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**A Study on the Impact of Work- Study balance on
academic performance among Expatriate students
in Higher education institutions of Finland**

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ABSTRACT:

The growing tendency to experience work-study balance issues among expatriate students in higher education highlights the influence on academic performance and well-being. This study investigates how expatriate students at Finnish higher education institutions balance job and academic responsibilities and its impact on their academic performance. Data for the study were collected using a semi structured interview, with 31 expatriate students representing different academic streams and different nationalities. The findings show that, while work gives vital skills and financial security to students, it frequently undermines their academic performance and raises stress, underlining the importance of supportive institutional measures to promote student achievement.

KEYWORDS: Work-study balance, Expatriate students, Academic performance, Student well-being

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1 Introduction

For university students, keeping a balance between career, school, and their own personal life is crucial. Specifically for expat students, it could be difficult to find a balance between academic life and all other obligations, as they frequently deal with unique pressures and expectations from their families and peers. The purpose of this study is to examine how balancing work and school obligations affects academic achievement of international students enrolled in higher education universities in Finland. Numerous academics have emphasized in past work on the significance of understanding work-study-life balance because of its impact on students' academic performance and general well-being (Beatson et al., 2021; Tetteh & Attiogbe, 2019). According to the empirical findings, juggling between different obligations while balancing studies can be extremely challenging. According to Tetteh and Attiogbe (2019), the work-life balance of Ghanaian university students, highlighting time and money constraints as major sources of stress. Beatson et al. (2021), looked at how students' views of work interference can predict academic achievement. Apart from these many more commonly noticed issues among working students such as time restraints, financial hardships, and health effects, can have a significant impact on a student's academic performance (Lowe & Gayle, 2007).

In spite of having rich literature, offering insightful information about student's experiences of balancing studies while working, there is a significant lack in the literature regarding how expatriate students deal with the above-mentioned issues when compared to their local colleagues, particularly in the Finnish higher education context. Prior studies have identified systemic and socioeconomic differences that have a major impact on academic performance among expatriates compared to native students. These include disparities in types of schools, socioeconomic status, cultural backgrounds, and language proficiency (Marquez et al., 2022; Levels et al., 2008). According to Levels et al. (2008) laws enforced for immigrants have an impact on the academic performance of immigrant students. In addition, issues with socioeconomic status, inadequate cultural knowledge, and language barriers hinder expatriate students' academic experiences (Entorf, 2015). Language proficiency and socio-economic conditions have been identified as

another critical predictor of challenges faced by expatriate students (Entorf, 201Mart). The combined effect of these challenges shows that expatriate students require personalized educational programs that address the unique issues they face, as generic approaches may not be able to prepare them for the multifaceted nature of their experiences. Thus, this study responds to the demand highlighted by Levels et al. (2008), "to explore the specific mechanisms through which educational systems and socio-economic factors impact expatriate students' academic outcomes." With specific focus on the Finnish higher education institutions, this thesis aims to bridge the dearth of literature in addressing how expatriate students could balance their work and study thereby contributing to the broader conversation of fair educational practices.

The aim of this study is to grasp this research opportunity by addressing the following research question:

1. How do expatriate students in Finnish higher education institutions balance their employment and study responsibilities and its impact on their academic performance?

In order to respond to this question, the study expects to adopt a qualitative method. Data for the study would be collected via semi-structured interviews with expatriate students currently enrolled at Finnish universities. These interviews are expected to explore into participants' experiences and perceptions on balancing employment and academic obligations, as well as the remedies they utilize for managing the associated challenges. By incorporating thematic analysis, this thesis aims to discover relevant trends and insights that provide context on the complex life experiences of expatriate students. This approach would not only capture the range of participants' experiences but also would provide a deep understanding of how these students balance the stresses of employment and study obligations within Finland's distinct socio-cultural and educational contexts. In doing so, the study intends to add to the current knowledge and

make practical recommendations for higher education institutions to better serve expat students.

The contribution of this study would be threefold. First, it aims to contribute to the local literature on work-study balance by focusing on the experiences of expatriate students at Finnish higher education institutions, a demographic that has received less attention in prior studies (Beatson et al., 2021; Tetteh & Attiogbe, 2019). Second, this study intends to highlight both the beneficial and adverse effects of working while studying. While the study would mainly focus on delving into expatriate student's unique challenges such as increased stress and reduced study time, this thesis will also highlight the importance of employment during higher studies in skill development and job preparation when aligned with academic goals (Remenick & Bergman, 2021; Cheng & Alcántara, 2007). It is expected that this approach will provide comprehensive knowledge to guide specific efforts to reduce obstacles while maximizing benefits for expatriate students. Lastly, the paper intends to make concrete recommendations for Finnish higher education institutions, highlighting the value of institutional flexibility. Based on the findings, institutions could improve academic achievements and retention rates of expatriate students by implementing suitable measures that address the specific requirements of expatriate students (Stone, 2014; Remenick & Bergman, 2021).

2 Theoretical Background

This chapter dives into the prior literature relevant to expatriate student's life experience and how they balance two roles as a student and an employer. The beginning of the chapter focuses on the broader context of expatriate students in higher education settings, followed by challenges, benefits and opportunities faced by them. Furthermore, the chapter explores the work life balance in general, expatriate students in Finnish higher education universities and finally on the developed framework for the study based on the past literature.

2.1 Who are expatriate students

Over time, scholarly literature has defined expatriate students in varied ways, reflecting the diverse perspectives and contexts that aligns with the term. Expatriate students are those who follow a higher education degree outside of their home country, usually due to parental relocation, career goals, or personal educational objectives (Altbach & Knight, 2007). These students may include the children of expatriate workers, international researchers, or those who decide to seek education overseas on their own. Their demographic composition varies significantly. A substantial proportion would be seeking higher education abroad due to belonging to nations with limited higher education opportunities or else due to the fact that international degrees would improve professional chances for them (Lee & Park, 2022). Many expatriate students come from families with a history of travel, such as diplomatic officials, executives from businesses, or members of the military, while others are driven by themselves to seek global exposure (Smith, 2020).

The expatriate student population varies in terms of nationality, socioeconomic status, and academic preparation. Some of the students come from countries that have strong international school systems. This gives the students prior exposure to global curriculum and bilingual skills (Knight, 2020). On the other hand, there are also students that face considerable educational and cultural transformations as they must adjust to the academic environment of the country that their studying in. According to Martin (2017), expatriate students commonly join in universities where English is the primary medium

of instruction, but many expatriate students also study in non-English-speaking countries due to language skills or job goals. The expanding trend of student migration emphasizes the increased demand for international education and the need for educational institutions to meet the unique issues that expatriate students experience (Kim, 2021).

2.2 Key motivations to pursue higher education overseas

An expatriate student would choose to study higher education overseas due to various motivational factors. Firstly, career progression and being able to access globally renowned education programs are considered some of the most critical factors that drive the decision-making process of someone pursuing abroad higher education (Altbach & Knight, 2007). Most expatriate students start degrees in a foreign country hoping that they would improve their career potential in the global job market. Secondly, some host nations provide research opportunities that interested students would not have in their home countries. Furthermore, the availability of specialized programs also draws students to follow their university education abroad (Knight, 2020). In addition, it is noted that familial influence tends to have a major impact on student's educational choices, as many expatriate families value the continuity of education by leaning towards institutions that reflect their former schooling experiences (Lee & Park, 2022). Finally, individual growth, one's exposure to diverse cultures, and opportunities for networking are among other primary motivations for expatriate students to enrol in foreign universities (Martin, 2017).

2.3 Expatriate students in Finnish Universities

Due to many reasons such as higher quality standard in the education system, low tuition regulations and university facilities with innovative technology, Finland has become a preferred destination for seeking higher education among international students (Saarela & Finnie, 2020). According to Statistics Finland (2022), the number of international students in Finnish universities has gradually increased, with a sizable share of students coming from non-EU countries. According to studies, Finland's education

policies prioritize inclusiveness and equal chances, making it a desirable destination for expatriate students (Kärkkäinen, 2017).

Despite all these advantages, international students residing in Finland face challenges. Some of the main concerns to be highlighted as the language barriers and limited job opportunities after graduation. Although, many Finnish universities offer bachelor's, master's degrees in English medium, fluency in Finnish language make a considerable impact in job market (Weimer, 2021). Furthermore, according to Vuorinen-Lampila, (2016)

expatriate students in Finland frequently have difficulty integrating into the local labor market due to work permit rules and employer preferences for Finnish-speaking applicants.

Expatriate students in Finland have distinct cultural and academic challenges. Unlike in a traditional academic background, Finland's educational system promotes critical thinking, and an informal connection between students and lecturers and a higher portion of learning experience, promotes self-learning. This might be challenging for students with more traditional academic backgrounds (Nokkala, 2012). According to studies, international students struggle with independent learning at first but eventually find it advantageous for improving analytical and research skills (Saarinen, 2018).

Challenges associated with work are another key aspect of the expatriate student experience in Finland. According to a report published by the Finnish National Agency for Education (2021), expatriate frequently struggle to find work due to language barriers and with the increased employer preferences for local candidates. However, Finland's start-up ecosystem and innovation-driven economy offer alternative prospects for students with an entrepreneurial mindset (Gabrielsson et al. 2014). According to studies, many expatriate students enter the Finnish job market by the aid of university career services, internships, and networking events (Koskela, 2019).

2.4 Challenges faced by Expatriate students

Even though students are encouraged by the numerous advantages, it is also evident that there are many hardships that come along with it. The primary obstacles could be categorized as social integration, academic unfamiliarity, cultural adaptability, and foreign language difficulties.

2.4.1 Cultural Adaptation and Language Barriers

Adapting to another culture is one of the key problems that expatriate students encounter with. Moving to a new country would often involve adjusting to new social standards, educational systems, and methods of communication that are unique to that particular society (Hofstede, 2019). The impact of cultural shock can be severe, causing feelings of loneliness and stress, particularly during the early phases of transition (Kim, 2021). Language barriers can limit the adaptation process, primarily for students who struggle to understand the host country's primary language fluently (Aldawsari, 2022). Even students who attended international schools could sometimes struggle with academic writing and professional communication at the university level (Martin, 2017).

These challenges are addressed by universities by the use of different mechanisms such as tutoring programs, preliminary language courses embedded in to the degrees, and assistance on academic writing. However, it is still evidence in past research despite these attempts many expatriate students still struggle expressing themselves academically in an effective and confident manner (Johnson & Lee, 2020). Overcoming these challenges involves deeper dedication towards learning the foreign language and academic assistance suited to students' multilingual requirements (Altbach & Knight, 2007).

2.4.2 Academic challenges unique to Expatriate students

Due to the differences in the educational styles, curriculum differences and teaching approaches followed in foreign universities, expatriate students tend to face academic challenges as well. A major impact would be the moving from a high school system that emphasize repetitive learning to university environments that value critical thinking and

individual research. This transition can be very intimidating, causing obstacles with coursework comprehension, time management, and adjusting to new grading criteria (Jones & Tan, 2021).

Furthermore, due to the variations in the learning structure or usual learning patterns followed in the home country, expatriate students very frequently tend to experience discrepancies or a knowledge gap in some of the subject content compared to local students (Kim, 2021). For example, some international students could come from a more theoretical based teaching approach. Therefore, expatriates will struggle in an educational system that promotes practical, discussion based or critical thinking approach when learning (Lee & Park, 2022). Universities could tackle these issues through academic orientation initiatives, special tutoring facilities, and culturally relevant teaching approaches (Martin, 2017).

2.4.3 Social integrations and Feelings of isolation

Having migrated to a separate country away from their families, close friends would make the expatriate students feel lonelier at first. Frequently finding themselves in an unfamiliar social environment unlike local students who have established a closed circle of friends. Adding up to this, cultural familiarity could be another cause for expatriate students to find social integration as a major challenge (Aldawsari, 2022).

Language obstacles, cultural differences, and limited participation in extracurricular activities all contribute to a sense of isolation (Kim, 2021). According to research, expatriate students who actively participate in student organizations, community activities, and peer mentorship programs are more likely to build a sense of belonging and mental well-being (Hofstede 2019). Universities play an important role in promoting inclusivity by offering cultural exchange programs, foreign student unions, and mental health support services (Jones & Tan, 2021).

