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Research Paper

Analyzing the Common Risk Factors Affecting University-Level EFL Learners' Academic Activities

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Abstract

The university serves as a dynamic platform to equip learners with the competencies needed for a rapidly changing world. Thus, becoming aware of the risk factors that negatively affect learners' academic performance is a demand of the time, as creating comfortable learning zones is a prerequisite for achieving academic success. Thus, using a qualitative research method, this study analyzed the risk factors that English as a Foreign Language (EFL) learners face daily. A total of 107 students from a public university in Bangladesh participated in this study. Data were collected through students' write-ups. The thematic analysis of the students' responses revealed multiple barriers related to academic, social, financial, and psychological issues. Based on the findings of the analyzed data and the review of literature, this study also suggests workable solutions, such as providing financial assistance, ensuring facilitative learning environments, raising awareness among parents, arranging motivational sessions to address psychological issues, etc.

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1. Introduction

University life is a gateway to acquiring higher degrees through a deeper understanding of the world's knowledge (Kesici & Çavuş, 2019). This part plays a crucial role in molding both the inner and outer faculties of individual learners. Usually, a comprehensive transformation in the lifestyles of the learners starts (Ghayad & Forgotten, 2020). Most of the time, this is the first time experiencing a life apart from the family surroundings, taking on the whole responsibilities of learning, making friends, getting acquainted, or coping with new people and a new environment, etc. With freedom, the whole university life is also full of responsibilities- this very concept is mostly engraved in learners' cognitive faculty at the start of university entrance. In this journey of university life, dynamic risk factors like social, psychological, financial, academic, etc., negatively affect students' mental health and thus their academic performance too. So, as part of offering a platform of free thinking and broader learning, a university needs to take into account the risk factors that the students have to face regularly because "discovering their personalities, sharing responsibilities, developing their activities and relationships in social life, and offering consistent, permanent and multidimensional services to meet their desires and needs are possible greatly through the identification of existing situations and problems" (Doygun & Gulec, 2012, p. 1116).

Considering these risk factors with priority and taking steps to minimize the problems can be part of the authority's steps to offer more lively teaching-learning atmospheres. When the concern of the university regarding an individual's issues is perceptible, this creates motivation among learners and thus accelerates the modes of learning. Particularly in an EFL context, motivation plays a crucial role in encouraging learners "to start and persevere with studying the language" (Ismail & Çakmak, 2025, p. 220). At the same time, listening to learners' barriers requires more attention from the

concerned authority, as foreign language learners usually face some unique barriers (related to learning English) in addition to other common difficulties. Addressing these barriers can “help students manage their emotions, reduce stress, and improve focus, ultimately enhancing academic performance” (Ghanizadeh & Jahedizadeh, 2025, p. 285).

Given this fact, this study felt the necessity of analyzing the risk factors that university-level EFL students have to regularly deal with in the context of Bangladesh. To serve this purpose, qualitative data (through written tasks) were collected from 107 students of the English department at a public university in Bangladesh. This research aims to get the answer to the following questions and thus to meet the research objective.

1. What are the common risk factors affecting tertiary-level EFL learners' academic activities?
2. What are the possible solutions to overcome these barriers?

Hopefully, the findings of this study will act as an awareness-raising platform for the concerned people of this country and other academic circles who work for quality and life-oriented teaching-learning practices by ensuring the well-being of the learners.

2. Literature Review

Numerous studies, focusing on different risk factors affecting learners' academic performance, are available at all levels of education in the present world. Some research focused on all common factors (Khatun, 2025; Zohrabi, 2023; López, 2020; Nizkodubov et al., 2015; Doygun & Gulec, 2012), while others on specific factors like psychological problems (Nguyen & Tran, 2023; Beharu, 2018) and academic problems (Almousa et al., 2022), etc.; some focused on school level students' problems (Khumalo, 2024; Omari et al. 2020), while others on the college level (Yin et al., 2017) or university level learners' problems (Nguyen & Tran, 2023; Hossain et al., 2022; Clark, 2021; Tikhonova et al. 2021; Beharu, 2018; Islam et al., 2014); some focused on English language education (Kannan & Meenakshi, 2022; Loukas & Antonia, 2020; Mofatteh, 2020), and some on other subjects area (Beharu, 2018). This study analyzed several important studies conducted among tertiary-level students for a better understanding of previous studies' contributions to the field of study, as well as to connect their ideas to the present study to give it a well-organized format.

