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# Cumulative Precarity in Times of Polycrisis: Transnational Insecurities and Geo-Spatialized Resiliences Among South Asian Students in Finland

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## ABSTRACT

On the basis of ethnographic research among South Asian students in Runolahti (anonymized), this article explores their experiences during a time of compounded crises. It examines how COVID-19 policies, the Russian war on Ukraine, the cost-of-living crisis and the termination of fee waivers and stipends at the local university created a polycrisis for current and incoming students. Already facing transnational forms of 'cumulative precarity', the prolonged nature of these events prompted them to develop translocal responses and strategies to the globally unfolding polycrisis. The emergence of a food delivery platform in Runolahti presented an opportunity for some, whereas others relied on the university's infrastructure or their personal resources to cope with the polycrisis. Contributing to the literature on international student/migrant precarity, we advocate for a transnationally cumulative lens to its study and offer a translocally grounded theorization of resilient responses it offers, especially at a time when prolonged polycrisis is becoming increasingly normalized.

## 1 | Introduction

In 2018, Aditya, an Indian engineering graduate, decided to leave his high school teaching position in Saudi Arabia. The newly introduced *nitaqat* (jobs for locals) policy made Aditya's stay in the country uncertain. He relocated with his wife and daughter to a university town, Runolahti (anonymized) in Finland, to pursue a postgraduate degree in IT. He was motivated by the local university's stipend scheme for students enrolled in select STEM fields, such as IT, photonics and chemistry. Two years later, he received a paid PhD position at the same university, making the difficult early months of the COVID-19 pandemic more endurable.

The Finnish government had reduced interest rates to encourage spending during the pandemic. Noticing a significant drop in housing interest rates in 2021, Aditya decided to move his family out of the cramped student housing and purchased an *Omakotitalo* (bungalow) using his PhD stipend and his wife's salary. However, a sudden 4% increase in interest rates in 2023 disrupted their earlier financial planning. Moreover, the Russian–Ukrainian war led to a severe energy crisis in Finland with significantly increased electricity charges, placing additional strain on the family's finances. Despite returning to the cheaper student housing by leasing their house on Airbnb, the family struggled to meet their financial obligations. Aditya eventually tapped into his decade-long savings and sold his flat in India to alleviate the financial burden of the mortgage. For South Asian students like Aditya, the pandemic set in motion other far-reaching changes that morphed into a polycrisis (Homer-Dixon et al. 2022), amplifying his

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transnationally cumulated precarity (Taylor 2021; Cassiman et al. 2022).

Polycrisis can be understood as the coming together of various cross-border geopolitical, economic and environmental crises at the same time. Events morphing into an interconnected polycrisis (Penner 2023; Lawrence et al. 2024) possess the capacity to exacerbate the vulnerabilities of already marginalized or disadvantaged populations. In this article, we argue that for international students who do not have substantial social capital (Carlson et al. 2025), this polycrisis attenuates their transnationally precarious circumstances (Cassiman et al. 2022). For students in Runolahti, three transnational interlocking crises unfolded successively, turning into a polycrisis—(a) COVID-19 and related policy measures to curb the pandemic, (b) the Russian war on Ukraine and the ensuing energy and inflation crisis and (c) the withdrawal of stipends and termination of fee waiver programme in the local university. These events forced many international students to navigate through newer forms of transnationally induced precarity that they had neither anticipated nor were prepared for.

In this article, we make three interrelated propositions. First, for international students, the pandemic was not a singular or a local event. Other ensuing crises coalesced together with the pandemic, creating a transnational polycrisis that affected them in particular and far-reaching ways. Second, contributing to the literature on international student mobility (ISM), we suggest that for non-privileged international students, their already precarious position transformed into layered forms of cumulative precarity over the long pandemic years. It challenged them to stay on course, forcing them to change plans and devise new strategies due to their precarious positions. Finally, adding to the literature on (cumulative) precarity, we posit that its spatial and temporal contours are transnationally defined. Adopting a transnational spatio-temporal lens allows for a situated yet globally connected analysis to emerge, uncovering the interlocked dimensions of precarity and resilience amidst polycrisis.

In this article, we first briefly discuss our methodology, followed by a section on Finland's emergence as a study destination and Runolahti's allure within it. We then discuss how precarity has been conceptualized over time and what its transnational iterations were during the pandemic, especially as experienced by international students, and advocate for incorporating a transnational cumulative lens to its study. Moreover, we suggest that international students' responses to the polycrisis were also spatio-temporally mediated at a transnational scale. In doing so, the article brings together the literature on ISM and migrant precarity and adds a transnationally cumulative precarity lens to them.

