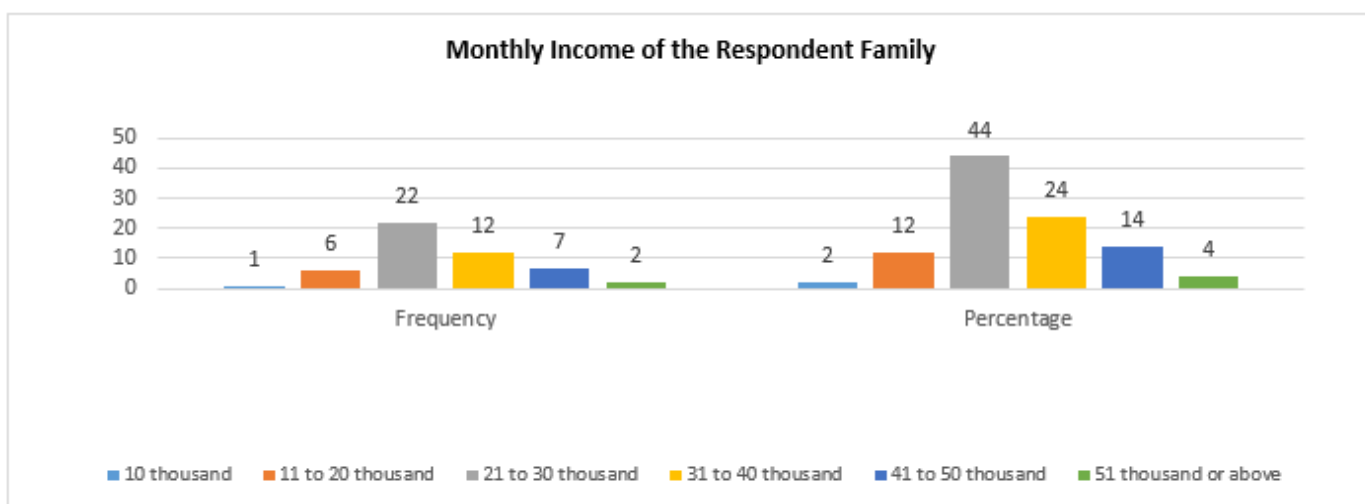
Due to covid-19 nationwide, the financial condition of the country’s population has decreased significantly. In addition to that, 4 % of the total respondents are from the lower class, and 2% of the respondents are from the poor class of society.



Monthly Income of the Respondent Family

The monthly respondent’s families’ incomes are distributed into six categories as less than 10000, 11 to 20 thousand, 21000-30000, 31000-40000, 41000 to 50000, and more than 51000. The bar diagram shows that higher and lower-income groups are showing more brand users as compared to the middle-income group.

In the study, the researcher tried to find out the monthly income of the respondent’s family and it has been found that 2% of the respondent’s family income is below 10 thousand. 6% of the total respondents’ family income belongs to 11 to 20 thousand BDT monthly. In Bangladesh, most of the people are from middle-class families. The socio-economic changes happening in Bangladesh but the rate is very slow. That is why people mostly lead an average life. In this particular study, the most 58% of the respondent’s family income ranged from 21 to 30 thousand taka. In addition to that, 24% of the respondent’s family income ranged from 31 to 40 thousand taka. Alongside 6% of the respondent’s family income belong to 41 thousand to 50 thousand taka. Moreover, 4 % of the respondent’s family income is 51 thousand or over.



Monthly Expenditure of the Respondent Family

Respondent’s monthly family expenditure is distributed into six categories as less than 10000, 11 to 20 thousand, 21000-30000, 31000-40000, 41000 to 50000, and more than 51000. The bar diagram shows that higher and lower-expenditure groups are showing more brand users as compared to the middle-expenditure group.

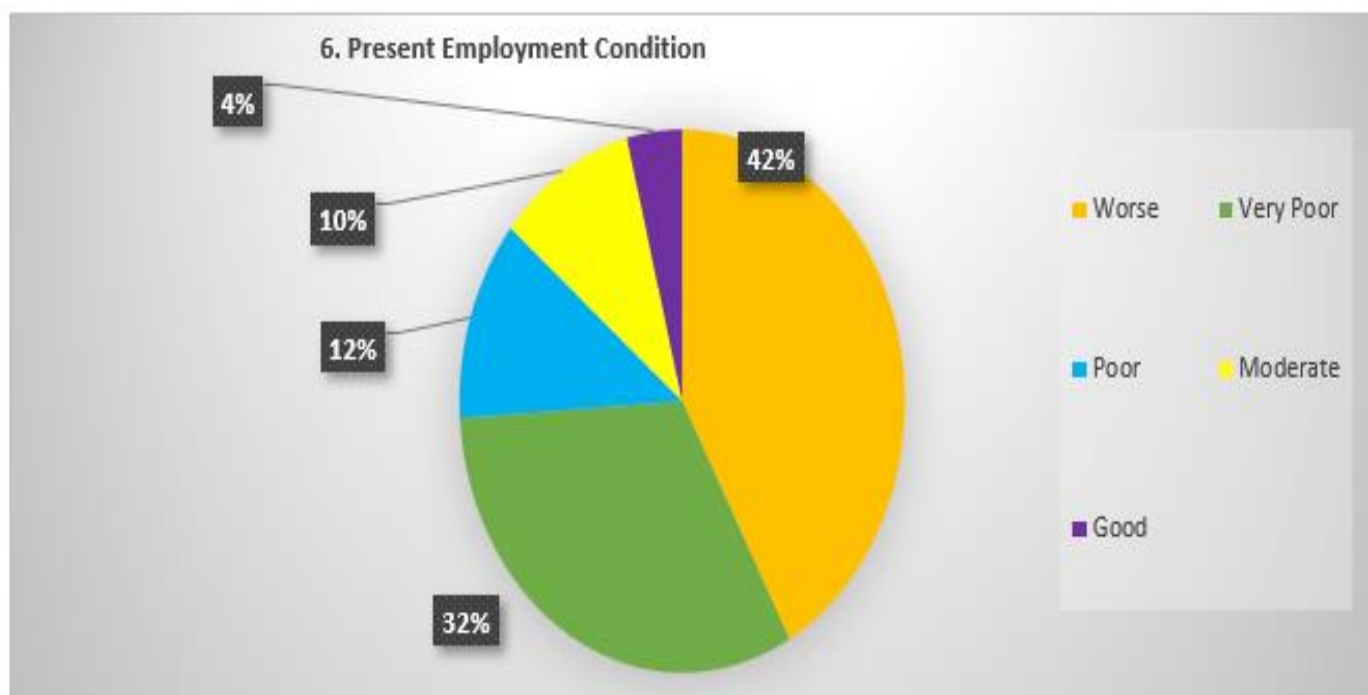
The data revealed that 2% of the respondent’s family monthly expenditures are below 10 thousand or below. 16% of the respondent’s family expenditure ranged from 11 thousand taka to 20 thousand taka per month. In the study it has also been found that 44% of the respondent said that their family expenditure belongs to 21 to 30 thousand taka per month. This expenditure range shares the most frequency as peoples are basically from middle-class family backgrounds. Data revealed that, 24% of the respondent’s family expenditure ranged from 31 thousand to 40 thousand taka. Study data also evolved that only 12% and 2% of the total respondent’s family expenditure ranged from 41 to 50 and 51 thousand or above respectively.

