

Balancing Study and Work-Life in the United States: *A Case Study of Nepalese Students*

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Abstract

This study investigates the work-study-life balance among Nepalese students in the United States, highlighting the push and pull factors influencing their migration and experiences. Utilising a qualitative case study approach, the paper conducted in-depth interviews with seven Nepalese students enrolled at a university in Texas, USA. Findings reveal that significant push factors, such as inadequate educational opportunities and economic instability in Nepal, drive students to seek better prospects abroad. Conversely, pull factors, including high-quality education, job opportunities, and an improved quality of life, attract them to the U.S. Participants reported diverse experiences, with many facing challenges such as cultural adjustment, financial burdens, and mental health issues. While undergraduate students often encountered greater financial pressures than their graduate peers, those who secured scholarships or on-campus employment reported more manageable circumstances. Despite these hurdles, students expressed optimism about their personal and professional growth opportunities. This paper underscores the need for targeted institutional support to enhance the well-being of international students, facilitating their successful adaptation and balance between academic and work commitments in a foreign environment.

Keywords: financial challenges, international students, push and pull factors, work-study balance

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INTRODUCTION AND OBJECTIVES

International students have become a prominent research subject across

various academic disciplines, including Economics, Educational Sciences, Human Geography, Political Sciences, Psychology, and Sociology (Gümüş et al., 2020; Lipura & Collins, 2020). The burgeoning

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multidisciplinary literature on international student migration/mobility (ISM) has revealed the complexity and diversity of students' lived experiences, moving beyond approaches that reduce "the international student" to a single entity or category (Rienties & Tempelaar, 2013).

In today's globalised world, international education has gained immense popularity, with many Nepalese youth traveling abroad for educational and career opportunities. Mahatara (2024) observed a growing trend of studying abroad for career development, personal growth, and better job prospects. Political instability and concerns about limited job opportunities in Nepal significantly influence the decision to study abroad. According to the No Objection Certificate (NOC) Branch of the Ministry of Education, Science and Technology of Nepal, over 112,000 students obtained NOC to study abroad during the fiscal year 2023-24, with 34,371 heading to Japan, 15,982 to Canada, 14,372 to Australia, 13,339 to the United Kingdom, 11,261 to the United States, and 6,889 to the Republic of Korea (www.noc.moest.gov.np).

The pursuit of higher education in the United States (U.S.) has increasingly attracted international students, among whom Nepalese students represent a growing demographic. Balancing academic responsibilities with work commitments is a significant challenge for these students, particularly in a foreign context where cultural, economic, and social factors intersect. This paper explores the intricacies of managing study and work-life balance for Nepalese students in the U.S., highlighting the strategies they employ and the obstacles they face.

The dual pressure of academic performance and financial necessity often forces students to juggle multiple roles, leading to increased stress and potential burnout (Galbraith & Merrill, 2014). Research indicates that international students frequently experience unique challenges, including cultural adjustment, isolation, and differing educational expectations (Mazzarol & Soutar, 2002). For Nepalese students, familial obligations and the desire to support relatives back home can exacerbate these challenges (Rai, 2020).

Oksanen et al. (2017) indicated an alarming 12-year trend of increasing stress levels and symptoms among international students. The survey results suggest that this rise is primarily due to "growing multi-faceted environmental demands, such as rapid social and socioeconomic changes affecting lifestyle, working life, employment, and education." Any breakdown or sudden aggravation of budgetary deficits can influence international students' educational interests and other aspects of their lives. This stress can lead to dissatisfaction, vulnerability, reverse racial and ethnic preferences toward mainstream cultural groups, and various psychological and emotional issues (Westwood & Ishimaya, 1991). Additionally, the language barrier is perceived as a significant challenge among international students (Mori, 2000).

Although many Nepalese students are pursuing higher education abroad, this study found no existing Nepalese research specifically focused on students' study-work-life balance in foreign settings. Sthapit (2021) examined the conceptual foundations and empirical studies related to

work-family balance (WFB) and employee performance in organizations, while [Poudel and Sthapit \(2021\)](#) investigated the impact of work-family balance practices on HR performance in Nepalese commercial banks, including private and foreign joint venture banks. However, these studies did not extend their scope to address the unique study-work-life balance challenges faced by Nepalese students overseas, highlighting a significant research gap in this area.

Therefore, by examining Nepalese students currently enrolled in the U.S. institution experiences, this research aims to contribute to a deeper understanding of the work-study balance, offering recommendations for institutions to better support Nepalese demographic. Ultimately, this exploration seeks to illuminate the broader implications of international education policies and practices in promoting well-being among diverse student populations.

LITERATURE REVIEW

According to [Lee \(1996\)](#), push and pull factors play positive and negative roles in the movement of migrants from their home countries to their destinations. Theoretically, drag points attract people to cities for better jobs, education, health services and urban development. The factors that attract and support immigrant students include inadequate educational opportunities, limited access, poor coordination between educational attainment and the job market, lack of human rights, and economic instability. Pull factors for immigrant students include academic goals, job security, quality of life, and safety ([Beine et al., 2014](#)). Both push and pull studies have

in common the significant role played by the economy in influencing international student cross-border and domestic migration ([Li & Bray, 2007](#)).