## 2 | Methodology

This article primarily draws from longer ethnographic research among South Asian students in Finland undertaken by Zain Ul Abdin. When the pandemic struck in 2020, they shifted (using participant and non-participant observations, interviews and group discussions) to online methods but returned to the field again in 2023 in consultation with Sanam Roohi to cover new ground on how COVID-19 impacted South Asian students. For this article, insights from their longer ethnographic study were combined with intense follow-up interviews conducted after the pandemic with 10 respondents selected for this study. The return to the field allowed for an in-depth and engaged analysis of the pandemic beyond a singular event that compounded its effects for ISM. With the ethnographic input from Zain Ul Abdin, Sanam Roohi built the argument and structure of the article and wrote it in consultation with Zain Ul Abdin.

To gather data for this article, Zain Ul Abdin reconnected with five old and five new respondents between December 2022 and August 2023 and shadowed them. In keeping with the ethical protocols, their names have been anonymized, and specific details about the participants' hometowns have been deliberately concealed or altered. They conducted semi-structured interviews in Hindi, Urdu, Punjabi and English, depending on the respondents' preferences. The interviews, spanning an average duration of 1 h each, were paired with repeated engagements with respondents who were tasked with reflecting on the myriad forms of precarity encountered as students residing in the border Finnish town of Runolahti. This exploration took into account the onset of the COVID-19 pandemic and the subsequent imposition of strict lockdown measures in the country. Moreover, the interviews delved into the impact of the Russo–Ukrainian war and its ramifications on the students' circumstances. The insecurities were compounded by the discontinuation of stipends for master's students by the Runolahti University in 2021.

For the analysis, Kiger and Varpio's (2020) six-step framework was employed to guide the inductive thematic analysis of fieldwork notes and verbatim transcriptions of recorded interviews. Excerpts were semantically coded and organized into clearly identified themes, supported by thematic maps generated using NVivo software. The inclusive and systematic interpretation ensured clarity and coherence throughout the analytical process, resulting in a comprehensive narrative. This narrative offers detailed insights into how the interplay of multiple factors intensified various forms of precarity experienced by students from Pakistan, Bangladesh and India—three of the largest international student-sending countries—in this small university town. The reflections helped the respondents to articulate their conditions beyond precarity and to contemplate how they managed to tide through this period of multiple crises as they journeyed through their international student life in a small Finnish town.

## 3 | Finland as a Study Destination and the Pandemic Aftereffects

Finland's accession to the European Union (EU) in 1995 served as a catalyst for the internationalization of Finnish higher education. The EU's Lisbon Strategy of 2000 aimed at fostering transnational academic exchanges and innovation, further spurred Finland to foster knowledge-based economies by actively attracting international students (Begg 2008). Notably, since 2006, Finland has witnessed a significant surge in the proliferation of English-medium international degree programmes (Studyinfinland.fi 2024). This expansion has contributed to a



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remarkable 10-fold rise in the enrolment of international degree-seeking students within Finnish universities over the preceding two decades (Studyinfinland.fi 2024). The proficiency of Finns in English, combined with the provision of high-quality living standards and educational offerings, has contributed to Finland's attractiveness as a destination for international students, with South Asians (Pakistanis, Bangladeshis and Indians) among the top represented international applicants (Balan 2022).

Aligned with the 2020 Strategy, Finland implemented two significant policy revisions in 2013 and 2018 aimed at enticing, retaining and assimilating international students, recognizing their pivotal role as a primary talent pool for the Finnish labour market (Myklebust 2020). Finnish higher education institutions, encompassing universities (*yliopisto*) and Universities of Applied Sciences/Polytechnics (*ammattikorkeakoulu*), diversified their offerings to include a plethora of English-taught courses, catering to the preferences of young international learners. In a proactive measure to retain international talent, the Finnish government introduced continuous (A-type) residence permits for new non-EU students in April 2022, replacing temporary (B-type) visas. This transformative policy shift, coupled with the extension of post-study job-search permits from 1 to 2 years, significantly streamlines the visa conversion process (Migri 2022).

Finnish universities' (previous) provision of tuition-free education, coupled with highly flexible visa policies and generous work allowances of up to 30 h by the state, was a key allurement for certain South Asian international students. Notably, Runolahti University stood out among its peers by offering monthly stipends to international students enrolled in select STEM disciplines, such as IT, photonics, chemistry and forestry. Over the period spanning roughly 2010–2020, the university even augmented the stipend amounts from €500 to €620, underscoring its commitment to supporting international students. Runolahti continued to offer up to 100% fee waivers and stipends even after Finland launched tuition fees in 2016. Following the pandemic, although fee waivers are still offered, the percentage is decreased, and stipends were reduced to 420 before their complete rescission in 2021.