Respondents’ Perception about the Present Employment Condition in Bangladesh

In this particular study, researchers tried to find out the people's perception about the present employment situation in Bangladesh. It has been found that 42 percent of the total respondents think that the employment condition in Bangladesh is worse. They think that lockdown due to covid-19 nationwide is hindering the regular activities of the people.

| Respondents’ Perception about the Present Employment Condition in Bangladesh | | | |
|--|-----------|-----------|------------|
| SL. | Situation | Frequency | Percentage |
| 1 | Worse | 21 | 42 |
| 2 | Very Poor | 16 | 32 |
| 3 | Poor | 6 | 12 |
| 4 | Moderate | 5 | 10 |
| 5 | Good | 2 | 4 |
| 6 | Very Good | - | - |
| Total N-50 | | 50 | 100 |

In addition to that, 32 percent of the respondents responded that the present situation of the countrywide very poor, alongside 12 percent of the total respondents consider that the situations are poor. At the same time, 10 percent of the total respondents believe that the situation is moderate. On the contrary, only 4 percent of the total respondents think that the situation is good. Notably, no one of the respondents responded very well about the present employment situation in Bangladesh. So, it can be assumed that in considering the perception of the respondents, the present situation of employment in Bangladesh is very alarming and pessimistic.



Present Work Status of the Respondent

In this particular study, it has been found that 4% of the total respondents work full-time jobs whereas 12% of the total respondents in the study work part-time in employer organizations. 10% of the respondent in the study still go to school/college or university.

| Table:09- Present Working Status of the Respondent | | | |
|---|-------------------------------------|------------------|-------------------|
| SL. | Status | Frequency | Percentage |
| 1 | Working Full-Time | 2 | 4 |
| 2 | Working Part-Time | 6 | 12 |
| 3 | Going to School /College/University | 5 | 10 |
| 4 | Unemployed and Looking for Work | 29 | 58 |
| 5 | Working Under Government | 1 | 2 |
| 6 | Working Under Private Sector | 4 | 8 |
| 7 | Self Employed | 3 | 6 |
| Total N-50 | | 50 | 100 |

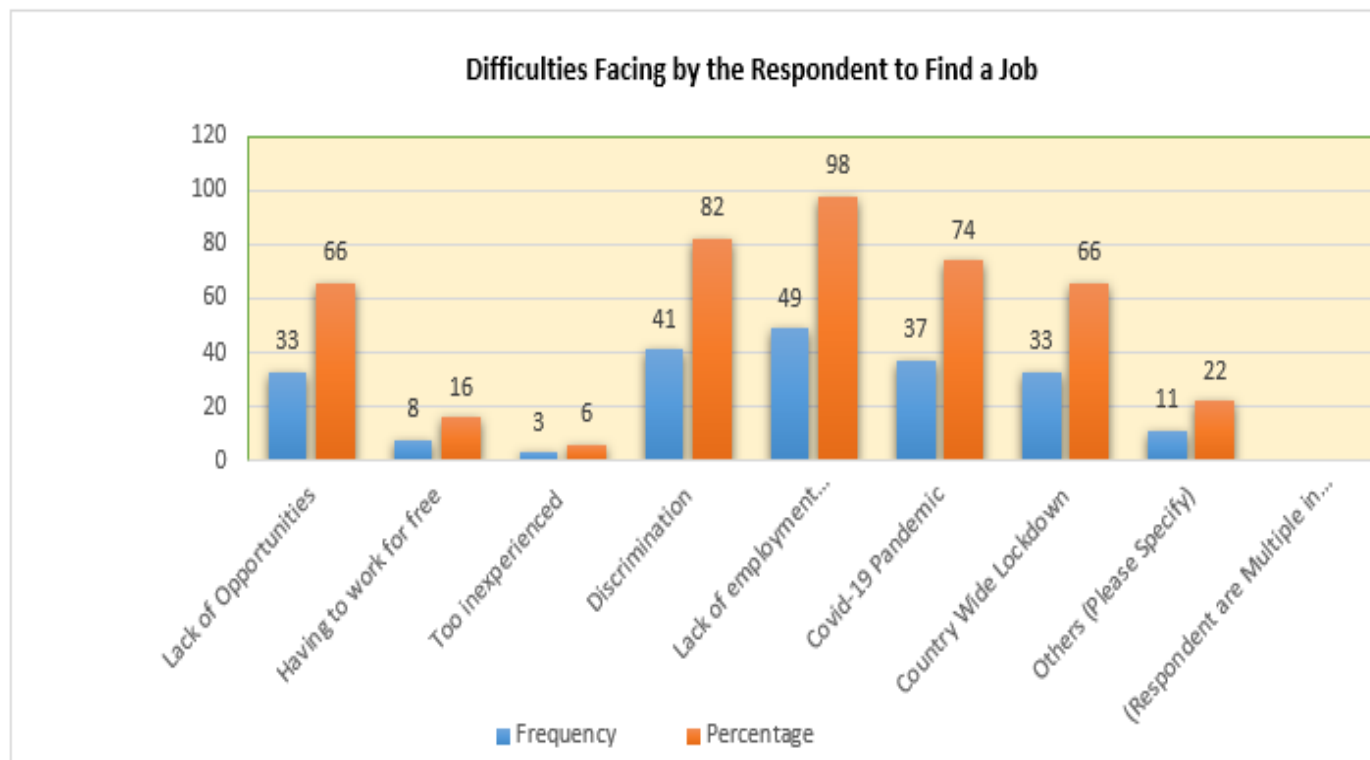
2% of the respondent in the study works under government institutions and 8% of the total respondents working under private sector. In particular, 6% of the total respondent in the study are self-employed. Some of them manage online business of different products.

Duration of the Unemployed Respondent Who Are Seeking for Work

In this section, the researcher tried to know about the duration of unemployment after education or leaving the jobs. The survey data revealed that 6.89 % of the respondent is unemployed for up to 03 months.

| Duration of the Unemployed Respondent Who are Seeking for Work | | | |
|---|--------------------|------------------|-------------------|
| SL. | Duration | Frequency | Percentage |
| 1 | 0-03 Months | 2 | 6.89 |
| 2 | 3-06 Months | 4 | 13.79 |
| 3 | 6 months to 1 year | 3 | 10.34 |
| 4 | 1-2 Years | 14 | 48.27 |
| 5 | Above 3 Years | 6 | 20.68 |
| Total N-28 Unemployed | | 29 | 100 |

Alongside 13.79% of the total respondents are unemployed for almost 03 to 06 months. In the study researcher also found that 10.34 of the total respondents are unemployed from six months to 1 year. Particularly, 48.27 % of the total respondents are unemployed for almost 1 to 2 years. It is also found that 20.68 of the respondent are unemployed above 03 years.



Difficulties Facing by the Respondent to Find a Job

In the study, the researcher tried to find the difficulties faced by, the respondent to find a job. Data revealed that 66% of the respondent in the study consider that lack of adequate opportunities is the reason to face difficulties in finding a job opportunity. Due to the covid-19 pandemic job market is going narrow day by day. Opportunities are decreasing as employers shorten the number of employees in their organization. It is also found that 16% of the total respondents responded that initially, they have to work for free like internships or field practicum. Fresh graduates face this kind of problem; every employer wants experienced employees for their organization. Surveys Data revealed that 6% of the respondent considers that the difficulty finding a job is that the job seekers are too inexperienced.