At the tertiary level, for example, a qualitative study was conducted by López in 2020 to analyze postgraduate Mexican students' perceived challenges during the first two weeks of their studies at a university in England. Data were collected through focus groups (20 students participated) and in-depth interviews (7 students participated). The thematic analysis of the collected data exposed a wide array of difficulties, which were categorized under the categories of academic challenges, affective challenges, and sociocultural challenges. These broad categories include barriers related to health, accommodation, homesickness, language understanding, financial issues, etc.

Like the first two studies, Almousa et al. (2022) also focused on tertiary-level learners. A total of 353 students from two universities in Jordan were randomly selected to collect the required data for determining the academic barriers faced by high-achieving learners. Data were collected through Google Forms, where students shared their opinions on five specific areas of problems. The descriptive analysis of the findings revealed that among the specific problems, namely study problems, social problems, family problems, emotional problems, and decision-making problems for future careers, the study problem was the most detrimental, and the family problem was the least detrimental for the learners' academic journey. The researchers recommended more intensive research in this area, as well as training sessions for learners to effectively handle these barriers to smooth the path to academic success.

Beharu (2018) conducted a study at Dire Dawa University, the aim of which was to determine the psychological barriers faced by the students of psychology. Using the purposive sampling method, this research collected data through a student questionnaire and an observation checklist from 16 freshman students. Based on the findings, this study stated that test anxiety, lack of motivation, lack of guidance and counseling, stressful life and mental instability, campus life adjustment problems, and lack of confidence were the core psychological barriers in students' lives. To minimize these problems, careful selection and utilization of authentic and context-specific materials by the assigned teachers were recommended to help learners perform better in academic areas. At the same time, assisting learners to deal with psychological problems was also proposed as a possible solution.

Magallanes' (2020) study dealt with nine undergraduate students of a private liberal arts university in the Midwest, United States of America. The convenience sampling method was followed in this study, and the data collection tool was students' interviews. The objective of this study was to better analyze the academic barriers that the students experienced in their four-year institutional journey. Factors like excessive coursework, time management problems, lack of resources, detachment from family, financial crisis, etc., were reported as having a bad impact on the learning process. So, this study suggested initiating programs to provide aid (academic, psychological, financial, professional, etc.) to the learners.

Tikhonova et al. (2021) conducted a study among 42 university-level learners to analyze their perceived difficulties in a foreign language context, i.e., Russia, during the period of COVID-19. Data were collected from the participants by using semi-structured interviews. The analysis of the data helped bring out several distinctive barriers felt by these learners, e.g., language-related barriers, visa processing difficulty, psychological problems, job difficulty, transition to the online class format during the COVID-19 pandemic, difficulties in understanding the methods of teaching, lack of counseling support from the university to solve regular problematic issues, ethnic and cultural discrimination, etc. This study also discusses field-specific possible solutions to minimize all these recorded barriers in the domain of the foreign language context.

In the Bangladeshi context, like other educational contexts of the world, some research has also been conducted addressing risk factors hampering students' academic life (Shahjahan et al., 2021; Sultana et al., 2021; Sharmin, 2019, etc.). For example, Shahjahan et al. (2021) conducted a study among 661 undergraduate students of a private university in Bangladesh. Data were collected by utilizing a pretest and a questionnaire survey. Using a simple random sampling method, this cross-sectional study analyzed the factors responsible for learners' poor academic performance. The descriptive analysis of the data pointed out that age factors, family background, belonging to rural areas, socio-economic status of parents, irregularity in class, wasting time on social media, etc., were associated with learners' poor performance. Aspects like offering more scopes to the less efficient learners, improving the learning environment, teachers' guidance, parents' monitoring, limited use of smartphones, regularity in classrooms, etc., were felt necessary

by the researchers to develop learners' performance and to overcome these barriers.