The claim that unbalanced and unequal growth in the region leads to the migration of people from poor areas to developed regions is supported by [Myrdal \(1963\)](#), who examined the “washback effect” caused by different regions. Regional differences support the migration process, including student migration ([Ciriaci, 2006](#)). Since universities are unevenly distributed in quantity and quality across the region, students usually move to regions with more universities and better-quality living spaces ([Ono, 2001](#); [Winters, 2011](#)). [Tuckman \(1970\)](#) found that migration was higher among students from states with higher incomes, higher education, and fewer universities. Research by [Venhorst et al. \(2011\)](#) explains that employment is essential for Dutch graduates. [Nicolai et al. \(2013\)](#) support the claim that Italian students move to the region to attend higher education institutions with better employment prospects.

RESEARCH METHOD

The main objective of this paper is to assess the study-work-life balance among Nepalese students in the U.S. A qualitative method has been employed to achieve the study’s objective, using a biographical approach to develop cross-case studies within this context. Case studies are a research design utilised in various fields, particularly in evaluation, where researchers conduct detailed analyses of a case or a small number of

cases. Specific timeframes and activities define these cases, and researchers gather comprehensive information through various data collection methods over an extended period (Creswell & Creswell, 2018; Stake, 1995; Yin, 2014).

This paper presents multiple case studies of Nepalese students affiliated with the Nepal Students' Association (NSA) at a university in Texas, U.S. A total of seven case studies were selected using purposeful sampling within a qualitative research framework. Purposeful sampling is a widely recognised technique for identifying and selecting cases that provide rich information, thus maximising the effective use of limited resources (Patton, 2002). This approach focuses on identifying individuals or groups who possess significant knowledge or experience related to the phenomenon under investigation (Creswell & Clark, 2011). In addition to knowledge and experience, Bernard (2002) and Spradley (1979) emphasised the importance of participants being available and willing to engage, as well as their ability to articulate and reflect upon their experiences and opinions effectively. In-depth interviews were conducted while ensuring the anonymity of the respondents, and consent was obtained from each participant regarding their study, work, and life experiences.

DATA ANALYSIS AND DISCUSSION

These case studies explore the diverse experiences of Nepalese students pursuing higher education in the United States, highlighting the unique challenges and opportunities they face whilst balancing

their study and work life. From cultural shocks and financial hardships to the contrasting realities of academic life, each participant offers insights into their personal journeys. While some students navigate the complexities of financial management and homesickness, others find stability and excitement in their new environments. These narratives illuminate the intricate balance between ambition and adversity as these young scholars strive to thrive in a foreign land.

Case I: A Master's Degree student experiencing cultural shock

Participant 1 (P1), a 26-year-old student, arrived in the U.S. in August 2024 to pursue a master's degree in electrical engineering. His primary motivation for coming to the U.S. was to further his education. P1 did not take out any educational loans in his home country and chose not to apply for scholarship financial aid. Instead, he began working on campus in August 2024 to manage his tuition and other financial needs. He emphasised that his academic performance remains unaffected by any financial stress he may encounter, stating, *I do not experience homesickness, nor do I feel depressed due to any financial issues.* Fully enjoying his student life in the U.S., P1 reflected, *Life here in the U.S. is different from that in Nepal, but my experience has been positive and exciting. The food, people, and education system initially gave me a cultural shock, but I have adapted to them. Everything here is online, including grocery shopping, which saves a lot of time. However, I noticed that prices are higher compared to Nepal. Student life in the U.S. comes with financial management concerns, which adds to the*

responsibility of pursuing education. But, so far, everything is going well.

Case II: Hardship despite the job

I came here in December 2022. The living expenses here are very high. However, the income is good as well. Being students, managing fees is tough. Master's students have very few opportunities and higher fees. It has been tough, but I have managed it through my work and support back home. It's a statement of Participant 2 (P2), a 27-year-old Master of Science student in Electrical Engineering, a fourth-semester student who arrived in the U.S. in Dec. 2022 seeking better education, research, and job opportunities. P2 has been fortunate to receive an in-state scholarship and secure a job as a research assistant. However, he added, *I still have to pay \$6.5k per semester, and I did bring extra money from home for my tuition for the first year.* Despite the efforts, he continues to experience homesickness and financial instability.

