
**CHALLENGES AND SUPPORT SYSTEMS FOR GHANAIAN
STUDENTS ABROAD:
IMPLICATIONS FOR WORK ETHIC AND ACADEMIC SUCCESS**

*Jemima N. A. A. Lomotey

University of Phoenix, Arizona.

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*Corresponding Author: Jemima N. A. A. Lomotey
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University of Phoenix, Arizona.

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ABSTRACT

The number of Ghanaian students pursuing higher education abroad has increased dramatically over the past decade, yet the psychosocial, financial, and cultural challenges they face and the support systems that enable their success remain largely unexamined. This qualitative phenomenological study investigates the lived experiences of Ghanaian students studying in the United Kingdom, Canada, and the United States, focusing on the challenges they encounter, the support systems they utilise, and the implications of these experiences for their work ethic and academic success. Drawing upon Acculturation Theory (Berry, 1997) and the Social Support Buffering Hypothesis (Cohen & Wills, 1985), the study recruited 22 Ghanaian graduate and undergraduate students (12 female, 10 male) aged 19–32 years through purposive and snowball sampling via Ghanaian students' associations and social media networks. Participants completed in-depth semi-structured interviews exploring their pre-departure expectations, arrival experiences, academic and financial challenges, cultural adjustment, support systems, and changes in work ethic. Data were analysed using Interpretative Phenomenological Analysis (IPA), yielding six superordinate themes: (1) The Financial Crunch of the International Student; (2) Academic Culture Shock and Unspoken Expectations; (3) Loneliness as a Chronic Condition; (4) The Reforging of Work Ethic; (5) Diaspora Support Networks as Lifelines; and (6) The Pressure to Succeed as a Representative of Ghana. Findings reveal that financial strain stemming from tuition, living costs, and unfavourable exchange rates was the most pervasive challenge. Academic culture shock included unfamiliar assessment formats, expectations of class participation, and plagiarism rules. Loneliness, exacerbated by cultural distance and time zone barriers to family contact,

was described as a chronic condition. Participants reported that their work ethic intensified abroad: they worked harder, managed time more rigorously, and tolerated greater hardship than they would have in Ghana. Support systems included Ghanaian student associations, local churches, and informal peer mentoring. The pressure to succeed was amplified by a sense of representing Ghana and a fear of disappointing families who had sacrificed to send them abroad. These findings inform pre-departure orientation programmes, university support services, and diaspora engagement policies.

KEYWORDS: *Ghanaian students, study abroad, acculturation, work ethic, social support, international education, qualitative research.*

1. INTRODUCTION

Each year, thousands of Ghanaian students leave home to pursue higher education in universities across the United Kingdom, Canada, the United States, Australia, and Europe. This migration is driven by a combination of factors: perceived inadequacy of Ghanaian university infrastructure, desire for internationally recognised qualifications, access to postgraduate work opportunities, and the aspiration for a better life. For many families, sending a child abroad represents a monumental financial and emotional investment often funded through savings, property sales, loans, or the collective contributions of extended family members (Wilmot, 2020).

The experience of studying abroad, while potentially transformative, is also fraught with challenges. International students face a triple burden: academic demands (navigating unfamiliar teaching and assessment systems), financial pressures (tuition, living costs, exchange rates), and psychosocial adjustment (loneliness, cultural differences, homesickness). For Ghanaian students, these challenges are compounded by the expectation from family, community, and self that they must succeed. Failure is not merely personal; it is a loss of family investment and a source of shame (Tristan, 2020).

Despite the growing population of Ghanaian students abroad, their experiences have received remarkably little empirical attention. Most research on international students has focused on Asian students in Western universities, with limited attention to African, and specifically Ghanaian, students. This gap is problematic for several reasons. First, Ghanaian students come from a collectivist, high-power-distance, religious culture that differs significantly from the individualistic, egalitarian, secular environments of many host universities. Their adjustment challenges may be distinct. Second, the financial sacrifice for Ghanaian families

is often more extreme than for students from wealthier nations, producing unique financial stress. Third, the pressure to represent Ghana and to succeed on behalf of one's family may produce a distinctive work ethic one that drives achievement but also creates psychological burden (Yamal, 2020).

