



Challenges and Support Systems for Ghanaian Students Abroad: Implications for Work Ethic and Academic Success

Jemima N. A. A. Lomotey

University of Phoenix, Arizona

Abstract:

This study examined the challenges faced by Ghanaian students studying abroad, the support systems available to them, and the implications for work ethic and academic success. Using a quantitative cross-sectional survey design, data were collected from 400 Ghanaian students enrolled in universities across Europe, North America, and other regions. Descriptive statistics, correlation analysis, and hierarchical regression were employed to analyze relationships between challenges, support systems, work ethic, and academic outcomes. The results revealed that challenges such as cultural adaptation, language barriers, financial pressures, and social isolation negatively affected work ethic and academic performance. Conversely, robust support systems—including family support, peer networks, and institutional resources—significantly enhanced resilience, motivation, and academic success. Demographic factors, such as level of study and duration abroad, had modest effects. The findings underscore the importance of holistic support interventions to help Ghanaian students overcome challenges, maintain a strong work ethic, and achieve academic success in foreign educational environments.

Keywords: Ghanaian Students Abroad, Challenges, Support Systems, Work Ethic, Academic Success

1. Introduction

International education has become a significant trend among students from Ghana, as many pursue higher education abroad to gain access to advanced academic resources, global exposure, and career opportunities. Studying in foreign countries offers Ghanaian students the chance to experience diverse learning environments, develop intercultural competencies, and acquire specialized skills that may not be readily available at home (Adjei, 2019). However, the transition to international education often presents a range of challenges that can affect both academic performance and the development of a work ethic. These challenges include cultural adaptation, language barriers, financial pressures, social isolation, and differences in educational systems (Boakye, 2020).

Citation: Jemima N. A. A. Lomotey, Challenges and Support Systems for Ghanaian Students Abroad: Implications for Work Ethic and Academic Success, *International Journal of Current Business and Social Sciences*. ISSN- 2312-5985, 11 (5), 17-27, (2025).

Cultural adaptation is a primary challenge for Ghanaian students studying abroad. Moving from a collectivist culture to a more individualistic society often requires significant adjustment in communication styles, classroom participation, and social interaction norms (Mensah & Asare, 2021). Misunderstandings arising from cultural differences can affect classroom engagement and collaboration with peers, potentially undermining academic success. Students may also experience a sense of alienation or homesickness, which can reduce motivation and focus, thereby affecting work ethic and learning outcomes (Kankam, 2018).

Language barriers also pose a significant challenge, especially for students whose first language is not the language of instruction abroad. Difficulty in understanding lectures, expressing ideas, or engaging in academic discussions can impede learning and increase stress (Owusu & Tetteh, 2017). For many Ghanaian students, the need to constantly translate academic content into a familiar linguistic framework can be mentally exhausting, limiting their ability to participate fully in academic activities and affecting their overall work ethic.

Financial pressures are another critical factor influencing students' academic success abroad. Tuition fees, living expenses, and other costs associated with studying in a foreign country often place considerable strain on students and their families (Ofori, 2020). Some students are compelled to take on part-time jobs, which, while providing financial relief, can reduce the time and energy available for academic pursuits. The dual responsibility of managing work and study commitments may impact students' diligence, discipline, and overall academic performance.

Social support systems play a crucial role in mitigating these challenges. Support can come from family, friends, fellow Ghanaian students, academic advisors, and institutional programs designed to facilitate adaptation (Adu & Boateng, 2019). For instance, mentorship programs, peer networks, and counseling services provide emotional, academic, and practical assistance that helps students navigate foreign educational environments. The presence of a strong support system has been linked to higher motivation, resilience, and the maintenance of a disciplined work ethic, which in turn enhances academic achievement (Tachie-Mensah & Asiedu, 2021).

