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Between IT Engineer and Food Courier: How Remittances Shape the Economic Integration of South Asian Students in Finland

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ABSTRACT

This study examines the economic integration processes of student migrants from Pakistan and India in Finland—both students on scholarships and those who are self-funded—drawing on ethnographic fieldwork and life story interviews. Transnational family ties and remittance dynamics are shown to shape varied career pathways, from low-skilled sectors to professional roles. The article discusses the 'odd job visa trap', whereby precarious employment taken to maintain legal status and support families abroad compromises academic and career progression. Through the lens of remittances, the study views integration as a process embedded in transnational family contexts, rather than solely shaped by host-country institutions. It complicates host-centric perspectives by highlighting how transnational family resources and obligations also influence student migrants' labour market outcomes. Thus, student migrants' study-to-work transition and economic integration processes are better understood when going beyond too rigid views of integration, instead encompassing transnational perspective and remittances.

1 | Introduction

Integration is a much-debated term (Rytter 2019). Researchers have long advocated a two-way understanding involving both migrants and host societies (Klarenbeek 2021). More recent contributions, however, suggest the need for a multidirectional understanding of integration, which also recognises the potential roles of migrants' family members in their countries of origin (Strang and Ager 2010; Garcés-Mascareñas and Penninx 2016; Spencer and Charsley 2016; Charsley et al. 2020).

Meanwhile, migration scholars have engaged with the relationship between integration and transnationalism in various ways over time (Erdal and Oeppen 2013; Oeppen 2013; Bilgili 2015). Transnational ties can be both beneficial and burdensome—offering opportunities in some instances and posing constraints in others—thus reflecting diverse interactions with integration processes (Snel et al. 2006; Boccagni 2015; Palash and Baby-Collin 2021). Because economic resources are finite, migrants often need to prioritise between integration-related efforts (e.g. language learning, networking and education) and transnational commitments, such as sending remittances (Tharmalingam 2011; Paerregaard 2015).

Migrants' lives are often embedded in transnational social spaces characterised by ongoing obligations and relationships (Faist 2000). For those with significant financial responsibilities towards family members in their countries of origin, remittance-sending may increase in response to shifting needs, necessitating adjustments in work intensity and living conditions (Abdin and Erdal 2016). Such demands can constrain opportunities for further education or language acquisition, thereby shaping the trajectory of economic integration in the host country. In other cases, migrants from wealthier families may be able to receive

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'reverse' remittances or financial support from home countries to support themselves abroad (Palash and Baby-Collin 2021).

Waters and Brooks (2021) scrutinise why international students have historically been excluded from migration policies and mainstream scholarship, identifying several reasons: their classification as temporary sojourners, assumptions about limited settlement intentions and the perception that their movement is primarily educational rather than migratory. Policy frameworks have further reinforced this exclusion by framing them as consumers of education rather than potential migrants (Madge et al. 2015). Such assumptions obscure the complex realities of students' lives, including their economic contributions, transnational obligations and postgraduation settlement trajectories. International students represent a distinct migrant category whose integration processes extend beyond education to encompass work, family and transnational commitments (Geddie 2013; Waters and Brooks 2021; Hari et al. 2023). This perspective is why this study focuses on student migrants, highlighting the need to substantively analyse economic, migratory and integration dimensions of their study-to-work transitions.

Drawing on student migrants' self-perceived economic integration processes, as they navigate study-to-work transitions whilst simultaneously engaging in remittance-sending or receiving, this article extends current debates on integration as a multidimensional concept. Building on ethnographic data and life story interviews with 31 South Asian student migrants in Finland—including both self-funded and scholarship recipients from diverse socio-economic backgrounds—the article asks: *How do remittance-sending and/or receiving influence student migrants' economic integration pathways during their study-to-work transitions?* The analysis traces how remittances—as transnational financial exchanges, both incoming and outgoing—intersect with migrants' trajectories from arrival through to post-graduation employment over a ten-year period. It foregrounds the agency of student migrants as they transition into the labour market whilst actively participating in transnational support systems (Garcés-Mascareñas and Penninx 2016; Kaczmarczyk et al. 2020).

For international students in Finland, the persistently high unemployment rate poses particular challenges. With nearly 10% of Finnish citizens and 28% of migrants unemployed (TEK 2021), many international students are increasingly relying on food aid from churches and precarious forms of employment as they struggle to meet daily living and educational expenses (Maury 2020; Yle 2025). These pressures have intensified following the introduction of tuition fees in 2016 and the recent tightening of income requirements for residence permit conversion. Merit-based tuition waivers typically cover only part of the costs. Targeted scholarships—including kick-start grants and living stipends—were limited to specific disciplines such as Economics and Physics at only a few universities and have largely been phased out since the COVID-19 pandemic.

The following section discusses the conceptualisation of the connections between integration and transnationalism, with a focus on remittance dynamics. This is followed by an overview of the context of student migration to Finland, before the methodology is presented. The analysis examines how household earning structures, employment patterns during and after study, degree completion timelines and occupational outcomes differ between international students who are scholarship recipients and those who are self-funded and how these trajectories are shaped by their transnational obligations. The conclusion synthesises the findings, demonstrating how a remittance-focused lens deepens our understanding of the complex interplay between local integration and transnationalism.