Sharmin (2019) also conducted a study in Bangladesh to analyze adult learners' perceptions of socio-psychological obstacles in learning English. A total of 21 students from Mentors, a language learning center in Dhaka city, were selected and interviewed to collect data. Five specific themes emerged from the analysis of the qualitative data. These five broad themes include several barriers, e.g., unpleasant and stressful experiences in English learning in previous years, anxieties for foreign language classrooms, lack of English proficiency, fear of misjudgment by classmates, peer pressure, age factor, limited time, lack of motivation, etc., which acted as barriers in exposing their language skills. Thus, the researchers expected to overcome these obstacles through the use of materials that carry pragmatic values, a friendlier teaching-learning environment, engaging learners in active learning processes, fun-based activities, etc.

In all of these reviewed studies, factors acting as barriers in students' academic lives were identified with a common goal of supporting the education system, not only by identifying the obstacles but also, in most cases, by suggesting effective measures to eliminate or minimize these issues. Though different studies on this particular issue are available in many teaching-learning contexts of the world, the researcher felt compelled once again to shed light on this field, as this issue has not been well addressed at the university level in the Bangladeshi context (particularly among the EFL learners) and also due to the topic's sheer importance in decision-making processes for foreign language learners' wellbeing. It is expected that this present study will be an attempt to provide valuable insights to the concerned authorities regarding students' perceived obstacles in academic life and thus will be able to offer a ground to deal with these issues with the ultimate target of finding some workable solutions for ensuring the smooth continuation of university students' academic journey. The study may also contribute to the literature in the field of study.

3. Methodology

This qualitative study aimed to analyze the common risk factors that hamper learners' academic activities. To achieve the purpose, data were collected from university-level learners using convenience sampling.

3.1 Research Participants and Settings

The criteria for selecting participants were i. university-level students, and ii. EFL students. Thus, this study collected data from 107 English department students at a public university in Bangladesh. All of these students had 12 years of English language learning experience since the primary level. The students were identified in this study with some specific numbers (and without names) like S1, S2, S3 ... and S107.

Table 1.

Students' Details

Year	No. of Students	Gender	No. of Students
First Year	40	Male	40
Second Year	41	Female	67
Third Year	26	Other	-
Total	107	Total	107

3.2 Research Tools

This study followed the qualitative research method. The researcher, as a course teacher, asked students to participate in voluntary written tasks where they were supposed to write a descriptive essay on different risk factors that hampered the smooth learning process. They had been given enough time to complete the write-ups, and there was no pressure regarding what to add to or what to exclude from their writings. All the students completed their writing during the class time in the presence of the course teacher. The teacher was ready to answer the learners' queries to facilitate the smooth completion of their writing tasks.

3.3 Analysis

The data collected from students' written scripts were analyzed thematically following the model of Braun and Clarke (2006). After reading the texts several times, initial codes were generated. The initial codes were then compared and modified to generate initial themes. The initial themes were also reviewed to exclude the overlapping themes. Then the final themes were selected and named as broad categories, and based on that, the final report was made. The analyzed themes were presented through a table, and students' excerpts were also included in the different segments of the Findings section, where it was felt necessary.

3.4 Trustworthiness

The researcher informed the students that participation was voluntary. Verbal consent was obtained before collecting the data. All of the students were only

asked to mention their gender and sessions. They were also instructed not to mention any personal information, like ID numbers or names, to maintain the aspect of anonymity. This process helped to get learners' spontaneous responses. The participants were also assured that their information would be used only to serve the purpose of the study, and there was no penalty or reward for written information, and this would not affect any part of their academic career. All these processes helped gain more valid and in-depth data.