Institutional support is particularly important in addressing academic challenges. Universities abroad often provide orientation programs, language support, and academic workshops to help international students acclimatize to different pedagogical approaches and assessment methods (Owusu & Tetteh, 2017). However, Ghanaian students' access to these services may vary, depending on awareness, initiative, or cultural willingness to seek help. Consequently, students who actively engage with institutional support resources often demonstrate better adaptation, a stronger work ethic, and higher academic success compared to those who do not utilize such services.

The interplay between challenges and support systems has broader implications for students' professional development. Work ethic, often defined as the value placed on diligence, responsibility, and persistence, is shaped not only by individual traits but also by environmental influences such as cultural expectations and available support (Mensah & Asare, 2021). For Ghanaian students abroad, the capacity to overcome academic and social challenges while maintaining discipline reflects both resilience and adaptability. Failure to adequately address these challenges may result in reduced motivation, stress, and even attrition from academic programs.

Despite the growing number of Ghanaian students studying abroad, there is limited empirical research on how challenges and support systems interact to influence work ethic and academic success. Most studies focus on general experiences of international students or the psychological impact of studying abroad

without explicitly linking these factors to academic discipline and performance (Boakye, 2020). There is a need for systematic investigation into how Ghanaian students leverage support systems to overcome challenges and maintain a strong work ethic, thereby achieving academic success.

In conclusion, studying abroad presents both opportunities and challenges for Ghanaian students. While cultural adaptation, language barriers, and financial pressures can hinder academic performance and weaken work ethic, robust support systems—both personal and institutional—can enhance resilience, motivation, and academic outcomes. Understanding these dynamics is crucial for developing interventions, policies, and programs that help Ghanaian students succeed academically while cultivating a strong work ethic and professional skills. This study seeks to fill the gap by examining the challenges faced by Ghanaian students abroad, the support mechanisms available to them, and the implications for work ethic and academic achievement.

Statement of the Problem

Ghanaian students pursuing higher education abroad face multiple challenges that can impact both their academic performance and professional development. These challenges include cultural adjustment, language barriers, financial pressures, social isolation, and differences in pedagogical approaches, all of which can undermine work ethic and motivation (Boakye, 2020; Mensah & Asare, 2021). While personal resilience is important, the absence or inadequacy of support systems—such as family guidance, peer networks, mentorship, and institutional resources—can exacerbate these challenges, leading to reduced academic engagement and, in some cases, attrition (Adu & Boateng, 2019). Despite the critical role of support mechanisms, limited research has systematically examined how Ghanaian students leverage available support to overcome challenges and sustain a work ethic abroad. This gap hinders the ability of policymakers, educators, and counseling services to design interventions that effectively enhance academic success and professional discipline among this student population.

Purpose of the Study

The purpose of this study is to examine the challenges faced by Ghanaian students abroad and the support systems available to them, and to assess how these factors influence work ethic and academic success. Specifically, the study seeks to identify the types of challenges students encounter, the resources and support mechanisms that assist them, and the relationship between these factors and students' diligence, motivation, and academic performance. By exploring these dynamics, the study aims to provide evidence-based recommendations for students, families, and educational institutions to enhance student outcomes abroad.

Research Objectives

1. To identify the primary challenges faced by Ghanaian students studying abroad.
2. To examine the types and effectiveness of support systems available to Ghanaian students abroad.
3. To investigate the relationship between challenges, support systems, and students' work ethic.
4. To assess the impact of challenges and support systems on the academic success of Ghanaian students abroad.

2. Literature Review

Theoretical Literature

The experiences of international students can be examined through several theoretical lenses that explain adaptation, motivation, and academic performance. Tinto's Theory of Student Departure provides a

foundational perspective for understanding why students may struggle academically and socially in foreign educational environments. Tinto (1993) posits that student retention and success depend on academic and social integration. When students experience challenges such as cultural differences, language barriers, or social isolation, their integration is disrupted, which can negatively affect motivation, work ethic, and academic performance. In the context of Ghanaian students abroad, this theory suggests that both personal and environmental factors play critical roles in determining academic success.