2 | Conceptualising the Connection Between Integration and Transnationalism

Integration researchers have proposed various positions on the term itself: some advocate abandoning it altogether (Rytter 2019), others suggest using alternative terms, and still others call for its reframing or strengthening (Kaczmarczyk et al. 2020; Klarenbeek 2021). A range of alternative terms is also in use—often overlapping with integration in different ways—including adaptation, settlement, inclusion, assimilation, interculturalism, incorporation, adjustment, absorption, participation, embeddedness, emplacement, anchoring, acculturation and social cohesion. Arguably, regardless of the terminology employed, certain key pitfalls persist. Therefore, this study adopts the term *integration*, whilst remaining mindful of its limitations (Kaczmarczyk et al. 2020; Klarenbeek 2021; Spencer 2022).

Following Spencer and Charsley (2021) and Spencer (2022), conceptualising integration faces several pitfalls: (1) normativity—viewing integration as a fixed end goal rather than an ongoing dynamic process; (2) othering and marginalisation of migrants—framing migrants as passive subjects in need of integration, rather than as active agents; (3) false homogenisation of the host society—assuming a uniform host culture, thereby overlooking its internal diversity; (4) neglect of transnationalism—disregarding migrants' ongoing transnational ties and networks; (5) narrow focus—limiting analysis to migrants' social capital whilst failing to account for a broader range of actors, institutions and structural factors.

A keyway to address the first pitfall—normativity—is to study integration as a socio-temporal process that asks what *is* happening rather than what *ought* to be (Spencer and Charsley 2021). This avoids predefined normative benchmarks. The concept of social mechanisms (Diewald and Faist 2011)—recurring processes that link specific initial conditions to observable outcomes—offers a methodological approach to tracing how transnational ties shape migrant integration.

The second pitfall—marginalisation—can be avoided by prioritising the agency of migrants. Migrants' willingness to integrate varies depending on the actors and factors at play. From host societies' perspectives, integration involves active participation and the adoption of local norms. For migrants, however, integration may simultaneously mean establishing stability and acceptance in the host society whilst also maintaining visibility and connections within transnational familial and social networks (Bilgili 2015; Harper and Zubida 2018).

This study, therefore, adopts a functional and agent-centred understanding of economic integration. It focuses on how student migrants themselves perceive and navigate integration through

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employment trajectories, rather than adhering to any predefined benchmarks. In line with (Erdal 2013) bottom-up approach, it highlights student migrants' self-assessed economic integration pathways, paying particular attention to how transnational ties—through remittance-sending and receiving—mediate their labour market experiences and educational pursuits. This approach directly addresses the fourth pitfall mentioned above, by treating integration as an open-ended process shaped by shifting contexts and temporal snapshots rather than as a fixed outcome.

The fourth and fifth pitfalls challenge integration researchers to expand their analytical scope beyond national borders and beyond migrant-related factors. For example, the roles of migrants' family members—who may remain in the country of origin—can influence integration abroad (Strang and Ager 2010; Garcés-Mascareñas and Penninx 2016). Many migrants extend solidarity through social networks that cross national boundaries, creating a system of transnational social relations (Faist 2000; Wagner 2017; Grzymala-Kazlowska and Phillimore 2018). Integration may also begin before migrants arrive in the host country, through activities such as arranging housing—an instance of a transnational space of integration (Charsley et al. 2020). This illustrates the importance of clarifying which actors and factors shape integration across domains.

Including family members as actors can enrich integration conceptualisation (Kaczmarczyk et al. 2020), recognising that integration occurs at multiple scales, through cross-socio-temporal events across economic, social and legal dimensions (Garcés-Mascareñas and Penninx 2016). Economically, integration is linked to structures like the labour market, healthcare and welfare systems. Socially, it involves networks and connections. Legally, it intersects with visas, naturalisation and regulations. Managing family obligations whilst integrating into these domains may at times undermine integration, and at other times support or react with it in complex, non-linear ways (Snel et al. 2006; Horn and Fokkema 2020).

2.1 | The Conflicting Impacts of Remittances on Integration

When conceptualising migrants' economic integration, Kaczmarczyk et al. (2020) extended Carling et al. (2013) idea of capacity and desire to send remittances to encompass aspirations and capabilities for integration. Both remittances—money sent to families and reverse remittances, sent from families to migrants—reflect international students' and their family members' willingness (desire) and ability (capacity) to send support (Abdin 2025). Analogously, migrants' aspirations to integrate and their capability (in terms of social capital, barriers and opportunities) to do so shape also their integration pathways.

For instance, van Meeteren (2014) found varied integration outcomes in the Netherlands linked to remittance patterns and conceptualised migrants accordingly. 'Investment migrants' prioritised sending large remittances back home to establish businesses, favouring home-country economic gain over host-country integration. 'Settlement migrants' balanced remittances and integration, whilst 'legislative migrants' focused on host-country integration, sending little to no remittances and instead investing in local networks and language learning.

The diffused circulation of support framework explains how migrants' family backgrounds shape these capacities (Palash and Baby-Collin 2021). Migrants from wealthier families may rely on reverse remittances to receive support from their home countries to avoid precarious work and pursue more strategic integration. By contrast, those from poorer households may face pressures to send remittances to their home countries, limiting their ability to pursue secure integration and forcing earlier entry into precarious jobs. This underscores the need to understand migrants' economic integration not just as an outcome of individual agency, nor host-country opportunities, but also as deeply embedded within familial and class-based processes and realities.