In conclusion, expatriate students bring unique perspectives and valuable contributions to higher education institutions, but they face considerable hurdles in cultural adaptation, academic engagement, and social integration. Addressing these issues involves a combination of institutional assistance, peer collaboration, and personal resilience. It is

therefore important to explore on specific interventions that improve expatriate students' experiences, assuring academic and social success in foreign university settings (Lee & Park, 2022).

2.5 Benefits and opportunities for Expatriate students

Similar to many of the challenges that is bound to the study experience of an expatriate, there are also beneficial opportunities presented for them during the journey.

2.5.1 Global exposure and career prospects

Expatriate students have some unique advantages due to the global exposure they encounter because of studying abroad. Being introduced to new cultures and academic backgrounds plays a part in increasing international students' cognitive flexibility as well as improved global outlook and cross culture skills. These are highly appreciated skillsets in the global labor market (Anderson & Lawton 2015). In accordance with many previous study findings, expat students frequently exhibit greater adoptability and increased problem-solving abilities due to their experience navigating through multi-cultural and educational systems (Smith et al., 2019). Moreover, they build up qualities such as foreign language competence and improved communication skills that further promote their employability (Jones, 2017).

Besides individual growth, foreign education promotes employment options. Crossman and Clarke (2010) discovered that graduates that acquired an academic qualification overseas are considered as more competitive in the job market since they bring global perspectives and a more thorough understanding of industry trends. Employers frequently prefer individuals who can work well in intercultural settings, making expatriate students ideal recruits (Brandenburg et al., 2014). In addition, exposure to different teaching methods improves critical thinking and innovation, both of which are very important for employment development (Knight, 2015).

2.5.2 Networking opportunities in international context

Studying in a foreign country and getting exposed to international academic as well as professional experience is one of the most significant advantages for expatriate students. It creates the opportunity to develop worldwide professional networks. Seeking higher education abroad allows accessibility to a varied group of peers, instructors, and industry professionals that can help with potential career advancement (Altbach & Knight, 2007). According to many of the past research, expatriate students who actively participate in academic and extracurricular activities build up strong professional links that lead to more internships and job prospects (Marginson, 2018).

Furthermore, several universities have alumni networks, focused mentorship programs and career development services tailored for the expatriates that further broadens the professional network (Gürüz, 2011). A study conducted by Montgomery and McDowell (2009) showed that international students who actively participated in international community related activity had a better probability of getting a job through friendly reference or network connections. Such links are particularly valuable in businesses that require worldwide collaboration, such as finance, technology, and research (De Wit, 2011).

All in all, it is clear that the nature of the experience of an expatriate student life is very distinct. In addition, most of the student also requires seeking employment in the host country to support themselves which brings added complexities to their lives. Juggling between a job and school activities can have a significant impact on their higher education. In order to comprehend the created impact, examining the idea of work-life balance in general and then how international students handle these conflicting responsibilities is crucial. The following chapters intends to analyse more on this.

2.6 Work - Life balance – The concept and its evolution overtime

Work-life balance (hereafter referred to as WLB) is a broad and complex subject that has received attention due to its impact on employer's productivity and also on employee's wellbeing. WLB is commonly referred to as the balance of work and personal obligations,

with reduced amounts of stress and improved quality of life. From a theoretical viewpoint it emphasizes WLB's dynamic nature, which is determined by economic, demographic, and cultural changes. It is typically associated with reducing work-family conflict, as unaddressed conflicts can lead to dissatisfied and a stressful employee. WLB is described as the attempt to appropriately divide time and energy between work and personal life in order to achieve a healthy and satisfying balance (Putri et al., 2024). According to Aggarwal (2024), It is defined as an ongoing balance in which professional and personal commitments are treated with equal importance, where any imbalance would potentially lead to dissatisfaction and adverse effects on well-being. Furthermore, WLB is seen as an important component that contributes to higher quality of life and decent work practices, pushing modern firms to establish methods to enhance it (Moskalenko & Kutsenko, 2023).

Theoretical approaches on WLB offer several viewpoints for understanding its intricate nature. When looked through an economic perspective, it is visible that higher earnings can motivate longer work hours while simultaneously providing the financial freedom needed to attain the correct balance (Stepanok, 2024). Cultural and demographic shifts influence how people and organizations handle WLB (Aggarwal, 2024). Despite the widely recognized importance of WLB, many people struggle to maintain it due to increased work demands, organizational constraints, and changing societal expectations.

The historical evolution of WLB shows a substantial movement from rigid frameworks to flexible working environments, influenced by different factors such as cultural changes, technical advancements, and the COVID-19 pandemic. WLB was first defined with strict borders between work and home life. This was clearly resembled by early theories such as Border Theory and Spill-Over Theory, which emphasized the prominence of maintaining a strong division between professional and personal duties (Vidani et al., 2024). However, with time the workplace dynamics changed, and the emergence of flexible work arrangements prompted these theories to evolve, resulting in the concept of work-life integration, in which professional responsibilities and personal life are managed more effectively (Sham et al., 2024). Transition in WLB concept had evolved further as a result

of the technological improvements. It has become an enabler for employees to better balance their obligations through remote work and flexible scheduling (Sham et al., 2024; Shanker, 2022). Specifically, knowledge workers such as employees in academics and IT industry in particular, are benefiting from greater flexibility and adaptability in their workplaces (Sham et al., 2024). The COVID-19 epidemic has encouraged the adoption of flexible work models more than ever, forcing business organizations to reconsider traditional workplace structures and create policies that promote employee well-being (Demissie et al., 2024; Zaitouni et al., 2024). Women, in particular, had unique issues at this time, emphasizing the importance of customized strategies to address gender-specific work-life balance concerns (Vidani et al., 2024). In spite of the growing popularity of flexible arrangements, there's a risk of blurring the line between work and personal life, potentially leading to burnout and decreased productivity. This continuous debate emphasizes the importance of establishing bespoke WLB solutions that match individual requirements with organizational goals in a constantly changing work environment.

2.6.1 External factors influencing Work-Life Balance

WLB of an individual could be influenced by various factors, which can be mainly categorized as external and internal. When focusing on the external factors some crucial factors to list out would be organizational culture and policy, technological advancements and economic and social factors (Putri et al., 2024; Swaminathan & Rajeshwari, 2023; R. & K., 2022; Kuchařová, 2009). Among many external factors the organization's policies and related culture towards their employees matter more. It has been noticed that employers that encourage WLB through supportive policies tend to improve their employees' retention and satisfaction (Putri et al., 2024). Providing a fair salary, increased job security and a positive work environment also act as an enabler for the workers to easily balance their professional and personal responsibilities (Swaminathan & Rajeshwari, 2023). Technological improvements have also transformed work-life balance by allowing remote work and flexible scheduling, giving employees more control over their personal responsibilities (Raja & Soundarapandian, 2022). However, the same technological improvements could sometimes be caused as a medium for blurring lines between work

and personal life (Raja & Soundarapandian, 2022). Moreover, economic stability and welfare policies affect an individual's ability to efficiently manage professional and personal life (Kuchařová, 2009). Cultural norms and societal expectations, especially those relating to gender roles, determine how individuals divide responsibilities inside their own household and at work (Kuchařová, 2009). While these external influences might be challenging, they also provide possibilities for firms to develop policies that promote employee well-being. A thorough approach to dealing with these variables can improve both individual satisfaction as well as organizational productivity.

2.6.2 Internal factors influencing Work – Life Balance

To Achieve a healthy WLB internal factors also could impact an individual's capacity similar to external conditions. Emotional intelligence, stress management, and personal outlook are key internal factors that has been identified in previous studies. Emotional intelligence also known as EI, allows people to recognize and control their own emotions as well as those of others surrounding them, which is critical for maintaining positive relationships in both professional and personal situations (Vidani et al., 2024). It is evident that high emotional intelligence is correspondent with increased job satisfaction and also lower stress, which considerably beneficial to a balanced lifestyle (Swetha, 2019). Stress management is another major internal element that impact one's WLB. Individuals who use efficient stress-coping strategies are known to have a greater capacity to deal with role conflicts and tend to report higher pleasure across all aspects of their lives (Kkah & Pwk, 2019). Past research shows that WLB and stress management abilities are moderately positively correlated with each other, underlining the need of coping strategies and individual resilience. A positive mindset can also improve one's capacity to define priorities, create boundaries, and adopt balance-promoting activities. Positive spillover effects from work to home life are common for those with an optimistic outlook, and they can enhance general well-being and life satisfaction (Sirgy & Lee, 2016; Kkah & Pwk, 2019). Even if internal factors have a big influence on WLB, it's crucial to understand that they function in conjunction with external influences like corporate culture, legislation, and larger social dynamics. Fostering a lasting and successful work-life balance

requires an all-encompassing strategy that takes into account both internal capabilities and external circumstances.

2.6.3 Benefits of achieving a Work-Life Balance

Reaching a proper balance in work and life obligations has major long-term advantages for mental and physical health, as well as for general well-being, job satisfaction, and productivity. From the standpoint of mental health, keeping a healthy balance between work and private life lowers stress and avoids burnout, which on the other hand enhances emotional health (Sanfilippo et al., 2023). When it comes to individuals' physical health, people are less likely to suffer from stress-related disorders such as insomnia, increase absenteeism when their personal and professional lives are in harmony (Putri et al., 2024). All things considered, WLB supports holistic well-being, which includes aspects of social, physical, and emotional health (Iswahyudi, 2023). This shows that long-term advantages clearly support the importance of seeking balance between work and personal responsibilities. Nevertheless, some critics claim that it is challenging to maintain a work-life balance in high-pressure settings and can even cause feelings of shame or inadequacy when personal time is highlighted during work. People and organizations can strive toward long-term solutions that promote healthier, more satisfying lifestyles by acknowledging and resolving such issues.

2.6.4 Challenges of achieving Work – Life Balance

In spite of all the advantages, it can be still difficult to strike a WLB, particularly in today's increasingly connected and demanding workplaces. Research suggests that one of the major challenges, especially seen among "extreme workers", is the strain of long hours and rising job demands, individuals would struggle to detach from their work obligations, frequently at the expense of their personal lives (Sellaheewa & Arachchi, 2023). The ongoing tension, resulting from the feeling that personal obligations are neglected, could lead to constant stress, discontent and even shame. Among many other challenges, gender-specific issues are important because women sometimes bear uneven family duties, which can make juggling work and home life even more difficult (Vashisht, 2024).

Furthermore, gender biases in organizations and society have a probability of hindering women's attempts to attain a healthy work-life balance and hinder their professional advancement. Some organizational characteristics could also act as challengers for achieving perfect WLB. For example, a culture that prioritizes constant availability and a lack of supportive workplace regulations frequently increase stress and lower productivity (Bocanegra & Granados, 2025). Even while remote work and flexible work schedules are becoming more and more popular as viable solutions, their effectiveness primarily rests on how well firms support these policies as well as how well individuals are able to adjust and set boundaries for themselves. These difficulties highlight the significance of all-encompassing approaches that take into account the systemic as well as individual aspects of work-life balance.

2.7 Work-Study Balance in Higher Education – Dual role of being a student and an employee

Nowadays, students juggling work obligations while completing their higher education has become a common scenario. Most students perform the dual role motivated by a combination of factors such as fulfilment of financial requirements, desire to master new skills and the need to prepare themselves for future employment. Most of the students, especially students that come from a lower socio-economic background, bear the burden of covering tuition fees, living expenses and other personal expense by themselves, hence financial pressures continue to become one of the primary motives to involve in work while studying (Huong, 2024; Curtis & Shani, 2002; Bozzetti et al., 2024). In addition to providing financial benefits, part-time employment gives students excellent chances to improve useful abilities like time management, communication, and problem-solving, all of which are advantageous in both academic and professional settings (Brosnan et al., 2023; Geel & Backes-Gellner, 2010). Eventually, work experience for a student provides a competitive edge and improvement in their employability in the job market (Evans & Vaughan, 2021). When a job is related to the subject area that the student studies, it also could create opportunities for them to develop professional network and explore their career interests further (Evans & Vaughan, 2021; Geel & Backes-Gellner,

2010). All things considered, although struggling between two roles as an employee and a student might be challenging, there are several advantages that support students' academic, professional, and personal development.