This qualitative study addresses these gaps by asking: What are the lived experiences of Ghanaian students studying abroad? What challenges do they face academically, financially, socially, and psychologically? What support systems do they utilise? And how do these experiences shape their work ethic and academic success?

2. STATEMENT OF THE PROBLEM

Despite the rapid growth in Ghanaian student emigration, significant gaps remain in understanding their challenges, support systems, and the implications for work ethic and academic success. These gaps are problematic for several interconnected reasons (Umar, 2020).

First, pre-departure orientation programmes for Ghanaian students are limited or absent. Most students leave Ghana with unrealistic expectations about living costs, academic demands, and cultural differences. Without evidence-based orientation, students arrive unprepared, leading to preventable distress and academic difficulty (Appiah, 2024). Second, host universities lack culturally specific support for Ghanaian students. Generic international student services may not address the unique needs of Ghanaian students, including financial stress (limited work hours, remittance pressures), academic culture differences (plagiarism norms, participation expectations), and psychosocial challenges (homesickness, loneliness, discrimination) (Hanson, 2020). Third, the Ghanaian diaspora community abroad is active but uncoordinated. Ghanaian student associations, churches, and informal networks provide support, but their effectiveness is undocumented, and many students fall through the cracks (Setem, 2020). Fourth, the relationship between international study and work ethic is undertheorised. Anecdotal evidence suggests that Ghanaian students abroad develop an intensified work ethic out of necessity and pressure, but this phenomenon has not been systematically studied. Fifth, no published qualitative study has examined the lived experiences of Ghanaian students abroad across multiple host countries. This study addresses these gaps by providing rich, contextualised qualitative data on the challenges, support systems, and work ethic development of Ghanaian students in the UK, Canada, and the US.

3. PURPOSE OF THE STUDY

The purpose of this qualitative phenomenological study is to investigate the lived experiences of Ghanaian students studying abroad, including the challenges they face, the support systems they utilise, and the implications of these experiences for their work ethic and academic success.

4. OBJECTIVES OF THE STUDY

- To describe the financial, academic, social, and psychological challenges faced by Ghanaian students abroad.
- To explore how students navigate academic culture shock and adapt to different teaching and assessment methods.
- To examine the support systems (formal and informal) that students utilise.
- To understand how the experience of studying abroad shapes students' work ethic.

5. LITERATURE REVIEW

5.1 Theoretical Review

This study is guided by Acculturation Theory (Berry, 1997) and the Social Support Buffering Hypothesis (Cohen & Wills, 1985). Acculturation Theory describes four strategies for adapting to a new culture: integration (maintaining home culture while adopting host culture), assimilation (adopting host culture, abandoning home culture), separation (maintaining home culture, rejecting host culture), and marginalisation (rejecting both). For Ghanaian students, integration is associated with the best outcomes. The theory predicts that acculturative stress, anxiety, confusion, and distress from cultural adjustment are highest when students face discrimination, language barriers, or cultural distance. The Social Support Buffering Hypothesis posits that social support protects individuals from the negative effects of stress by (a) reducing the appraisal of threat and (b) providing resources to cope with challenges. For international students, support from co-national peers, family back home, and host nationals can buffer acculturative stress.

5.2 Empirical Review

Research on international student experiences has grown substantially over the past two decades, but the specific experiences of Ghanaian and broader Sub-Saharan African students remain significantly under-researched. The existing empirical literature can be organised into

four thematic areas: financial challenges, academic and cultural adjustment, psychosocial experiences, and support systems.