3 | The Research Context: Finland as a Study Destination and the Finnish Labour Market

Globalisation has not only intensified cross-border flows of resources (Faist 2000) but also driven a threefold increase in international student mobility since the early 2000s (OECD 2021). International students today simultaneously perform the roles of learners, workers, migrants and family members (Hari et al. 2023), often navigating significant pressures to succeed academically whilst contributing to household livelihoods (Abdin 2025). Despite their increasing numbers, dominant policy and academic discourses often reduce international students to academic actors, overlooking the multiple roles and burdens they carry (Filippou and Jokila 2024; Jokila and Filippou 2024). For example, Chinese students in Finland have experienced persistent challenges transitioning from study to work, despite their high qualifications (Li 2019). Integration for student migrants in Finland is rarely linear; they often struggle with social belonging, limited access to institutional support and structural barriers to employment and social inclusion (Li and Pitkänen 2018).

Foreign students make up approximately 25% of Finland's migrant population (Sivista 2024; Statistics Finland 2025). Around 50%–80% of those enrolled in higher education engage in employment during or after their studies (Maury 2020). Yet, many face downward career mobility, working in low-paid sectors such as cleaning and delivery, due to visa renewal pressures, language barriers, discrimination and a lack of social capital (Korhonen 2014; Ahmad 2020; Alho 2020; Maury 2020, 2024; Abdin and Roohi 2025). These overlapping constraints contribute to what Li (2019) has described as a 'weak integration trap', where advancement in one domain (e.g. education) comes at the expense of others (e.g. employment and social inclusion). The added burden of remittance obligations can intensify this precariousness, whilst simultaneously reinforcing migrants' social capital and status in transnational family networks.

Finland's integration into the European Union in 1995 and its subsequent alignment with the Lisbon Strategy catalysed the internationalisation of higher education (European Council 2000; Airey et al. 2017). The expansion of English-medium programmes contributed to a significant rise in international student enrolment at Finnish higher education institutes—from 6,000 in the early 2000s to over 23,000 by 2022 (Finnish National Agency

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for Education 2020; Erudera 2024). Approximately half of these students came from Asia, including around 2,000 from India and Pakistan in 2021 (Ibid). Key pull factors included tuition-free education (until 2016), generous fee waivers, widespread English proficiency, a high living standard and flexible work allowances for students (up to 30 hours/week).

At Runolahti University (a pseudonym used to protect the participants), targeted financial incentives such as monthly stipends (€500–€620 between 2010 and 2020) attracted students in select STEM disciplines such as IT, photonics, chemistry and forestry. However, following the introduction of tuition fees in 2016 and austerity-driven policy changes during the COVID-19 pandemic, stipends were first reduced and eventually discontinued in 2021 (Abdin and Roohi 2025).

To obtain a Finnish study permit, students must show financial resources of at least €800 per month (€9,600 annually) (Migri.fi 2025). Graduates may apply for a two-year job-seeking visa or transition directly to a work permit, requiring a minimum monthly gross salary of €1,600. These financial thresholds underscore the importance of stable employment, in the midst of a lack of formal social protection available to student migrants from Pakistan and India on student visas—both in Finland and in their countries of origin. As a result, familial support through remittances or non-state informal forms of transnational support becomes crucial in shaping their economic integration pathways.

Yet, research on student migration in Finland has largely concentrated on host-country challenges, often overlooking the significance of transnational ties. Adopting a remittance-focused lens allows for a more nuanced understanding of how student migrants manage local constraints—such as visa regulations and employment precarity—whilst simultaneously fulfilling transnational obligations, thereby bridging the gap between integration and transnationalism in student migration studies.

4 | Methods and Data

This study draws on life story interviews and participant observation involving 31 student migrants from Pakistan and India who arrived in Finland as international students. The sample—comprising 17 Pakistani and 14 Indian students—was primarily recruited through snowball sampling via networks in Helsinki and Turku, including contacts established during the author's graduate studies at 'Runolahti' University. The names of the cities are disclosed, given the common postgraduation migration of students to larger urban centres (see Abdin 2023 for more on intercity migration). Among the participants, 21 were self-funded, whilst 10 received scholarships.

Ethnographic fieldwork began in 2012 during the author's graduate studies and continued through informal interactions within student communities in various sites, including Helsinki and Turku. Formal interviews were conducted between January and May 2018 in these two cities. The only selection criteria were that participants must have entered Finland on a study permit and had sufficient time to complete their degrees. All scholarship recipients had no tuition fees and received monthly stipends at Runolahti University before relocating to Helsinki or Turku. Insights were further enriched through ongoing periodic conversations before and after the COVID-19 pandemic, grounded in the author's thirteen years of residence in various Finnish cities.

Life story interviews were conducted in Hindi, Urdu, English or Punjabi, based on participant preference. Each began with the open-ended prompt, *'What is your life story about moving to Finland?'* to elicit reflective narratives. In line with Erdal's (2013) bottom-up approach, participants were asked to assess their occupational outcomes during study-to-work transitions, with follow-up questions exploring employment trajectories and job satisfaction. These interviews were crucial in mapping integration pathways as dynamic processes or social mechanisms and in interpreting ethnographic fieldnotes—particularly regarding how transnational interactions and remittance flows shape economic integration, either upward into professional or downwards into precarious employment.

