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ZAIN UL ABDIN

Reconfiguring Student Migration Pathways

A Transnational Social Protection Approach to Remittances and Economic Integration

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ABSTRACT

International student migration is increasingly shaped by connections between mobility, family obligations, and labour market outcomes. However, existing research rarely examines how migration trajectories, remittance practices, and economic integration interact over time, particularly beyond the period of study. This dissertation addresses this gap by analysing how remittance sending and receiving function as forms of transnational social protection and how they shape study-to-work transitions among South Asian student migrants. The study focuses on Pakistani and Indian migrants who entered Finland and Sweden as international students and were followed across different stages of their migration trajectories. Drawing on 59 semi-structured interviews and decade-long periodic ethnographic fieldwork, the dissertation examines how migration decisions, remittance obligations, and access to paid work develop together over time. It moves beyond host-country-centred and linear explanations of international student migration by showing how integration is shaped by unequal family resources, institutional support, and cross-border responsibilities.

The dissertation consists of three empirical articles. The first analyses international student migration as a multistage and translocal process. The second examines remittance sending, reverse remittances, and onward

remittances within bidirectional and multidirectional family arrangements. The third investigates how these financial practices intersect with labour market participation and economic integration in Finland during study-to-work transitions. Based on these findings, the dissertation develops an integrated multiscalar pathway framework to conceptualise international student migration as an iterative and relational process. It also proposes a four-scenario typology, hindering, sustainable, acceleration, and reconfiguration, to explain how different configurations of family-based and institutional protection shape integration outcomes over time.

The findings show that remittances are not only financial transfers but relational practices that can protect, constrain, or reconfigure migrants' life chances. Students from lower socio-economic backgrounds often face downward mobility due to combined pressures of work, study, and remitting. In contrast, those receiving reverse remittances or institutional stipends are better able to prioritise education and access professional employment. Overall, the dissertation shows that international student migration is both a strategy of social protection and a site of ongoing negotiation between education, work, and family responsibilities across borders.

The dissertation advances a transnational rethinking of the migration–remittance–integration nexus. It shows that international student migration is not merely an individual investment in human capital, but a collective project shaped by obligations, care, and protection that extend across multiple countries, cities, and households. By situating integration within these wider circuits of reciprocity and responsibility, the dissertation provides a more holistic understanding of contemporary educational migration and the social worlds that sustain it.

Keywords: Remittances; International students; Reverse remittances; Transnational social protection; Labour market integration; Migration

Zain Ul, Abdin
Vastavuoroiset rahalähetykset ja taloudellinen integroituminen pakistanilaisten ja intialaisten opiskelijoiden muuttoreittien muotoutumisessa
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TIIVISTELMÄ

Opiskelijoiden kansainvälistä muuttoliikettä koskevissa tutkimuksissa on käsitelty varsin vähän sitä, miten muuttoreitit, rahanlähetyskäytännöt ja opiskelijan integroituminen kietoutuvat toisiinsa. Tässä tutkimuksessa analysoidaan sitä, miten rahan lähettäminen ja vastaanottaminen toimivat ylirajaisen sosiaalisen suojelun muotoina ja miten ne vaikuttavat muuttajien siirtymiseen opiskelusta työelämään. Tutkimuskohteina ovat pakistanilaiset ja intialaiset muuttajat, jotka saapuivat Suomeen ja Ruotsiin kansainvälisinä opiskelijoina. Tutkimus perustuu 59 puolistrukturoituun haastatteluun ja 10 vuoden aikana tehtyyn säännölliseen etnografiseen kenttätyöhön, jossa tarkasteltiin sitä, miten muuttajien perheresurssit ja heidän saamansa institutionaalinen tuki vaikuttivat heidän integroitumiseensa.

Tutkimus koostuu kolmesta empiirisestä artikkelista. Ensimmäisessä analysoidaan opiskelijoiden kansainvälistä muuttoliikettä monivaiheisena ja ylipaikallisena prosessina. Toisessa tarkastellaan rahan lähettämistä, käänteisiä rahalähetyksiä sekä vastavuoroisia lähetyksiä kaksisuuntaisissa ja moniulotteisissa perhejärjestelyissä. Kolmannessa artikkelissa analysoidaan sitä, miten nämä taloudelliset käytännöt limittyvät työmarkkinoille osallistumiseen ja taloudelliseen integroitumiseen opiskelusta työelämään siirtymien yhteydessä. Näiden tulosten pohjalta tutkimus tuottaa integroidun tai monipolkuisen

viitekehyksen, joka jäsentää kansainvälisen opiskelijasiirtolaisuuden iteratiivisena ja relationaalisena prosessina. Lisäksi tutkimuksessa esitetään neljän skenaarion typologia, jossa estävä, kestävä, voimistuva ja uudelleenjärjestävä skenaario jäsentävät sitä, miten perheeseen perustuvan ja institutionaalisen suojelun eri muodot muovaavat integroitumista ajan myötä.