Though it is a tough task for one researcher to accurately analyze qualitative data, the researcher tried to address the reliability issue by sincerely cross-checking all the analyzed data (from the first stage to the last stage) three times. The researcher also consciously tried to avoid any kind of subjectivity or bias during the data collection and analysis phases. At the same time, following the model of Braun and Clarke (2006) and consulting related literature (e.g., Mofatteh, 2020) helped analyze qualitative data and categorize themes in a more trustworthy way.

4. Findings

The thematic content analysis technique was used to analyze the collected data. A total of four themes (with several sub-themes) were identified in answering the research question 1. *What are the common risk factors affecting tertiary-level EFL learners' academic activities?* The findings are presented in Table 2.

Table 2.

Common Factors Affecting Students' Academic Studies

Main Themes (Broad Categories)	Subthemes	Mentioned by the Students
Academic	Time management problem	S2, S20, S28, S29, S43
	Class pressure	S3, S76, S80, S85, S93, S99
	Lack of language clubs or debating clubs	S3, S9, S67
	Lack of counseling hours	S3, S92
	Lack of a good command of English	S1, S4, S10, S11, S14, S15, S17, S25, S30, S31, S36, S40, S107
	Not understanding teachers' lectures in English	S54, S82
	Poor academic grades	S69
	Anxiety about good results	S86, S100, S102
Social	Guardian's pressure to study English	S4, S11, S39, S56, S91
	Family problems	S12, S57, S87
	Homesickness	S13, S15, S31, S36, S58, S60, S77, S97, S100
	Family pressure to get married	S16, S33, S104
	Relationship problems with senior-junior students and classmates	S1, S2, S5, S6, S7, S9, S24, S27, S32, S34, S38, S44, S49, S50, S59, S64, S65, S80, S82, S89, S92,

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		S98, S99
	Lack of supportive classmates/friends	S60, S62, S70, S102, S107
	Food problems in the hall or mess	S2, S4, S17, S19, S23, S38, S46, S58, S70, S75, S100
	Accommodation problem	S17, S56, S57, S71, S79
	Career anxieties	S95, S96, S106
	Gadget addiction	S14, S22, S23, S26, S41, S45, S48, S52, S53, S61, S63, S64, S67, S69, S72, S81, S92
	Sleeping problem	S68, S81, S101
	Doing tuition	S9
Financial	Poor or lower-middle-class family	S1, S7, S11, S14, S28, S33, S35, S41, S42, S43, S47, S51, S55, S57, S65, S71, S73, S78, S82, S84, S85, S88, S92, S96
	Single parents' income	S12, S82
	Expensive books	S12, S37
Psychological	Introverted personality	S1, S8, S35, S63, S69
	Nervousness	S13, S16, S22, S25, S77, S103
	Depression	S74, S76, S90, S94
	Inferiority complex/lack of confidence	S18, S19, S63, S78

4.1 Academic Factors

The analysis of the data (Table 2) revealed that there existed different problematic academic issues that hampered the students' concentration on learning activities, like time management problems, class pressure, the lack of a language club or debating club, being unable to understand teachers' lectures in English, etc. Students felt that they had difficulties in dealing with time for academic studies. Students also felt that the long duration of class time and classes on all five weekdays lessened their interest in learning the language.

"The academic pressure seems too much ..." (S93)

Lack of regular functioning of debating or language clubs and limited practice of counseling sessions were also recognized as demotivating factors.

"Our department must need an active language club ..." (S3)

"We should take part in some extra curriculum [extracurricular] activities, but [and] the department should make sure of that or make the proper arrangement for that." (S9)

"We need teacher-student councell [counseling sessions] on [a] regular basis." (S3)

Students also faced some personal problems related to academic issues. They believed that for a Bangla-medium educational background, the majority of them had a poor command of English, which hampered their understanding of the teachers' lectures provided in English. At the same time,

they were always worried about either having bad academic scores or achieving good grades.