Each interview lasted approximately one hour and was recorded on a secure, university-provided device. The author's long-standing networks within South Asian student communities in Finland—developed over thirteen years of residence and prior graduate studies—facilitated trust and encouraged participation whilst ensuring voluntariness. Recruitment relied on snowball sampling. All participants received a detailed information sheet and consent form outlining the study's purpose, confidentiality measures and their right to decline or withdraw at any time without consequences. Protecting participants' identities and maintaining an insider status reduced barriers to access and fostered openness—without entailing any obligation to participate. A few individuals declined full participation, and some chose not to answer specific questions either in advance or during interviews. Despite providing the consent form beforehand, the author remained attentive to signs of discomfort, avoiding repetition or shifting topics to areas where participants felt more comfortable. These measures ensured adherence to standard research ethics protocols and guaranteed that the process was grounded in informed consent rather than perceived pressure. To address potential bias in discussing sensitive topics, participants self-identified their gender. Of the 31 respondents, 22 identified as male and 9 as female. Although recruiting female participants was more challenging, deliberate efforts were made to enhance gender diversity.

To ensure confidentiality, all participants were assigned Indian pseudonyms and identifying details, such as specific home countries, were withheld. Most began working soon after arrival, regardless of socio-economic background. The average age at entry was 23, and most were enrolled in English-taught Master's programmes, reflecting broader trends in Finnish higher education. Among the respondents, 11 did not complete their degrees, 10 graduated later than expected, 7 on time and 3 ahead of schedule. Several had begun pursuing further education, including doctoral studies at the time of the interviews.

Data were analysed using inductive thematic analysis, following Kiger and Varpio's (2020) six-step framework. NVivo software supported transcription, translation and coding, fostering a close familiarity with the raw data. During the initial familiarisation stage, general themes such as migration, remittance and integration emerged. Thematic maps were developed to organise the data

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into coherent categories, moving from broad patterns to more nuanced, interconnected themes such as remittance practices and daily life in Finland.

The final reporting phase underscored the significant role of remittances in shaping study-to-work transitions. Transnational ties—particularly as mediated through outgoing and incoming remittance flows—were key in determining whether participants entered high-skilled sectors like IT or remained in precarious employment such as cleaning or food delivery. Participants' narratives offered rich insights into how familial dynamics and remittance obligations shaped their labour market trajectories.

5 | The Economic Integration Processes of Scholarship and Self-Funded Students in the Finnish Labour Market

The following analysis examines how remittance-sending and/or receiving shapes differences in the economic integration pathways of scholarship and self-funded student migrants, influencing their employment in roles that may or may not align with their educational qualifications in Finland. Key information includes the number of household earners—both those abroad and in the home country—the types of employment pursued during and after studies, the time taken to complete their first degrees, and the eventual occupational outcomes for both scholarship recipients and self-funded students. The following sections present nine illustrative cases drawn from the broader dataset (see the Appendix).

5.1 | Scholarship-Supported South Asian Students and Their Integration Pathways

This section explains economic integration pathways towards odd or professional jobs of five scholarship recipients who actively engage in remittance-sending and receiving. The first case is of Siddh, who migrated from Sweden to pursue a Master's degree in Finland. I met Siddh for the first time in 2012 when I began my graduate studies at the Runolahti University. Later during the fieldwork, as we became conversant, Sidh shared that he dropped out of university in Sweden to study at the university in 2010 after being admitted on a stipend of 500 euros per month. Siddh explained that he belongs to a low socio-economic family that had to sell a piece of land to finance his migration and living expenses in Sweden.

Scholarship-based admission to Finland was very appealing to Siddh in that he was able to transfer the amount he could save after covering his basic expenses in Finland to send remittance to his family rather than asking for more money from them. He studied diligently to achieve excellent grades in graduate courses and the thesis to earn a paid PhD position at the same university after completing his Master's in 2012. An increase in income enabled him to send higher remittance amounts to support his parents' basic expenses and his younger brother's education. Siddh explained that after completing his PhD in chemistry, delivering pizza in a major city in Finland was more of a commitment to fulfilling his responsibilities as the sole breadwinner to his family, rather than getting a professional job in Finland. He said:

> I belong to a [financially] average household. My parents are not rich.… Everyone wants to improve their future. …since it was my responsibility to remit home, I had to work continuously to earn money. There was a point when, without that commitment, I could have done an internship or an unpaid apprenticeship that was very well suited to my career path. I didn't choose that. I chose a blue-collar job. Pizza delivery job so I could earn money to wire home. If I had done this training, I could have started a professional job by now. This training could have led to a white-collar job [by now]. (Siddh, male, 34)

Siddh's case shows how acquiring a better-paid, skilled job can allow South Asian students to transfer larger amounts. However, his example also shows that acquiring a skilled job does not guarantee longer-term integration reflective of their educational and skill level, a European Commission set criteria for labour market integration. Ultimately, Siddh ended up in a food delivery job due to the very need to transfer money. His study-to-work pathway reflects the Sacrifice remittance script (Carling 2014), wherein he chose to forgo a training opportunity in favour of earning to remit. Siddh's specific choice of words in the aforementioned quote, 'I chose', illustrates how the obligation to remit within a low socio-economic household can hinder long-term integration. This shows that lower autonomy pushes student migrants who face barriers to employment to a crossroad where they are forced to prioritise ability to remit over unpaid training or internships.

Four years after Siddh, Rish and Jay came to Finland in 2014 on a two-year scholarship for a forestry-related Master's degree and shared a room to help support themselves in the university town. Rish, the eldest in a family of five sisters and two brothers, combined his earnings from summer berry-picking jobs with the amount saved after covering living expenses in Finland to remit to support his policeman father on a meagre salary at home. After graduating in 2016, Rish knew he needed to secure any means of earning to continue supporting his family, who had just lost their policeman father and main breadwinner in an accident. Unable to find work in the smaller university town, the family's demand for remittances compelled him to migrate to a bigger city, where he initially found work at a fast-food restaurant and then as a food deliverer.