Tutkimuksen tulokset osoittavat, etteivät rahalähetykset ole pelkästään taloudellisia siirtoja, vaan ne ovat relationaalisia käytäntöjä, jotka voivat suojata, rajoittaa tai järjestää uudelleen muuttajien elämänmahdollisuuksia. Heikommista sosioekonomisista taustoista tulevien opiskelijoiden alaspäin suuntautuvaa sosiaalista liikkuvuutta selittävät työn, opiskelun ja rahalähetysvelvoitteiden päällekkäiset ja toisiaan vahvistavat paineet. Sen sijaan käänteisiä rahalähetyksiä tai institutionaalisia stipendejä saavat opiskelijat kykenevät keskittymään paremmin opintoihinsa ja saamaan koulutustaan vastaavaa työtä. Kaiken kaikkiaan tutkimus osoittaa, että kansainvälinen opiskelijamuutto toimii sekä sosiaalisen suojelun strategiana että jatkuvan neuvottelun areenana, jossa koulutus, työ ja perhevastuut kietoutuvat toisiinsa yli rajojen.

Tutkimus vahvistaa ylirajaista näkökulmaa muuttoliikkeen, rahalähetysten ja integraation välisten suhteiden analyysissä. Se osoittaa, että kansainvälisessä opiskelijamuutossa ei ole kysymys pelkästään yksilötason investoinnista inhimilliseen pääomaan. Opiskelijamuutto voidaan sen sijaan ymmärtää kollektiiviseksi hankkeeksi, jota muovaavat useisiin maihin, kaupunkeihin ja kotitalouksiin kytkeytyvät velvoitteet, huolenpito ja suojelu. Tarkastelemalla integroitumista osana vastavuoroisuuden ja vastuun välittymistä tutkimus tarjoaa kokonaisvaltaisen näkökulman nykyiseen koulutusperustaiseen muuttoliikkeeseen ja sitä ylläpitäviin sosiaalisiin käytäntöihin.

Asiasanat: rahalähetykset; kansainväliset opiskelijat; käänteiset rahalähetykset; ylirajainen sosiaalinen suojelu; työmarkkinaintegraatio; monivaiheinen muuttoliike

FOREWORD

Alhamdulillah, this dissertation has now reached its completion. First and foremost, I thank Allah Almighty for granting me strength, patience, and guidance throughout this journey. This dissertation is more than a PhD thesis for me. It represents a long process of learning to which I have become deeply committed. At this stage of my life, there is nothing more important for me than to continue growing as a researcher. My desire for learning became even stronger because this dissertation engages with the lived realities of student migrants and their life stories, which in some ways resonates with my own journey and in other ways contrasts with it.

I came to Finland to pursue a Master's degree in Social Sciences at the Runolahti University (anonymized for ethical reasons pertaining data collection) after selling my car for six thousand euros, a car that had been bought with remittances sent from the United States. I was the only South Asian student pursuing a social science degree at the university at that time, whilst most others were enrolled in STEM disciplines. I survived on the money I had brought with me for the first two years, that is, for the duration of my Master's studies. After completing my Master's thesis with the grade **Eximia cum laude**, I was still unable to find work in Finland. I therefore expanded my search to Norway and Sweden. I had childhood friends in Sweden and family connections in Norway. After struggling to find degree-related work in any of the Nordic countries, I returned to Helsinki in search of sustenance. Through a flatmate, I started delivering early morning newspapers whilst also writing a co-authored article with Professor Marta Bivand Erdal from the Peace Research Institute Oslo (PRIO). After some time, I injured my knee at work. Persistent pain made it impossible to continue that work and forced me to return to the university town in search of PhD funding.

With the support of my supervisors, especially Emeritus Professors Laura Assmuth and Heikki Eskelinen, I received three-year funding from the Kone Foundation in 2018. I gratefully acknowledge the generous support of the Kone Foundation, which made this doctoral research possible. This allowed me to begin formal data collection among South Asian student migrants

in Finland and Sweden. I am also grateful to Saastamoinen Foundation for funding a research visit at PRIO. The roots of this project, however, go back to my Master's studies. During that period, I first began to pay close attention to the everyday realities of student migrants in Finland, even though my Master's research later developed into a comparative study of remittance-sending practices among Pakistani taxi drivers in Oslo and Barcelona.

