Challenges of India’s No-Employment Policy for International Students: A Structural Equation Modelling Approach

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ABSTRACT

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| **Aims:** International students face financial challenges due to tuition fees, living expenses, and limited financial aid. While many countries permit part-time employment, India prohibits it. This study examines how India's no-employment policy affects students' financial stress, perceived benefits of part-time work, and career development.  **Design/methodology/approach:** A cross-sectional survey design was utilized to collect data from a sample of 150 foreign students studying in different states of India. Structural Equation Modelling (SEM) was employed using SmartPLS Version 4.1.0.9 to analyze the hypothesized relationships between the constructs.  **Research Findings:** The study finds that higher financial stress is associated with negative perceptions of the employment restriction and a stronger belief in the benefits of part-time work. Financial stress did not directly impact perceived career development but had a significant indirect effect, mediated through negative policy perceptions and perceived benefits of part-time work. The perceived benefits of part-time work played a crucial role, directly influencing both negative policy perceptions and career development concerns.  **Theoretical Contribution/Originality:** Although India is hosting a large number of international students, the restriction on employment for international students poses financial stress and limits their career development opportunities. The study suggests that policymakers should reconsider employment restrictions for foreign students, as allowing part-time work could provide crucial financial support while enhancing career development opportunities. |

***Keywords:*** *International students in India, Financial stress, Career development, Part-time employment restrictions, Structural Equation Modelling (SEM)*

1. INTRODUCTION

International students are individuals who migrate to another country with the aim of pursuing a tertiary (or higher) degree. In other words, anyone who is enrolled in an institution of a country other than their own country and is physically in the host country is called an international student. Definition: “*Internationally mobile students are individuals who have physically crossed an international border between two countries with the objective to participate in educational activities in the country of destination, where the country of destination of a given student is different from their country of origin”*(UNESCO, 2023)*.*

This movement of students to foreign countries in pursuit of higher education has a significant impact on individuals, institutions, and societies globally. International student mobility provides opportunities for educational excellence, cultural exchange, and economic growth (OECD, 2023). In 2021, there were more than 6.4 million international students studying abroad. The majority of these students are from countries with middle- or low-per-capita income, such as China and India, and who are mostly enrolled in high-income countries (UIS, 2023).

International students from middle- or low-per-capita-income countries often need some sort of income to meet the relatively higher living expenses in their host country, which most of the time leads them to hold a part-time job beside their full-time studies. Part-time employment while being enrolled in a university has a long history, and a considerable number of university students are engaged in some form of part-time employment. Some students spend longer time in their part-time jobs than in their classes (Robotham, 2012). Most of the countries that host international students allow these students to have part-time employment, and a huge number of these students hold part-time jobs while studying. There are different motivations for students to have part-time employment, with the majority of them holding part-time employment due to financial pressures (Robotham, 2012; Evans & Yusof, 2020; Evans & Vaughan, 2021).

Beside the fact that India is the second country with the largest number of students studying abroad, this country has been successful in attracting international students to study in India. In 2021-22, the number of international students enrolled in Indian institutions was around 46,878, who came from 170 countries (Ministry of Education, 2022). India’s neighbouring countries, such as Nepal and Afghanistan, constitute the highest number of these students (Ministry of Education, 2022). International students pursue various courses in Indian institutions; undergraduate courses with 74.8% have the highest number of these students, followed by postgraduate courses with 15.8% of international students (Ministry of Education, 2022).

Despite India's growth in attracting international students, the country does not allow them to engage in any part-time or full-time paid employment. This restriction poses significant challenges to international students, who often rely on work opportunities to support their financial needs, gain practical experience, and enhance their career prospects. As a result, these students face unique struggles in balancing their academic pursuits with the financial pressures and limited avenues for skill development. The primary objective of this study is to investigate how financial stress influences international students' perceptions of the no-employment policy and their career development in India.

Specifically, the study seeks to analyse:

* Whether financial stress leads to a negative perception of the employment restriction.
* How financial stress impacts students' views on the benefits of part-time work.
* Whether these factors collectively contribute to feelings of hindered career development.