Rish's case shows how a particular transnational incident in a South Asian student migrant's life can necessitate a move from university to a fast-food restaurant for them to support their family back home, reconfiguring their economic integration pathway. In our last meeting in 2025, Rish shared that he continues to fulfil his role as the sole breadwinner of his family, now working as a taxi driver—having previously done food delivery—in another major Finnish city.

From a normative perspective, transnationally induced lower autonomy never allowed student migrants like Rish to even begin

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his search for a forestry-related job, placing limits on his upward career trajectory. From the migrant agency perspective, Rish rejected the so-called connotation of ideal integration as upward mobility. Although family circumstances are at play, Rish is the one who decided what he wants to do. Against the underlying notion of integration as attaining success, cases like Rish allow questioning of the criteria of 'success'. Whether success is attaining a job in line with qualifications or is it attaining the status of a good son, brother, husband, wife, daughter or supporter?

This is further nuanced when analysing cases like Rish that also show that what seemed like downward career mobility in Finland had a positive social dynamic transnationally. Gaining higher visibility or moral ground in the home society (Harper and Zubida 2018), a delivery job allowed him to finance his sisters' marriages and reconstruct the family's rundown house, underpinning the argument on the importance of studying host country integration according to migrant agency under bigger frameworks at play, such as transnational familial contexts.

In contrast, Rishi's class fellow and roommate Jay, whose father earned a reasonable salary, began saving the additional amount from the received stipend rather than remitting to a family of four brothers and parents in the home country. Jay combined remittances sent to him from his father with the small amounts saved from his scholarship to manage his living expenditure to stay in the university town in search for a paid PhD position, accelerating his economic integration. Jay and I meet frequently at community gatherings and events. He has recently successfully qualified for a paid post-Doc position after finishing his PhD in the same university town where he completed his Master's.

His case shows how transnational ties allow student migrants the cushion to focus on economic integration without fretting about providing for someone in need. However, when his father retired, he also started remitting to reciprocate the received remittances. Jay switched from receiver of remittances to sender according to the financial situation of the household, indicating how remittances, transnational ties and study-to-work pathways may intersect at certain junctures in the lives of South Asian student migrants.

5.1.1 | Caught between Remittances and Visas: The Odd Job Visa Trap

Like Jay, Sahara entered Finland in 2012 to pursue studies in Physics without any immediate need to remit funds. Sahara belongs to a household of ten with three married brothers, a mother, a father, a grandmother and a nephew all living under one roof as an extended household. Although all male household members earn, their income was insufficient to fulfil her dream of studying at a university in the United Kingdom due to the high fees. Sahara shared that she decided to come to Finland when she found her subject-related Master's programme was taught on a two-year scholarship.

Upon completion of the degree when the scholarship period ended in 2014, Sahara realised that she could not focus only on finding specialised jobs or devoting time and effort to drafting research proposals to apply for PhD positions as her family was unable to financially support her daily expenses or provide the amount needed for visa renewal. She obtained every source of income she could find to survive and convert her temporary student visa into a longer-term work visa to continue living in Finland. As of 2024, she shared that she feels that she got stuck in a blue-collar job because of her lack of choice due to her transnationally oriented financial circumstances. She said

> I aimed to do a PhD after my Master's so when I applied, rejections were received from everywhere. Depression, discouragement, and I needed money for survival. Definitely, if I look back at home, their situation is not stable enough for them to send the money [to me]. Apparently, I needed a job. So whatever job I got, I closed my eyes and did it. What happened however is that I got stuck in [blue-collar] jobs you know like early morning newspaper delivery, I did salad cutting, then I also did cleaning. It is a struggle! I have done a Master's and it is not easy. The aim was just to do a PhD or find a white-collar job, but the situation turned out to be the opposite. … My [odd] job became a hurdle in that because you get distracted. … The motivation [for finding a white-collar job] is no more. I did a [odd] job for getting my visa renewed. If you have a job, you will get a permit here. Otherwise, you cannot stay here. (Sahara, female, 31)

Sahara is another example of a scholarship student with limited autonomy, unable to sustain an economic integration pathway aligned with her skills by continuing their search for a study-related professional job. A lack of support from the household back home and difficulty in finding a study-related job in the Finnish market (Ahmad 2020; Maury 2020) hindered participants', like Sahara's, economic integration. Her specific choice of words in the quote above, 'motivation is no more', shows that obstacles in the economic integration pathways of student migrants can lead them to what Li (2019) captures in the notion of a 'comfort zone'. Students like Sahara face a predicament which I term the 'odd job visa trap', stemming from the challenges of securing precarious means of sustenance for fulfilling legal requirements.

Sahara's case reflects a family that neither has the capacity to extend support to migrants nor demands remittances from them. This underscores the need to move beyond rigid classifications of transnational families into 'low' or 'high' socio-economic status within Palash and Baby-Collin's (2021) diffused circulation of support framework. It suggests that transnational ties may exert a more nuanced or 'neutral' influence on migrants' well-being—neither uniformly supportive nor inherently risky. Characterised by limited job opportunities and subsequent downward career mobility, Sahara personifies the experiences of a low to middle socio-economic family. In her situation, the primary concern is not remitting but securing a source of income to meet living expenses and navigate the host country's challenging labour market conditions to renew her visa.