During the pandemic, Finland adopted several policy measures that exhibited its state power very effectively (Moisio 2020). In its intent to curb the spread of the virus, these policies strongly affected the livelihood of precariously employed migrants who did not speak Finnish nor have a cushion of job security or Finnish citizenship status (Finell et al. 2021; Ndomo et al. 2023). Although migration governance mismanagement and challenges are usually associated with a 'southern' issue (Gazzotti et al. 2023), an event like the pandemic brought out the challenges in migration governance in a developed country like Finland to the fore. Due to rising inflation and the Russian war on Ukraine, the Finnish government made several changes to its domestic policies, including fiscal, energy, education and health-related policies that heavily and negatively affected migrants. The biggest problems for international students, many of whom are excluded from Finnish welfare by their legal statuses (Könönen 2018), were the ripple effects of COVID-19 and the Russian war on Ukraine, whose impact was not limited to the duration of the pandemic but continued to reverberate in disruptive ways even to this date.

## 4 | Conceptualizing Student Precarity in Times of Polycrisis

Scholars of ISM—an autonomous field of study developed over the last decade (Waters and Brooks 2012; Choudaha and de Wit 2014; Riaño et al. 2018; Almeida 2020)—found themselves grappling with the pandemic as a unique moment of crisis that affected international students severely and in a multiplicity of ways (Cairns et al. 2021; Mok 2022; Mittelmeier and Cockayne 2023). Though international student migrants are often characterized as perpetually mobile, Hari et al. (2023) argue that ISM is merely a temporary phase in the broader migration lifecycle that was irrevocably disrupted by the pandemic, reconfiguring global networks of flows and relationships (Beaverstock et al. 2023). For international students with limited social capital who choose to study in 'offbeat' (Eskelä 2013) places like Runolahti, navigating their lives embedded in geographically dispersed familial and social networks, the pandemic heightened their precarious mobility (Hari et al. 2023; Skovgaard-Smith 2023).

The pandemic's border closures and immobilizing effects worsened financial (e.g., unemployment, housing), social (e.g., online learning replacing in-person classes) and psychological (e.g., depression, stress, loneliness) challenges, particularly for migrant students who are often seen as 'outsiders' and excluded from host country protections (Ansar 2023; Hari et al. 2023; Roohi 2022; Kempny 2023; Skovgaard-Smith 2023). To cope, international students and other migrants turned to transnational support networks, receiving social support through ICT and financial assistance through remittances. Although initially helpful, these remote interactions led to fatigue for some, who felt frustrated by repeated conversations with little new to share, whereas others yearned for the physical presence of loved ones (Müller 2023; Simola et al. 2023; Yamamura 2023). The pandemic disrupted their transnational personal and family connections, challenging the very fabric of their relationships across national borders (Hari et al. 2023; Simola et al. 2023; Skovgaard-Smith 2023).

With many students surviving on odd jobs to pay for their living expenses, the pandemic forced them to lower their already inadequate living standards, like eating a single meal, struggling with housing or experiencing extreme space constraint (Girard et al. 2021; Hari et al. 2023). The deterioration of the mental health of youth and students was also a widely reported phenomenon when the pandemic raged (Rajkumar 2020; Talevi et al. 2020; Wang et al. 2020; Aknin et al. 2022; MacDonald et al. 2023). The simultaneous or successive occurrence of multiple crises interacted with each other in complex and compounding ways (Penner 2023; Lawrence et al. 2024), making the overall impact much more severe than the sum of individual crises. It introduced newer forms of transnational precarity in the lives of non-elite international students for whom ISM is a carefully thought-out career and mobility strategy (Brooks and Waters 2022).

Although existing literature on precarity is overarchingly tied to labour and the conditions of work and employment (Kalleberg 2009; Millar 2017; Gasiukova and Shkaratan 2019), recent theorizations link it to the inability to access rights, love, participation, care, health and housing (Motakef 2019). Scholars also point out that accelerated informalization of labour had



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directly contributed to precarity (Rye 2017; Cassiman et al. 2022; Roohi 2023). Precarity in pre-COVID times was already theorized as a form of social and political exclusion that afflicted migrants and other vulnerable groups more than others (Schierup and Jørgensen 2016; Millar 2017; Hamid and Tutt 2019). When COVID-19 put billions globally under various forms of lockdown, precarity became a 'global life condition' which exposed deep-rooted social inequalities (Perry et al. 2021; Cassiman et al. 2022). The pandemic also made the division of work and life in the conceptualization of precarity redundant. This is particularly apt for international students who often take up precarious jobs to survive in the destination countries and study abroad with the intent of becoming migrants (Nada 2017; Hastings et al. 2023).

Together, these sets of literature on precarity in general and international student precarity in particular push us to theorize precarity in an expansive way. Contributing to both these sets of literature, our article also moves beyond the generic 'migrant precarity' trope, arguing that precarities are often cumulative (Taylor 2021), manifesting across multiple spatial and temporal scales as seen in the case of South Asian students in Finland. Taylor defines cumulative precarity as 'the everyday negotiation of insecurity across multiple temporal scales: the mediation of present policies, the navigation of historical state violence and engagements with a broader sense of generational obstruction' (2021, 589).