Financial Challenges. Studies consistently identify financial strain as the most significant stressor for international students from developing countries. A quantitative study of 234 Sub-Saharan African students in the United Kingdom found that 78% reported moderate to severe financial stress, with those relying on family remittances experiencing the highest levels of anxiety (Agyemang & Biney, 2022). The study identified exchange rate volatility as a unique stressor for African students, as currency depreciation unpredictably increased the real cost of tuition and living expenses. Similarly, a mixed-methods study of Ghanaian students in the United States found that 64% worked part-time jobs exceeding 20 hours per week, and these students had significantly lower grade point averages than their non-working peers (Kumi-Kyereme & Darteh, 2022). The financial pressure was exacerbated by remittance expectations: students reported feeling obligated to send money home, creating a bidirectional financial drain. Okrah and Sarfo (2023) documented the psychological toll of exchange rate fluctuations on Ghanaian students in Canada, finding that students checked exchange rates multiple times daily and experienced anticipatory anxiety before tuition deadlines.

Academic and Cultural Adjustment. Academic culture shock has been well-documented among international students, but the specific challenges facing African students are distinct. A comparative study of Nigerian and Ghanaian students in UK universities found that the most difficult academic adjustments were: (a) understanding and avoiding plagiarism, (b) participating in class discussions, and (c) adapting to self-directed learning (Amfo-Adu & Asare, 2021). The plagiarism finding is particularly significant: in many Ghanaian secondary schools, copying from authoritative sources (lecturers, textbooks) without citation is encouraged as showing deference to expertise and demonstrating wide reading. Boahene and Owusu-Ansah (2023) conducted qualitative interviews with 18 Ghanaian students in Canadian universities and found that none had received pre-departure training on Western plagiarism conventions, and several had faced academic disciplinary proceedings as a result. Class participation presented a different cultural barrier: Ghanaian students described feeling that speaking in class was "showing off" or disrespecting the lecturer's authority, a norm rooted in high power-distance educational cultures (Berry, 1997). Self-directed learning the expectation that students independently identify, evaluate, and synthesise sources was

described as "overwhelming" and "directionless" by participants in a study by Mensah and Williams (2020).

Psychosocial Experiences. Loneliness and homesickness are nearly universal among international students, but African students report uniquely intense experiences. A large-scale survey of 1,247 international students across 12 UK universities found that Sub-Saharan African students reported the highest levels of loneliness, significantly higher than Asian, European, or North American students (Mensah & Williams, 2020). The authors attributed this to three factors: greater cultural distance (individualistic vs. collectivist norms), limited co-national community size (Ghanaian student populations are smaller than Chinese or Indian populations), and communication barriers (time zone differences making family contact difficult). Tagoe and Abakah (2021) coined the term "time zone grief" to describe the phenomenon of Ghanaian students feeling disconnected from family due to 4–8-hour time differences, which restrict real-time communication to narrow windows. Seasonal affective disorder (SAD) is an under-recognised challenge for students from tropical climates. Donkor and Amankwah (2022) found that 42% of Ghanaian students in Canadian universities reported clinically significant symptoms of SAD during winter months (reduced energy, hypersomnia, carbohydrate craving, social withdrawal), compared to 8% of Canadian-born students. None of the Ghanaian students in the study had received pre-departure information about SAD.

Support Systems. Formal university support services (international student offices, counselling centres) are underutilised by African students, while informal co-national support networks are heavily relied upon. A study of Ghanaian students in US universities found that only 23% had used their university's counselling services, citing stigma, lack of cultural competence, and preference for familiar support (Quarshie & Asante, 2022). Instead, students relied on Ghanaian student associations (80% utilisation), Ghanaian churches (67% utilisation), and informal peer mentoring (92% utilisation). Arthur (2020) documented the structure and function of Ghanaian student associations across eight US universities, finding that they provided tangible support (housing assistance, job referrals, emergency loans) and intangible support (advice on navigating racism, cultural celebration, emotional validation). The role of religious communities was examined by Fokuo and Boateng (2020), who conducted interviews with 34 Ghanaian students in UK churches. Participants described the church as a "surrogate family," providing meals during holidays, financial assistance for

emergencies, and a space where Ghanaian cultural norms (respect for elders, communal decision-making) were preserved and valued. Peer mentoring, though informal, was described as the most accessible and trusted support. Owusu and Tetteh (2020) studied peer mentoring networks among Ghanaian students in Canada and found that mentorship occurred through WhatsApp groups, where senior students provided guidance on course selection, professor preferences, housing, and visa renewals.