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Rahul, on the other hand, who also started his higher education in 2012, earns triple Sahara's salary by working as a software developer in an IT company in one of Finland's largest cities. During the fieldwork, Rahul shared that he has never transferred any significant sums, especially not regularly to this date. He represents participants from high socio-economic transnational families. His well-off family comprises two brothers and parents. Whilst his brother was still studying when he came to Finland, his father had an established business of designing and selling car seat covers back home. He further explained that after his scholarship ended, he was able to receive support from his family before qualifying for a funded exchange programme and a Master's thesis. After completing his Master's in two years, he received a grant for his contribution to writing a research paper from his supervisor at the university.

Transnational ties played the biggest role in scholarship students like Rahul's study-to-work pathways when they migrated between cities after graduating in search of a job. Participant observation during several meetings with Rahul at social gatherings and at cricket grounds revealed that he could start working as a software developer because he was able to consistently devote the time to sharpening his programming skills in his search for a specialised job instead of circumstantially being forced to start an odd job for managing daily expenses, visa renewal or remittance-sending. He had his father's support, not to worry about financial needs.

In summary, the labour market integration of South Asian scholarship students demonstrates that transnational engagements do not only upset economic integration—they may also exert positive and sometimes neutral effects. Depending on transnational family circumstances, levels of autonomy in decision-making emerge as critical factors that sustain, hinder, accelerate or reconfigure migrants' economic integration pathways in Finland. Those who neither face urgent remittance obligations nor receive financial support from their families often occupy a 'neutral' or middle socio-economic position, where the imperative to secure self-sufficiency strongly shapes their study-to-work transitions. In this situation, the structural pressures associated with transitioning from a temporary student visa to a work permit—combined with prevailing labour market conditions—further complicate and nuance prevailing debates on the profitability and impact of transnational engagements on migrant lives in their host countries.

5.2 | Study to Employment Pathways of Self-Funded South Asian Students

The economic integration of South Asian international students becomes shaped even more by global family networks and survival challenges when analysing the labour market integration pathways of those without scholarships. In terms of academic achievement, they often could not complete their higher education, let alone efficiently complete it, as some of the scholarship recipients did. One of the main reasons for this is the different motivations to study, since for those without a scholarship, there was no threat of losing their only source of financial support to survive in Finland, which depended on the progress of their studies.

Another key distinction in the study-to-work pathways of the two groups is that scholarship recipients did not face immediate financial concerns upon arrival in Finland, whereas non-scholarship students had to seek financial support, either through reverse remittances brought with them or received afterwards from their families or by securing employment in Finland to afford living expenses in one of the world's most expensive countries. For some, depending on their transnational ties, this also included the need to meet remittance demands from home.

Out of four cases of self-funded students, the first case is of Aashvi. Aashvi is an IT specialist who earns a handsome salary by working as a senior application developer in a reputable IT company and belongs to an all-earning family of four, except for a mother on a pension (back home). Her sister works in a company, and her father, who earns a decent salary from a well-paid position at a bank, provided her with €15,000 to pursue her self-funded Master's degree in a computer science programme at one of the best universities in Finland in 2014. Driven by a sense of guilt for heavily relying on her father, Aashvi decided to leave half of the €15,000 she received from her father in her bank account back home. She decided to seek employment alongside her studies in Finland to become independent and self-reliant.

After struggling to find a software developer position during her studies in the difficult Finnish labour market, Aashvi initially took a job in kindergarten. She later obtained a funded Master's project with a major IT company and, eventually, without completing her degree, began working as a developer at another firm. Aashvi was able to survive the first full year of her studies without a job because of the amount she brought with her to Finland. She described this in the following words

> Master's in Computer Science. I have one last exam left. *Why is it that your studies are at this stage?* Well, when I came to Finland, I was desperately looking for a job along with my studies. I didn't want to spend my dad's money. So, I was working part-time and studying. It was really hard to do both of the things together even if it's part-time. … For one full year, I was non-stop applying [for IT jobs] as much as I could, but I couldn't find anything. So, then I got a job at a kindergarten … I started remitting only during my [full-time] Master's thesis for company X in 2016. … otherwise, the [previous] amount was enough only to survive here. I don't send really; I just send when I need to invest. … working had an impact on my studies, not remittance-sending. *What was your core motivation to find a job?* Money! To survive! Stop taking money from my dad. (Aashvi, female, 27)

Aashvi's case shows how her transnational ties sustained her during the initial unemployment period of her stay in Finland, enabling her to complete a significant portion of her studies. However, feelings of guilt or a desire for personal autonomy drove her to seek income opportunities rather than relying solely on her father's support. Despite still having access to her father's €8,000, Aashvi opted to work at a kindergarten, hindering her

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economic integration pathway. Her unique case underscores the importance of studying economic integration pathways through Erdal's (2013) bottom-up approach by focusing on the migrant's own agency. The decision of Aashvi not to utilise the remaining funds from her father to enrol in a Finnish language course or to complete her education, but rather to work in a kindergarten, highlights the relevance of focusing on the role of transnational ties in shaping personal aspirations for integration.

Such exceptional behaviour contributes a nuanced insight to debates on remittances and integration processes. It illustrates that regardless of whether students receive scholarships or are self-funded, transnational ties influence the extent to which migrants prioritise different aspects of their lives when trying to integrate. More importantly, cases such as Aashvi's also highlight how student migrants from Pakistan and India transition from remittance receiver to sender, illustrating the dynamic role of remittances, particularly in the lives of young adults transitioning from study to work (similar to Jay above). However, pertaining to her unique personal behaviour, her situation differed from other self-funded students, like Ishaan (below), who often sought support from multiple transnational sources because of belonging to a lower socio-economic family.