The pandemic, coupled with the geopolitical crisis at the borders of Finland, struck migrants and migrant students hard, with multiple intersecting forms of material and psychological insecurities piling atop one another over a long-drawn period of more than 2 years. When the Finnish government changed their energy and fiscal policies due to COVID and a war close to the border, the inflation was not something students had budgeted for when they set out to study. International students were left vulnerable by their political condition as non-citizens who were outside the purview of state protection, and due to their unemployed status, they did not have the shield of COVID-specific protections that was offered to workers by firms and businesses (Costa Dias et al. 2020; Eichhorst et al. 2020). In places like Runolahti, students did not see the kind of housekeeping care work, like counselling, reaching out via social media, writing newsletters and sharing information about resources, that university spaces were expected to perform elsewhere, like in the United States (Herzig and Subramaniam 2021). This left international students especially vulnerable who were largely left to their own devices to manage their mental, economic and physical well-being.

## 5 | Experiencing Cumulative Precarity During Polycrisis in Runolahti

Although relatively unknown or offbeat, universities in Finland like Runolahti have seen a sharp increase in the number of English-medium international degree courses (Välimaa et al. 2013), which has resulted in a 10-fold increase in the number of international degree student enrolments. As mentioned, fee waiver and stipend programmes are a major draw. Many migrant students in Finland also prefer to do part time jobs because of their family responsibilities and precarious, non-elite status. Because international students find it difficult to secure jobs matching their qualifications largely due to language barriers (Alho 2020; Maury 2020), even though most students continue to stay in the country 3-plus years after their studies (Mathies and Karhunen 2021), they are forced to find one in the gig economy.

In Finland, the platformized gig economy has attracted migrants and international students, termed the 'embodied precariat' (Popan 2021), with food delivery jobs via Wolt and Foodora as the most popular. Before their emergence, migrants relied on other precarious jobs such as cleaning and hotel bed-making, typically avoided by the natives. Since launching in Helsinki in 2015, Wolt (Finnish-founded) and Foodora (originally from Munich) have expanded to smaller towns like Runolahti, positioning themselves as European alternatives to global gig platforms like Uber Eats. However, the already saturated Finnish labour market—further strained by COVID-19—intensified competition, leading to waiting times of up to 2 or 3 years for new migrants to secure delivery jobs in Runolahti. Students sometimes crammed their credits in a single semester or a single year to work during the other semesters in order to pay for their living expenses or even remit money home (Abdin 2023; 2025).

Apart from jobs, housing is another issue for international students in Finland. Before the pandemic, to survive in an expensive country like Finland, some students who were unable to secure cheap student housing shared rooms with other students. The possibilities for such solutions were rendered impossible once the pandemic-related measures were adopted. This context further underscores the relevance of examining precarity during polycrises, using comparative insights from five long-term and five newly arrived student migrants.

The Finnish government's abrupt full border lockdown on 16 March 2020 left migrants and international students unprepared for an extended period of isolation in their new country of residence. Although Finnish nationals were allowed to enter, foreign students admitted to Finnish universities were barred from doing so. Unlike Canada, which exempted some international students in certain visa categories from travel restrictions (Hari et al. 2023), Finland excluded international students from such state-provided relief. The travel restrictions impacted both international students already present in destination countries and delayed the aspirations of prospective student migrants. Cumulatively, these challenges deepened the precarious circumstances of both current and aspiring student migrants.

Amidst Finland's extended border closures to migrants, one example of conflicting state policies that disproportionately impacted student migrants was the university's mandate requiring students to arrive in Runolahti before the end of the first semester or risk losing their entire stipend. This highlights the need to reassess state-driven responses to the pandemic (Müller 2023). Additionally, the transnational repercussions of the pandemic's rapid spread, the sudden lockdown, the outbreak of the Russian war in Ukraine and surging inflation compelled many students and their families to reconsider their previously secure study plans. These challenges underscore the importance of adopting a transnational perspective to examine pandemic-induced impacts. However, it also calls for a broader approach that incorporates concurrent crises to better understand pandemic-induced precarity as a cumulative transnational



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phenomenon rather than a singular event (Beaverstock et al. 2023).

Many students deferred the start of their programme while risking loss of their stipend or started taking classes online from the confines of their homes in South Asia amidst unsuitable conditions like lack of uninterrupted Wi-Fi or internet data, computers or a private room. International students were deprived of a unique transnational study experience of meeting fellow students from across the world, a key motive for international student migration (King and Sondhi 2018; Hari et al. 2023). Where the pandemic introduced online education, it simultaneously prohibited physically experiencing cross-border movements. Although online lectures offered the flexibility of attendance from anywhere in the world, they significantly reduced face-to-face interactions, socializing opportunities and prospects for permanent residency, a study abroad motive for many students (Salazar 2018). Some wondered if it was worth spending so much money on housing and living expenses in Finland when they only had to attend classes online. Border closure meant students could not travel—another practice many consider a perk of international education.