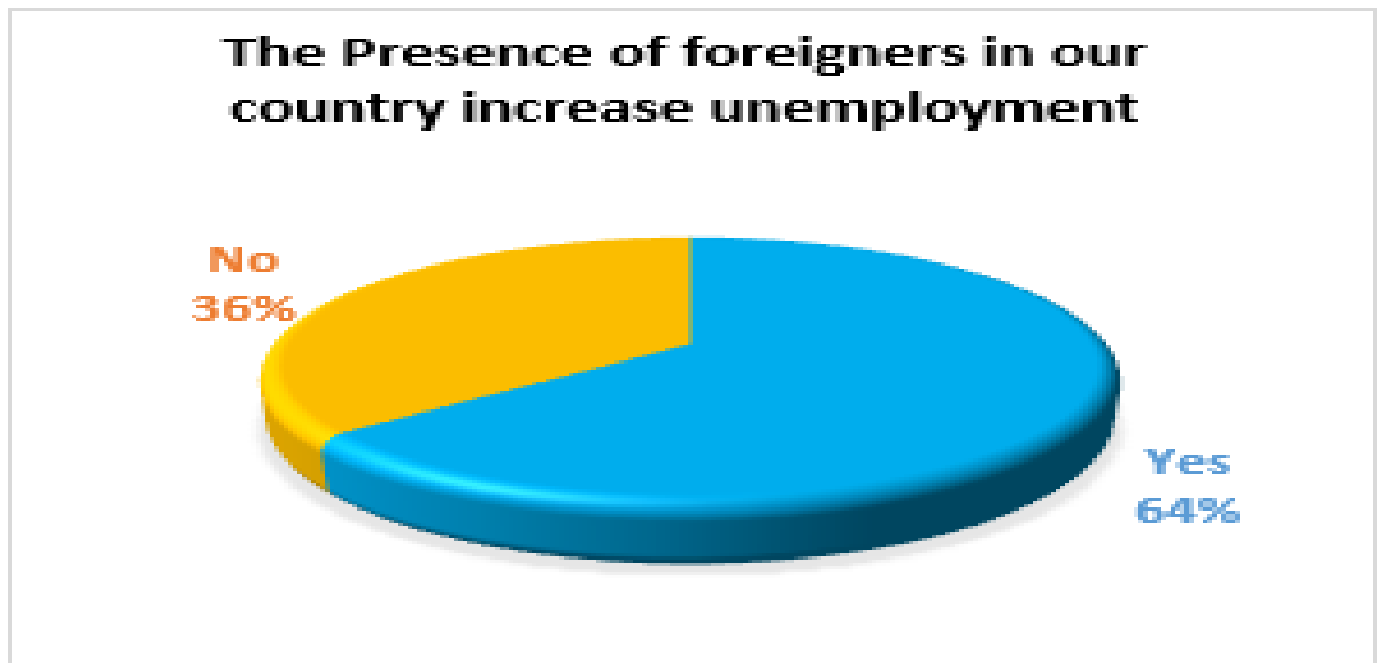
In particular, it has been found that 82% of the respondent in the study responded that discrimination is the key challenge or difficulty finding a job in Bangladesh precisely in Dhaka city. Nepotism, taking bribes, corruption are the main challenges to finding a job. Because of the covid-19 pandemic, this discrimination, corruption increase compared to the past. In addition to that, 98% of the total respondents responded that lack of employment opportunity is the key challenge to finding a suitable job in Bangladesh more specifically in Dhaka city.

In the study, it has been also found that 88% of the total respondents responded that the Covid-19 pandemic worldwide is a huge challenge for the unemployed people especially for the people in Bangladesh. People are losing their jobs due to covid-19. In addition to that, 66% of the total respondents think that countrywide lockdown is another challenge for creating job scarcity in the job market.

Respondents' Perception about that- 'the Presence of Foreigners in our Country Increase Unemployment'

The researcher tried to know the respondent's perception of the presence of foreigners in countries' job markets and it has been found that 64% of the total respondents responded that the presence of foreigners in our country is responsible for the increasing unemployment situation in Bangladesh. On the contrary, 36% of the respondent in the study consider that presence of the foreigner isn't harming the employment situation.

| The Presence of Foreigners in our Country Increase Unemployment | | | |
|--|---------------|------------------|-------------------|
| SL. | Answer | Frequency | Percentage |
| 1 | Yes | 32 | 64 |
| 2 | No | 18 | 36 |
| Total N-50 | | 50 | 100 |



Settling another Occupation Compared to Preferred Occupation

In the study, it has been found that 74% of the total respondent said that people are setting them in other jobs rather than preferred one.

| Settling Another Occupation Compared to Preferred Occupation | | | |
|---|---------------|------------------|-------------------|
| SL. | Answer | Frequency | Percentage |
| 1 | Yes | 37 | 74 |
| 2 | No | 11 | 22 |
| 3 | No Answer | 2 | 4 |
| Total N-50 | | 50 | 100 |

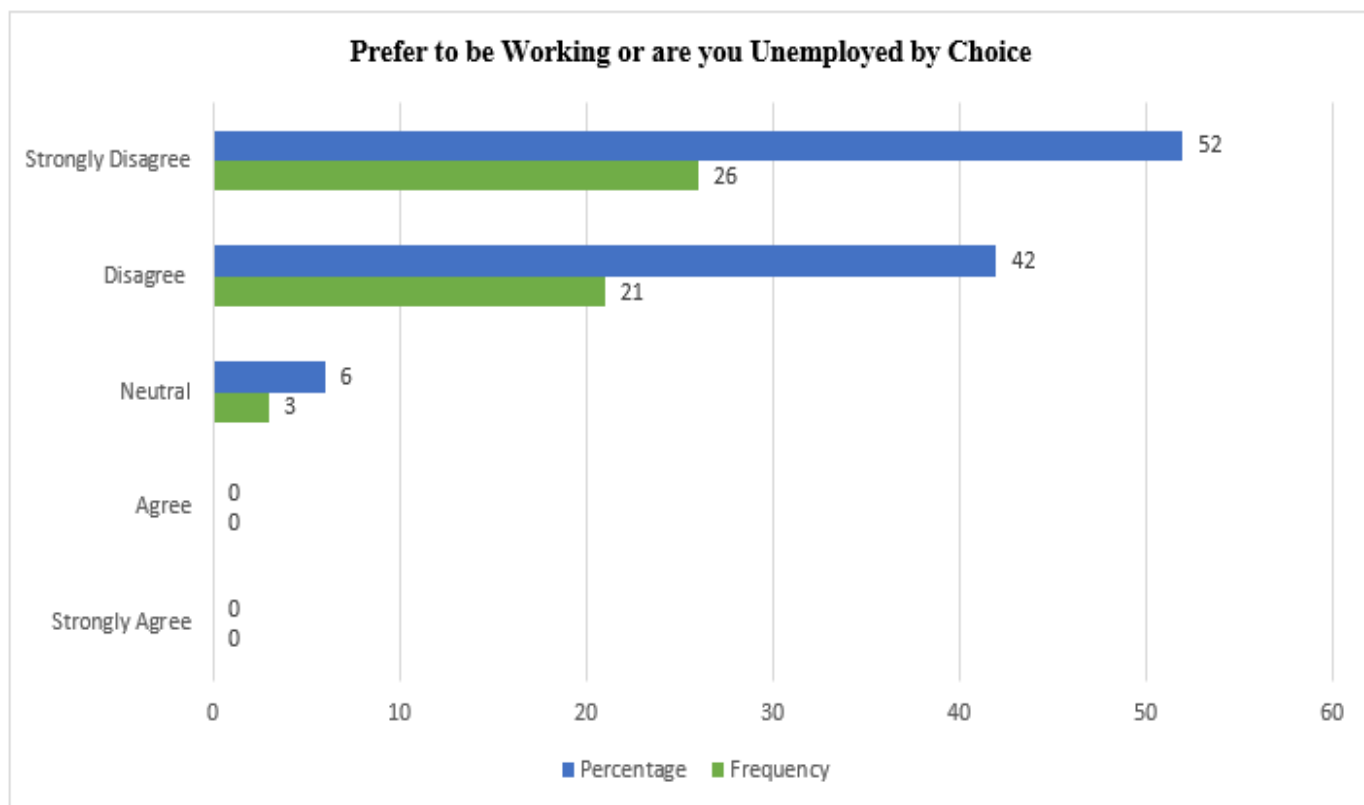
Respondent Earning Wages or Salary, either Full-time or Part-time, Including Self-employment