Case III: Doctorate scholar feeling fortunate

Participant 3 (P3), a 34-year-old Nepalese student, came to the U.S. to pursue a doctorate degree in Instructional Technology in August 2022. She feels fortunate to have received an assistantship starting from June 1, 2023. During this time, she has not experienced significant financial or mental stress. Reflecting on her experience, she stated, *It's not so bad. It was difficult at first but after getting an assistantship, it's good now. Being from a country like Nepal, it is depressing to stay here without any family members. If we do not have any assistantship, it will be very difficult to manage university fees and*

daily life. She further added, *From the side of Nepalese students, at the undergraduate level, it is very difficult to survive. They have a burden of extra credit load compared to graduate students, along with higher tuition fees. The job market in the U.S. is also challenging nowadays, and on-campus jobs are hard to secure. Not only are university fees and food expenses a concern, but it is also difficult to reach the university and market without a personal vehicle.* Thus, financial management poses significant challenges for both undergraduate and graduate students from Nepal, while life seems somewhat easier for PhD scholars in the U.S.

Case IV: Expectation versus reality

The education in the U.S. is very advanced, with many high-quality professors. The degree provided here is highly renowned all over the globe, which will also make my resume more conspicuous for a job. Well, some professors do not like the way I thought they would be. I do not understand anything taught by them, and sometimes I feel stupid for paying tuition, as I am literally studying on my own. This is the opinion of Participant 4 (P4), an 18-year-old freshman who arrived in the U.S. on August 14, 2024. He secured an on-campus job on August 27, 2024, and applied for financial aid, receiving a scholarship covering 60 percent of his costs. Although he is managing his educational expenses, he struggles with achieving financial stability at such a young age.

Case V: Individualistic life and hardship with lots of opportunities

Participant 5 (P5), a 20-year-old Nepalese undergraduate, arrived in the U.S.

on December 25, 2023, in search of opportunities in technology, including research, internships, and projects. He received financial aid, a scholarship from the university, as well as an on-campus job starting February 19, 2024, which provided him with stability. However, the job is seasonal, making his earnings insufficient. Reflecting on the U.S., P5 stated, *A little bit, anything is possible from here, and there are lots of opportunities.* Despite feeling homesick, he further remarked, *My life in the U.S. has been awesome so far. Society and neighbours are just like a myth here in the U.S. Nevertheless, people are good individually; they greet us and talk about their day, work, life, and goals in their life. Economically, it is not so good till we are students, but it will be better once we get a job or an internship.*

Case VI: Life in debt

Participant 6 (P6), a 27-year-old student from Nepal, shared his financial struggles: *I still have credit card debt and on top of that they are charging 30 percent APR. Until I find a job in this tough job market; I won't be able to pay the debt.* P6 arrived in the U.S. in 2022 and completed his master's degree in computer science in May 2024, viewing the country as a land of opportunity. He carries educational loans from both Nepal and the U.S., but the scholarship he received from the university has helped lighten his financial burden. P6 added that despite the debt and hardship, life is better than in Nepal.

Case VII: Jolly life in the US with uncertainties

Participant 7 (P7), a 21-year-old student from Nepal, arrived in the U.S. in Fall 2023

to pursue a Bachelor of Science in Electrical Engineering. He received a full scholarship for his undergraduate program and came to the U.S. without any educational loans from back home. P7 secured an on-campus job on September 14, 2023, which has provided him with additional financial freedom. This has made him financially stable, allowing him to avoid financial hurdles. P7 stated, *Yes, I like life here but not as much as my home.* He added, *Life so far has been great, with new friends, jobs, and experiences, but the uncertainty of having anything is high here.*

CONCLUSION AND IMPLICATIONS

This paper delves into the experiences of Nepalese students in the United States, particularly focusing on their study-work-life balance amidst various socio-economic challenges. It reviews the increasing trend of international student mobility, highlighting the complex interplay of push and pull factors influencing these students' decisions. Key push factors from Nepal include inadequate educational opportunities and economic instability, while the allure of high-quality education, promising job prospects, and improved quality of life in the U.S. are significant pull factors.

The findings from in-depth interviews reveal several critical themes. First, cultural adjustment plays a pivotal role in their experiences. While students encountered varying degrees of cultural shock, many reported a positive adaptation, embracing the academic and social opportunities. Financial management

emerged as another significant challenge, with many students facing substantial financial burdens. Although some found on-campus employment to alleviate costs, undergraduate students often bore heavier financial responsibilities than their graduate counterparts, who generally reported more manageable finances.

The competitive job market further complicates their experience, with many students grappling with homesickness and mental health challenges. However, financial support systems, such as scholarships and research assistantships, significantly eased some of their financial stress, contributing to a better study-work-life balance. Despite these hardships, the overall sentiment among the students remained optimistic, as they recognised the vast opportunities for personal and professional growth available to them in the U.S. Many youths in Nepal are attracted

to the idea of studying abroad, motivated by the promise of better opportunities. However, this ambition comes with significant responsibilities, as living in a foreign country—often without familiar support—can be daunting. Nevertheless, with determination and perseverance, students can navigate these obstacles and find that there is indeed light at the end of the tunnel.

In conclusion, Nepalese international students encounter considerable challenges concerning finances, cultural adjustment, and the competitive job market. However, many of them find ways to adapt and succeed. Support from educational institutions, through scholarships and on-campus employment, is vital for enhancing the overall student experience. The paper advocates for more targeted support from these institutions to further improve the experiences of international students.

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Conflict of interest

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