Social Support Theory also offers valuable insights into how support systems influence student outcomes. According to House (1981), social support can be categorized into emotional, informational, instrumental, and appraisal support. For Ghanaian students abroad, emotional support from family and peers helps mitigate feelings of homesickness and loneliness. Informational support, such as guidance on academic resources or cultural adaptation, aids students in navigating unfamiliar systems. Instrumental support, including financial assistance or access to study materials, ensures that practical needs are met, while appraisal support, such as constructive feedback, reinforces motivation and self-efficacy. Together, these forms of support contribute to a stronger work ethic and academic achievement by enhancing coping mechanisms and resilience.

Self-Determination Theory (SDT) provides another perspective, emphasizing the importance of intrinsic motivation in achieving academic success (Deci & Ryan, 2000). SDT posits that individuals are motivated when their basic psychological needs for autonomy, competence, and relatedness are satisfied. Ghanaian students studying abroad may face challenges that threaten these needs, such as difficulty adapting to new academic expectations or limited social connections. Support systems, both formal and informal, can help satisfy these needs by offering guidance, mentorship, and encouragement, thereby fostering intrinsic motivation, sustained work ethic, and improved academic outcomes.

Cultural Adjustment Theory further explains the challenges faced by international students. According to Berry's (1997) acculturation framework, students undergo a process of adaptation when encountering a new culture, which includes managing stress, balancing cultural identity, and learning new social norms. Ghanaian students abroad may experience cultural distance, which can manifest as communication difficulties, misunderstandings, or social isolation. Adequate support systems, including peer groups and institutional resources, can facilitate acculturation and reduce the negative impact of cultural challenges on academic performance.

Overall, these theories collectively underscore that student success abroad is influenced by a combination of personal traits, environmental conditions, and support mechanisms. Tinto's theory emphasizes integration, Social Support Theory highlights the importance of assistance from others, SDT emphasizes motivation, and Cultural Adjustment Theory addresses the challenges of adaptation. These theoretical perspectives provide a comprehensive framework for examining the interplay between challenges, support systems, work ethic, and academic success among Ghanaian students abroad.

Empirical Literature

Empirical studies have highlighted the multifaceted challenges faced by Ghanaian and African students studying abroad. Boakye (2020) found that international students from Ghana experience significant cultural adjustment challenges, including differences in classroom participation, teaching styles, and peer interaction norms. These challenges often contribute to stress, reduced motivation, and lower academic engagement. Similarly, Owusu and Tetteh (2017) observed that language barriers, particularly in English

and other instructional languages, hindered students' ability to participate fully in academic discussions and complete assignments on time, negatively affecting work ethic and performance.

Financial constraints also remain a persistent challenge for Ghanaian students abroad. Ofori (2020) reported that high tuition fees, living costs, and other expenses force many students to work part-time, often compromising study time and academic focus. This finding aligns with Mensah and Asare (2021), who noted that balancing work and study commitments places a significant strain on students' time management, discipline, and ability to sustain consistent academic effort. Consequently, financial pressures can indirectly influence students' work ethic and overall success in their studies.

Social isolation and psychological stress are additional challenges that impact students' academic outcomes. Kankam (2018) highlighted that feelings of homesickness, loneliness, and lack of peer support negatively affect motivation, concentration, and engagement in academic tasks. Students who lack strong support networks often report lower satisfaction with their study abroad experience, which may further reduce their academic productivity and perseverance. Adu and Boateng (2019) emphasized that access to emotional and social support, including family communication and peer mentorship, plays a critical role in mitigating these psychological challenges.

The importance of institutional support has also been widely documented. Orientation programs, academic counseling, language workshops, and mentorship initiatives have been shown to facilitate adaptation and enhance performance among international students (Tachie-Mensah & Asiedu, 2021). Ghanaian students who actively engage with these programs report higher academic satisfaction and a stronger work ethic, suggesting that institutional support is a key determinant of student success. However, access and utilization of such resources often depend on awareness, initiative, and cultural willingness to seek help, highlighting potential areas for improvement.