In the study it has been found that, 74% of the respondent does not earn any salary or wages, either full time or part time including self-employment. On the contrary, only 24% of the respondents in the study have a part-time or full time job from where they can earn some money. In conducting the research, the researcher found that the present job situation is not expected by the respondent. Due to the covid-19 job sector has been impacted at large. Graduate from the different higher educational institutions are in severe are in trouble finding a suitable job for them even a normal job in some cases. In addition to that, 2% of the total respondents have no comments in this particular regard.

| Respondent Earning Wages or Salary, Either Full-time or Part-time, Including Self-employment | | | |
|---|---------------|------------------|-------------------|
| SL. | Answer | Frequency | Percentage |
| 1 | Yes | 12 | 24 |
| 2 | No | 37 | 74 |
| 3 | No Answer | 1 | 2 |
| Total N-50 | | 50 | 100 |

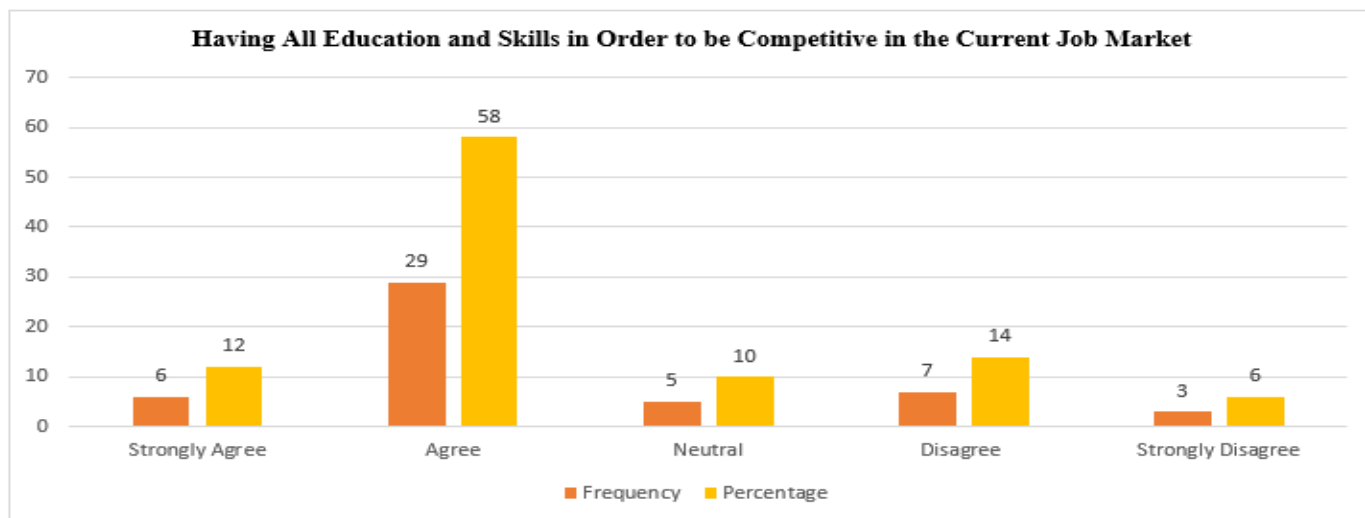
Prefer to be Working or are you Unemployed by Choices

In this particular study researcher tried to know is there anyone who is unemployed by choice and is there any job preferences by the respondents. Data revealed that, job preference in entry level is a myth. People just want a secure job. In the study no one strongly or normally agreed that they have not any kind of job preference and no one is unemployed by choices. In this context 6% of the total respondents remain neutral as they don't want to express anything. Notably 42 and 52 percent of the respondents in the study disagreed and strongly disagreed respectively about statement that “They prefer to be working or they are unemployed by choice”.



Respondent Having All Education and Skills You Need in Order to be Competitive in the Current Job Market

The study evolves that, 12% of the total respondents strongly agreed about the statement that they have all education and skills the employer watch out for to be competitive in the current job market. 58% of the respondents in the study agreed that they have all education and skills in order to be competitive in the job market. In this regard, 10% of the respondents in the study remain neutral in this case. On the contrary, 10% and 6% of the respondents in the study disagreed and strongly disagreed respectively as they have not enough education and skills in order to compete in the challenging job market.

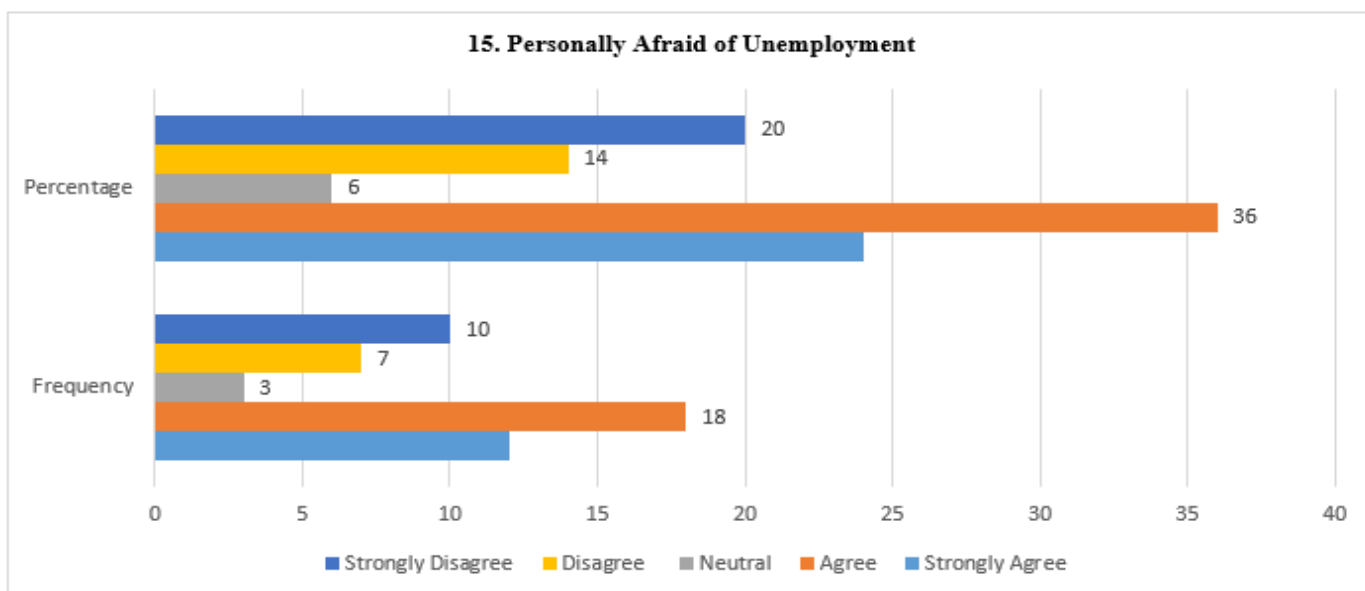


Personally Afraid of Unemployment

Notably, in the study it has been found that, 24% and 36% of the total respondent respectively strongly and agreed that they are personally afraid of unemployment. They added that, the situation of job market is narrowing day by day; due to lockdown in contrast of creating new opportunities for the graduates, the employed person is losing their jobs. Job provider is unable to provide salaries to the employees as they have to curtail their trade and business.

| SL. | Scale | Frequency | Percentage |
|-------------------|-------------------|-----------|------------|
| 1 | Strongly Agree | 12 | 24 |
| 2 | Agree | 18 | 36 |
| 3 | Neutral | 3 | 6 |
| 4 | Disagree | 7 | 14 |
| 5 | Strongly Disagree | 10 | 20 |
| Total N-50 | | 50 | 100 |

In the study it is also found that, 6% of the respondent remains neutral about being afraid of unemployment and 20% of the total respondents disagreed that they are not afraid of unemployment. They think that, their skill set and academic qualification will help them to manage a job in the competitive job market.