Full-time students as well as part-time students engage in work and due to different circumstances, they face variances in the load of academic obligations, employment schedules and support requirements, their experiencing while balancing the dual role also could be different. A full-time student would have more rigorous study hours and therefore as a result a full-time student would find it harder to balance a job long with work. For the same reason, it is commonly seen among full-time students to choose a part-time employment unrelated to their study area for the sake of financial motives (Antoniadou et al., 2024; Curtis & Shani, 2002). Part-time students on the other hand have more flexible academic schedules which allows them to focus on finding a job that's more related to the area of study as well as that aligns professional goals (Sikyr et al., 2019; Bozzetti et al., 2024). Additionally, the two groups' career goals also differ; full-time students might find it difficult to find comparable opportunities because of time constraints, while part-time students are more likely to acquire relevant work experience that enhances their education as they have a more flexible class schedules (Sikyr et al., 2019; Bozzetti et al., 2024; Antoniadou et al., 2024). Although, part-time students are more flexible, they still benefit from resources like academic advising and career counselling, whereas full-time students frequently need more institutional help to manage their workloads and responsibilities (Creed et al., 2023; Lyz et al., 2023). It is crucial to recognize these differences in order to tailor university support systems to meet the particular requirements of every student group.

2.7.1 Unique challenges for Expatriate students in Work-Study Balance

Expatriate students that are employed encounter unique set of difficulties when trying to balance part-time work and academic obligations. For many international students' financial strain is considered one of the most stressful points. They have to rely on part-time employment to cover their living expenses and tuition. However, in contrast to local students, expatriates require to oblige to strict visa restrictions that cap working hours,

usually at 20 hours per week. This might further increase financial stress and limit options to generate revenue (Mahler, 2020). Students also struggle to manage time playing a dual role and this would intensify stress of the financial obligations and make it more difficult for students to fulfil their academic requirements (Ong & Ramia, 2009). Moreover, challenges with languages and cultural adjustments can influence expatriate's life. Language barriers and cultural adjustment can significantly influence the expatriate experience. While unfamiliar communication styles and social norms can cause feelings of loneliness and homesickness, limited language proficiency can make it challenging to follow lectures, participate in discussions with peers, and complete other related academic activities successfully (Olagunju et al., 2024; Singh, 2023). When students encounter unexpected academic demands and teaching methods that are different from those in their local countries, these emotional difficulties frequently get worse. Furthermore, foreign students sometimes lack sufficient access to tutoring, mentorship, or customized university services due to limitations in academic and institutional assistance (Alsharaydeh et al., 2024). Their capacity to create significant support networks is further hampered by the lack of close ties to instructors, colleagues, and the local community back home. International students' academic performance and general well-being have been negatively impacted by the cumulative effect of these stressors, especially in the wake of the COVID-19 epidemic, which has led to an increase in stress, anxiety, and loneliness (Park et al., 2024; Singh, 2023). Fostering a more encouraging and welcoming learning environment for international students requires addressing these complex obstacles.

2.7.2 Impact of work study balance on educational outcomes

With the increasing number of expatriate students that pursue employment while engaging in studies, securing a goal between work and study has become a primary factor that influences various educational outcomes such as academic performance, student engagement and graduation rates. According to research, students who work more than 20 hours a week frequently see a decline in their academic performance since they have reduced time for studying and attending classes (Hartert, 2024; Davis, 2023). This

suggests that the number of hours worked has a significant impact on academic performance. However, not every work-study arrangement is harmful. Students that engage in employment which are aligned with their career goals has proven to improve academic performance and increase academic engagement as they presume it would strengthen the theoretical knowledge and develop practical skills (Aper, 1994; Višnjić et al., 2024). Work environments also could influence one's academic achievements, while restrictive or stressful work environments tend to decrease results, flexible and autonomous work environments can encourage improved academic achievement (Creed et al., 2022; Buda & Lenaghan, 2005). Academic achievement also depends on students' mental well-being. Any anxiety and stress caused through work-study conflicts can result in decreased academic performance (Samaratunga & Kamardeen, 2025; Dine & Kaoud, 2023). Work intensity has a similar effect on graduation rates; it is studied that working more than 16–28 hours per week has been associated with lower graduation rates (Beffy et al., 2010; Davis, 2023; Scott-Clayton & Minaya, 2014; Joensen, 2010). On the other hand, moderate employment, especially in field-relevant roles, may not have a negative effect on graduation and may even improve degree completion through improved skill development (Aper, 1994; Rozhkova et al., 2024). Socioeconomic status also plays a major role; students from low-income households who must work to make ends meet, frequently encounter more obstacles to graduation (Antoniadou et al., 2024). Work-study relations also influence student engagement, which involves taking part in extracurricular and academic activities. Due to the opportunity for hands-on learning, part-time employment, particularly in related disciplines, has been linked to higher levels of engagement (Săveanu & Stefanescu, 2019; Aper, 1994; Višnjić et al., 2024). On the other hand, long work hours cause students to lose interest in and participate less in their studies (Hartert, 2024; Buda & Lenaghan, 2005; Dine & Kaoud, 2023). While demanding or inflexible employment led to academic detachment, supportive work settings can assist sustain better levels of involvement in studies (Creed et al., 2022; Buda & Lenaghan, 2005). As a result, the effects of work-study balance on academic results are quite complex and depend on a variety of factors, including the number of hours worked, the

relevance of the job, the working environment, and the circumstances of each particular student.

2.7.3 Coping Mechanisms and Strategies in achieving Work- Study balance

Since the experience of an expatriate who balances the dual role of studying and working is unique, the support mechanisms implemented to support them to promote the academic achievement, retention, and general well-being of international students also must be unique. Institutional and academic support can be extended through specialized services like peer support, academic counselling, and courses to master foreign language created especially for international students, which is crucial (Olagunju et al., 2024; Wu et al., 2024). Furthermore, encouraging social participation and providing cultural awareness can assist these students in forming deep connections and ease the adoption to the academic community (Alsharaydeh et al., 2024; Singh, 2023). In order to help expatriate students navigate cultural differences and create a feeling of belonging, orientation programs, community involvement initiatives, and peer support networks are very important (Olagunju et al., 2024; Wu et al., 2024). Institutions also could offer scholarships, different study grants, on campus employment opportunities and advocate flexible work arrangement for expatriate students to assist with relieving financial strains (Vaidya et al., 2024; Atobatele et al., 2024; Mahler, 2020). As much as it is important to cultivate a supportive campus culture, it is equally important look after expatriate's mental health with easily accessible counselling services, wellness programs, and stress management resources (Park et al., 2024; Singh, 2023; Devezy et al., 2023). Additionally, organized peer-to-peer interactions, peer support networks that encourage social connections and offer intellectual and emotional support further improving students' experiences (Wu et al., 2024; Lorenzetti et al., 2023). Last but not least, encouraging work-life balance by organizing workshops on goal setting, stress management, and time management—as well as promoting flexible work schedules and childcare services—can enable international students to successfully manage their varied obligations and maintain their general wellbeing (Evwerhamre, 2020; O'Mahony & Jeske, 2019).

Following the discussion of the fundamental notions of work-life balance and how it applies to students juggling jobs and university, it's critical to look at how these ideas have been observed in earlier studies. Authors have constructed several frameworks to describe the relationship between work – study and its related impact on academic performance of the student. Each paradigm offers its own perspective on the ways in which work-study balance influences educational outcomes.

2.8 Review of frameworks that address the Work-Study balance

The Structural Model of Work-School Conflict is one of the fundamental models. It argues that job-related stressors like workload and discontent directly lead to conflict with academic obligations, frequently generating an endless cycle of poor results and increased dissatisfaction (Markel & Frone, 1998). The job control support Model sheds light on how the nature of the work, specifically the degree of control and support, can either lessen or increase the adverse effects of employment on academic performance (Chambel & Curral, 2005). The same concept has been further expanded by the Work-Family Conflict Theory, which explains how role ambiguity and conflict lowers GPA and academic satisfaction (Buda & Lenaghan, 2005). Self-Determination Theory, which builds on motivational factors, highlights the importance of the student being individually driven to reduce the conflict between school and leisure time and improving academic engagement (Ratelle et al., 2005). Primary Orientation Model is a similar framework that is based on motivation which states that students' capacity to sustain academic focus is determined by how they prioritize work or study (Warren, 2002). In addition, Social Psychological framework is another model developed as an extension of the models that is based on motivational or perception factor. This describes how students' perceptions of their work as either beneficial to or in contradiction to their studies, affect their academic performance. Broadbridge & Swanson (2005) states a different opinion in Transactional Approach, where they view work and study as aspects that have a dynamic and a mutually beneficial connection that emphasizes how experiences in one area can influence the other. However, the Development perspective

of Mortimer and Staff (2004) argues, while unpleasant work experiences can lead to increased stress and decreased motivation, positive work experiences help cultivate time management abilities which would be added quality that helps academic success.

Furthermore, frameworks like the Threshold Model (Marsh & Kleitman, 2005) suggest that academic progress is seriously hindered by work intensity above a certain threshold, usually considered to be around 15 to 20 hours per week. Some frameworks also acknowledge factors such as gender and culture and their impact on relationships of the dual role of an employed student and their studies. It is emphasized that male students may be more susceptible to academic deterioration owing to part-time job compared to female students (Santana et al., 2005). When it comes to cultural aspects in some cultures, working while studying was seen as a necessary part of life, whereas in others, it was viewed as a distraction (I & Morrison, 2005). These models show the importance of calculating the impact external factors that on work- study balance. Additionally, working students are more likely to be tardy, absent, and skip class, all of which have a negative impact on performance, according to behavioural frameworks (Zierold et al., 2005). Smith (2003) offers a more complex perspective, indicating not all employment has a negative impact on GPA and that individual traits and job type also are important determinants. According to Curtis and Williams' (2002), Reluctant Workforce Model, students work because they must rather than because they want to frequently experience academic strain and discontent. Hawkins et al. (2005) emphasize the significance of controlling work hours and expectations by highlighting the effect of perceived work interference on academic achievement. Finally, Chinese study (I & Morrison, 2005) confirms that part-time work, although beneficial monetarily, frequently poses time management issues that could impede academic achievement. When taken as a whole, these frameworks provide a varied but connected view of how students balance several responsibilities, which serves as the basis for the framework that is suggested in this study, which focuses on foreign students attending Finnish universities.

2.9 Proposed framework for the study

Based on the prior literature, it is evident that dual role of work and study impacts academic performance of a student based on various interlinked set of factors. Some frameworks highlight how academic performance is influenced by individual's perception on work as well as student's motivation to focus on studies while balancing their employment (Ratelle et al., 2005; Warren, 2002). On the other hand, there are models that addresses the influence of the characteristics of the job such as work hours, type of work whether it is related to area of study or not, intensity of the work and how it challenges or benefit educational outcomes (Markel & Frone, 1998; Chambel & Curral, 2005; Broadbridge & Swanson, 2005; Marsh & Kleitman, 2005). Deriving upon these concepts, the framework mentioned in the diagram below was developed to support the research question – How do expatriate students in Finnish higher education institutions balance their employment and study responsibilities, and how does this dual role affect their academic performance?