Several studies have explored the link between support systems and academic outcomes. Adu and Boateng (2019) found that Ghanaian students with robust emotional, social, and academic support networks exhibited higher motivation, greater perseverance, and better performance. Similarly, Tachie-Mensah and Asiedu (2021) demonstrated that mentorship and peer support positively influenced students' study habits, time management, and discipline, which in turn enhanced academic success. These findings confirm that support systems are instrumental in fostering both work ethic and academic achievement among students facing the challenges of studying abroad.

Research has also examined the interplay between challenges, support systems, and student work ethic. Mensah and Asare (2021) observed that students who received adequate support were more resilient in overcoming academic and social challenges, maintaining disciplined study routines, and achieving higher grades. This underscores the critical role of combined personal and external resources in shaping outcomes. Conversely, students lacking sufficient support were more likely to experience stress, disengagement, and inconsistent academic effort, highlighting the risks associated with inadequate assistance.

Despite these findings, gaps remain in understanding the specific challenges and support mechanisms that influence Ghanaian students' work ethic and academic success in foreign contexts. Most studies tend to focus on either challenges or support systems independently, without examining their combined impact. Additionally, there is limited research exploring how these factors interact to affect both motivation and performance among Ghanaian students abroad, which creates a need for systematic investigation in this context.

3. METHODOLOGY

Research Design

This study adopted a quantitative research design to examine the challenges faced by Ghanaian students abroad, the support systems available to them, and the relationship between these factors, work ethic, and academic success. A cross-sectional survey design was used, as it allows for the collection of data from a large sample at a single point in time, facilitating the identification of patterns and associations between variables (Creswell & Creswell, 2018). The quantitative approach was suitable because the study aimed to test hypothesized relationships between challenges, support systems, and academic outcomes in an objective and statistically robust manner.

Population and Sampling

The target population consisted of Ghanaian students pursuing tertiary education in foreign countries, including Europe, North America, and other regions. The population included both undergraduate and postgraduate students enrolled in universities abroad. To ensure representativeness, the study employed stratified random sampling, grouping students by country of study, level of study, and gender. This approach ensured that various demographic subgroups were proportionally represented. Using Krejcie and Morgan's (1970) sample size determination guidelines, a sample of 400 students was selected to allow for generalizable findings while accounting for non-response and incomplete questionnaires.

Data Collection Instruments

Data were collected using a structured questionnaire divided into four sections. The first section captured demographic information, including age, gender, level of study, country of study, and duration abroad. The second section assessed the challenges faced by students using a scale adapted from Boakye (2020) and Owusu and Tetteh (2017), covering cultural adaptation, language barriers, financial pressures, and social isolation. The third section measured support systems, including family support, peer networks, and institutional resources, adapted from Adu and Boateng (2019). The final section measured work ethic and academic success using a scale developed by Mensah and Asare (2021), focusing on diligence, discipline, motivation, and academic performance. All items were rated on a five-point Likert scale ranging from "strongly disagree" to "strongly agree."

Validity and Reliability

To ensure content validity, the questionnaire was reviewed by three experts in educational psychology, counseling, and international student affairs. Their feedback refined items to suit the context of Ghanaian students abroad. A pilot test was conducted with 30 Ghanaian students studying in foreign institutions not included in the main sample. Reliability analysis using Cronbach's alpha showed coefficients of 0.87 for challenges, 0.89 for support systems, and 0.91 for work ethic and academic success, indicating high internal consistency. Construct validity was further supported through confirmatory factor analysis, confirming that the items adequately captured the intended constructs.

Data Collection Procedure

Data collection was conducted after obtaining ethical clearance from the relevant institutional review board and informed consent from participants. The researcher contacted Ghanaian student associations, university offices, and social media groups to reach potential respondents. Questionnaires were distributed electronically to ensure wide coverage and convenience, and participants were assured of confidentiality and anonymity. Follow-ups were conducted to maximize response rates, and data collection lasted approximately three weeks.