By employing Structural Equation Modelling (SEM), this research aims to provide a comprehensive analysis of the complex relationships between financial stress, policy perception, and career development. SEM is particularly suitable for this study as it allows for the examination of direct and indirect effects among multiple interrelated variables, making it a preferred method for studying latent constructs in social sciences (Hair et al., 2010).

2. Literature Review

The key motivations for the internationalization of higher education are commercial advantages, knowledge and language acquisition, enhancing curriculum, and addressing the financial challenges of educational institutions (Altbach & Knight, 2007). Internationalization of higher education leads to cultural exchange among international and domestic students, which develops cross-cultural skills and enhances their employability (Volet & Ang, 2012).

Although the number of students who study abroad is increasing each year (OECD, 2023), there are some unique challenges faced by these students. Sherry et al. (2010) discuss the challenges international students face in adapting to a new culture: language barriers, financial difficulties, and a lack of social support. Their study reveals that many international students struggle with spoken English more than written communication, and they often feel socially excluded in their host communities. Financial problems, exacerbated by limited employment opportunities and high tuition fees, add to their difficulties and often lead to mental stress among international students (Sherry et al., 2010; Arthur & Flynn, 2011; Smith & Khawaja, 2011).

While studying abroad comes with a lot of challenges, international students found part-time employment a solution for some of these difficulties. Many international students who are engaged in some form of part-time employment consider financial difficulties as their primary reason to engage in part-time employment (Sorensen & Winn 1993; Ford et al., 1995; Curtis & Williams, 2002; Barron, 2007; Andrade & Evans, 2009; Evans et al., 2014). Financial situation is among the leading factors associated with higher stress of international students when compared to domestic students (Neri & Ville 2008; Amanvermez et al., 2024).

Tomlinson (2008) and Fede et al. (2018) argue that part-time work provides students with transferable skills, enhances employability, and bridges the gap between academic learning and the demands of the job market. Most international students believe that their part-time employment not only assists them with their financial issues but also helps them gain practical experience, such as teamwork and communication, which will help them in their future careers (Lucas & Lammont, 1998; Barron, 2007; Tomlinson, 2008; Kwadzo, 2014; Evans & Yusof, 2020; Evans & Vaughan, 2021). Moreover, having part-time employment helps international students to build networks with locals, peers, and faculties, which is beneficial in improving their mental health and keeping them happier (Neri & Ville, 2008; Mitola et al., 2018). Furthermore, Geel & Backes‐Gellner (2012) observed that students who have employment in a field related to their studies get more benefits in the long term than those who work in an unrelated field. These benefits include higher employment chances, shorter job search time, and higher income.

Balancing full-time studies and part-time employment is another challenge that comes with having part-time employment. According to Manthei & Gilmore (2005), having a part-time job leaves less time for studies than required. New students in particular find it difficult to balance their studies and a part-time job, which causes most of them to suffer from stress (Jogaratnam & Buchanan, 2004). However, later studies suggest that having part-time employment while studying has no significant destruction to their studies and marks (Curtis, 2005; Barron, 2007). Moreover, Ali (2017) and Kamitewoko (2021) emphasize that effective time management between work and study is a key factor in determining whether part-time employment positively or negatively impacts academic performance.

India’s higher education system has a history of contributing to regional capacity building in neighbouring countries. India's long-standing tradition of attracting international students, especially from Asia and Africa, offers these countries a way to enhance their human capital through education (Yeravdekar & Tiwari, 2014; Lavakare, 2018). Although India, like every other country, has significantly worked on its higher education to make it an optimum choice for both domestic and international students, AISHE final reports show no improvement in attracting international students to Indian higher education institutions. The total number of international students studying in Indian higher education institutions is illustrated in Figure 1 (AISHE, 2024).

Figure 1: Number of International Students Enrolled in Indian Higher Education Institutions

Shinde & Ngan (2020) discussed the motives and obstacles of international students studying in Indian universities and found that the academic knowledge and English speaking environment, particularly in classes, are the primary motives that attract international students to India. However, financial concerns, local language barriers, safety concerns, and emotional adjustment were found to be challenges faced by international students in India.