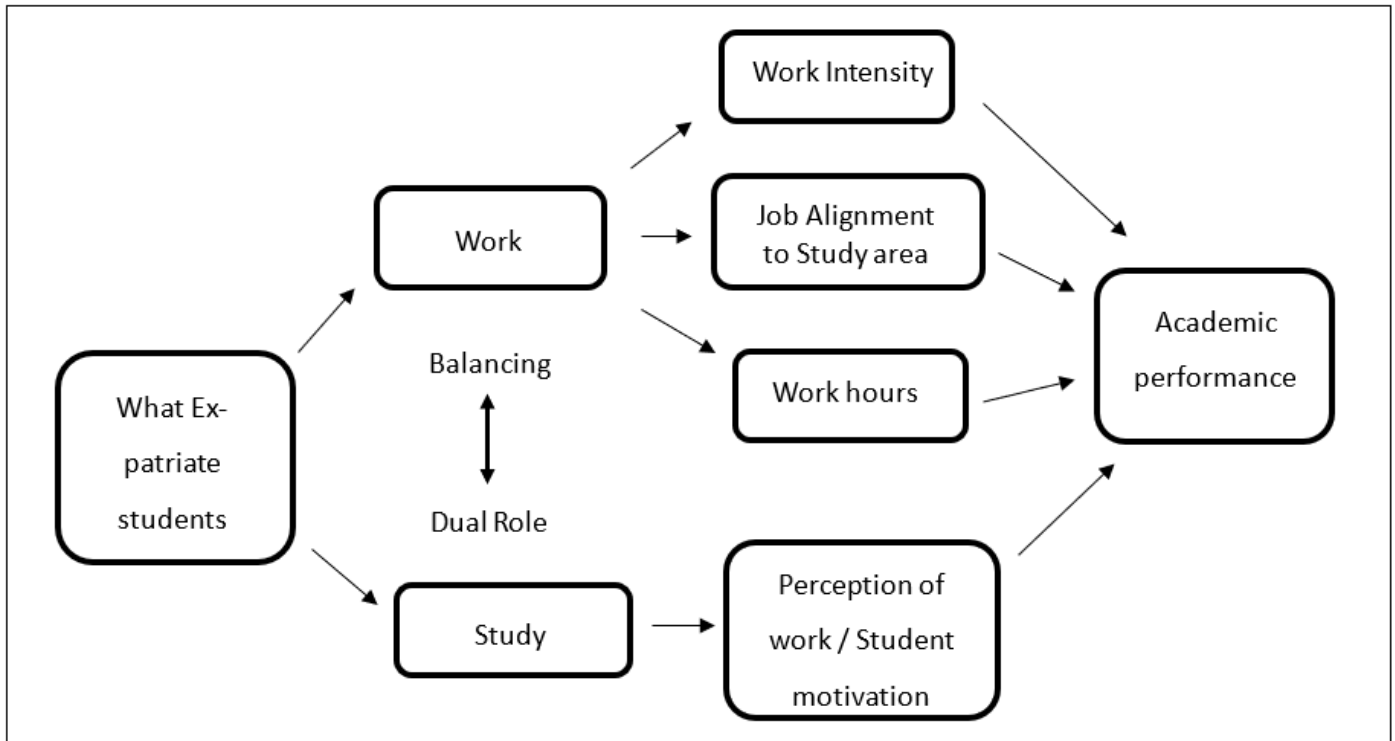


Figure 1 – Research Framework (Source - Author constructed)

At the heart of the framework lies the dual role played by some expatriate students, the work-study balance that involves balancing two competing roles at the same time. The framework visually interprets the intention of the study to explore dual role of the expatriate students in Finnish higher education institutions and how it impacts their academic performance.

The model identifies two main thematic clusters, Job characteristics and Perception of work as factors that influence the academic performance of working university expatriate students in Finland. Firstly, when discussing on job characteristics, main focus is on the work hours (Hartert, 2024; Okogbaa et al., 2020; Pike et al., 2009; Tessema et al., 2014), work insensitivity or workload and alignment of the job with study area (Kocsis & Pusztai, 2024; Genett, 2017) and their impact on academic performance. Secondly, discussing the expatriate student's perception of the engaged work, a subjective aspect of work-study balance is portrayed. Depending on their individual attitudes, motivation levels, coping mechanisms, and value systems, students may view and handle their dual jobs differently, even in identical work environments. Strong academically motivated students may place a higher priority on their education, but others may view their jobs as more essential to their current stage of life, particularly if they are motivated by financial need. Ultimately the intention of the study is to explore how the two themes in unison affect an expatriate student's academic performance. The framework would guide the analysis to examine how the student's perception and job qualities can cooperate or conflict each other to influence foreign students' academic performance.

3 Methods

This section describes the research approach chosen for the study and justification for adopting the specific approach. In addition, chapter further explains nature of the data sample and how the data were collected. Finally, it focuses on the analysis of the collected data and assessment of quality of the collected data.

3.1 Research Approach

The work-study balance of international students at Finnish higher education institutions was examined in this study using a qualitative research methodology. A qualitative approach was selected to be appropriate to gain a more in-depth manner insights into expat's subjective experiences. Adoption of qualitative approach further facilitated to capture how these students balance their employment obligations and enhance their educational experience could vary from one expat to another based on each of their backgrounds, different personal circumstances faced and cultural context (Brinkmann, 2007). The goal is to gain a better, as well as a deep understanding of how these international students manage their work commitments and any challenges associated with them while maximizing their academic experience.

Given the qualitative nature of the study, data was collected using structured interviews as this allows the researcher to dig deeper into expat students' hands on experiences and their perception on how they manage the dual roles of employee and student. According to Brickman (2007), Interviews allows conversations which is a major tool to collect knowledge on others. In addition to that conducting interviews in person, sometimes provided an opportunity to divert from the structured interview questions and raise counter questions based on some answers provided by the participants.

This approach emphasizes the social and institutional contexts in which international students' function, describing the significance they apply to their day-to-day activities, daily struggles, and ambitions (Sithole, 2025). The findings' general validity is enhanced by the use of context, which is essential for interpreting the complex social factors that affect how students manage their time between work and study. Thus, the qualitative

approach enables an enhanced understanding of these varied experiences, going beyond the obvious patterns to showcase the complicated reality underlying students' decisions, coping mechanisms, and difficulties.

3.2 Data Collection

A total of 31 participants were subjected to semi-structured interviews for the study. Depending on their availability, some interviews were conducted online, while some participants agreed and preferred to have the interviews in person. Due to the time constraints, the sample was not expanded further. The consent of the interviewees was taken to record the interviews; however, the participant names remain anonymous.

Purposive sampling method was used to choose the participants, who are international students enrolled at different Finnish higher education institutions. The Particular sample was selected in a way, so that it represents different academic fields, educational levels, and types of jobs. However, the primary criterion considered for selecting interview participants was that all participants engaged in the study were expats who are engaged in academic studies as well as employed in some kind of part-time or full-time job. This approach of sampling was deemed suitable as the selected group of expats could share their rare and powerful insights that directly addresses the research aim (Eisenhardt & Graebner, 2007). The participants included undergraduate and postgraduate students, who are studying and have studied different fields such as business, engineering and health sciences.

Student associations, social media groups, and university networks were used to seek out participants for the study. Interviews were conducted with 31 participants in total, comprising undergraduate and graduate students with different work commitment levels (e.g., full-time and part-time occupations). The sample included a balanced mix of male and female participants migrated from different nations, including Sri Lanka, Bangladesh, India, Pakistan, Vietnam, China, Turkey and others. All interviews were conducted in English. A comprehensive examination of the real-world experiences of international students navigating work-study life in Finland was made possible by this sampling technique, as it placed an emphasis on diversity and relevance when selecting the

data sample. Time restrictions also had an impact on the sample size; however, it was decided to be adequate to achieve topic saturation and produce insightful answers to the study objectives. Since most of the interviews were recorded, the transcripts were available to read multiple times to be familiarized with the data. For the few participants who refused to make a recording the notes and scripts noted during their interviews were studied further to familiarize the data. Section 3.3 further discuss on the systematic process used in analysing the collected data through the interviews.

3.3 Data Analysis

Thematic analysis was chosen to analyse the collected data during the conducted semi structured interview. The specific method was selected as it provides the required flexibility, accessibility and systematic approach to interpret the gathered data. Basically, this specific approach follows identifying, analysing and reporting patterns (Cernasev & Axon, 2023; Fuchs, 2023). Due to this method's broader applicability across different research disciplines, it was decided that thematic analysis is suitable to study how international students manage their work and academic obligations. Data analysis was also inspired by the Gioia methodology, which emphasizes an interpretive, constructivist approach to qualitative inquiry (Gioia et al., 2012; Gehman et al., 2018). In line with Gioia methodology, expats who participated in the interviews were treated as "knowledge agents" who was considered to be capable of articulating their experience meaningfully. Accordingly, data analysis followed a six-phase framework namely,

1. **Familiarization:** All transcripts were taken into one document, and it was read a couple of times to get familiarized with the participant's opinions on their dual role of work and study. This helped in the next step of creating codes and identifying what are the initial points of interest.
2. **Generating Initial Codes:** After re-reading each participant's responses, data coding process was initiated. Recurring phrases, words and expressions of different participants were manually highlighted during the process, and they were

highlighted to easily code. It was decided to conduct the coding process manually as a result of the less familiarity with the qualitative data analysis software such as NVivo and the limited time frame reduced the capacity to gain knowledge on the software as well. Instead of the use of software, a coding table was created in an excel spreadsheet where ideas shared by all interviewees was categorized and organized into different labels. The labels used were work_hours, type_of_employment, job_related_or_not, motivation_finalnd, start_work_reason, job_flexibility, job_role, work_intensity_impact, coping_strategies, academic_impact, academic_compromise, expat_pressures, culture_barriers, reflections and advice. The manual coding process created a more personal connection with the data, to immerse into them as to easily follow any existing themes, ensuring a complete engagement with participant's experiences. Therefore, this approach proved to be more efficient and suitable considering the circumstances. The initial coding table created can be included under annex 1.

- 3. Searching for Themes:** After the initial coding process, the coding table was reviewed multiple times to identify any underlying themes. As an initial step during searching for specific themes, extra attention was paid towards words and phrases that were repeated several times during the same interview as well as across participants. For example, a common answer noticed when asked for academic compromises, impacts of working on studies, challenges when balancing a dual role were skipped courses, delayed assignment submissions and lower grades compared to expectations. This pattern indicated an overarching theme which was "academic challenges created by work demands". Table 1 mentioned below explains the themes identified under step three, what they indicate and key words/codes categorized under each theme.

Theme	Sub-Themes / Codes	Description	Keywords resonating a pattern
Work Characteristics	Job intensity, hours, flexibility	Captures how the nature of the job affects academic responsibilities	<p>“Exhausted after long shifts”</p> <p>“Feel too tired to study after shifts”</p> <p>“Long shifts are tiring”</p> <p>“Gets exhausting especially in the winter”</p>
Perception of Work	Financial needs, career relevance, independence	Reflects students’ attitudes and reasons for working	<p>“Complements my learning”</p> <p>“I can apply what I learn”</p> <p>“Gives context to theories”</p> <p>“Disadvantageous academically, but necessary financially”</p> <p>“Financially helpful but academically disadvantageous”</p>
Work-Study Strategies	Google calendars, time management	Approaches used to balance both domains	<p>“I plan my week every Sunday”</p> <p>“Use a weekly planner”</p> <p>“Block time for reading and assignments”</p>
Coping mechanisms	Setting boundaries, Understanding priorities	Habits or strategies that ease tension	<p>“Say no to extra shifts”</p> <p>“Better planning, asking for help when needed”</p>
Academic Impact	Delayed courses, lower grades, missed classes	Academic consequences of working	<p>“Submitted work last minute”</p> <p>“Missed a few classes”</p> <p>“Dropping an elective course”</p>
Cultural/Language Barriers	Language issues, cultural shock, unfamiliar systems	Challenges specific to expatriate students	<p>“Harder to network in Finland”</p> <p>“Most coworkers only speak Finnish”</p>

Institutional support gaps	Peer support, institutional help, family	Factors that ease or buffer the burden	<p>“Understanding KELA processes were tough initially”</p> <p>“Navigating health care and insurance systems was difficult at first”</p>
Reflections & Advice	Regrets, learning, tips to others	Advice for future students	<p>“Be realistic about your limits”</p> <p>“Know your limits. Don’t work too much”</p> <p>“Take care of your health, don't overwork”</p>

Table 1 – Key themes identified

4. **Reviewing Themes:** Once the initial coding process was completed, created themes were re-visited to ensure consistency and coherence. This process included going through the come-up themes and trying to rematch the patterns in the code that resulted in them. This signified a proof-reading mechanism aimed at making sure the underlying themes accurately reflect underlying responses from the participants. In this step some themes were separated and redefined, whereas some themes were merged as well. For example, two subthemes, ‘Cultural and language barriers’ and ‘Institutional support gaps’, were combined in form one theme expat pressures under reviewing themes step. Moreover, theme ‘work-study strategies’ were created combining the two themes, ‘coping mechanisms’, ‘balance strategies’, ‘reflections and advice’. In addition to that, all themes generated were compared against each conversation had with participants and an analysis was performed to ensure there were recurring patterns rather than isolates incidents. Table mentioned further depicts revisions done compared to the initial code review conducted under initial step.