Data Analysis

Data were coded and analyzed using SPSS version 26. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were used to summarize demographic characteristics and responses. Correlation analysis was conducted to examine relationships between challenges, support systems, work ethic, and academic success. Hierarchical regression analysis was employed to assess the predictive effects of challenges and support systems on work ethic and academic performance while controlling for demographic variables. The significance level was set at $p < 0.05$.

Ethical Considerations

The study adhered to ethical research principles, ensuring voluntary participation, informed consent, and the right to withdraw at any time. Confidentiality and anonymity were maintained by not collecting identifiable information and securely storing all data. Participants were informed of the purpose of the study, and institutional approval was obtained before data collection. The study also ensured that findings were reported objectively and used solely for academic purposes.

Analysis and Results

This section presents the statistical findings of the study and examines the relationships between challenges, support systems, work ethic, and academic success among Ghanaian students abroad. Descriptive statistics were first used to summarize the demographic profile of respondents and provide insight into the prevalence of various challenges and support systems. Correlation analysis was conducted to assess the strength and direction of associations between the main variables. Finally, hierarchical regression analysis was performed to determine the predictive effects of challenges and support systems on work ethic and academic success while controlling for demographic variables such as age, gender, level of study, and duration abroad.

Hierarchical Regression Results**Table 1: Hierarchical Regression of Challenges and Support Systems on Work Ethic**

Model	Predictors	B	SE	β	t	Sig.
1	Age	0.03	0.02	0.08	1.65	.100
	Gender	-0.05	0.04	-0.06	-1.15	.250
	Level of Study	0.08	0.03	0.12	2.67	.008
	Duration Abroad	0.10	0.03	0.14	3.21	.001
	R² = 0.11 , Adjusted R ² = 0.09, F(4, 395) = 12.15, $p < .001$					
2	Challenges	-0.29	0.04	-0.33	-7.25	.000
	$\Delta R^2 = 0.20$, Adjusted R ² = 0.29, F(5, 394) = 30.82, $p < .001$					
3	Support Systems	0.36	0.05	0.38	7.88	.000
	$\Delta R^2 = 0.22$, Adjusted R ² = 0.51, F(6, 393) = 69.41, $p < .001$					

Table 2: Hierarchical Regression of Challenges and Support Systems on Academic Success

Model	Predictors	B	SE	β	t	Sig.
1	Age	0.04	0.02	0.09	1.92	.056
	Gender	-0.06	0.05	-0.05	-1.20	.231
	Level of Study	0.07	0.03	0.11	2.50	.013
	Duration Abroad	0.09	0.03	0.13	3.09	.002
	R² = 0.10 , Adjusted R ² = 0.08, F(4, 395) = 11.01, p < .001					
2	Challenges	-0.27	0.04	-0.31	-6.84	.000
	ΔR^2 = 0.19 , Adjusted R ² = 0.27, F(5, 394) = 27.42, p < .001					
3	Support Systems	0.34	0.05	0.36	7.45	.000
	ΔR^2 = 0.21 , Adjusted R ² = 0.48, F(6, 393) = 60.78, p < .001					

The hierarchical regression results reveal several important findings. In Model 1, demographic variables were entered as control factors. Level of study ($\beta = 0.12$, $p < .01$) and duration abroad ($\beta = 0.14$, $p < .01$) significantly predicted work ethic and academic success, suggesting that students with higher levels of education and longer experience abroad tend to demonstrate greater diligence, discipline, and academic performance. Age and gender did not have significant effects, indicating that work ethic and academic outcomes are relatively independent of these demographic characteristics.

In Model 2, challenges faced by students were introduced. The results showed that challenges significantly and negatively predicted both work ethic ($\beta = -0.33$, $p < .001$) and academic success ($\beta = -0.31$, $p < .001$). This implies that students encountering greater cultural, linguistic, financial, or social challenges are more likely to experience reduced motivation, lower discipline, and poorer academic outcomes. The addition of challenges substantially improved the model, explaining an additional 20% of variance in work ethic and 19% in academic success.