Unemployment Rate Increases

74 % of the respondent says that unemployment rate increase where 24 % of the respondent states that rate not increasing at all.

Minimum Level of Income per Month below Which the Respondent Would Not Accept a Job

In the study researcher tries to find out the level of expectation of the respondent about receiving or performing a job. It has been found that, 4% of the respondent will accept a job salary ranged up to 10 thousand as they added that they badly need a job for living. Alongside 8% of the total respondent replies that they would accept a job offer salary ranged from 10 to 20 thousand Tk. Per month. Notably, 26% of the total respondents replied that, their expectation level regarding accepting a job is ranged from 20-30 thousand Tk. Per month. Significantly, 44% of the total respondents replied that their salary expectation is 30 to 40 thousand Tk. Per month.

| Minimum Level of Income Per Month Below Which the Respondent Would not Accept a Job | | | |
|--|-------------------------|------------------|-------------------|
| SL. | Level of Income | Frequency | Percentage |
| 1 | 0-10 thousand | 2 | 4 |
| 2 | 10-20 thousand | 4 | 8 |
| 3 | 20-30 thousand | 13 | 26 |
| 4 | 30-40 thousand | 22 | 44 |
| 5 | 40-50 thousand or above | 9 | 18 |
| Total N-50 | | 50 | 100 |

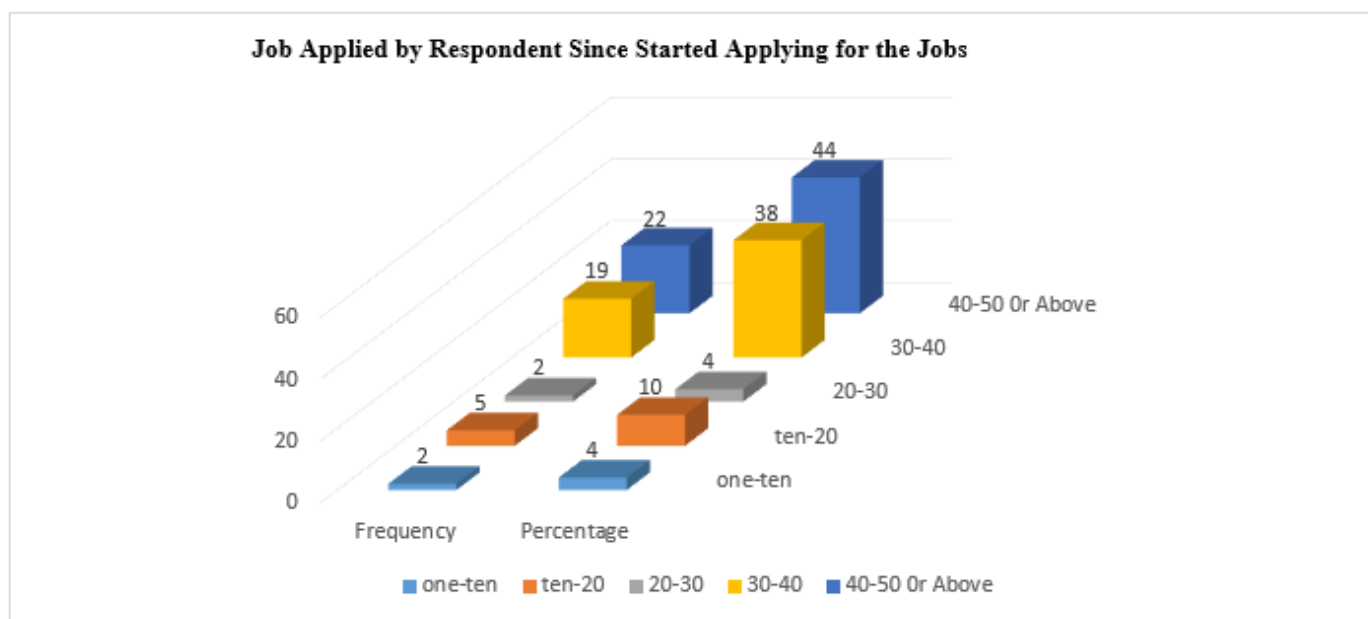
Moreover, 18% of the respondent's expectation level regarding their salary is 40-50 thousand Tk. Per month. So, it can be assumed that, large number of the respondent's salary expectation ranged 30-40 thousand taka per month.

Job Applied by Respondent since Started Applying for the Jobs

In the study researcher tried to know the job application situation by the respondent to find a job. The study evolves that, 4% of the respondents in the study applied almost 10 times for a job. Besides, 10% of the total respondents their application for the job belong to 10 to 20 application.

| Job Applied by Respondent Since Started Applying for the Jobs | | | |
|--|-----------------------------|------------------|-------------------|
| SL. | Level of Application | Frequency | Percentage |
| 1 | 1-10 | 2 | 4 |
| 2 | 10-20 | 5 | 10 |
| 3 | 20-30 | 2 | 4 |
| 4 | 30-40 | 19 | 38 |
| 5 | 40-50 or Above | 22 | 44 |
| Total N-50 | | 50 | 100 |

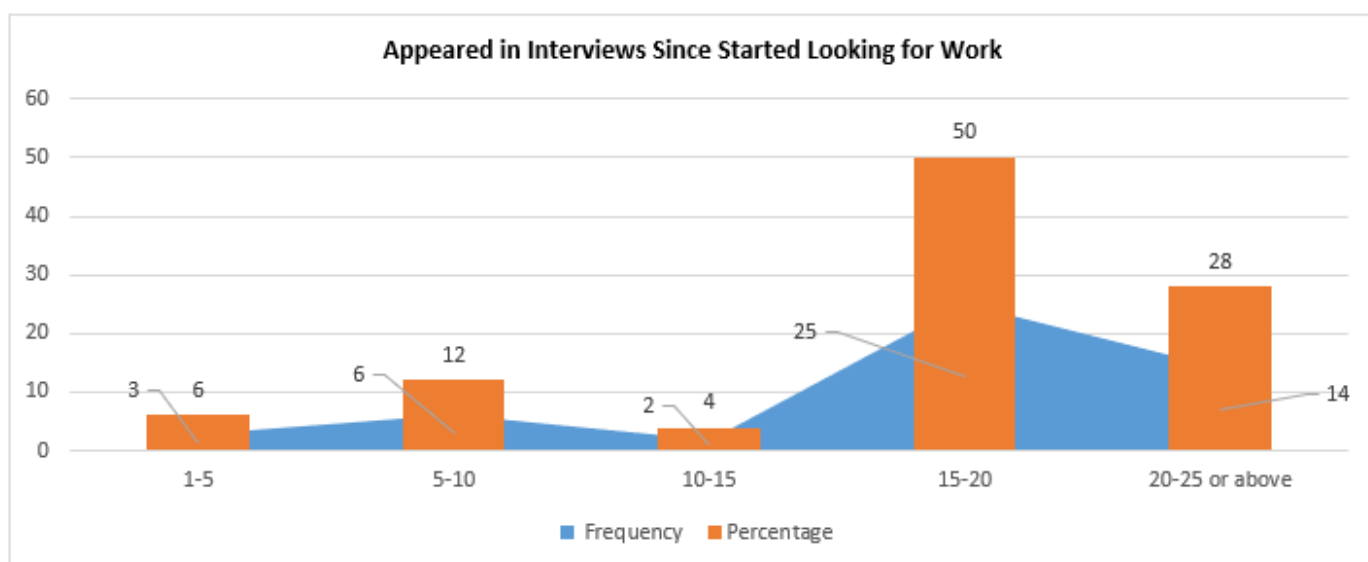
Particularly in the study it has been found that, 38% of the respondent 30-40 times applied for different post under public and private sector but they don't succeed. Moreover, 44% of the respondent in the study added that they have applied for job 40 to 50 times or above but they were unable to find a suitable job for them.