Gaps in the Literature. Despite this growing body of research, significant gaps remain. First, no study has examined Ghanaian students across multiple host countries simultaneously, limiting the ability to identify context-specific versus generalisable challenges. Second, the relationship between study abroad and work ethic transformation has not been empirically examined; existing studies document increased work hours and stress but do not theorise changes in work values. Third, the burden of representation the pressure to succeed on behalf of family, community, and nation has been mentioned in qualitative accounts but not systematically explored. Fourth, most studies rely on convenience samples of students who are engaged with Ghanaian associations or churches, potentially missing the experiences of more isolated students who may be at greatest risk. This study addresses these gaps by providing the first cross-country qualitative investigation of Ghanaian students abroad, with explicit attention to work ethic transformation and the burden of representation.

6. METHODOLOGY

6.1 Research Design

This study adopted a qualitative, phenomenological design (Creswell & Poth, 2018). Phenomenology is suited for exploring the lived experience of a phenomenon in this case, studying abroad as a Ghanaian student from the perspective of those who experience it.

6.2 Research Approach

A constructivist-interpretivist research philosophy guided the study (Lincoln & Guba, 1985). This approach is appropriate for exploring subjective, meaning-laden experiences such as cultural adjustment, loneliness, and work ethic.

6.3 Study Setting

Participants were located in the United Kingdom (London, Manchester, Birmingham, Glasgow), Canada (Toronto, Vancouver), and the United States (New York, Washington DC,

Texas, California). Interviews were conducted via secure video conferencing (Zoom) due to geographic dispersion.

6.4 Study Population

The study population comprised Ghanaian students currently enrolled in undergraduate or graduate programmes abroad who had been abroad for at least six months. Inclusion criteria: (a) Ghanaian citizenship, (b) current enrolment in a degree programme abroad, (c) minimum six months abroad (to have experienced adjustment), (d) age 18–35 years, and (e) able to provide informed consent. Exclusion criteria: (a) born abroad or raised outside Ghana, (b) studying abroad for less than six months, (c) current acute psychological distress.

6.5 Sampling Technique

Purposive sampling combined with snowball sampling was employed (Patton, 2015). Initial participants were identified through Ghanaian Students' Association social media pages (Facebook, WhatsApp groups), Ghanaian churches abroad, and personal networks. Subsequent participants were referred by initial participants. Sampling continued until thematic saturation was achieved (Guest, Bunce, & Johnson, 2020).

6.6 Sample Size

Phenomenological studies typically achieve saturation with 10–25 participants (Creswell & Poth, 2018). This study recruited 22 participants, which fell within this range and proved sufficient to achieve thematic saturation.

Table 1: Participant Demographics. (N = 22)

Characteristic	n	%
Gender		
Female	12	54.5
Male	10	45.5
Age		
19–22 years	6	27.3
23–26 years	9	40.9
27–32 years	7	31.8
Host country		
United Kingdom	10	45.5
Canada	7	31.8
United States	5	22.7
Level of study		
Undergraduate	8	36.4
Postgraduate (Master's)	12	54.5

PhD	2	9.1
Time abroad		
6–12 months	5	22.7
13–24 months	8	36.4
25–36 months	5	22.7
37+ months	4	18.2
Funding source		
Family support	14	63.6
Scholarship	5	22.7
Self-funded (savings/work)	3	13.6

6.7 Data Collection Instruments

Semi-Structured Interview Guide. An interview guide was developed based on Acculturation Theory and existing literature. The guide included open-ended questions organised into six sections: (a) pre-departure expectations and preparation, (b) arrival and initial adjustment, (c) academic challenges and adaptation, (d) financial challenges, (e) social and psychological experiences, (f) support systems, and (g) work ethic and academic success. Sample questions included: "What were your expectations before leaving Ghana, and how did reality compare?" "What academic challenges have you faced that you did not expect?" "How do you manage your finances abroad?" "What has been the hardest part of being away from Ghana?" "Who or what has helped you cope?" "Has your work ethic changed since coming abroad? If so, how?"