Theme	Revised main themes	Sub-Themes / Codes	Keywords resonating a pattern
Work Characteristics		Job intensity, hours, flexibility	<p>“Exhausted after long shifts”</p> <p>“Feel too tired to study after shifts”</p>

			<p>“Long shifts are tiring”</p> <p>“Gets exhausting especially in the winter”</p>
Perception of Work		Financial needs, career relevance, independence	<p>“Complements my learning”</p> <p>“I can apply what I learn”</p> <p>“Gives context to theories”</p> <p>“Disadvantageous academically, but necessary financially”</p> <p>“Financially helpful but academically disadvantageous”</p>
Balance Strategies	Work – Study Strategies	Google calendars, time management	<p>“I plan my week every Sunday”</p> <p>“Use a weekly planner”</p> <p>“Block time for reading and assignments”</p>
Coping mechanisms		Setting boundaries, Understanding priorities	<p>“Say no to extra shifts”</p> <p>“Better planning, asking for help when needed”</p>
Reflections & Advice		Regrets, learning, tips to others	<p>“Be realistic about your limits”</p> <p>“Know your limits. Don’t work too much”</p> <p>“Take care of your health, don’t overwork”</p>
Academic Impact		Delayed courses, lower grades, missed classes	<p>“Submitted work last minute”</p> <p>“Missed a few classes”</p> <p>“Dropping an elective course”</p>
Cultural/Language Barriers	Expat pressures	Language issues, cultural shock, unfamiliar systems	<p>“Harder to network in Finland”</p> <p>“Most coworkers only speak Finnish”</p>

Institutional support gaps		Peer support, institutional help, family	<p>“Understanding KELA processes were tough initially”</p> <p>“Navigating health care and insurance systems was difficult at first”</p>
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Table 2 – Revised coding table

5. **Defining and Naming Themes:** Once all the themes are reviewed and finalized, each theme was clearly defined and assigned with a descriptive title to reflect meaning behind the coded data. Codes such as ‘difficult to understand Finnish’, “Difficulty in coping with visa requirements”, “feeling isolated and depressed being away from family” were grouped under a theme described as “Unique pressure For Expats”. Similarly, other identified themes were also defined and assigned with descriptive titles.
6. **Producing the Report:** Finalized themes derived through the analysis are linked to the objectives of the thesis study and the proposed framework is then revised based on the findings. Identified results are discussed further in details under section four.

Although the flexibility of thematic analysis has been criticized for perhaps producing inconsistencies, using the method consistently improved depth and dependability (Roludugin, 2023; Fuchs, 2023). In the end, the method produced useful implications for higher education support systems and policy by facilitating deep insights into students lived experiences.

3.4 Assessment of quality of the Data

Quality of the data collected through all 31 participants was assessed based on four criteria. They are credibility, transferability, dependability and confirmability. Table 3 mentioned below explains how the quality criteria were addressed in the study through organized manual analysis, varied sampling, and transparent processes.

Criteria	How it has been addressed in the study
Credibility	31 international students from various backgrounds participated in in-depth semi-structured interviews for the study. Data transcripts were read several times to familiarize with the data well. In addition to that, manual coding of data collected facilitated a comprehensive knowledge of participant responses.
Transferability	Participants represented a variety of nationalities, degree programs, job kinds, and work-study experiences. Background context and the characteristics of the diversified sample provides a foundation to replicate the data to similar population.
Dependability	Braun & Clarke's six-step method was followed to manually conduct thematic analysis which was a part of a consistent process. A structured Excel spreadsheet served as a documentation for the coding procedure. To accommodate transparency all decisions made during the theme development process were clearly explained and interpreted through summary tables.
Confirmability	Identified themes and patterns were derived purely based on the participant responses. Data-driven coding and continuous cross-case comparisons reduced bias by researcher. Furthermore, manual coding allowed close engagement with the data, which improved objectivity preventing the dependency on a software.

Table 3 – Summary of the quality assessment

4 Findings

This chapter presents the findings gathered through the data analysis carried out using thematic approach on the data gathered from semi structured interviews conducted with 31 participants. Results described under this section focuses on highlighting key points, whereas the coding analysis conducted that includes a detailed analysis is included under the appendix. A series of results that align with the study objective was revealed through the research findings. Patterns and themes identified through the thematic analysis depicted the impact created on academic performance of expat students through job characteristics and each individual's perception on work.

4.1 Impact of Different Job characteristics on expat students' academic performance

During the interview international students we questioned on what type of job they are doing (part time/full time/freelance/gig type work) and how many hours they normally work in a week. Moreover, questions also gathered information on how relevant the job is depending on their field of study and intensity of the work responsibilities and tasks, physically as well as mentally. Findings showed that relevance of the job to their study field has considerable impact on expat student's academic performance. Participants engaged in jobs that align well with their education stream showed greater motivation to perform academically. Participant 6 who is studying a master's in computer science in the University of Helsinki mentioned

"My work affects me positively, I sometimes feel it complements my learning and improves my understanding on some lessons".

Participant 9, who is currently reading for a bachelor's degree in information technology expressed,

"When I take time wise it is a challenge but most of the times it gives me context to theories, so I take I that my work has a slight positive effect on my studies"

These expressions highlighted it motivates them as being employed gave them an opportunity to apply theories in real life work issues and work experience help them understand theory well.

However, vice versa, for students who are employed in work which are not related to their study field showed negative reactions towards academic performance. Some international students engaged in jobs that are physically tiring, stressed on the exhaustion they feel after long hours make them perform less in academics. Participant 1 who was studying in University of Eastern Finland is working in a supermarket. His job responsibilities included organizing shelf that sometimes required lifting heavy weights which drain him physically.

“Sometimes I feel too exhausted after long hour shifts, especially during exam weeks. I noted it affected my focus a lot.”

“Working in the supermarket gives me more opportunities to network and stuff but when it comes to energy and focusses it is very challenging”

In addition to the relevance of the job, work hours also proved to be significantly impacting study outcomes of expatriate students. For example, Participant 1, who works 20 hours a week, making a reference on long work hours exhausting them, further establishes the influence of work hours. Comparison between different participants who work a smaller number of hours or has more flexibility in choosing their work hours shows they have more control over their academic performance. Participant 2, who works on an average of 15 hours per work mentioned,

“I sometimes feel a bit mentally tired, but generally 15 hours per week doesn’t interfere me much.”

In conclusion, findings reflect that higher work hours and jobs that demanded physically tiring work, significantly impact expatriate students’ academic performance.

4.2 Individual Perception on Work and Motivation to balance

Another key insight was how students perceive their work responsibilities and its effect on how well they perform academically. Two major motivations were noticed in the

selected sample that drives the need to engage in a job while studying. Financial needs and gain experience in a relevant field were the primary intensions.

“My wife and I both moved to Finland together. Living expenses were too high and I wanted to support my family financially” (Participant 11, Expat migrated from Kenya currently studying in University of Turku)

“I was eager to get my industry experience, so I applied and got selected for an internship as a junior software developer. Also, I feel internships are important to build a good CV” (Participant 15 who is studying an Information Technology Bachelor’s degree in University of Metropolia)

Furthermore, it was also noted that those with an inner drive were stronger and kept their focus on studies even when their work responsibilities got tough.

4.3 Academic Challenges due to Work demands

Another common pattern highlighted among the interviewees were having to make several academic compromises such as delayed course work, skipping some of the elective courses, missed assignment deadlines and reduced preparation for exams as a result of job responsibilities.

“I had to miss few classes and also turn in my assignments in the last minute most of the time” (Participant 29 who is studying in Åbo Akademi University and working as part time Warehouse assistant)

“I have often delayed elective courses and even had to extend my graduation timeline due to my job” (Participant 11 who is studying in University of Turku and working as a food delivery driver).

This theme showed the difficulty level of managing two roles as an expatriate student and a job holder and how much of an impact it creates on their academics. Apart from these challenges, an unexpected pattern was discovered through the repetition of a unique set of pressures participants experienced as expat students living in Finland.

Participant 9 who is a 24-year-old immigrant student studying bachelor's in information technology said, "My family's expectations of me to succeed financially as well as academically adds up to the pressure"

"Yes, Sometimes I feel like I need to show that I can 'do it all' just to prove that I am not wasting this opportunity to study abroad"; Participant 10 admitted who is a 27-year-old master's student from University of Lapland.

It was also clear that these expat pressures created an accumulated impact on students' academic performance and reflected the nuanced experience of balancing the dual role while adopting into a new environment.

4.4 Strategies used to cope with the challenges created by the Dual role

It was evident from the interviews that overtime the challenges experienced by international students has convinced them to come up with strategies to cope with balancing the job and academic responsibilities. Some key words repeated among many participants were, use of google calendar to block time to study, planning ahead and reserving weekends for studying.

Participant 5 mentioned,

"I try to plan my week ahead as much as possible, use a calendar and avoid taking any shifts closer to important deadlines"

Participant 20 mentioned,

"This time tracking app I downloaded helped a lot, also I make it a habit to set deadlines for myself"

Further to this, understanding boundaries between job responsibilities and academics were stressed out by several participants. Importance of learning when to draw the line between the student and employee role and the importance of communicating the

difficulties with their professors and employers were identified as a principal coping strategy.

“Keeping a planner and also saying no to extra shifts during the exam season helped me keep focus on studies” (Participant 4 studying in University of Metropolia)

“I followed very strict boundaries like no work at all during class assignment and near deadlines” (Participant 10 studying in University of Lapland)

Participant 24 who is a master’s student from Kenya, specially highlighted that communicating the challenges with the university lecturers and work colleagues helped them.

“Communicating with both university people and my workplace helps; I also try to avoid multitasking”

In spite of the common strategies repeatedly discovered, some expatriates discussed about coping mechanisms such as trying get enough sleep, talking to friends, meditate and journaling their thoughts.

In conclusion, evidence collected showed that work hours and job intensity significantly affected the academic performance of expatriate students. Moreover, job relevance to their field of study played major role and often acts as a pillar that motivates students to work while study. Among the many benefits, reinforcing student’s academic knowledge was considered pivotal. How students perceive their work experience also influenced studies. It was evident that expats who is seeking jobs purely out of financial necessity perceived work demands creating a negative impact on their academic performance whereas students who are working to gain experience valued the experience. Additionally, international students experienced several academic challenges while navigating the dual roles such as skipping some of the elective courses, missed assignment deadlines and reduced preparation for exams as a result of job responsibilities. Besides these hardships, dealing with family’s expectations, financial struggles and cultural shocks added up to the pressure of managing work and study responsibilities.

These findings aligned with the study objectives and accordingly the initially proposed framework was revised and refined to incorporate the discovered results of the analysis. The revised framework illustrates both job related characteristics (work hours, work intensity and job relevance) and individual perception on work. Additionally, expat pressures were added as a separate component in the revised framework to signify the impact it creates on expat student's academic journey. According to findings the major expat pressures were language barriers when understanding communicating with Finnish, cultural shock and complex tax systems, visa regulations are grouped under unfamiliar systems. Moreover, framework is further refined by the addition of depicting the academic impact of balancing the dual role. Coping strategies indicated as a crucial mediator between the academic performance and academic impacts.