Research on remittances has remained important to me because of both my family background and my academic training, which includes a Master's degree in economics. In my town of origin, a large proportion of families have at least one family member living abroad and sending remittances home. This was also true in the area where I grew up. My father, without whom this dissertation would not have been possible, lived in the United States for thirty years before joining my mother and elder brother in the United Kingdom. In my extended household, many migrated abroad including to Europe as international students. Some moved directly, whilst others moved in stages as opportunities emerged instead of following a fully pre-planned route. This background became a strong motivation for my PhD research.

My own position also helped me to understand the lives of fellow student migrants in Finland and Sweden and to build relationships of trust. Shared experiences of navigating everyday difficulties sometimes brought us close to one another. At the same time, such closeness required careful reflection regarding boundaries, confidentiality, and the responsibilities of research. These relationships remained important even when some participants later migrated onwards from the Nordic countries.

I am deeply grateful to Adjunct Professor Paul Fryer, who first built a bridge between me and Emeritus Professor Heikki Eskelinen at the Karelian Institute, as well as Associate Professor Aija Lulle. Heikki played a decisive role in the success of my master's thesis and in my wider academic journey. I value greatly his guidance from my master's studies until the completion of this doctoral dissertation.

Heikki also introduced me to Professor Marta Bivand Erdal at PRIO in Norway. I am most grateful to Marta for her extraordinary help and guidance throughout my journey. Even without being officially appointed as a supervisor, she supported me with exceptional generosity. Her support

gave me courage during both the difficult and rewarding moments of the PhD process. I am extremely lucky to have such a highly skilled and caring mentor. Thank you for everything Marta!

A major challenge during the PhD process was that I was based at an institute whose main research profile was not international student migration. In this regard, Associate Professor Aija Lulle filled an important gap and gave me the push I needed at a crucial stage. The course of the research project changed significantly after she joined the team. From her and Marta, I learned a great deal, especially about article writing and academic networking. Through Aija's support, I became involved in the COST Action European Network on International Student Research (ENIS).

The ENIS network is co-chaired by Associate Professor Christof Van Mol, one of the pioneer developers of ISM as a field of research. Working with him and colleagues greatly expanded my knowledge of international student migration and connected me to scholars in the field. Funding through this network enabled travel to several countries, including Japan, the United States, and Australia, and to learn from leading experts. It was also through this network that I met Dr. Sanam Roohi, with whom I have developed a valued collegial relationship over the years.

The themes of this dissertation have been close to my life from childhood to adulthood. As a transnational family, our extended household is spread across different parts of the world. My family has been the backbone of support throughout this demanding journey. My parents remained steadfast through the whole process. My brothers helped me return to the path whenever everything felt lost. It was with remittances sent from London by my eldest brother that I purchased my first NVivo licence when I began analysing data for my master's thesis. My wife and children gave me comfort, especially during periods of illness that prolonged the whole process.

I would also like to express my sincere gratitude to the pre-examiners of this dissertation, Professor Johanna L. Waters of University College London and Associate Professor Elīna Apsīte-Beriņa of the University of Latvia. As leading worldly scholars, their feedback was constructive, encouraging, and valuable in strengthening the dissertation.

I also thank the Karelian Institute for the support and warmth I received there over the years. I am especially grateful to Director Petri Kahila for supporting my travel needs and for standing by me when other options seemed closed. I also warmly thank my colleagues, including Lauri Havukainen, Saara Koikkalainen, Jussi P. Laine, Kari Korolainen, Alicja Fajfer, Minna Piipponen, Joni Virkkunen, Saija Minna and my colleague and friend Karl Hancock.

Finally, I thank my department for its patience and support. I am especially indebted to the Head of Department, Pieter Dhondt, for his encouragement and support, which allowed me to present my research internationally. I thank everybody in the department, and especially my main supervisor, Paul Fryer. It was through his support that I first stepped into this university, completed my master's degree, and finally finished this PhD dissertation. He is a key reason I am where I am today in my life.

Joensuu, 21 April, 2026
Zain Ul Abdin

TABLE OF CONTENTS

ABSTRACT **7**

TIIVISTELMÄ **9**

FOREWORD **11**

1 Introduction: Migration-Remittance-Integration Nexus **19**

1.1 Narrative Vignette: Contextualising the Research 19
1.2 Research Problem, Objectives, and Approach 20
1.3 Scope and Significance 24
1.4 Global Trends 27
1.5 Conceptual Framework 29
1.6 Outline of the dissertation 30