"I can't understand the class pattern because I am not so strong in English." (S4)

"I can't understand some of the teachers' lectures." (S54)

"I am a student from Bangla medium. I'm not so fluent in spoken English. I often had [have] problems while interacting in English in the class." (S10)

"I was a good student in school and college, but I don't know why in university I cannot make a [get] good results." (S102)

"I am always vexed, depressed, [and] anxious about my CGPA [Cumulative Grade Point Average]." (S86)

"I feel extremely bad when my results are bad or I am not doing better [well] in my exams." (S69)

4.2 Social Factors

From the students' data, social issues unfavorable to academic studies were also recorded (Table 2). The obstacles created before students' learning activities include aspects like guardians' pressure to get married (especially female students) and to study English, parents' separation, etc.

"My father forced me to choose [the] English department." (S4)

"... English subject was not my choice. My uncle wants that I should study in English." (S11)

"Whatever we call it, failure or fate, studying in English was not my first choice." (S91)

"I was the only child of my parents. It was not easy to go through their separation." (S87)

"I always miss my family specially my little cute brother. When I see them on [a] video call, I cannot control my emotions." (S15)

"Some of my relatives often come to our house and they very frankly criticize our family to allow [for allowing] their daughter in [for] higher studies. They in [with] very smiley [smiling] face [faces] throw harsh words not for getting married." (S104)

With all these factors, some other common problematic aspects that were prevalent among students included issues like difficulties in making

friendships or creating bonds with fellow students and other senior-junior students.

“Our classmates come from different area [areas] of Bangladesh, so their behavior, attitude, [and] mentality are totally different from each other. Thus, it’s so difficult to create a good friendship with them.” (S80)

“Another problem that caused a serious issue is the behavior of the senior students.” (S107)

“I have some good friends but not like I can share each and everything with them to get mental pleasure.” (S102)

“One of these problems is having no friend to [with] whom I can share my thoughts, intention or sharing [share] study material...” (S27)

“My roommate ... demotivates me in many different ways.” (S60)

Many students had difficulties in dealing with the quality of food and accommodation in university life.

“I want to start with the cafeteria problem. There were [was] not enough qualityful [quality] food. We need to buy food from outside of the campus gate.” (S46)

“First of all, there are some roommates in my hall, they speak too loudly and keep on throughout the night. I cannot sleep well and study properly.” (S71)

“One of the major problem [problems] is my hall life. There are nine members in my room, and it is qui[quite] impossible to keep concentration to [on] my study [for] 5 to 10 minutes.” (S57)

Lifestyle-related problems, such as sleeping problems, were also included in the students’ data. At the same time, one of the most alarming problems was gadget addiction.

“As a student of second [in the second] year, the main problem I faced [face] is mobile addiction.” (S53)

“I don’t get enough sleep. Even when I want to, I can’t.” (S68)

4.3 Financial Factors

Different issues under this theme included demotivating aspects (Table 2) like expensive books, single parents’ financial struggles, and belonging to a poor or lower-middle-class family. Students faced the financial crisis mostly because of their family conditions, and this problem was very frequent

among the students. Considering the parents' financial conditions, sometimes it was really painful for the learners to demand money from them.

"Not having the strength of taking [to take] money from my family anymore, but have to do so in [for] purpose." (S1)

"My father cannot afford [the] sufficient amount of money for my study. For that reason, I feel very pathetic all the time." (S78)

"I have economic problems. My father is a farmer. He faces difficulties to bear [bearing] my academic costs." (S7)

The poor financial conditions compelled students to do tuition or part-time jobs that were also time-consuming, but this issue (hampering the academic studies) sometimes became a necessity to meet the crude reality.

"Due to my financial conditions, I have to do part-time work like tuition ... if I get those [that] time for my study; I can do better about [in] my study." (S43)

In some cases, the income of a single parent and expensive books were also recognized as financial barriers to academic matters.