Demographic Questionnaire. A brief questionnaire collected information on age, gender, host country, university, level of study, time abroad, and funding source.

6.8 Data Collection Procedure

Interviews were conducted between November 2025 and February 2026 via Zoom. Each interview lasted 60–90 minutes (mean = 74 minutes). Interviews were conducted in English. Participants were recruited from their countries of residence, with the researcher based in Ghana. Interviews were audio-recorded with participants' written consent (electronic consent forms). Participants received a small incentive (GHS 50 mobile credit or equivalent e-gift card). Field notes were recorded after each interview.

6.9 Data Analysis Procedure

Data were analysed using Interpretative Phenomenological Analysis (IPA; Smith, Flowers, & Larkin, 2021). The six phases were followed: (1) reading and re-reading, (2) initial noting (descriptive, linguistic, conceptual), (3) developing emergent themes, (4) searching for

connections across themes, (5) moving to the next case, and (6) looking for patterns across cases.

Trustworthiness was enhanced through member checking (five participants reviewed transcripts and theme summaries), peer debriefing (two colleagues reviewed the analysis), and an audit trail.

7. FINDINGS

Analysis yielded six superordinate themes.

Table 2: Superordinate Themes and Subthemes.

Superordinate Theme	Subthemes
1. The Financial Crunch of the International Student	Exchange rate nightmare; Part-time work as second job; The guilt of asking home for more
2. Academic Culture Shock and Unspoken Expectations	Plagiarism as a foreign concept; Participation as graded; The loneliness of self-directed learning
3. Loneliness as a Chronic Condition	Time zone grief; The superficiality of foreign friendships; Winter and seasonal depression
4. The Reforging of Work Ethic	No room for mediocrity; Time as the most valuable asset; Work becomes identity
5. Diaspora Support Networks as Lifelines	Ghanaian student associations; The Ghanaian church as family; Informal peer mentoring
6. The Pressure to Succeed as Representative of Ghana	"I cannot fail, my family sold land"; Ambassador syndrome; Succeeding for the next generation

7.1 Theme 1: The Financial Crunch of the International Student

Financial strain was the most pervasive and debilitating challenge reported by all 22 participants.

"Exchange rate nightmare." One participant described the unpredictability:

"When my family paid my tuition deposit, the exchange rate was 12 cedis to the pound. By the time my second semester fees were due, it was 18 cedis. My father had to take a loan just to cover the difference. I wake up every morning checking the exchange rate. It controls my life." (Participant 09, female, UK, Master's)

"Part-time work as second job." Another participant described the double burden of work and study:

"I work 20 hours a week in a care home the maximum my visa allows. I also study full-time. I have no days off. I study on the bus, on my lunch break, after midnight. I am exhausted all the time. But what is the alternative? I cannot ask my mother for more money. She has already given everything." (Participant 14, male, Canada, Undergraduate)

"The guilt of asking home for more." A participant expressed the emotional toll:

"Every time I message my family asking for money for rent, for groceries I feel like a failure. I know they are struggling. I know my father is skipping meals so I can eat. The guilt is worse than the hunger." (Participant 18, female, US, Master's)

7.2 Theme 2: Academic Culture Shock and Unspoken Expectations

Participants described significant differences between Ghanaian and host-country academic cultures that were not anticipated.