In contrast to India's restrictive employment policies for foreign students, several other countries offer work opportunities during studies. In the United Kingdom, international students enrolled in full-time degree programs at recognized institutions are permitted to work up to 20 hours per week during term time and full-time during vacations (UKCISA, 2024). Similarly, Germany allows foreign students to work up to 120 full days or 240 half days annually, with the possibility of extending these hours under certain conditions (Olluri, 2024; CBS International Business School, 2025). In the United States, international students on F-1 visas can engage in on-campus employment for up to 20 hours per week during academic terms and full-time during breaks. Off-campus employment is also possible after completing one academic year, subject to authorization (Fredonia University, 2025). China has recently relaxed its regulations, enabling foreign students to take part-time jobs or internships off-campus, provided they obtain approval from their educational institution and the relevant authorities (China Admissions, 2023; Educations.com, 2025; Intime, 2025).

The research gap I am addressing in my study is the limited exploration of how India's no employment policy specifically affects the financial wellbeing and career development prospects of foreign students. While previous literature has extensively covered the financial struggles of international students and the benefits of part-time employment in alleviating these challenges (Curtis & Williams, 2002; Barron, 2007), there is a lack of focus on the consequences of restrictive employment policies in developing countries like India. Existing studies on international students in India (Shinde & Ngan, 2020) emphasises the financial difficulties and cultural barriers but do not delve into the compounded impact of the prohibition on student employment, which is critical for their financial stability and career development. This study aims to fill that gap by assessing the broader implications of such policies on international students' overall experience in India.

As per the above literature review, the following hypotheses are developed:

* H1: Students who experience higher financial stress are more likely to perceive the no-employment policy negatively.
* H2: Higher financial stress negatively impacts students' perception of their career development.
* H3: Students who experience higher financial stress are more likely to perceive greater benefits of part-time work.
* H4: Students who perceive the policy negatively are more likely to feel that their career development is hindered.
* H5: students who perceive greater benefits of part-time work are more likely to perceive the no-employment policy negatively.
* H6: Students who perceive greater benefits of part-time work are more likely to feel that their career development is hindered.

3. Methodology:

3.1 Research Design

This study employed a quantitative approach to investigate the relationships between financial stress, perceptions of a no-employment policy, perceived benefits of part-time work, and perceived career development among students. A cross-sectional survey design was utilized to collect data from a sample of 150 foreign students studying in different states of India. The questionnaire was distributed online and through networks to collect the data.

**3.2 Population and Sample**

The target population for this study comprises foreign students currently studying in Indian universities. The survey was distributed across various universities with a sizable foreign student population, considering multiple academic levels and fields of study. The sample size of 150 was determined to balance statistical reliability with practical feasibility in data collection and analysis. Participants are recruited through a combination of purposive (Palinkas et al., 2015) and snowball sampling (Atkinson & Flint, 2001) techniques. It allows respondents to refer other foreign students, hence facilitating broader outreach.

**3.3 Measures**

Four latent variables were measured using multiple observed indicators (items).

* Financial Stress (FS): Measured using five items (FS\_1 to FS\_5) assessing the level of financial strain experienced by students.
* No-Employment Policy Perception (PP): Measured using five items (PP\_1 to PP\_5). Higher scores on these items indicate *more negative* perceptions of the policy. PP\_1 was not loaded strongly, hence removed from the analysis.
* Perceived Benefits of Part-Time Work (PB): Measured using four items (PB\_1 to PB\_4) assessing students' perceptions of the advantages of part-time employment.
* Perceived Hindrance to Career Development (CD): Measured using six items (CD\_1 to CD\_6) reflecting students' beliefs about how their career development is being affected. CD\_4 and CD\_6 were removed from the analysis due to low factor loadings.

Participants are asked to indicate their level of agreement on a 5-point Likert scale, from “Strongly Disagree” to “Strongly Agree.”