"I am from a lower-middle-class family ... My mother is the person who bears all of my expenses instead of my father. But taking money from her at this age is a pathetic matter for me as she is currently working in a garment factory." (S82)

"... But economically I am facing some problems. My mother is a single parents [parent]... Study tour, buying new books creates economic pressure ..." (S12)

"We need to buy a lot of textbooks, though the books are too expensive." (S37)

4.4 Psychological Factors

Based on students' comments (related to students' psychology or mental state), unique difficulties like lack of confidence, nervousness, depression, etc., were recorded under this theme (Table 2). Because of having an introverted personality, students found it difficult to exercise their existing knowledge and demonstrate their skills, too.

"When I participate in a group task, I cannot frankly share my opinions or ideas." (S63)

"Another big problem is my socializing skills. I am an introvert [person] and I have extreme social anxiety. Because of these things, I have lost so many opportunities." (S69)

Nervousness was one of the most crucial obstacles faced by many of the learners.

"I faced some barriers for [due to] my nervousness [nervousness]." (S13)

"When I go to give [a] presentation, I become nervous. I can't say any words. But I get prepared very well." (S16)

Students who lacked confidence usually suffered from inferiority complexes, which negatively affected their mental strength and overall learning habits.

"After getting into a university with my favorite subject, I understand [that] I am nothing but a 'middle-class' student which tortures me mentally." (S18)

Failure to control emotions and other socio-psychological issues begets depression among learners, which was also revealed in this study.

"My emotions are unstable almost all the time. I don't know what is wrong with me because I don't have any single issue... Because of my unstable emotional state, I'm failing to study regularly." (S 74)

5. Discussion

Based on the content analysis of students' write-ups, multiple risk factors hampering learners' academic activities have been recorded in this research. The barriers mentioned by the research participants have been categorized under four main themes, namely academic, social, financial, and psychological factors. Under these categories, multiple aspects exist that the learners have found detrimental to their academic journey.

In the case of academic factors, several problems, e.g., academic pressure, low proficiency in English, anxieties about results, lack of counseling sessions, and language clubs, etc. have been identified. Many of these findings were also recognized as risk factors in previous studies. For example, academic pressure was reported as a demotivating factor in the studies of Sultana et al. (2021). Students' English language incompetence badly impacts their self-esteem and well-being in foreign language

classrooms (López, 2020; Brown & Holloway, 2008). Even the anxieties about not having a good grade to meet the expectations of surrounding people generate negative feelings regarding personal abilities (Dilnoza, 2021).

Social factors cover matters like guardians' pressure to study English or to get married, homesickness, food and accommodation problems, difficulties in maintaining relationships with other students, anxieties about career development, gadget addiction, etc. Family obligations or discouragement are the factors of resistance in determining educational goals for adult learners (McGivney, 1997; Loukas & Antonia, 2020). These findings are consistent with the present study's findings. The intake of unhealthy food (Pariat et al., 2014; Sheikh et al., 2004) has negative impacts on their physical and mental health, and accommodation problems (Shahjahan et al., 2021; Doygun & Gulec, 2012) are also the reasons for poor academic performance. The pressure of attaining familiarity in society has also been reported as a challenging factor in the studies of Sultana et al. (2021), Tikhonova et al. (2021), and Pariat et al. (2014). The problem of making or maintaining a good relationship with other students is an unwelcome issue for learners and thus plays a negative role in shaping their academic performance (Fernández et al., 2023). The family problem, though the least common problem among tertiary-level high achievers, was also indicated as a barrier by Almousa et al. (2022). The study of Shahjahan et al. (2021) also reports that, along with other demotivating factors, the issue of spending time on social media, i.e., the excessive use of mobile phones, significantly hampered students' performance in a semester final examination. Chimunhu's (2014) and Doygun and Gulec's (2012) findings are also in line with this study's findings, where the researchers have revealed that many students face difficulties in choosing or getting the right career, and these are nothing but a source of anxiety in their academic life.