Model 3 included support systems, which were found to be strong positive predictors of both work ethic ($\beta = 0.38$, $p < .001$) and academic success ($\beta = 0.36$, $p < .001$). This indicates that students with robust emotional, social, and institutional support are better able to overcome challenges, maintain discipline, and achieve higher academic performance. The inclusion of support systems increased the explained variance by 22% for work ethic and 21% for academic success, resulting in total adjusted R² values of 0.51 and 0.48, respectively.

Overall, the results demonstrate that while demographic factors play a modest role in shaping student outcomes, challenges and support systems are much stronger predictors of work ethic and academic success. Challenges have a negative impact, reducing motivation and discipline, whereas support systems enhance resilience, coping, and academic performance. These findings highlight the critical importance of providing Ghanaian students abroad with comprehensive support to ensure they maintain a strong work ethic and achieve academic success despite the challenges of studying in a foreign environment.

4. Discussion of Results

The findings of this study provide significant insights into how challenges and support systems influence the work ethic and academic success of Ghanaian students abroad. The results showed that challenges such as cultural adaptation, language barriers, financial pressures, and social isolation negatively impact students' motivation, discipline, and academic performance. This aligns with Boakye (2020), who observed that international students from Ghana often struggle to adjust to foreign academic and social environments, which can undermine their study routines and engagement. Similarly, Owusu and Tetteh (2017) found that language difficulties hinder students' participation in class discussions and the timely completion of assignments, reducing their overall work ethic.

Financial constraints emerged as a significant challenge, with students facing high tuition fees and living costs, often compelling them to work part-time. These dual responsibilities can strain students' time management and focus, negatively affecting both work ethic and academic outcomes (Ofori, 2020). This finding is consistent with Mensah and Asare (2021), who noted that balancing work and study commitments can compromise academic performance, emphasizing the need for financial planning and institutional support for students abroad.

Social and emotional challenges, including homesickness and loneliness, were also shown to affect academic engagement. Students with limited peer networks or weak family communication often reported lower motivation and reduced study discipline, which negatively influenced their academic outcomes (Kankam, 2018). The study underscores the importance of emotional and social support in mitigating these negative effects. Adu and Boateng (2019) similarly highlighted that robust emotional support helps students cope with stress, maintain focus, and sustain their work ethic in challenging environments.

Institutional and peer support systems were found to have a strong positive impact on work ethic and academic success. Students who actively utilized orientation programs, mentorship, academic workshops, and peer networks demonstrated higher resilience, discipline, and performance (Tachie-Mensah & Asiedu, 2021). These findings support Social Support Theory (House, 1981), which posits that emotional, informational, instrumental, and appraisal support enhance individuals' coping capacity and motivation. The study confirms that support systems are critical in enabling Ghanaian students to overcome challenges, maintain a strong work ethic, and achieve academic success abroad.

Hierarchical regression results revealed that while demographic factors such as level of study and duration abroad had modest positive effects on work ethic and academic outcomes, challenges exerted a significant negative influence, and support systems exerted a strong positive influence. The combined effect of challenges and support systems explained a substantial portion of the variance in student outcomes, highlighting the interplay between environmental stressors and protective resources. These findings suggest that academic success abroad is determined not only by individual characteristics but also by the availability and utilization of support systems to mitigate the impact of challenges.

5. Conclusion and Recommendations

Conclusion

This study examined the challenges faced by Ghanaian students abroad, the support systems available to them, and the implications for work ethic and academic success. The findings demonstrated that challenges such as cultural adaptation, language barriers, financial pressures, and social isolation negatively affect

students' motivation, discipline, and academic outcomes. Conversely, robust support systems—including family support, peer networks, and institutional resources—enhance resilience, coping, work ethic, and academic performance. While demographic factors such as level of study and duration abroad contributed modestly, the primary determinants of student success were the interplay between challenges and support systems.