**3.4 Reliability and Validity**

The reliability and validity of the measurement model were assessed prior to examining the structural model. The following criteria were used:

Indicator loadings are calculated to confirm individual item loadings on their respective latent variables were examined to ensure that they exceeded the recommended threshold of 0.7 (Hair et al., 2017). Cronbach's Alpha is used to confirm the internal consistency of each construct that was assessed using Cronbach's alpha. Values above 0.70 were considered acceptable (Nunnally & Bernstein, 1994). Composite reliability is also assessed to evaluate the internal consistency of the constructs. Values above 0.70 were considered acceptable (Fornell & Larcker, 1981).

The convergent validity of the constructs was assessed using the Average Variance Extracted (AVE) to confirm that the latent variable explains more variance in its indicators than error variance, with AVE values above 0.50 considered acceptable (Hair et al., 2017). To assess the presence of CMB, Harman's single-factor test is conducted. This involved performing an exploratory factor analysis (EFA) on all the items included in the survey. If a single factor emerges that accounts for a substantial portion of the variance (typically exceeding 50%), it suggests that CMB may be present (Podsakoff et al., 2003). Discriminant validity is assessed using the Heterotrait-Monotrait ratio of Correlations (HTMT) (Henseler et al., 2015).

**3.5 Statistical Analysis:**

Structural Equation Modelling (SEM) was employed using SmartPLS Version 4.1.0.9 to analyse the hypothesized relationships between the constructs. SEM is a statistical technique that allows for the examination of complex relationships between multiple variables, including both direct and indirect effects.

**4. RESULT**

Demographic information such as participants' nationalities, Indian states of residence, field of study, and age were excluded from the data analysis, as these details were not directly relevant to the study’s objectives. The participant group included students from various academic levels, including undergraduate, master’s, and doctoral programs.

**4.1 Reliability Analysis**

Construct reliability was assessed using Cronbach’s alpha, composite reliability (rho\_a and rho\_c), and average variance extracted (AVE). All constructs exhibited high reliability, with Cronbach’s alpha values ranging from 0.803 to 0.884 which is acceptable as per (Nunnally & Bernstein, 1994). Composite reliability values exceeded the 0.7 threshold, confirming internal consistency. The AVE values for all constructs were above the recommended 0.5 threshold, demonstrating convergent validity (Hair et al., 2017; Fornell & Larcker, 1981).

Discriminant validity was evaluated using the (HTMT) and cross-loadings. The square root of each AVE was higher than the correlation between constructs, ensuring discriminant validity. Additionally, the variance inflation factor (VIF) values ranged between 1.336 and 3.140, indicating no significant multicollinearity issues.

Table 1: Reliability Analysis

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Construct** | **Item** | **Loading** | **Cronbach Alpha** | **CR** | **AVE** |
| **No\_Emp. Policy Perception (PP)** | PP\_2 | 0.856 | 0.884 | 0.920 | 0.742 |
| PP\_3 | 0.863 |  |  |  |
| PP\_4 | 0.888 |  |  |  |
| PP\_5 | 0.838 |  |  |  |
| **Financial Stress (FS)** | FS\_1 | 0.713 | 0.803 | 0.863 | 0.557 |
| FS\_2 | 0.757 |  |  |  |
| FS\_3 | 0.782 |  |  |  |
| FS\_4 | 0.752 |  |  |  |
| FS\_5 | 0.726 |  |  |  |
| **Perceived Career Development (CD)** | CD\_1 | 0.749 | 0.846 | 0.897 | 0.688 |
| CD\_2 | 0.916 |  |  |  |
| CD\_3 | 0.765 |  |  |  |
| CD\_5 | 0.875 |  |  |  |
| **Perceived Employment Benefits (PB)** | PB\_1 | 0.907 | 0.860 | 0.906 | 0.707 |
| PB\_2 | 0.878 |  |  |  |
| PB\_3 | 0.793 |  |  |  |
| PB\_4 | 0.777 |  |  |  |

*Source: Author's calculation based on primary data*

**4.2 Common Bias Method:**

Given the use of self-report measures for all constructs, common method bias (CMB) was assessed using Harman's single-factor test and the common latent factor (CLF) method within the SEM framework. Harman's test revealed that a single factor accounted for less than 50% of the variance (44%), suggesting that CMB may not be a substantial concern (Podsakoff et al., 2003).