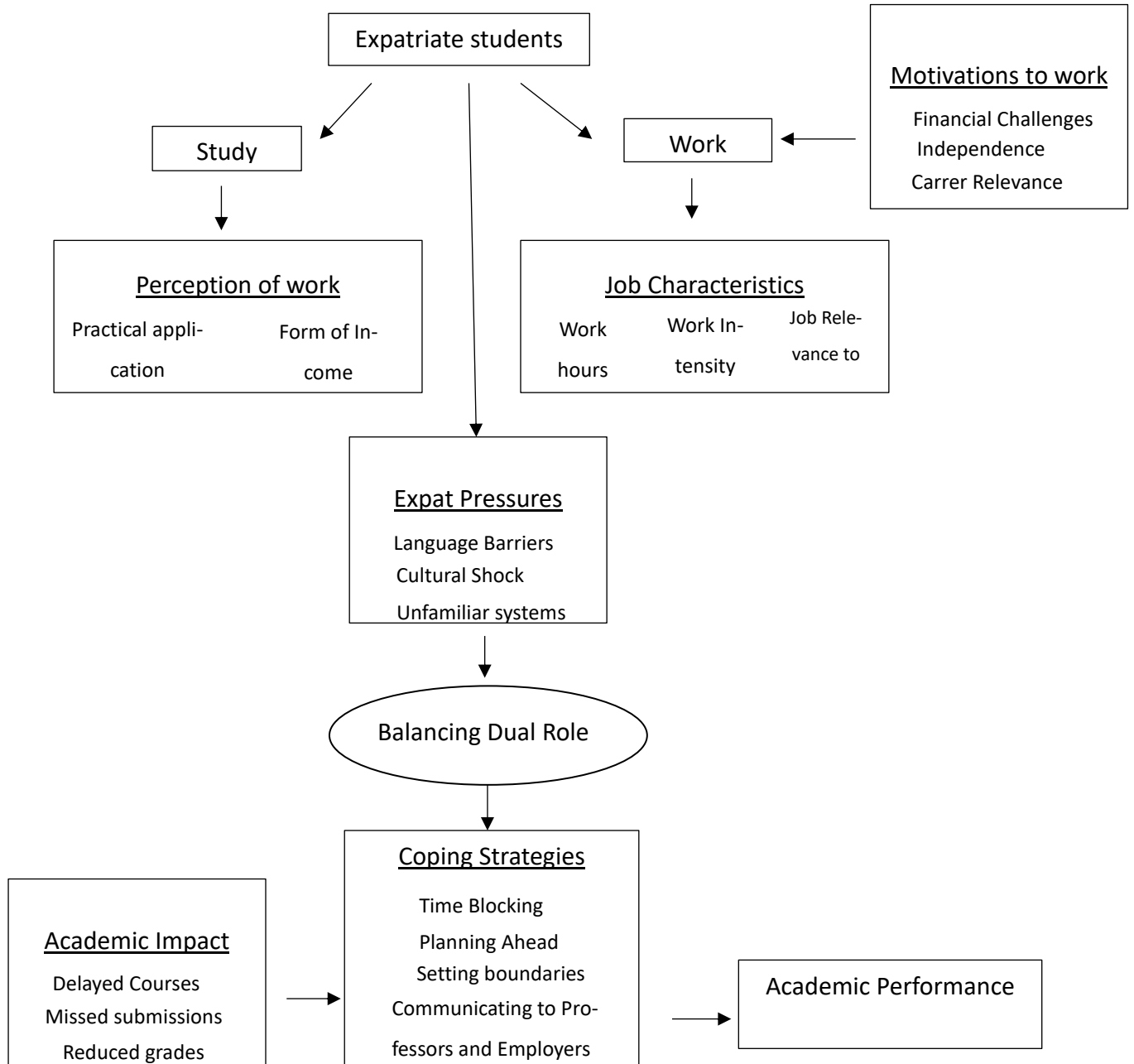


Figure 3 – Revised Framework (Source - Author constructed)

5 Discussion

Based on the revised framework, this chapter explores how this study's findings can be expanded upon existing theories and balancing a dual role from the point of view of an expatriate's learning experience could be contradicting to existing theories. This chapter further discusses managerial implications for Finnish higher education institutions and employers, based on the findings gathered through the research. Chapter is concluded stating the limitations of the study.

5.1 Theoretical contribution

This study aimed to address the research question on How do expatriate students in Finnish higher education institutions balance their employment and study responsibilities, and how does this dual role affect their academic performance? Findings gathered through the thematic analysis on financial obligations being a primary motivation to work while studying was supported by prior literature as well (Huong, 2024; Curtis & Shani, 2002; Bozzetti et al., 2024). Moreover, findings also resonated with empirical evidence on the importance of employment during higher studies in skill development and job preparation when aligned with academic goals (Remenick & Bergman, 2021; Cheng & Alcántara, 2007).

Furthermore, research findings also showed that managing the dual role could cause academic challenges such as time management, burnout, stress and mental fatigue. Additionally prior studies discuss about how individuals would struggle to detach from their work obligations, frequently at the expense of their personal lives due to strain of long hours and rising job demands (Sellahewa & Arachchi, 2023). This was also consistent with expat student population where many students provided responses such as 'I feel emotionally drained all the time'.

As per proposed framework this research studied how job characteristics such as work hours, job intensity and job relevance impacted expat's academic performance. The pattern noticed where higher long work hours and jobs that demanded higher physical energy, drained students and as a result students had to go through many academic

compromises such as delayed courses, missed projects, last minute submissions etc. This corresponded with past studies that reflected how job characteristics affect academic performance (Hartert, 2024; Davis, 2023; Aper, 1994; Višnjić et al., 2024). Furthermore, thesis findings highlighted on often stressed aspect on language barriers that constantly acted as barricade for expats blending into the culture, which indirectly impact their overall academic outcomes (Aldawsari, 2022; Martin, 2017).

Additionally, student's motivation was also studied in the research and data analysis focused on observing patterns where students whose motivation to work are more aligned with their academic requirements. They perceived it to be a positive influence on the studies. Practical application was a commonly noticed theme (Evans & Vaughan, 2021, Geel & Backes-Gellner, 2010).

The present study finally contributes to the existing literature by highlighting the importance of coping strategies acting as a crucial mediator in between challenges and academic performance of international students.

5.2 Practical Implications

Based on the insights gathered during the analysis study suggest several implications that Finnish universities and employers should practice accommodating expatriate students living in Finland.

For higher education institutions the major focus should be to offering more help for international students on building networking and opportunities to improve language skills. Many participants stressed on the importance of networking which also was a motivation for some students to engage in a job. Therefore, study suggests mechanisms to encourage community involvement initiatives, and peer support networks offered by educational institutions (Olagunju et al., 2024; Wu et al., 2024). When asked what each expatriate student would do different, almost every participant pointed out reserving more time from their schedule for learning the Finnish language. Thus, universities could provide more courses or activities such as clubs workshops that promotes learning Finnish language.

For employers and recruiters, focal point should be flexibility and accommodating friendly work environments (Vaidya et al., 2024; Atobatele et al., 2024; Mahler, 2020). Among the participants, those who had flexibility to choose their work hours showed did viewed work responsibilities as a challenge to their academic life. Hence, attention should be given on creating work environments that are facilitates student's freedom and supervisors should be more welcoming so that international students feel more secure to discuss the issues they face while balancing dual roles.

5.3 Limitations and Suggestions on Future research

Study findings revolve around experiences of expatriate students reported through their perspective. How do expatriate students in Finnish higher education institutions balance their employment and study responsibilities, and how does this dual role affect their academic performance? Collected data were analysed using thematic analysis and it relied on manual coding. Manual coding was deemed suitable as it provided a more personal connection with the data, to immerse into them as to easily follow any existing themes, ensuring a complete engagement with participant's experiences. However, it could be essentially subjective and may overlook patterns that an analysis done through a software could generate. In future studies it is encouraged to use qualitative analysis software would help uncover additional discoveries and more reliable results.

To maintain the generalizability of the sample, participants were selected from different countries to obtain a diversified opinion. Interviews were conducted in English, and it was the second language of most interviewees. This was recognized as a challenge during instances where participants occasionally struggled to express complex thoughts and emotions fluently. Therefore, language barriers were realized as a limitation during data collection. Future studies are encouraged to conduct interviews in participant's native language if feasible to capture a precise experience rich with personalized narrative.

In addition to that, this study only focuses on impact on expat student's academic performance at a certain point of time. It would be more valuable to examine the long-term

impact instead and how their coping strategies would have changed the impact created compared to early stage of their work life. Therefore, future researchers are encouraged to conduct longitudinal research that focus how students manage the dual role in different stages of the work life.

Lastly, since the study is primarily and solely focused on academic achievement of expat students, future researchers are encouraged to examine more comprehensive effects including professional advancement, psychological health, and social integration. Taking these factors into account would provide a more comprehensive understanding of the experiences of international students balancing a dual role.

In a nutshell, although the study findings shed light on key aspects on expat student's journey while balancing work role and student role, addressing these gaps in future research would enhance the theoretical contributions and practical recommendations drawn through the study.

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Appendices

Interview Questions

Demographic & Background Information

1. Age:
2. Gender:
3. Country of Origin:
4. Current Degree Program and Institution:
5. Year of Study:
6. Are you married or not?
7. Duration of Stay in Finland (in years/months):
8. Type of Employment:
 - Part-time / Full-time / Internship / Freelance / Other
9. Average Working Hours per Week:
10. Is your current job related to your field of study?
 - Yes / No / Somewhat

Educational and Work Background

11. What motivated you to pursue your studies in Finland?
12. What were your main reasons for starting work during your studies?

Job Characteristics

13. Can you describe the nature of your job in terms of responsibilities, environment, and expectations?
14. How flexible is your job when it comes to adjusting to your academic schedule?
15. How do your working hours or the intensity of your job affect your ability to focus on academic tasks?

Balancing Work and Study

16. How do you typically organize your week to balance work and academic responsibilities (assignments, exams etc)?

17. Have you faced any challenges while trying to balance your job and studies and what are they?
18. Have you found any methods or habits that help you maintain balance or ease any tension created because of these challenges?

Motivation and Perception

19. What role according to your perception, does your job play in your life right now (financial support, career advancement, independence, etc.)?
20. Does working alongside studying motivate or distract you academically? Why?

Impact on Academic Performance

21. In your experience, do you think working affected your academic performance in any way?
 - If yes, in what ways (exam grades, assignment participation, class attendance etc.)?
22. Have you ever had to make academic compromises (for example delay a course, assignment) due to your work schedule?
23. Do you think working during studies is more beneficial or disadvantageous/challenging to your learning experience?

Expatriate-Specific Experiences

24. As an international student, do you feel there are unique pressures or advantages when balancing work and studies?
25. Have language, culture, or local systems posed challenges in your work-study experience?

Reflections and Advice

26. What would you do differently if you had the chance to start your work-study journey over?

27. What advice would you give to future expatriate students who plan to work while studying in Finland?

Coding tables

Code	Participant _1	Participant _2	Participant _3	Participant _4	Participant _5	Participant _6	Participant _7
WORK_HOURS	25hours	15 hours	37.5	20 hours	18 hours	25 hours	10-15 hours
TYPE_OF_EMPLOYMENT	Part time	Part time	Full time	Part time	Part time	Internship	Freelance
JOB_RELATED_OR_NOT	Not related	Related	Related	Not related	Not related	Relates	Somewhat
MOTIVATION_FINLAND	high quality of education, low tuition fees	quality education and innovation in tech, tuition-free opportunities and the safe living environment	Finland's reputation for innovation and the opportunity to work while studying	interested in green technology	partial scholarship and I liked the practical focus of the program	wanted to study AI in a real-world research-driven environment.	education excellence and equity in the education system
START_WORK_REASON	Financial independence, cost of living	cover part of my living expenses and to gain some local work experience	gain relevant work experience and build a network	Financial reasons	financial reasons	wanted hands-on experience and to apply theoretical concepts in practice, build CV	support myself and gain experience in a new culture
JOB_DESCRIPTION	cashier and shelf organizer	IT support assistant	data analyst	cashier and stock assistant	a fast-food restaurant	Machine Learning intern	tutor children in English, occasional proofreading for academic writing.
JOB_FLEXIBILITY	Fairly flexible	Fairly flexible	very flexible because I negotiated a student contract	Not very flexible	It's not very flexible	Very flexible	Very flexible since I set my own schedule.