5.2.1 | Rethinking Support Systems: The Roles of Multidirectional Exchanges in Labour Market Integration

The three cases presented in this sub-section further highlight how the multidirectional circulation of economic support impacts labour market integration. The first is of Ishaan who lived in the United Kingdom before going to his home country in 2014 to apply for higher education in Finland. Ishaan, whose mother is a modestly paid schoolteacher, shared that his life drastically changed after his father's passing. He became the primary financial provider, responsible for his sisters' education and assisting his mother with managing family expenses.

After his sisters secured employment in computer science and business administration, he was able to return to his home country to apply for higher education opportunities abroad. He sought economic integration reflective of his education rather than sticking to odd jobs in the United Kingdom. He came to Finland because he could not afford to pay higher fees to study when he was in the United Kingdom or apply for expensive higher education in the United States or Canada (similar to Sahara above). He came to Finland to study without a scholarship and without the ability of his family to fund him to ensure his financial survival.

Ishaan was only able to secure university admission in a comparatively smaller town in Finland. Due to limited part-time job opportunities in the university town and the lack of financial support from his low socio-economic family members back home, Ishaan had to reach out to his cousin in Denmark for remittances and to borrow money from a friend in the United Kingdom after exhausting his funds upon arriving in Finland. After a year and a half of struggling to find employment in the smaller university town, he was compelled to relocate to a larger city in Finland. He needed to secure a livelihood, raise the funds needed for a second student visa extension, and repay the support he received from his cousin and friend. He explained:

> I had savings […but] my time was running out as it is very hard to find a job … I did not want to ask my mom, or she would be stressed. She will ask me to return home. I asked my cousin and friend in Denmark and England to send money. … So, I moved to this city in 2016 and I found a job in a week … just for my own survival because there is no pressure anymore that I need to send money back home. … I was delivering food by bike. So, I left that job last month. … it is difficult to do both things. That is why I quit those jobs as I just want to concentrate on my education. I am tired of these random jobs. I really want to get a professional [study-related] job. (Ishaan, male, 30)

Isaan's case corroborates two already presented findings of this study. At first, participants like him shared that they lost time and effort by being stuck in blue-collar jobs to earn money for continuing to study and to convert their visa type from student to work (similar to Sahara above). This shows how both stipend and non-stipend receiving student migrants may find themselves ensnared in the earlier derived 'odd-job visa trap' situation. Secondly, Ishaan's case further represents those participants who underscored how specific transnational events, such as the death of household heads back home, drastically increased their needs to ensure their families' survival, as de facto household heads (see also Rish above).

Further, Ishaan's case adds to the analysis in the sense that sharing of support extends beyond so-far provided dual-country examples of diffused circulation of support. Unable to find support from the home country to sustain their integration in Finland, participants like Ishaan sought assistance from multiple transnational sources. In his case, transnationally embedded support networks helped him survive his studies for a year and a half. However, he had to relocate to a different city to secure employment, leaving his studies unfinished when he depleted his funds on living expenses—reflecting the complex interplay between transnational support and integration pathways. A food delivery job in the new city allowed him to renew his visa and to repay his cousin in Denmark and friend in the United Kingdom, underpinning the argument on student migrants' economic integration outcomes being an intricately amalgamated product of host-country integration challenges and transnational ties.

Conversely, Ikshit, who entered Finland to study in 2010, never needed to work during his entire studies. His case exemplifies participants from higher socio-economic households who have the capability to protect family members. He belongs to a family of four, with a father earning enough to save after dealing with daily needs, a dependent mother, and a brother who works in the United States and who helps the household whenever it is necessary. Ikshit received a monthly sum of around €500 for a year and a half, in addition to a tiny sum that he took with him to Finland. Ikshit efficiently completed his Master's degree in less than two years during the 2011–2012 academic year and

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secured a funded PhD position at the same university. In our last meeting in 2024 at an event, Ikshit shared that he has launched a small start-up company in his university city after completing his funded PhD in 2018–2019. His case shows the supportive role of transnational ties in accelerating his professional advancement.

The final example, Rishikesh, entered Finland to study in 2015. Rishikesh represents the group of participants from comparatively lower socio-economically positioned families. I first met him in 2016 at a social gathering in a major city of Finland. As trust developed over time, I learned that he is the second eldest of a household of seven with three dependent brothers, a sister, a mother and a father. He also shared that he had to constantly switch between odd jobs to be able to return the loan his father took out from family and friends back home and in Dubai to send him abroad in pursuit of higher education and help his family with daily living expenses.

Rishikesh received insignificant financial support after arriving in Finland from his father, who works as a labourer in Dubai. In our last conversation, he shared that he has been sending between €500 and €800 a month to his household to this day by working as a food courier, and without yet finishing his degree. He shared that he is working hard to achieve his goal of convincing his elderly father to return to India from Dubai and put him in charge of looking after the household.

Rishikesh opted to prioritise remitting larger sums of money by working as a food delivery courier rather than pursuing study-related engineering employment or completing further education. His case reinforces the argument that South Asian student migrants in Finland are often compelled to prioritise familial obligations over personal advancement, initiating remittance practices before achieving stability in the host country. By assuming the role of primary breadwinner—previously held by his father—Rishikesh also attained greater moral authority and decision-making power within his family (see also Rish above).