**4.3 Model Fit:**

The structural model was evaluated using various fit indices to assess the adequacy of the estimated relationships. The standardized root mean square residual (SRMR) for both the saturated and estimated models was 0.081, which falls within the acceptable range, indicating a reasonable fit. The unweighted least squares discrepancy (d\_ULS) and geodesic discrepancy (d\_G) values were 1.008 and 0.368, respectively, demonstrating model stability. Furthermore, the chi-square value was 308.341, with a normed fit index (NFI) of 0.810, suggesting moderate model fit.

Table 2: Summary Result of the Model

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Hypothesis** | **Path** | **Effect Type** | **Path Coefficient (Original Sample)** | **P-value** | **Significance** |
| H1 | FS -> PP | Direct | 0.336 | 0.001 | Supported |
| H2 | FS -> CD | Direct | 0.037 | 0.573 | Not Supported |
| H3 | FS -> PB | Direct | 0.504 | .000 | Supported |
| H4 | PP -> CD | Direct | 0.329 | 0.004 | Supported |
| H5 | PB -> PP | Direct | 0.422 | 0.000 | Supported |
| H6 | PB -> CD | Direct | 0.585 | 0.000 | Supported |
| **Specific Indirect Effects** | | | | | |
| Indirect Effects | FS -> PP -> CD | Indirect | 0.111 | 0.072 | Not Significant |
| PB -> PP -> CD | Indirect | 0.139 | 0.002 | Significant |
| FS -> PB -> PP-> CD | Indirect | 0.07 | 0.007 | Significant |
| FS -> PB -> PP | Indirect | 0.213 | 0.004 | Significant |
| FS -> PB -> CD | Indirect | 0.295 | 0 | Significant |

*Source: Author’s calculation based primary data*

Table 2 reveals a complex interplay between these variables. While higher financial stress was significantly associated with both a negative perception of the no-employment policy (path coefficient = 0.336, p = 0.001) and perceiving greater benefits from part-time work (path coefficient = 0.504, p = 0.000), it did not have a direct impact on perceived career development (path coefficient = 0.037, p = 0.573). However, the results suggest a significant *indirect* effect of financial stress on career development, mediated through both negative perceptions of the policy and the perceived benefits of part-time work. Specifically, students experiencing higher financial stress were more likely to view the no-employment policy negatively, and this negative perception, in turn, contributed to feeling that their career development was hindered (indirect effect = 0.111, p = 0.072 - borderline significance, but the confidence interval 0.012 to 0.242 does not contain zero). Furthermore, financial stress also led students to perceive greater benefits from part-time work, which, in turn, influenced both negative perceptions of the policy (indirect effect = 0.213, p = 0.004) and the feeling of hindered career development (indirect effect = 0.295, p = 0.000). The perceived benefits of part-time work emerged as a key factor, directly influencing both negative perceptions of the policy (path coefficient = 0.422, p = 0.000) and perceived hindrances to career development (path coefficient = 0.585, p = 0.000). The R-squared values indicate the proportion of variance in each measured variable explained by the model. The R-squared for perceived career development is 0.715, indicating that the model explains a substantial amount of variance in career impact. The R-squared for Policy Perception was 0.434 and for Perceived Benefits it was 0.254 (See Figure 2).

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Figure 2: SEM Model Structure

**5. DISCUSSION**

The results from the model provide valuable insights into the relationships between financial stress, students' perceptions of the no-employment policy (path coefficient = 0.336, p = 0.001), and their career development. The direct relationship between financial stress and the perception of the no-employment policy was found to be significant, indicating that students who experience higher levels of financial stress tend to view the policy more negatively. Financial stability is the main concern of students, specifically when they are in another country. This finding is aligned with the financial struggles of international students discussed by (Barron, 2007; Andrade & Evans, 2009; Evans et al., 2014; Amanvermez, et al., 2024). For instance, Barron (2007) reveal that the main reason students look for employment is finance and surprisingly part-time jobs have no negative impact on their academic performances. Additionally, the policy has clearly intensified the students’ financial stress. Beyond its effect on financial stability, it introduced mental health challenges for many. This is also discussed in literature by (Sherry et al., 2010; Arthur & Flynn, 2011; Smith & Khawaja, 2011). Neri & Ville (2008) also discussed how a part-time job reduces stress and improves mental health caused by financial stress, in contrast with (Jogaratnam & Buchanan, 2004; Manthei & Gilmore, 2005) as they argue that a part-time job gives students more stress and responsibility. The study also reveals that some students believe that financial stress affected their academic performances.