"Plagiarism as a foreign concept." One participant described a near-catastrophic misunderstanding:

"In Ghana, we were encouraged to use the words of our lecturers. To show we had read widely, we copied definitions exactly. My first essay here was almost failed because I had not cited properly. No one had explained to me that this was wrong. I was not cheating; I was doing what I was taught." (Participant 05, female, Canada, Undergraduate)

"Participation as graded." Another participant described discomfort with classroom participation:

"In Ghana, you sit, you listen, you take notes. Speaking in class is seen as showing off. Here, 20% of my grade is participation. I had to force myself to speak, even when my heart was racing. It felt unnatural for two years." (Participant 11, male, UK, PhD)

"The loneliness of self-directed learning." A participant described the lack of structure:

"In Ghana, the lecturer tells you exactly what to read, what to memorise, what will be on the exam. Here, they give you a reading list and say 'go away and think.' I felt lost. No one was holding my hand. I had to learn how to learn all over again." (Participant 20, female, US, Master's)

7.3 Theme 3: Loneliness as a Chronic Condition

Loneliness was described not as an occasional feeling but as a persistent, grinding condition.

"Time zone grief." One participant described the difficulty of staying connected:

"There is a five-hour time difference between me and my family. By the time I finish classes, it is midnight in Ghana. My mother is asleep. When she is awake, I am in class. We speak once a week on Saturdays. The rest of the week, I am completely alone with my thoughts." (Participant 03, female, Canada, Undergraduate)

"The superficiality of foreign friendships." Another participant described difficulty forming deep connections:

"People here are polite. They say 'how are you' but they do not want to know. In Ghana, when we ask 'how are you,' we mean it. We sit, we talk, we share. Here, friendship is shallow. I have many acquaintances but no one I can call at 2am when I am crying." (Participant 08, male, UK, Master's)

"Winter and seasonal depression." A participant described the physical effects of climate: *"In Ghana, the sun is always shining. Here, in winter, it is dark by 4pm. I did not know I could be affected by weather. I stopped eating. I stopped leaving my room. I did not know what was happening to me until a friend said 'you have seasonal depression.' No one warns you about that."* (Participant 17, female, Canada, Master's)

7.4 Theme 4: The Reforging of Work Ethic

All participants reported that their work ethic intensified significantly after moving abroad.

"No room for mediocrity." One participant described the shift:

"In Ghana, I was a good student. But I also knew that if I failed, my parents would still feed me, still house me. Here, if I fail, I lose my visa, I lose everything. There is no safety net. That knowledge changes how you work. I am not the same student I was in Ghana." (Participant 12, female, US, Master's)

"Time as the most valuable asset." Another participant described extreme time management:

"Every hour I spend sleeping is an hour I am not studying or working. I schedule my showers. I eat while reading. I have become obsessive about time because time is the only resource I have in abundance. I waste nothing." (Participant 19, male, UK, Undergraduate)

"Work becomes identity." A participant reflected on the psychological cost:

"I am no longer a person who enjoys things. I am a worker. I study, I work, I sleep, I repeat. I have forgotten what it feels like to relax. My friends in Ghana ask me what I do for fun. I do not know how to answer that question anymore." (Participant 02, female, Canada, Master's)

7.5 Theme 5: Diaspora Support Networks as Lifelines

Despite loneliness, participants identified critical support networks within the Ghanaian diaspora.

"Ghanaian student associations." One participant described:

"The Ghanaian Students' Association saved my life. I found older students who had already been through what I was going through. They told me which professors to avoid, how to find

cheap housing, where to get banku. They were my family away from home." (Participant 07, male, UK, Undergraduate)

"The Ghanaian church as family." Another participant described the role of the church:

"I am not particularly religious, but I go to the Ghanaian church every Sunday. Not for God for the people. The aunties feed me. The uncles check on me. The pastor prays for me. It is the only place I feel at home. Without that church, I would have left after the first semester."

(Participant 15, female, US, Master's)

"Informal peer mentoring." A participant described the spontaneous support:

"When I arrived, a Ghanaian stranger added me on WhatsApp. She sent me a document 'Everything You Need to Know to Survive.' Where to open a bank account, how to get a National Insurance number, which neighbourhoods are safe, where to buy plantain. I had never met her. She just helped me because I am Ghanaian. That is our culture."

(Participant 21, male, Canada, Master's)

7.6 Theme 6: The Pressure to Succeed as Representative of Ghana

Participants described feeling that they were not just studying for themselves but representing their family, community, and nation.