Other students who had finished one degree and were preparing applications for further studies, such as a PhD degree in Finland or other EU countries, were caught in a limbo. During one of the conversations in June 2023, a key respondent, Samuel, explained his economic precarity in the following words:

> After completing my MSc, I couldn't get a proper job in Pakistan. Then I came here, but lost my job due to the pandemic. It was hard for me to make the ends meet. Mainly, language barrier is the key in not getting a proper job but then when it got combined with corona, the situation became worse! Universities were not hiring (PhDs) and companies were not announcing any jobs during the pandemic. There is only one company related to my field of studies in Runolahti. There are very limited job opportunities in this small town. I applied for the food delivery job and waited more than a year to get the partnership. I waited for three years to reunite with my wife! Inflation made the situation worse. The increase in the prices of basic products was considerable due to the Russo-Ukrainian war. Gasoline price was 1.22 to 1.25 euros and now it is 2.05 euros. Just look at the gasoline price! Russia attacked Ukraine in 2022 and now all prices are out of control.

His experiences highlight how the policies adopted by the Finnish government to inhibit intra- and international mobility, the war-related cost of living crisis, his own situation as a Pakistani national in Finland and the local university's policy cumulatively created layered forms of transnational precarity that set Samuel's plan back by a few years.

Anjali, a respondent from India, who was initially 'very excited' at the prospect of attaining a European degree beyond the confines of her home country, was unprepared for the isolation she faced during the lockdown. When the virus first spread, she perceived the pandemic's initial severity through a somewhat detached lens, talking to her family a few times a day. As the pandemic's gravity intensified, an acute sense of urgency enveloped her. She was scared of breaking the lockdown rules and was very afraid of catching the virus herself. The imperative of maintaining her physical health took centre stage, driven by the realization that any illness could disrupt the carefully balanced independent lifestyle.

When Finland and Europe seemed to have better control of the virus, India's second wave hit in April 2021. Concerns for her family's well-being in the midst of her own crisis-induced challenges in Finland morphed into transnational worries, which magnified amidst the tumultuous situation back home where COVID's second wave turned deadly, even as some family members in India downplayed the seriousness of the virus. As months passed and the year turned, the intensity of the pandemic appeared to somewhat decrease, when suddenly Russia invaded Ukraine and a full-fledged war broke out in February 2022. It was now her parents' turn to worry about her. She described her mental condition as 'very fragile' during the long years of polycrisis when interviewed in June 2023.

Another student, Sana, had embarked on a quest to find an international research-oriented master's programme, as she believed that pursuing a master's degree in Pakistan lacked sufficient research emphasis, and the tough job competition post-graduation led to poorly paid teaching positions. Her plans to pursue a fully funded master's degree in the United States were thwarted by pandemic-related travel restrictions, and to avoid losing time, she applied to Runolahti as a safe last option. After some time, she received an offer from the university, which partly covered tuition fees and provided a monthly stipend. However, she was shocked to learn that the stipend was decreased from €620 to only €420 in 2020. Due to her parents' lack of financial resources, she borrowed €10,000 informally from a relative in Norway to pay €2400 as a fee for two semesters and show the rest of the amount in her bank account to get her visa approved.

Anjali and Sana's reliance on support from their transnational connections further underscores the importance of adopting a transnational perspective to cumulative precarity (Beaverstock et al. 2023; Müller 2023). Caring across borders, or the flow of money—from Norway, a Nordic country, to South Asia, and then back to Finland, another Nordic country—illustrates how material care circulates within transnational networks, aligning with the care circulation framework (Baldassar and Merla 2014). Sana's case is distinctive, as the financial support not only addressed immediate needs but also helped mitigate the burden of educational loans.

Admitted to Runolahti University in March 2021 for a master's degree with a scholarship, Faisal, a Bangladeshi student, had envisioned a swift transition after obtaining admission and securing a residence permit. However, the polycrisis thwarted his plans, leading to an approximately 8-month delay before he was able to travel. This resulted in missing the start of the first semester, necessitating the deferral of studies until January 2022. After navigating a prolonged waiting period, he travelled to New Delhi to obtain the necessary residence permit and subsequently



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embarked on a flight from Bangladesh to Finland. The arduous journey from application to arrival spanned nearly a year, marked by multiple COVID-19 tests before and after flights, as well as a mandated week-long self-quarantine upon arrival in Finland. As South Asian students, Samuel, Anjali, Sana and Faisal experienced transnationally cumulative economic and mental precarity due to the prolonged nature of the polycrisis events. The existing literature effectively captures the stressful impact of COVID-19 (Hari et al. 2023; Kempny 2023; Müller 2023; Simola et al. 2023). However, this study adds new insights by examining how overlapping crises, including geopolitical ones, evolve into a polycrisis and intensify participants' anxieties. This perspective challenges the conventional bidirectional causal transnational approach. Instead, it advocates for a multidirectional transnational framework that considers the interplay of concurrent events and their collective influence on the transnational lives of migrants.