Appeared in Interviews since Started Looking for Work

In conducting the study researcher tried to find out the situation of the researcher on the basis of appearing in interview since started looking for job or work. Data shows that 6% of the total respondent in the study appeared in interview for 1 to 5 times. Alongside, 12% of the respondent in the study appeared in interview for 5 to 10 times for job opportunity but they don't succeed. 4% of the respondent appeared in job interview for 10 to 15 times.

Significantly in the study it has been observed that, 50% of the respondents in the study appeared in interview for 15 to 20 times to find a suitable job for their livelihood. Moreover, 28% of the total respondents give interview for 20 to 25 times or above to purchase a job for their economic solvency.

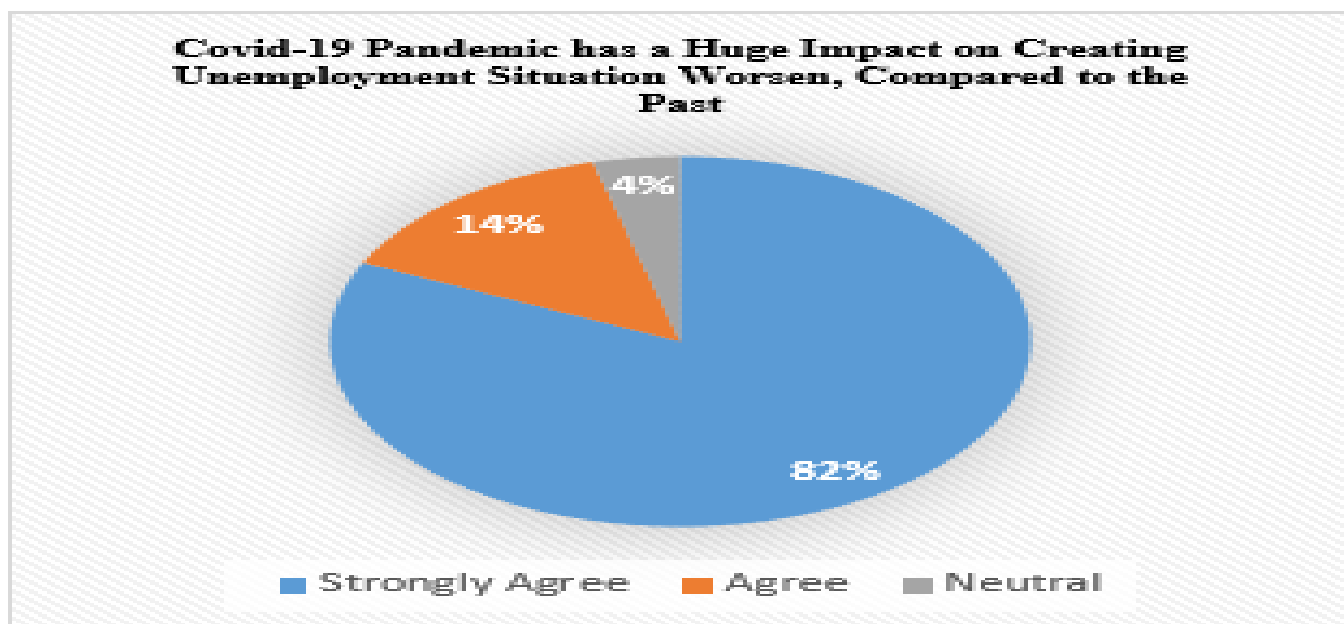


Covid-19 Pandemic has a Huge Impact on Creating Unemployment Situation Worsen, Compared to the Past

The success in economic growth in the last few decades could not save poor people to become extreme poor because economic prosperity was not inclusive in Bangladesh.

| Covid-19 Pandemic has a Huge Impact on Creating Unemployment Situation Worsen, Compared to the Past | | | |
|--|-------------------|-----------|------------|
| SL. | Scale | Frequency | Percentage |
| 1 | Strongly Agree | 41 | 82 |
| 2 | Agree | 7 | 14 |
| 3 | Neutral | 2 | 4 |
| 4 | Disagree | - | - |
| 5 | Strongly Disagree | - | - |
| Total N-50 | | 50 | 100 |

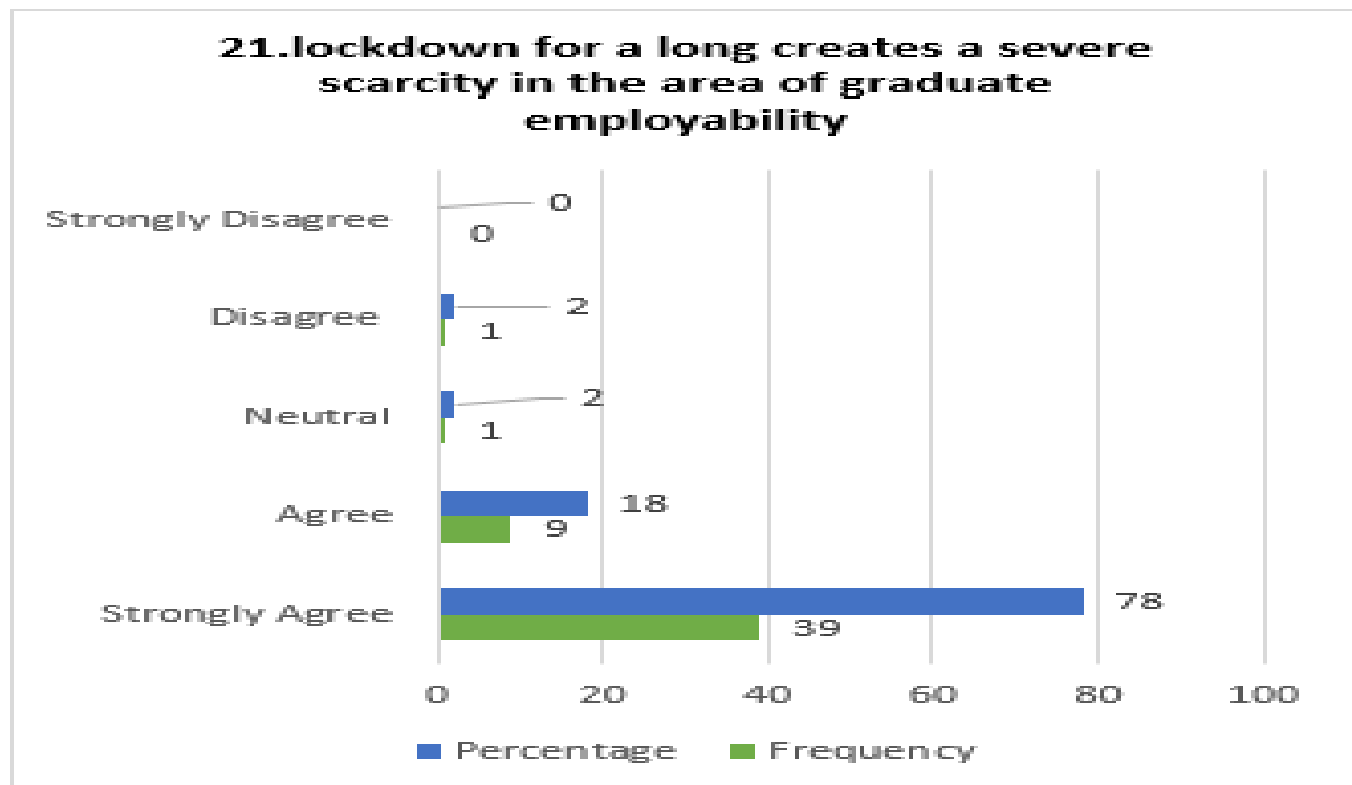
In the study it has been found that, significantly 82% of the total respondent in the study strongly agreed that Covid-19 Pandemic has a Huge Impact on Creating Unemployment Situation Worsen, Compared to the Past. On the other side, 14% of the respondents in the study agreed about the statement. In addition to that, 4% of the respondent remained neutral about the statement.