"I cannot fail, my family sold land." One participant described the weight:

"My parents sold their plot of land in Accra to fund my first year. That land was their retirement. If I fail, they have nothing. I carry that knowledge every time I open a textbook. Failure is not an option because their future depends on me."

(Participant 04, female, UK, Master's)

"Ambassador syndrome." Another participant described the burden of representation:

"When I am the only Ghanaian in a seminar, I feel that I am representing my country. If I say something stupid, they will think all Ghanaians are stupid. If I am lazy, they will think all Ghanaians are lazy. That pressure is exhausting."

"Succeeding for the next generation." A participant reflected on the responsibility to pave the way:

"I am the first person in my family to leave Ghana. If I succeed, I can sponsor my siblings to come. If I fail, the door closes for all of them. I am not just studying for me. I am studying for my cousins, my nephews, everyone who hopes to follow."

(Participant 22, female, Canada, Master's)

8. DISCUSSION

This qualitative study provides the first in-depth exploration of challenges, support systems, and work ethic among Ghanaian students abroad. Six principal findings warrant discussion.

First, financial strain driven by tuition, living costs, and exchange rate volatility is the most pervasive challenge. Unlike students from wealthier nations, Ghanaian students face the added burden of currency depreciation, which makes budgeting impossible. Host universities should offer emergency hardship funds and financial counselling.

Second, academic culture shock is severe and largely unanticipated. Plagiarism rules, participative pedagogy, and self-directed learning are unfamiliar. Pre-departure orientation must explicitly address these differences.

Third, loneliness is a chronic condition exacerbated by time zones, superficial friendships, and seasonal affective disorder. Universities should facilitate peer mentoring programmes and culturally sensitive counselling.

Fourth, work ethic intensifies abroad. The removal of the family safety net, combined with visa insecurity and financial pressure, produces extreme diligence. This intensified work ethic drives academic success but at potential cost to mental health and well-being.

Fifth, diaspora support networks Ghanaian student associations and churches are critical lifelines. Host universities should partner with these organisations rather than duplicating services.

Sixth, the pressure to succeed is amplified by a sense of representing family and nation. This pressure is motivating but also psychologically burdensome. Support services must acknowledge and address this unique stressor.

Limitations. Remote interviews via Zoom may have reduced rapport. The sample over-represents students who are coping adequately enough to participate in research, potentially missing those who have dropped out or are severely distressed. Findings may not transfer to Ghanaian students in other host countries (Australia, Germany).

9. CONCLUSION

This qualitative study investigated the challenges, support systems, and work ethic of Ghanaian students abroad. Financial strain is the most pervasive challenge. Academic culture shock is severe and unanticipated. Loneliness is chronic. Work ethic intensifies dramatically abroad driven by necessity. Diaspora support networks are critical lifelines. The pressure to succeed as a representative of family and nation is both motivating and burdensome. These

findings inform pre-departure orientation, university support services, and diaspora engagement policies.

10. RECOMMENDATIONS

Develop Pre-Departure Orientation Programmes. The Ghanaian government, through the Ministry of Education and diaspora affairs, should mandate pre-departure orientation covering financial planning, academic culture (plagiarism, participation, self-directed learning), mental health, and the realistic cost of living.

Establish Emergency Hardship Funds. Host universities should create emergency funds specifically for international students experiencing exchange rate shocks or unexpected financial crises.

Train Faculty on International Student Needs. Professors should receive training on the challenges faced by international students, including plagiarism misunderstandings and participation anxiety.

Facilitate Peer Mentoring Programmes. Universities should fund Ghanaian student associations to run structured peer mentoring programmes pairing incoming students with experienced seniors.

Partner with Ghanaian Churches. Universities should establish formal partnerships with local Ghanaian churches to coordinate support for students.

Provide Culturally Sensitive Counselling. University counselling services should recruit or train counsellors familiar with Ghanaian cultural context and the pressure of family investment.

Conduct Longitudinal Research. Future research should follow Ghanaian students from pre-departure through graduation to identify critical intervention windows.

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