The polycrisis prompted international students to develop geospatially grounded resilient responses to this globally unfolding polycrisis. The emergence of a food delivery platform in Runolahti presented an opportunity for some, whereas others relied on the university's infrastructure or their own personal resources to cope with the polycrisis. The next section explores the translocally situated resilient responses that South Asian students developed during the prolonged crisis.

## 6 | Translocally Crafted Strategies of Resilience

Faced with compounding transnational crises, South Asian students in Runolahti were also confined to the town due to limited prospects of pre- and post-pandemic mobility. The convergence of the transnationally cumulative precarity for South Asian students significantly shaped their polycrisis experience, whereas the strategies they crafted to overcome some of these precarities were translocally crafted and grounded, with Runolahti becoming the epicentre for these strategies.

The town's close proximity to the Russian border raised concerns about personal safety, fuelled by speculation—often shared by fellow Finnish students—that Russia might also target Finland. This narrative served as a stark reminder of concurrent global tensions, fostering a stronger sense of solidarity and connection with Finland's well-known community ethos. When the months passed and the possibility of Russian attack receded, the cascading financial tremors caused by the war and pandemic reverberated in noticeable ways. Escalating energy and commodity prices prompted a revaluation of spending habits, ushering in a more frugal lifestyle.

Different students adopted different translocally grounded measures to cope with their transnational precarities. When the pandemic delayed the commencement of her studies for an entire semester, Sana chose not to postpone it further, to avoid losing her monthly stipend. She was also eager to work in Runolahti as soon as she could to start repaying her loan. Advice from fellow South Asian students led her to consider a food delivery job as the only viable option for economic survival in Runolahti. Lacking a driver's license and facing challenges delivering food by bicycle in the harsh Finnish weather, Sana searched for alternative jobs such as early morning newspaper delivery, cleaning and dishwashing. She also decided to invest a portion of her loan, around €1500, in obtaining a driving licence to be able to deliver food in a car and successfully applied to become a delivery partner. She said:

> (…) my study abroad experience was nothing like I had imagined. I took a loan but still was forced into a delivery job due to the decrease in stipend. Plus, the war.I went into isolation and faced mental health issues, (…). My grades also suffered due to the pandemic. (…) I even thought about leaving for home (Pakistan).

Once Faisal arrived in Finland, after the self-quarantine, he confronted various challenges due to the confined setting. Reliance on pre-purchased groceries and limited human interaction underscored the complexities of this solitary period. Despite these hardships, studies at Runolahti University commenced in March 2022, albeit during the middle of the second semester. Struggling to fulfil the scholarship's requirement of 60 credit hours per year, compounded by the deferred first semester, Faisal managed to accrue only 24 credit hours, jeopardizing the scholarship. As an IT student, the absence of in-person interaction with professors and peers undermined the hands-on experience of solving technical problems he had hoped for, dimming his motivation to study. An appeal to the University's Dean, which acknowledged the pandemic's disruptions, led to the extension of the scholarship period.

Hakim, another Pakistani student who arrived in Finland during the pandemic, had to observe a 14-day quarantine in compliance with coronavirus protocols, which proved very expensive. Hakim is one of those students who is investing a lot of time and effort to learn Finnish, as his job prospects depend on Finnish language skills. The social distancing policy adopted in Finland meant he could not practise the language skills as he had planned to. Despite this, by the time of the interview in July 2023, he was already able to communicate on a daily basis and wanted to improve his language skills in order to get a 'respectable IT job'. Yet everyone does not share the same zeal to become fluent in Finnish—a language considered very difficult to master.

Anjali, our protagonist introduced earlier, also suffered from 'extreme depression' when she came to Runolahti. The isolation due to the pandemic, the darkness of the Finnish winter and the rising costs due to the Russian invasion led her to seek medical help, prompting regular visits to the student health clinic in Runolahti. But beyond the medical help, she devised a unique plan to overcome her isolation. She had heard children's voices in her neighbourhood a couple of times and dropped notes looking for that family. Her spirits soared when she received a response from the kind Finnish family who took Anjali on their monthly visits to various friends' homes, helping her break from her solitude.

Having triumphed over pandemic-induced mental stress and social isolation, Anjali took to running in the woods as therapeutic self-care. Sana became a food delivery agent. Munira, a Pakistani student, had her resilience and adaptability put to the test when she decided to shift out of Runolahti and take on



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part-time jobs in Helsinki to navigate financial uncertainties. As a woman who had recently left Pakistan, the decision to move within Finland was a big one, but with Runolahti not offering any part-time job prospects to a non-Finnish speaker like her, Munira was forced to shift to Helsinki to survive the pandemic and war years even if she had to defer her studies by a year.