Interestingly, while financial stress does not have a direct impact on students' perceptions of their career development (path coefficient = 0.037, p = 0.573), there is a significant indirect effect through the perceived benefits of part-time work (path coefficient = 0.295, p = 0.000). This suggests that students experiencing financial stress may view part-time work as a crucial avenue for career development, and when that option is restricted, it compounds the negative perceptions of the policy and its impact on their future opportunities. Students recognize part-time work as crucial for building practical skills (Barron, 2007; Tomlinson, 2008; Mitola, 2018; Evans & Vaughan, 2021), gaining professional experience, and establishing networks. This finding aligns with (Tomlinson, 2008), as he argued that part time work provides students with employability skills.

The relationship between the perception of the policy and career development was also significant, with students who view the policy negatively feeling that their career development is hindered. This finding emphasizes the broader consequences of policy restrictions, not only on students' immediate financial situation but also on their long-term career prospects. Fede et al. (2018) reveal that working and experimenting during university studies can help transfer skills to have a better career prospect.

Moreover, the results highlight the importance of perceived benefits of part-time work. Students who believe that part-time work offers substantial benefits are more likely to perceive the no-employment policy negatively and feel that it hinders their career development. These findings suggest that part-time work is viewed as a valuable resource for career growth and financial wellbeing, and its restriction can have significant negative effects on students’ overall sense of career progression and financial stability. This aligns with the findings of Geel & Backes‐Gellner (2012) as they argue that working and getting experience during university studies can help gain skills, lower the risk of unemployment, and shorten the job search period once graduated from university.

The indirect effects reveal that financial stress, through various mediating pathways such as perceived benefits of part-time work, plays a crucial role in shaping students’ attitudes toward the policy and their career outlook. The significant indirect effects further underscore the complex interplay between financial stress, policy perceptions, and career development, highlighting the need for policies that consider the financial realities and career aspirations of students.

**6. CONCLUSION AND POLICY RECOMMENDATIONS**

This study has explored the impact of financial stress on students' perceptions of the no-employment policy and its implications for their career development. The findings highlight the significant role of financial stress in shaping negative perceptions of the policy, emphasizing the connection between economic insecurity and dissatisfaction with policy restrictions. While financial stress alone does not directly impact career development, it influences students' views on part-time work as a key avenue for career progression. The indirect effects identified in this study further demonstrate the complexity of the relationship between financial stress, policy perceptions, and career outcomes, offering a comprehensive understanding of the issue.

Based on the findings, it is recommended that policymakers reconsider the no-employment policy for foreign students, particularly in light of the financial stress and career consequences they face. Allowing students to engage in part-time employment could provide them with critical financial support while fostering career development opportunities. Policymakers should aim to create a balance that addresses both the financial needs and career aspirations of students, ultimately contributing to their overall wellbeing and professional growth.

While this study offers valuable insights, its quantitative approach has limitations, particularly in capturing the nuanced, personal experiences of students. Future research could adopt qualitative methods, such as in-depth interviews or focus groups, to explore the emotional and psychological impacts of financial stress and employment restrictions.

**Consent:**

The study adhered to ethical research standards. It ensures informed consent, confidentiality, and voluntary participation. Participants were provided with an overview of the study’s purpose and assured of the anonymity of their responses.

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2. Purpose of Use: AI assistance was employed for formatting, improving readability, and enhancing clarity.
3. Input Prompts Used: The AI was prompted to enhance authors’ text, correct grammar, and provide formatting improvements.

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