WORK_INTENSITY_IMPACT	exhausted after long shifts	Generally, 15 hours per week doesn't interfere much, but I feel mentally tired when I work after attending long lectures.	It's tough. After work, I'm mentally drained	It affects me a lot. I'm often tired	It's very tiring, struggling to concentrate or stay awake to study	juggling both is tough, but since the work aligns with my studies, it's manageable.	Not much. It's manageable because I choose hours
BALANCE_STRATEGY	Google Calendar, study in the mornings and work in the evenings.	to plan each day and try to complete assignments, avoid late nights if there's a morning shift	dedicate week-nights to lectures and do assignments on Saturdays	I try to work more on weekends and keep weekdays for study	studying done during the day before my shifts.	Google Calendar and block time for work, classes, and study sessions. I prioritize urgent academic	Tutoring in evenings and weekends, keep days for study
BALANCE_CHALLENGES	time management,	time management, overcommitting and running both work and study	Yes—burnout,	time management, fatigue, and occasional missed classes	had to skip lectures, submit assignments late, and once I even failed an exam	time management hard, adapting to a new academic system	Yes, especially during thesis deadlines
COPING_MECHANISMS	Planning ahead, being honest with both my manager and professors has helped	stick to a structured weekly plan and make sure I sleep enough, talk to professors for deadline extension	setting limits at work and using university-provided study spaces to maintain focus	Keeping a planner and saying no to extra shifts	plan my week ahead, use a calendar, and avoid taking shifts before major deadlines	weekly planning and clear communication with my team	Time-blocking and being clear about availability with clients

JOB_ROLE_MEANING	financial support, time management and communication skills.	financial support and a sense of independence, becoming more integrated into Finnish work culture	stepping stone to permanent residence and a future career in Finland	mainly financial	financial independence and survival, doesn't help my career path,	career-advancing and intellectually rewarding	supports me financially and builds my communication skills
ACADEMIC_MOTIVATION	feel more responsible and structured	motivates me because I see how what I learn in class could apply to real situations	motivates me	It distracts me more than motivates	It distracts me, stress from work leaves me drained.	It motivates me. I can apply what I learn	motivates me. I like being productive and it gives me structure.
ACADEMIC_IMPACT	slightly, submitted an assignment closer to the deadline	Yes, slightly	my grades were slightly lower during busy semesters	Yes.	Yes, grades dropped last semester, and I had to retake a course	Positively. It complements my learning, improves understanding on the field	No major effects, improved my time management skills.
ACADEMIC_PROMISE	had to request an extension due to extra hours during holidays	had to skip a tutorial class	missed submission deadlines, and not participating in group work, dropped one elective	I missed a few lab sessions that were mandatory, couldn't complete one project on time	I delayed submitting a project	minor adjustments to meet deadlines	Not really, since I keep work hours low
WORK_STUDY_VIEW	Beneficial for life skills and networking, challenging in terms of energy and focus.	It's mostly beneficial, especially if the work is somewhat related	More beneficial, but only when the job aligns with studies	It depends on the job. For me, it's more challenging than beneficial.	It's disadvantageous in my case	definitely beneficial.	Beneficial, as long as the work is flexible

EXPAT_PRESURES	pressure to support yourself financially and the fear of falling behind academically	Language and not having family nearby for support adds pressure	especially with the pressure to perform well to secure post-study employment	pressure to manage finances, and language barriers make it harder.	feel I must prove myself and also survive financially	Yes, adapting to a new system	Yes, financial pressure and the need to succeed abroad
CULTURE_LANGUAGE_BARRIERS	Understanding workplace instructions in Finnish and navigating tax systems was confusing.	clients speak Finnish, and I struggle to respond quickly	Not much, since my work environment is English-speaking., understanding Finnish tax laws was confusing	Communicating with Finnish-speaking customers can be stressful.	Finnish language is a barrier at work, feel culturally isolated sometimes	Not much, as the tech industry here operates in English	Yes, finding clients and networking was hard without Finnish language
REFLECTIONS	learn basic Finnish earlier, get a job more related to my field	start with fewer hours and increase once I got comfortable	Start part-time, then scale up	Look for a more flexible job earlier on	look for jobs more closely aligned with my field, choose fewer hours	Maybe start with fewer work hours	would've started working earlier
ADVICE	Time management is key, communicate with your employer and professors	Know your limits and don't overwork. Use university support services and communicate with both professors and employers	Make sure the job supports your goals. Don't say yes to everything	Choose your job wisely	Understand your limits. Budget well, find flexible workplaces	Find a job related to your field	Choose work that's flexible and start small

Code	Participant	Participant	Participant	Participant	Participant	Participant	Participant
	_8	_9	_10	_11	_12	_13	_14

WORK_HOURS	20 hours	30 hours	10-15 hours	37.5 Hours	16 Hours	25 hours	18 hours
TYPE_OF_EMPLOYMENT	Part-time	Internship (Paid)	Freelance (Online English tutoring)	Full time	Part-time	Gig work	Part-time
JOB_RELATED_OR_NOT	Not related	Related	Somewhat	Not related	Related	Not related	Not related
MOTIVATION_FINLAND	high-quality education and the opportunity to study in a peaceful and safe country	tuition-free model (at the time I applied), plus the country's strong IT sector	inspired by Finland's education system, wanted to study how to implement those models back home.	Finland's reputation in sustainable logistics, emphasis on green innovation	curious about Finland's approach to social welfare and early education	and green energy research drew me here, especially LUT's clean tech focus.	experience a multicultural study environment, Finland's education system seemed very modern and student-friendly
START_WORK_REASON	Financial independence	gain experience and build my CV	Cover living expenses and stay active professionally	my family financially	gain hands-on experience related to my field	Financial necessity	cover my living expenses
JOB_DESCRIPTION	a cleaner in a large hospital	junior software developer	tutor English online to students in Vietnam	food delivery warehouse, loading and sporting goods	an assistant in a daycare centre	deliver food on a bike	work as a cashier and customer service assistant
JOB_FLEXIBILITY	It's fairly flexible. My supervisor is understanding	Quite flexible. My supervisor allows me to choose working hours	Very flexible since I set my own hours	Not very. I work fixed shifts	Very flexible. My supervisor is supportive	Very flexible	Fairly flexible, my manager usually respects my class schedule
WORK_INTENSITY_IMPACT	physical exhaustion sometimes makes it difficult to	Sometimes I feel drained, but overall, I manage by keeping	Minimal. I usually teach in the evenings and study during the day	A lot. I'm often tired by the time I get home	Minimal. The job's energy demands are moderate	Fluctuates. Sometimes I overwork and lose study time	On busy weeks, I find it harder to keep up with assignments

	concentrate	my schedule balanced.					
BALANCE_STRATEGY	work early morning shifts, which frees up my afternoons and evenings for classes and studying	block time in Google Calendar for both and avoid mixing them, study in weekends	reserve weekends for heavy academic work	take fewer credits per semester to spread my workload	I schedule shifts after lectures or on days with fewer classes, don't work during exam season	longer shifts on weekends and minimal during the week	I plan my week every Sunday
BALANCE_CHALLENGES	during exam weeks. It can be mentally draining	Yes, particularly during project deadlines	technical issues or late-night lessons interfere with sleep	Yes—time and energy are constant issues	Occasionally, back-to-back days can be exhausting emotionally	mental fatigue and staying motivated	fatigue and not having enough time to revise for exams
COPING_MECHANISMS	Planning ahead and getting enough sleep, batch study on weekends	Daily walks, early sleeping, and using Pomodoro technique for both study and work	Strict boundaries—no work during class time or major assignment days	Open communication with teachers and reducing course load	meditate regularly, keep a bullet journal to track tasks and moods	Taking power naps and breaking study sessions	I've learned to say no to extra shifts
JOB_ROLE_MEANING	Mainly financial, gives me a sense of independence	It's central, helping me build a career in Finland and giving me direction	financial and motivational	It's survival. I wouldn't choose this job otherwise	confidence builder	Financially vital	survive and be financially independent
ACADEMIC_MOTIVATION	motivates me. Knowing I have	motivates me, practical applications	motivates because it aligns with my long-	It distracts. I'd rather focus on academics	motivates me, I get to apply classroom	Mixed. It distracts, but the	Mostly distracts, to be honest. It's hard to

	to manage my time		term goals in education		knowledge directly at work	independence it gives is motivating.	stay focused
ACADEMIC_IMPACT	sometimes skip group study sessions, but overall, I've managed to stay on track.	time-wise, it's a challenge., but gives context to theories	No negative effects so far	Yes. I failed a course last year	Positively. My assignments are more grounded in real-life context now	So far, no.	Slightly—I've submitted some assignments late
ACADEMIC_PROMISE	delayed submitting a couple of assignments to prioritize work hours	had to take one summer course because I delayed a mandatory course	None yet, but I avoid overloading my schedule.	Several. I've delayed electives and had to extend my graduation timeline	I had to miss a seminar	Yes—I opted out of a student project group	missed an optional course
WORK_STUDY_VIEW	more beneficial for me. It teaches time management, and financial relief	Definitely beneficial, learning and future job placement	Beneficial. Helps with confidence	Disadvantageous academically, but necessary financially	Beneficial for personal and professional growth	It teaches self-discipline, but it's far from ideal	A mix. Good for life skills and independence, but not beneficial for academic development
EXPAT_PRESURES	constant need to prove myself both academically and professionally	Yes, expectations from family back home to succeed financially and academically	need to "do it all" to prove I'm making the most of this opportunity.	We're expected to send money home and succeed in studies—both at once.	language limitations	managing visas, rent, and expectations all add up to pressure.	visa renewal depends on credits, and working too much
CULTURE_LANGUAGE_BARRIERS	language barriers at work and	Not much. The company	Finnish systems are bureaucratic,	especially in navigating workers'	A bit with the Finnish language, but most	mostly understanding labor	Some customers speak Finnish only

	unfamiliarity with labor rights initially	language is English	and it's hard to access support as a freelancer	rights and academic advising	staff speak English	protections and taxes for gig workers	
REFLECTIONS	learn basic Finnish before arriving	start building a network earlier	Join study groups earlier - helps to connect socially	I'd apply for scholarships early and plan my budget better	I'd start Finnish language courses	Apply for housing in student dorms earlier to save money	Apply for a more relevant internship earlier
ADVICE	Manage your time wisely, don't be afraid to ask for help	Start looking for relevant work early and stay organized, don't burn out trying to do everything at once.	a flexible job, especially in your first year	Know your financial reality before committing	Look for jobs that complement your studies	If you must work, choose something flexible	Don't take on more work than you can handle

Code	Participant_15	Participant_16	Participant_17	Participant_18	Participant_19	Participant_20	Participant_21	Participant_22
WORK_HOURS	30 hours	24 hours	16 hours	20 hours	25 hours	15 Hours	20 Hours	25 hours
TYPE_OF_EMPLOYMENT	Internship	Part-time	Part-time	Part-time	Freelance	Part-time	Part time	Part time
JOB_RELATED_OR_NOT	Related	not related	Not related	Related	Not related	Not related	Related	Related
MOTIVATION_FINLAND	quality of ICT education, Finland is also safe and peaceful.	specialize in sustainable business practices	impressed by the emphasis on sustainability	student-friendly environment, safety, and the opportunity to study in English	wanted to specialize in data science and Finland offered an affordable, high-quality program in English.	tuition-free system and opportunity to study in English	strong focus on green energy and sustainability	nursing education and high healthcare standards