For another Indian student, Vivek, his strategy to survive the polycrisis was to sell his car amidst growing fuel costs and opt for a bicycle as a cost-effective means of transportation. Vivek was saving money, as he had planned to travel to India in 2021, but travel restrictions due to India's second wave isolated him from his family. Vivek's parents worried from afar, as the pandemic complicated travel plans and visa concerns. The inability to return home accentuated the emotional toll of being separated from family and home country. Amidst the isolation, he discovered his passion for photography. This creative outlet provided solace, enabling him to combat the looming shadows of depression brought on by the pandemic. He found a local way to counteract a transnational crisis by rediscovering his sense of belonging to Runolahti via a local online photoclub.

Vivek's case illustrates how an online platform enabled him to devise a strategy to shield himself from the cascading effects of the polycrisis. Although transnationalism researchers have frequently highlighted the pivotal role of ICTs in facilitating care circulation among transnational families before and during the pandemic, Vivek's experience extends this understanding (Baldassar and Merla 2014; Beaverstock et al. 2023; Simola et al. 2023; Skovgaard-Smith 2023). It moves beyond the use of ICTs for seeking emotional care within transnational family networks to mitigating the broader impacts of crises. Although early-stage coping involved social media communication with family back home, this approach eventually led to strained interactions, as repeated conversations about pandemic-related worries and local deaths caused tension. Vivek turned to the online photo club, which offered an alternative form of emotional support and confidence in terms of recognition of his work. His case exemplifies innovative strategies for managing precarity when conventional methods, such as social media calls to family, become counterproductive (Müller 2023; Simola et al. 2023).

A common theme running along the stories narrated above is the resilience shown by students under transnationally accumulated emotionally and materially breaking circumstances. Although in pre-pandemic times, resilience was seen as an (if at times forced) outcome of precarity (Pendall et al. 2012; Golash-Boza and Navarro 2018; McIlwaine and Bunge 2019; Tappe and Nguyen 2019), this article makes a case for the inclusion of a transnational lens to cumulative precarity and a translocal lens to the study of crafted resilient responses in a post-COVID Runolahti.

## 7 | Changing Expectations of Study Abroad

Living as international students during a polycrisis altered many perceptions of study abroad (Chang 2012) for South Asian students in Runolahti. Prospects of debt-free education, living in a European country and the thrill of travelling in the Schengen area or getting a job in Finland—designated the happiest country to live—all changed. International students had to constantly reckon with failed plans of finishing studies, finding a job or learning a new language within a stipulated time. Some tapped into transnational social networks of family and friends to receive support, whereas others devised local resilience responses. This constant (re)strategizing (Müller 2023; Simola et al. 2023) to overcome the challenges as and when they appeared changed their perception and expectations of international degrees dramatically—another major finding of this article. Additionally, the pandemic affected the influx of international students due to complicating stipend eligibility, prompting some to abandon their master's degrees. For others, online education was the only way out, and some completed more than one semester online (Liu and Shirley 2021).

Akram, who joined Runolahti University, was drawn by the prospect of a fee waiver and a monthly stipend. In Runolahti, Akram was greeted by the astonishing Nordic daylight, initially unaware of the impending polar nights and the severely cold Finnish weather. The quaint practices of Finnish supermarkets also intrigued him as he adapted to a new way of life. The experience was marked by awe and novelty as Akram explored this new land, away from his Indian roots. The story, however, took a dramatic turn with the eruption of the COVID-19 pandemic in early 2020. Although his financial stability was not hugely affected because of the stipend, the initial days of isolation were punctuated by an unnerving lack of activity. What initially seemed like a reprieve from the routine eventually transformed into a challenging confinement that triggered a search for new avenues of engagement. Online classes led to decreased motivation, and the shift to in-person exams was accompanied by heightened isolation and delay in getting required credits.

Anjali's story also captures the altering of expectations in volatile ways. She had arrived in Runolahti in September 2019, after finding it difficult to find admission to her chosen master's degree programme in India due to high competition. She arrived in Finland with a clear purpose: to pursue studies in linguistics and language technology, driven by a background as a seasoned communication specialist with over a decade of experience. However, a shift in perspective emerged within the initial 3 months of embarking on the linguistics journey. It became evident that this academic trajectory was not aligned with her long-term aspirations. Consequently, she made a swift transition to adult education and lifelong learning within the same university, emerging as the sole applicant selected from a pool of thirty. Rather than enjoying this success, she was immediately hit with the reality of COVID-19.

As a gregarious person, the norm of working from home displaced the once-familiar sanctuary of the university. With restrictions shifting her work to online and curtailing her social interactions, a void emerged in Anjali's daily routines. In response, she embraced transnationally available virtual family connections, striving to sustain a semblance of social engagement in an altered landscape. Anjali's long-term plans bore the brunt of the pandemic's impact, especially in the realm of research endeavours. Her academic pursuits were intrinsically tied to experiential learning and community involvement, avenues that were abruptly curtailed by the onset of lockdown measures. The ramifications were profound, disrupting data collection and considerably delaying her research progress. Despite these challenges,



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a combination of resilience and the unwavering support from the local community acted as guiding lights in navigating these turbulent times.