The experience of students like Rishikesh exemplifies both the supportive and challenging aspects of transnational engagements. Whilst student migrants' transnational ties often facilitate their initial migration to Finland, they can also constrain their labour market integration, resulting in employment misaligned with their educational background and skillset. In summary, these insights illustrate how South Asian student migrants encounter varied scenarios. A comparison between scholarship recipients and self-funded students reveals that the differing roles of transnational ties in navigating host-country integration challenges—third-sector and market-based—significantly shape their eventual labour market integration outcomes.

Contributing to the literature on transnational social protection mechanisms (Boccagni 2015; Palash and Baby-Collin 2021), these examples reveal a discrepancy in the supportive mechanisms accessible to scholarship recipients compared to self-funded students, shaping their likelihood of resorting to precarious employment. Extending the analysis beyond labour migrants and refugees, this study demonstrates how scholarships, alongside remittances, can provide an additional layer of protection against precarious labour market conditions (Snel et al. 2006; Tharmalingam 2011; Paerregaard 2015). During their studies, scholarship recipients benefit from three sources of support: their scholarships, financial assistance from family (reverse remittances), and, if necessary, employment. In contrast, self-funded students typically rely either on family support or on jobs that may not align with their qualifications, thereby heightening the risk of limited economic integration.

6 | Conclusion

At the outset of this article, the central question posed was: How do remittance-sending and/or receiving influence student migrants' economic integration pathways during their study-to-work transitions? Through the experiences of scholarship and self-funded students from India and Pakistan in Finland, this article has shown that remittances play multifaceted, context-dependent roles in shaping these pathways. These roles are mediated by migrants' financial circumstances, transnational obligations and support networks. The article's title—where individuals following similar educational paths find themselves ranging from IT engineers to food couriers—reflects the diverse outcomes shaped, in part, by remittance dynamics.

Remittances can support or undermine academic and professional progress. For some, receiving financial support sustains their education; for others, it can constrain their autonomy. Conversely, the obligation to send remittances may lead students to prioritise precarious employment over timely degree completion, contributing in some cases to an 'odd job visa trap', a scenario where migrants are caught between restrictive immigration rules and financial responsibilities. These findings reveal that remittances may exert positive, negative, neutral or negligible effects on integration, depending on structural and familial configurations.

Whilst integration remains a contested term (Rytter 2019), this article proposes that conceptualising economic integration as a dynamic, socio-temporal process that includes transnational family obligations can help address key pitfalls identified in earlier research (Bilgili 2015; Klarenbeek 2021; Spencer 2022). By tracing changing occupational statuses over a ten-year period, this study highlights integration as fluid rather than fixed, and as shaped by both individual agency and structural constraints.

Although previous research on student migration in Finland has addressed host-country barriers, such as limited access to jobs, racialisation, weak networks and language barriers (Ahmad 2020; Alho 2020; Maury 2020; Filippou and Jokila 2024), transnational dimensions are often overlooked. This article demonstrates that a remittance-focused lens offers a more comprehensive understanding of how student migrants navigate these challenges whilst managing transnational family obligations.

A further contribution of this approach is its ability to capture the diversity of transnational ties. Some families neither offer financial support nor expect remittances, resulting in a more neutral form of transnational engagement. Yet even in such cases, structural constraints—such as the difficulty of converting a student visa into a work permit—may push migrants into precarious employment. In contrast, others rely initially on family support, only to seek financial autonomy later, even when reverse

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remittances remain accessible. These decisions that are often motivated by guilt, pride or aspirations, demonstrate the role of agency in shaping economic pathways.

The analysis also shows that, in some cases, student migrants decide not to utilise family support to focus on language learning or degree completion. Instead, they prioritise low-skilled employment because of guilt or pride—highlighting how transnational ties can shape aspirations and strategies. Both scholarship-funded and self-financed student migrants make complex choices as they weigh education, employment, autonomy and obligations. This underscores the significance of remittance dynamics in shaping economic integration.

In summary, this article calls for a more nuanced analytical and conceptual understanding of economic integration (Kaczmarczyk et al. 2020). Centring on student migrants from Pakistan and India in Finland, it argues that a remittance-focused perspective enriches our understanding of migrant agency and transnationalism. It allows for a better bridging between longstanding conceptual divides of integration and transnationalism (Erdal and Oeppen 2013). Such an approach has broader relevance for migrant groups on short-term visas and carries policy implications for host countries aiming to meet labour demands with restrictive immigration regimes. In this context, the analysis sheds light on potential dilemmas, for sending and receiving states and societies alike, including migrants and their families, but also employers in need of labour.

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Revealing the data will risk revealing the identities of the participants.

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Appendix 1: Participants' profiles.

Pseudonym	Field of study	First Degree in Finland (Status 2024)	Further education	Scholarship	Year of arrival	Gender	Age (entry)	Current Employment
Siddh	Chemistry	Master's complete	Yes (PhD complete)	Yes	2010	Male	28	Food deliverer
Rish	Forestry	Master's complete	No	Yes	2014	Male	22	Food deliverer
Jay	Forestry	Master's complete	Yes (PhD complete and Post-Doc ongoing)	Yes	2014	Male	24	Researcher
Sahara	Physics	Master's complete	No	Yes	2012	Female	25	Cleaner
Rahul	IT	Master's complete	No	Yes	2012	Male	22	Senior software developer
Aashvi	IT	Master's incomplete	No	No	2014	Female	23	Senior software developer
Ishaan	IT	Master's incomplete	No	No	2014	Male	26	Food deliverer
Ikshit	IT	Master's complete	Yes (PhD Complete)	No	2010	Male	23	Entrepreneur
Rishikesh	Physics	Master's incomplete	No	No	2015	Male	24	Food deliverer

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