Overall, the study underscores that Ghanaian students' ability to maintain a strong work ethic and achieve academic success abroad depends on both personal resilience and access to supportive resources. Addressing challenges without providing adequate support is insufficient, while support systems can significantly mitigate the negative effects of these challenges. The findings highlight the need for holistic interventions that combine practical, emotional, and academic assistance to foster both motivation and performance among students abroad.

Recommendations

First, universities and institutions hosting Ghanaian students should develop comprehensive support programs, including mentorship, counseling services, academic workshops, and orientation sessions, to facilitate cultural adaptation and academic adjustment. Such programs should be tailored to the specific needs of Ghanaian students to enhance relevance and effectiveness.

Second, Ghanaian students should actively engage with available support systems, including peer networks, student associations, and family communication channels, to enhance their coping capacity and maintain a strong work ethic. Students should be encouraged to seek help without stigma and utilize resources proactively to overcome challenges.

Third, financial support mechanisms, such as scholarships, grants, and part-time work opportunities, should be strengthened to alleviate financial pressures that compromise academic performance and work ethic. Policy initiatives from both Ghanaian and foreign institutions can help ensure students have adequate resources to focus on their studies.

Finally, further research should explore longitudinal outcomes to examine how challenges and support systems influence work ethic and academic success over time. Studies could also investigate the effectiveness of specific institutional programs and social interventions in enhancing student outcomes, providing evidence for targeted policy and practice improvements.

6. Reference

- 1) Adjei, E. (2019). *International student mobility and academic performance: Ghanaian students abroad*. Accra: University of Ghana Press.
- 2) Adu, K., & Boateng, S. (2019). Social support and academic success of Ghanaian students abroad. *Journal of International Education Research*, 15(2), 45–58.
- 3) Boakye, F. (2020). Cultural adaptation challenges among Ghanaian international students. *African Journal of Higher Education Studies*, 8(1), 23–38.
- 4) Berry, J. W. (1997). Immigration, acculturation, and adaptation. *Applied Psychology*, 46(1), 5–34.
- 5) Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Thousand Oaks, CA: Sage.
- 6) House, J. S. (1981). *Work stress and social support*. Reading, MA: Addison-Wesley.

- 7) Kankam, P. (2018). Psychological adjustment and coping strategies of Ghanaian students abroad. *International Journal of Educational Psychology*, 7(3), 89–103.
- 8) Mensah, J., & Asare, K. (2021). Academic engagement and motivation of Ghanaian students in foreign universities. *Journal of Educational Development*, 12(4), 101–117.
- 9) Ofori, D. (2020). Financial pressures and academic performance of Ghanaian students studying abroad. *Global Journal of Education and Learning*, 10(2), 55–68.
- 10) Owusu, G., & Tetteh, F. (2017). Language barriers and academic performance among Ghanaian international students. *Journal of International Student Studies*, 6(2), 34–49.
- 11) Tachie-Mensah, J., & Asiedu, I. (2021). Institutional support and academic success of Ghanaian students abroad. *International Journal of Higher Education Research*, 14(1), 12–28.
- 12) Tinto, V. (1993). *Leaving college: Rethinking the causes and cures of student attrition* (2nd ed.). Chicago, IL: University of Chicago Press.
- 13) Deci, E. L., & Ryan, R. M. (2000). The “what” and “why” of goal pursuits: Human needs and the self-determination of behavior. *Psychological Inquiry*, 11(4), 227–268.
- 14) Adusei, R., & Asamoah, E. (2023). The impact of challenges and coping strategies on Ghanaian students' academic performance abroad. *African Educational Review*, 15(3), 89–104.
- 15) Boateng, L., & Agyemang, F. (2022). Support systems and resilience among Ghanaian international students. *Journal of Cross-Cultural Education*, 9(2), 67–82.