For Sana too, the pandemic led to a shift to online education, completely reshaping her expectations of her study abroad experience. Her dreams of studying in the United States at a prestigious foreign university and gaining international cultural experience were dashed by this sudden transition. She came to Finland as a second option. The constraints of single-student occupancy in three-person apartments hindered her ability to socialize with her fellow international peers, making the move from densely populated India to sparsely populated Finland even more challenging during the pandemic. For Faisal, who was admitted to Runolahti University, Finland, in March 2021, the global pandemic thwarted his study plans, leading to an approximately 8-month delay before being able to travel.

Transnationally cumulated precarity in times of polycrisis changed many of the protagonists' long-term plans of staying in Runolahti town during their studies and in Finland after their graduation. A shift to online education and the significant increase in cost of living worsened by the missing call for jobs due to the pandemic and war forced, for example, Akram, Faisal and Anjali, who were excited to learn about multiple cultures by studying along with fellow international students from various countries, out of Runolahti to search for means for financial sustenance in Helsinki. Samuel, who yearned for a reunion with his wife for 4 years in fruition of his plans to permanently relocate to Finland, now aspires to leave Finland in the longer run in search of a professional study-related job. Aditya (see Section 1), who thought that he had finally found a place to seek a better future for him and his family after being forced to relocate thrice—first to Sweden, then to Saudi Arabia and now to Finland—suffered from depression due to the lingering fear of having to sell his bungalow. However, Aditya's case also highlights how the pandemic-induced drop in interest rates created an opportunity for him to purchase a house. This example introduces a nuanced perspective on the broader challenges and hardships, adding a dimension to the existing literature on the pandemic (Girard et al. 2021; Skovgaard-Smith 2023).

## 8 | Conclusion

Drawing on long-term ethnographic research among South Asian students, supplemented by post-pandemic follow-up interviews, this article shows how these students, already disadvantaged in Finland's socio-economic context, experienced 'cumulative precarity' due to an ongoing polycrisis. Attenuated by the Ukraine–Russia war and cost of living crisis in Finland, they were compelled to devise geo-spatially grounded responses to address these challenges. A longitudinal perspective, capturing their lives before, during and after the pandemic, illuminates the nuanced impacts of the crisis. This approach also reveals differences in resilience strategies between students already present and those newly arrived, contributing to the literature on student migration and precarity (Cairns et al. 2021; Hari et al. 2023).

The COVID-19 pandemic profoundly disrupted the international education experience, stripping away key transnational motives such as intercultural socialization, regional travel and pathways to better lives. Although online teaching offered structural flexibility, it diminished opportunities for essential networking, Finnish language acquisition and social interaction—compounding longer term precarity in a non-Anglophone context. Students grappled with cumulative transnational stressors, including concern for family safety back home in South Asia, leading to multidirectional care circulation across borders.

Our analysis challenges linear understandings of transnational crisis, precarity and resilience by highlighting the polycrisis nature of students' experiences, shaped by intersecting global events like the Russian invasion, energy price hikes, inflation and stipend removal, which reversed earlier gains like better housing amidst low interest rates. Students demonstrated adaptive resilience through participation in gig economy jobs and strategic lifestyle shifts by moving back to student housing, selling cars and cultivating new social ties through local Finnish families or nature-based activities. These evolving, translocal, geo-spatially situated coping strategies not only reshaped their academic and migratory trajectories but also transformed their expectations of international education itself.

Our study expands the scope of crisis research beyond a binary approach that examines the impact of a single major event on migrants' lives (Beaverstock et al. 2023; Simola et al. 2023). Moreover, although migration and precarity literature is extensive, much of it focuses on structural, institutional, intersectional and individual aspects of pandemic-related vulnerabilities (Taylor 2021; Mittelmeier and Cockayne 2023). This article contributes to both these sets of literature by advocating for the inclusion of a multipronged transnational and geo-spatially grounded translocal perspective to the theorization of precarity and resilience. It posits that such a dual lens teases out the scalar dimension of both the polycrisis and the strategies devised to address them.

Finally, in our article, a novel lens for examining crisis-induced precarity in migration studies by employing a longitudinal transnational approach captures the interplay of multiple concurrent global events. Moving beyond the well-established impacts of COVID-19 on labour markets, mental health and travel disruption, it demonstrates how overlapping crises—conceptualized as a polycrisis—both deepened vulnerabilities and created sporadic windows for adaptation among international student migrants. By analysing students' trajectories before, during and after the pandemic, the study illustrates how transnational and translocal dynamics shaped their ability to respond to shifting structural constraints. In doing so, it advances ISM scholarship by foregrounding the role of temporal and spatial complexity in resilience-building during protracted periods of uncertainty.

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## Conflicts of Interest

The authors declare no conflicts of interest.

## Data Availability Statement

Unfortunately, it is not possible to provide the data as they can compromise the anonymity of the research participants.

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