Countrywide lockdown for a long creates a severe scarcity in the area of graduate employability

| Countrywide lockdown for a long creates a severe scarcity in the area of graduate employability | | | |
|--|-------------------|-----------|------------|
| SL. | Scale | Frequency | Percentage |
| 1 | Strongly Agree | 39 | 78 |
| 2 | Agree | 9 | 18 |
| 3 | Neutral | 1 | 2 |
| 4 | Disagree | 1 | 2 |
| 5 | Strongly Disagree | - | - |
| Total N-50 | | 50 | 100 |

The study shows that, 78% of the respondent agreed that countrywide lockdown for a long creates a severe scarcity in the area of graduate employability. Because of lockdown nationwide people have lost their jobs in contrast to getting jobs. 18% of the respondents in the study agreed about the statement that countrywide lockdown creates a severe scarcity in the area of graduate employability. Alongside 2% and 2% remain neutral and disagreed about the statement.



Jobs Applied After Starting Covid-19 Pandemic by the Respondents

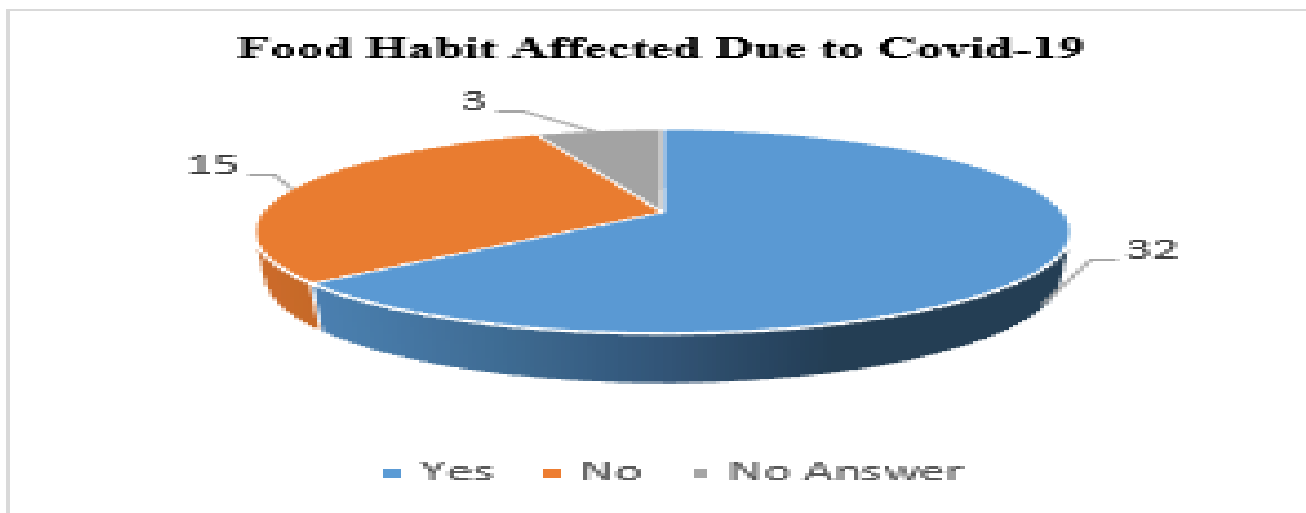
In the time of Covid-19 serious surge all educational institutions were closed and all job circular were postponed. The researcher tried to know the level of job application done by the respondent during the covid-19 period and it has been found that, 26% of the total respondents in the study only applied for 1-2 jobs. Which is significantly low. Besides, 34% of the total respondent in the study only applied 2 to 4 jobs during the covid-19 period.

| Jobs Applied After Starting Covid-19 Pandemic by the Respondents | | | |
|--|----------------------|-----------|------------|
| SL. | Level of Application | Frequency | Percentage |
| 1 | 1-2 | 13 | 26 |
| 2 | 2-4 | 17 | 34 |
| 3 | 4-6 | 11 | 22 |
| 4 | 6-8 | 5 | 10 |
| 5 | 8-10 or above | 4 | 8 |
| Total N-50 | | 50 | 100 |

Study also revealed that, 22% of the respondent in the study said that during covid-19 surge nationwide they filled application for 4 to 6 job. Alongside, 10 and 8% of the respondent respectively applied 6-10 and 8-10

Md. Saifur Rahman and Tanjina Tabassum, The Impact of Covid-19 on Employment and Jobs: A Study in Dhaka City or above jobs. So, comparing to the pre covid-19 situation to the during covid-19 it can be said that, the level of application decreases significantly as most of the circular has been postponed due to covid-19 pandemic.