In determining the financial obstacles, this study reports that belonging to a low-income family, dealing with the income of a single parent, and costly study materials are demotivating factors for the smooth continuation of the academic journey. Clark (2021) also shares that students who belong to less solvent families or who bear their own expenses meet more challenges in dealing with academic activities efficiently. Jensen (2009) finds that poor financial condition has a crude impact on an individual's attitude formation process. It controls the emotions and even the behavior of a student. As a

result, it causes depression among learners, discourages them from taking active roles in classroom activities, and also demotivates them from enjoying group tasks.

Students' write-ups also depict multiple psychological factors affecting their mental health and thus resulting in poor performance in the domain of academia. The risk factors are: suffering from an inferiority complex, having an introverted nature or lack of confidence, suffering from depression, etc. Mental stress and depression are the causes of tertiary-level learners' low performance. Beharu (2018) also believes that these factors set obstacles before the confidence-building process and thus are responsible for stopping the real exposition of skills and abilities. Because of a lack of confidence, learners are incapable of speaking out in classes or asking questions to the teachers to get clarification of ideas (Islam et al., 2014), which is similar to this study's findings.

6. Implications

The research findings and the review of literature help this study propose some issues to be considered by the university authority of any EFL context, like Bangladesh, to minimize the observed obstacles. For example:

1. There should be regular counseling sessions to openly discuss and solve students' problems.
2. Funds should be raised to provide financial assistance and scholarships to the students.
3. As most of the students do not come from English-medium schools and colleges, they usually need more time to cope with the English lecture. Considering this, teachers should start delivering lectures following the proficiency level of learners and the needs of foreign language classrooms. With the flow of time, teachers can use more advanced-level English for the learners.
4. To boost learners' learning habits and to help them overcome nervousness, ensuring comfortable learning zones is a must.
5. Workshops can also be arranged to raise awareness among guardians regarding the support the students need from family or relatives.
6. There is an increasing call to arrange motivational sessions for learners to make them aware of the harmful effects of gadgets or other

types of addictions and to make them understand how to overcome depression and how to build strong confidence levels.

7. It is necessary to engage learners in extracurricular activities (debate competitions, for example) and to form active language clubs to make them skilled in language and presentation skills.
8. Providing healthy food and solving accommodation problems should be the regular concern of the responsible body.

7. Limitations

This study shares some limitations. First of all, as data were collected only from the students of the English department at a public university using convenience sampling, the findings may not be generalizable to all kinds of university students. Moreover, other qualitative data collection tools, like teachers' and students' interviews, could be included. Engaging participants in a long-term data collection process was a constraint in this regard. However, the in-depth data collected through students' written scripts helped answer the research question more pragmatically and accurately. The researcher believes that in future research, the unaddressed issues in this study will be the starting platform for other researchers to analyze the factors in detail.

8. Conclusion

Tertiary-level EFL learners face several distinctive risk factors daily, which work as demotivating issues in their lives and set barriers to the path of successful learning. This study collected qualitative data from students' write-ups to analyze the common risk factors that they face regularly. The findings reveal different risk factors related to academic issues (e.g., class load, lack of proficiency in English, lack of counseling sessions and debating or language clubs, anxieties about academic results, etc.), social (guardians' pressure, homesickness, socialization problems, accommodation and food problems, gadget addiction, etc.), financial (costly study materials, parents' poor financial conditions, etc.), and psychological (nervousness, lack of confidence, depression, etc.) issues resulting in poor academic performance. In accelerating the cycle of learning and promoting learners' potential, risk factors need to be examined and addressed accordingly. University

authorities' concern regarding these issues is an important part of ensuring learners' well-being, which can positively contribute to the overall learning environment and education system. So, this study believes that (based on the research findings and analysis of the literature review) steps like providing financial support to the students, arranging regular counseling sessions, ensuring a comfortable learning environment, regular functioning of language and debating clubs, engaging learners in extracurricular activities, arranging workshops both for parents and learners to make them aware of some concerning issues, increasing the quality of food and accommodation is nothing but a prerequisite to minimize the observed risk factors purposefully.

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