START_WORK_REASON	eager to get industry experience	support myself and my husband financially	support myself financially	gain relevant experience in the Finnish social service system	needed a second income stream	Living costs are high	gain experience and to support myself	needed to support myself
JOB_DESCRIPTION	junior software developer intern	clean offices early mornings and sometimes on weekends	I work at a delivery company	assist at a care home for the elderly	freelance graphic design	work as a cleaner at a hotel	solar panel installations	healthcare assistant
JOB_FLEXIBILITY	Yes. They understand I'm a student and allow me to shift working	The early hours are fixed	Somewhat. I usually work evenings and weekends	Very flexible.	Yes, completely	Yes, very. supervisor tries to schedule me for hours that don't clash with my classes.	Very flexible.	Somewhat
WORK_INTENSITY_IMPACT	Mostly positive. I can relate theory to practice	Negative during busy weeks, often tired and less productive	feel too tired to study after shifts	Minimal so far	During client-heavy weeks, I find myself lagging behind	can be tiring, especially after long shifts	Sometimes I get too busy, but overall, it complements my studies	with back-to-back shifts, it's hard to concentrate on assignments
BALANCE_STRATEGY	code in the mornings, attend classes	attend classes during the day, and study in	reserve Sundays strictly for studying, avoid shifts on	use a planner to note down all my lectures	freelancing in the evenings and study during the day	plan my week every Sunday	I use a weekly planner and set priorities	plan each day carefully and stick to a strict study-work-

	in the afternoon	the evenings.	days before important lectures or labs.	and shifts				sleep cycle.
BALANCE_CHALLENGES	keeping up with both final-year project and work deadlines can be stressful	waking up at 5 AM daily is exhausting	during mid-terms when both study load and work demands peak	get emotionally drained because care work is demanding	It's hard to say no to freelance clients	Yes, during exam periods it gets stressful	during thesis deadlines and project submissions	Yes, especially during clinical placements and exam periods
COPING_MECHANISMS	break tasks into small steps, block time	Short naps and batch cooking meals help me manage time better.	use task lists, drink lots of water, and avoid social media during the week	talk to friends, and sometimes I journal my thoughts	Time-tracking tools and setting boundaries	Time management apps, setting deadlines for myself	stay ahead of deadlines and ask for flexible shifts	say no to extra shifts and to prioritize my sleep
JOB_ROLE_MEANING	bridge to my future career	Purely for survival	purely for income	part of my future. I see it as a stepping stone toward a career	financial lifeline.	it's temporary, helps me manage financially.	important for both career and financial support	gaining valuable experience and improving my Finnish
ACADEMIC_MOTIVATION	The skills I'm gaining drive me to do better academically	Mostly distraction	distracts me more than it helps	It motivates me. I see the direct connection between theory and practice	Distracts, honestly. It's hard to stay motivated	It motivates me to work harder so I can have better job opportunities	motivates me. I'm applying theory directly in the field	Mostly motivates me, since I can apply what I learn

ACADEMIC_IMPACT	Im- proved.	So far, average. I try to keep up but feel I could do better without the job	A bit, had to ask for exten- sions a couple of times	Positive. I've used real work exam- ples in my as- sign- ments	passed all courses, but not with the grades I was aim- ing for.	Not sig- nifi- cantly, but I've noticed lower en- ergy	Not re- ally. In fact, I've done well in related courses due to job	Not signifi- cantly
ACADEMIC_COM- PROMISE	sleep sacrifice during intense weeks, but noth- ing major academ- ically	had to skip a ca- reer fair and guest lecture	I didn't join a group project team	Not yet, but I'm careful not to take on too many shifts	Yes, I skipped attend- ing one short course	choose easier elective courses to re- duce the aca- demic load	Only once, when I couldn't attend a seminar	skipped study groups oc- casionally
WORK_STUDY_VIEW	Very benefi- cial—ca- reer- wise and academ- ically	Finan- cially helpful but aca- demi- cally dis- advanta- geous	Disad- vanta- geous for aca- demic growth,	Very benefi- cial	Finan- cially yes, aca- demi- cally no.	bit of both. Fi- nancially benefi- cial, tir- ing and not good for social life or rest	Very benefi- cial. I've built a network	It's tough, but it gives me skills and in- come
EXPAT_PRESSES	like needing to show stable income for resi- dence permit	worrying about meeting credit re- quire- ments, financial stress, and visa condi- tions	have to show in- come and credits for my permit, which add to pressure	fi- nances. But I also feel iso- lated	constant worry about permits, finances, and fam- ily back home	regard- ing visa renewals and prov- ing in- come and aca- demic credits	immigra- tion re- quire- ments and the need to prove fi- nancial stability	lot of pres- sure to pass every course and earn enough to stay le- gally
CULTURE_LAN- GUAGE_BARRIERS	Not much at work, since we use Eng- lish	language barriers at work and un- der- standing	Yes, es- pecially at work. Most cowork- ers	At work, many speak Swedish or Finn- ish	Navi- gating health care and	Yes, work, where most staff	Yes, es- pecially Finnish bureau- cracy	Finnish healthcare system is very differ- ent

		KELA processes were tough initially	Speak Finnish.		insurance systems	Speak Finnish		
REFLECTIONS	Start learning Finnish earlier	try to find part-time work related to my degree	Start learning Finnish earlier and apply for internships	build a stronger social circle.	prioritize internships over freelancing	search for internships or jobs more related to my studies	started networking earlier	take more time to learn Finnish
ADVICE	If possible, go for internships in your field	Be realistic about your limits	Start small with work hours. Don't overcommit	Find work that aligns with your degree	Don't let income drive all your choices	Know your limits. Don't work too much	Aim for jobs in your field. Even part-time,	Work within your field if possible

Code	Participant_23	Participant_24	Participant_25	Participant_26	Participant_27	Participant_28	Participant_29	Participant_30	Participant_31
WORK_HOURS	20 hours	25 hours	16-20 Hours	15-18 hours	10-15 hours	10-12 hours	25-30 hours	12-16 hours	35-40 hours
TYPE_OF_EMPLOYMENT	Part time	Part-time	Part-time	Part-time	Part time	Freelance-self employed	Part time	Part time	Full time
JOB_RELATED_OR_NOT	Not related	Some-what	related	Not related	Related	Related	Not related	Related	Some what
MOTIVATION_FINLAND	study in a country known for its engineering education	received a scholarship and was impressed by the course structure	teaching methods and affordable education	Finland's reputation for education and safety appealed to me.	country known for sustainability and green technology.	reputation of Nordic business schools	Finnish education system, its affordability, and the international	offered a practical, international curriculum with affordable tuition	combination of high-quality education

							environment.		
START_WORK_REASON	support myself financially	support myself and to gain work experience	cover my rent and groceries	support my living costs	support myself, gain experience, meet new people	build my portfolio and stay financially afloat	Financial necessity	gain practical experience and reduce my dependency on my family	support my family and to integrate into Finnish work culture
JOB_DESCRIPTION	food delivery rider	work as a coordinator at an NGO	junior web developer	barista and part-time kitchen assistant	assist in lab research part-time	Freelance digital marketing consultant	warehouse assistant	boutique hotel's reception	work as a customer account coordinator
JOB_FLEXIBILITY	Yes very, I choose my own hours using the app	Mostly, yes. My manager allows remote work	Yes, it's mostly remote and project based.	Reasonably flexible, though some	Yes, it's within the university	Yes, I schedule my own client work	Somewhat. My supervisor is supportive	Yes, manager understands my study priorities., work mostly in the evenings and weekends	Not very, but I work remotely some days
WORK_INTENSITY_IMPACT	gets exhausting especially	Sometimes I get overwhelmed with both	It's manageable. I use my	affects my energy levels more	enhances my	don't manage time well, I end up	irregular hours make it hard to	It's manageable	It's hard to switch mental gears

	in the winter	responsibilities	work to practice	than anything	understanding, get hands-on experience with research topics.	working late, losing sleep	stay consistent with studies		between a full day of work and study
BALANCE_STRATEGY	try to work more on week-ends and reduce my hours during exam periods	block time for reading and assignments	plan everything in Notion and split large tasks over several days.	concentrate most of my work hours over the week-ends.	work mostly on Wednesdays and Fridays use week-ends for review.	use Google Calendar to block time	study late at night or early in the mornings	plan my assignments at the beginning of the week	Evenings and week-ends are reserved for assignments, study during lunch breaks
BALANCE_CHALLENGES	especially during group projects or lab sessions when schedules are less flexible.	Yes, especially when I have overlapping deadlines	underestimate how long assignments will take and overbook myself.	Yes, especially when group assignments clash	Rarely. The main challenge is mental fatigue	Sometimes client work becomes demanding right before exams	during exams when the workload overlaps	when final exams and tourist season peak at the same time	Definitely. Time pressure and fatigue
COPING_MECHANISMS	reduce my hours during such times	Communication with both university professors and my	Better planning, asking for help when needed	Open communication with team members	Scheduled breaks, and saying "no" to extra shifts	Batching tasks and being transparent with clients	Time-blocking and sometimes skipping shifts	communicate early with my manager and	Strict time management and

		work- place						use breaks at work to	priori- tizing tasks
JOB_ROLE_MEAN- ING	source of in- come and some physi- cal ac- tivity	aligns with my passion for help- ing com- muni- ties, ex- perience	essen- tial step- ping stone	helps me fi- nan- cially and gives me a sense of inde- pend- ence	founda- tional to my ca- reer, and also helps with my fi- nan- ces	keeps me con- nected to the in- dustry and gives me prac- tical in- sights	way to sup- port myself	both in- come and hands- on learn- ing	It's criti- cal. It pays the bills
ACADEMIC_MOTI- VATION	It slightly dis- tracts me	Moti- vates me	Moti- vates me, be- cause it rein- forces what I want to do af- ter gradu- ation	job gives me struc- ture, but dis- tracts me during busy weeks	Defi- nitely moti- vates me, un- der- stand- ing on theory is ap- plied in real life.'	Mostly moti- vates me,	Mostly dis- tracts me	moti- vates me, as I see how my studies apply to real- world hospi- tality	bit of both— it pro- vides pur- pose wish I had more time for aca- demic deep dives.
ACADEMIC_IMPACT	A little. I could have done better in some sub- jects	I've man- aged to maintain good grades	No, it's im- proved	Not sig- nifi- cantly, occa- sional sacri- fices	im- proved due to applied learning	Not really I can write better case stud- ies and examples in assign- ments	in the first se- mes- ter. My grades weren't what I hoped for	Not re- ally.	somet- times submit aver- age work just to meet dead- lines
ACADEMIC_COM- PROMISE	I've skipped op- tional tutori- als	Not ma- jor ones	sub- mitted work last mi- nute due to	skip- ping even- ing study	occa- sionally when work over- laps	A few times I had to re- quest ex- tra time	Missed a few clas- ses and turned	Maybe sleep, but never course- work	drop- ping an elec- tive to reduce load

			being overloaded	sessions, delaying reading assignments			in assignments late		
WORK_STUDY_VIEW	Financially it helps	It's beneficial if your job relates to your career	Highly beneficial in my case	It's a mix. Financially and emotionally it's good	Beneficial if it aligns with your future path	Very beneficial in my case	Financially beneficial	Definitely beneficial in my case	double-edged sword. Beneficial for life, but hard on academic
EXPAT_PRESURES	The visa requirement to pass a certain number of credits	pressure to succeed and justify the sacrifices	the pressure to be independent financially and academically is quite high	Yes. Especially the visa requirement to complete credits	the pressure to prove yourself and maintain residence permit requirements.	worry of doing "enough" to stay legally and succeed	Absolutely. Visa rules, cultural adjustment, and the pressure to succeed	loneliness and visa-related stress	balancing family, financial responsibilities
CULTURE_LANGUAGE_BARRIERS	Yes, especially in part-time work where most customers speak Finnish	adapting to Finnish work culture and communication	challenges with Finnish bureaucracy, communication at work.	Customers mostly speak Finnish	everyday life like bureaucracy and social cues	harder to network in Finland without Finnish	language barrier is huge, especially at work, university group	Finnish customers sometimes prefer Finnish speakers	Workplace communication styles are more indirect than I'm

							work culture is different from back home		used to.
REFLECTIONS	Maybe look for part-time work in a technical field	would have built support network	apply to tech jobs earlier, not wait for perfect opportunity	would apply for on-campus jobs earlier or try harder to find internships	join student research earlier	learning Finnish earlier	Try harder to find a job that's more related to my studies	Start working earlier	take a lighter job or delay work during the thesis semester
ADVICE	Choose flexible jobs, take care of your health, don't over-work	Seek work that aligns with your field	looking for related work early	Don't over-work. Prioritize your studies	Find meaningful work early	honest about your limits and choose jobs that align with your future	Be realistic about your energy levels, find a balance	Work in your field if possible	Be strategic. Don't overburden yourself