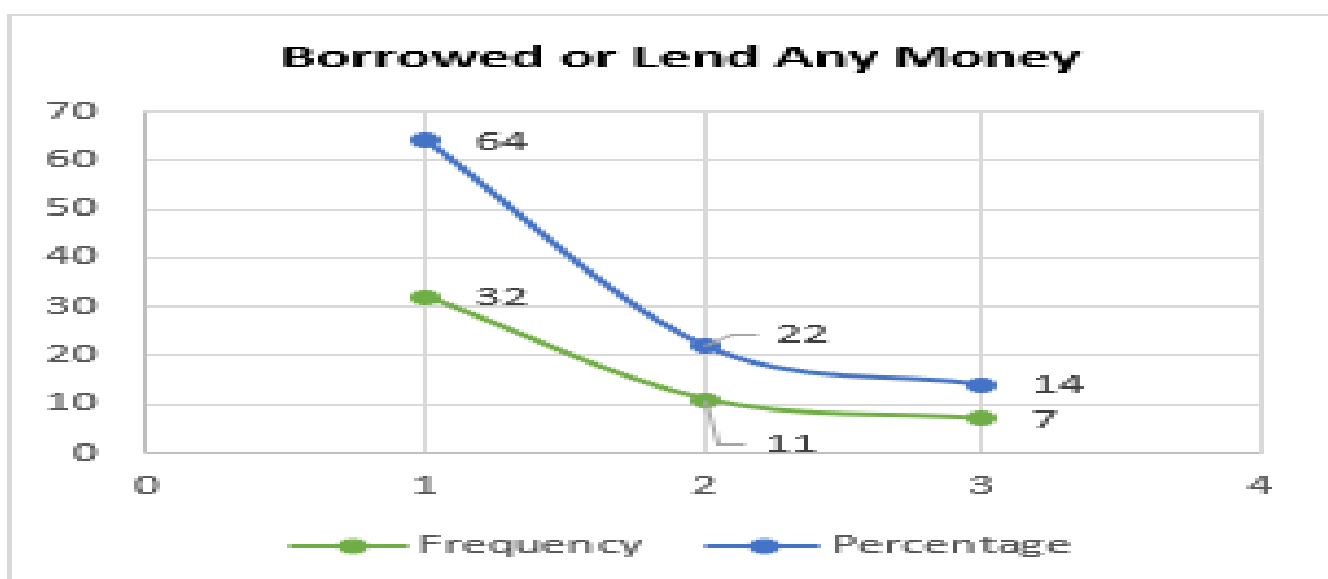
Borrowed or Lend Any Money during this Pandemic as the Part-time Income Source has been Decreased Totally like Tuition, Small Business or Others



During the covid-19 period all the shops, markets, business enterprises were closed and the opportunity to earn has been decreased significantly. Managing the daily expenditure for the middle and lower income family were difficult. In the study researcher found that, 64% of the respondent borrowed or lend money during this pandemic as the part-time income source has been decreased totally like tuition, small business or others.

| Borrowed or Lend Any Money | | | |
|----------------------------|-----------|-----------|------------|
| SL. | Answer | Frequency | Percentage |
| 1 | Yes | 32 | 64 |
| 2 | No | 11 | 22 |
| 3 | No Answer | 7 | 14 |
| Total N-50 | | 50 | 100 |

In contrast, 22% of the respondent said that they haven't lend or borrowed any money during the lockdown as the part-time income sources has been decreased totally due to the covid-19 pandemic nationwide. In addition to that, 14% of the respondent remain silent about saying something about the fact.



Food Habit Affected Due to Covid-19 Surge Nationwide

The study evolves that, 64% of the total respondent in the study opined that their food habit changed due to the covid-19. It has been observed that they used to eat meat, fish in pre-covid-19 situation and with the hardship in covid-19 time they forced to eat vegetables, lentils soup or lower rate food item.

| SL. | Answer | Frequency | Percentage |
|-------------------|-----------|-----------|------------|
| 1 | Yes | 32 | 64 |
| 2 | No | 15 | 30 |
| 3 | No Answer | 3 | 6 |
| Total N-50 | | 50 | 100 |

Selling Asset of the Respondent or Family to cope up with the Pandemic

Researcher in conducting the study tried to assess the impact of covid-19 by considering different aspects of the respondents. In the study it has been found that, 16% of the respondents or their family sale their fixed assets (Land, home, vehicle) to make an adjustment with the covid-19 situation.

| SL. | Answer | Frequency | Percentage |
|-------------------|-----------|-----------|------------|
| 1 | Yes | 8 | 16 |
| 2 | No | 36 | 78 |
| 3 | No Answer | 6 | 12 |
| Total N-50 | | 50 | 100 |

In contrast, 78% of the respondent in the study said that they don't sell any asset to cope up with the covid-19 situation. In the covid-19 surge time middle income people leave Dhaka city by selling their asset as they became unable to survive in Dhaka city.

Income and Expenditure Scenario of the Respondent or Family on Pre & Post Covid-19 Pandemic Situation

One of the main objective of the study was to compare the monthly income and expenditure in the Covid-19 scenario with the pre-covid-19 situation. The following table shows the comparative analysis of the income scenario of the respondents' family. The table shows that the income of the respondents or their family has been significantly decreased due to the covid-19.

| SL. | Income Range | Pre Covid-19 Period | | Post Covid-19 Period | |
|-----|--------------|---------------------|------------|----------------------|------------|
| | | Frequency | Percentage | Frequency | Percentage |
| 1 | 10000-20000 | 3 | 6 | 9 | 18 |
| 2 | 20000-30000 | 10 | 20 | 17 | 34 |

| | | | | | |
|-------------------|-----------------------|----|-----|----|-----|
| 3 | 30000-40000 | 15 | 30 | 11 | 22 |
| 4 | 40000-50000 | 9 | 18 | 6 | 12 |
| 5 | 50000-60000 | 7 | 14 | 5 | 10 |
| 6 | 60000-70000 | 4 | 8 | 2 | 4 |
| 7 | 70000-80000 | 2 | 4 | - | - |
| 8 | 80000-90000 | - | - | - | - |
| 9 | 90000-100000 or above | - | - | - | - |
| Total N-50 | | 50 | 100 | 50 | 100 |

Expenditure Scenario of the Respondent or Family on Pre & Post Covid-19 Pandemic Situation

| SL. | Expenditure Range | Pre Covid-19 Period | | Post Covid-19 Period | |
|-------------------|-----------------------|---------------------|------------|----------------------|------------|
| | | Frequency | Percentage | Frequency | Percentage |
| 1 | 5000-15000 | 4 | 8 | 11 | 22 |
| 2 | 15000-25000 | 9 | 18 | 16 | 32 |
| 3 | 25000-35000 | 17 | 34 | 11 | 22 |
| 4 | 35000-45000 | 7 | 14 | 4 | 8 |
| 5 | 45000-55000 | 6 | 12 | 3 | 6 |
| 6 | 55000-65000 | 5 | 10 | 4 | 8 |
| 7 | 65000-75000 | 2 | 4 | 1 | 2 |
| 8 | 75000-85000 | - | - | - | - |
| 9 | 85000-950000 or above | - | - | - | - |
| Total N-50 | | 50 | 100 | 50 | 100 |

In second section researcher tried to show the comparative analysis of the expenditure of the respondents and it has shown that the expenditure level also decreases compared to the pre-covid-19 situation.

Discussion

Unemployment rate in educated people is quite high now a day. Educated people are like a curse when they can't manage job or working opportunity timely. In time of education family spend money as well as they suffer when they face trouble in job market. That's why manpower planning is quite necessary for Bangladesh government.

Higher educational institutions in Bangladesh especially private university are alleged for quality education issue. UGC or concerned authority should take decisive steps to fix this kind of trust issues regarding education. Some plan and policy should be added or revise in education and employment sector to overcome and adjust with this kind of inevitable situation arrived from Covid-19. The UGC as well as government should be much more careful about providing approval on establishing new universities nationwide. All kinds of quotas should be revised and redesigned for the sake creating new employment opportunities and make the

Md. Saifur Rahman and Tanjina Tabassum, The Impact of Covid-19 on Employment and Jobs: A Study in Dhaka City job sector more flexible to all. Keeping in mind the Covid-19 different kinds of incentive option should be introduced by the government and non-profit organization.

Conclusion

In the study, the researcher tried to know the present financial condition of the respondent and it has been found that only 4 % of the total respondent in the study are from higher class families Bangladesh is a country where most of the people belong to the middle class or lower-middle-class family. The study revealed that 6% of the total respondents belong to the higher middle class. Alongside, 62% of the total respondent in the study are from middle-class families. In addition to that 22% of the total respondent is from lower-middle-class families.

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