2 Defining the Key Concepts: ISM, Integration, and Remittances **33**

2.1 Conceptualising ISM 33
2.1.1 Exploring Identity, Drivers, and Determinants: What Forms an International Student? 34
2.1.2 Societal Background of International Student Migration 36
2.1.2.1 Attractiveness of International Students: Economic and Policy Drivers 36
2.1.2.2 Temporality and the Migrant–Sojourner Debate 38
2.2 Conceptualising Integration 42
2.2.1 Definition 42
2.2.2 Dimensions of Integration 46
2.2.3 Economic integration 49
2.2.4 Bridging Integration and Transnationalism 50
2.3 Conceptualising Remittances 55
2.3.1 Motivation for Sending Remittances 57
2.3.2 Remittances for Education 59
2.3.3 Understanding student migrants as both senders and receivers 61

3 Theoretical Framework **67**

3.1 Social Protection Framework 67
3.2 Multistage Migration as a Reconfiguration of Social Protection 68

3.3 Types of TSP: Soft and Hard Protection 71
3.4 Inequality, Remittances, and Household Dynamics 73
4 Methodology 75
4.1 Data Acquisition 76
4.2 Sample size 77
4.3 Data Analysis 79
4.4 Interviews 81
4.5 Participants 82
4.6 Ethnographic Fieldwork in Finland and Sweden 82
4.6.1 Access, Networks, and Interviewing Dynamics in Helsinki and Turku 83
4.6.2 Fieldwork in Stockholm and Gothenburg 86
4.7 Research Ethics 87
4.8 Limitations 89
5 Paper Summaries 93
5.1 Paper One: Multi-stage Analysis of International Student Migration 93
5.2 Paper two: Remittance Sending and Receiving Behaviours of South Asian International Students 95
5.3 Paper Three: Economic Integration of South Asian student migrants in Finland 98
6 Discussing the Main Findings 101
6.1 Migration as a Multistage, Relational, and Feasibility-Driven Process: Developing the Integrated Multiscalar Pathway Framework 101
6.2 Remittances as Transnational Social Protection over the Migration Life Course 108
6.3 Economic Integration at the Intersection of Remittances and Transnational Social Protection 112
7 Conclusion: Deconstructing the Migration-Remittance-Integration Nexus 117
7.1 Theoretical Contributions 118
7.2 Methodological Insights and Contributions 119
7.3 Future research avenues 120
References 123

Appendices 151

Included Articles 159

LIST OF FIGURES

Figure 1 Merged Dimensions of Integration (Spencer and Charseley, 2021) 48

Figure 2 Synthesising Migration Pathways: Developing the Integrated Multiscalar Pathway Framework 106

Figure 3 Components of the Integrated Multiscalar Pathway Framework 107

Figure 4: Life-Course Trajectories of Remittance Practices as Transnational Social Protection 110

Figure 5: Overlapping Economic Integration Scenarios (Intersecting Remittances & TSP) 115

LIST OF ABBREVIATIONS

ISM	International Student Migration
IS	International Students
TSP	Transnational Social Protection

1 INTRODUCTION: MIGRATION-REMITTANCE-INTEGRATION NEXUS

This doctoral dissertation analyses the remittance-sending and remittance-receiving patterns of Pakistanis and Indians who entered Finland and Sweden as international students, and how these transnational financial practices function as forms of transnational social protection across their study-to-work transitions and economic integration pathways in the two Nordic countries. It begins with disentangling the multistage International Student Migration (ISM) patterns of these student migrants from two major source countries, India and Pakistan, to two smaller, non-Anglophone European destinations, Finland and Sweden. In doing so, the introduction also sets the stage for later developing a more integrated theoretical approach to ISM trajectories that connects migration decisions, family obligations, study outcomes, and post-graduate professional trajectories.

1.1 Narrative Vignette: Contextualising the Research

The narrative vignette below offers a situated, experiential entry point into the migration-remittance-integration nexus. Whereas scholarly and statistical language captures structural patterns, a vignette illustrates how these same dynamics are lived in everyday contexts to reveal nuances, tensions, and forms of struggle that remain less visible in aggregated analyses (Barter & Renold, 2000; Finch, 1987). By foregrounding the interplay between individual aspirations and transnational obligations, the following vignette highlights the micro processes through which remittances and social protection arrangements shape integration trajectories.

Ajmal, Vikram, and Aadi migrated from Pakistan and India to Finland and Sweden for Master's studies in 2012. Their early experiences show how international student migration is embedded in wider transnational arrangements of support and obligation. Ajmal moved to a larger city to work night shifts delivering

newspapers, sustaining himself without sending or receiving remittances. Vikram, receiving €500 monthly from his parents, focused on producing a strong thesis without being compelled to seek low-wage work. Aadi, meanwhile, worked full-time in a restaurant to send remittances home, prioritising family needs over academic progression.

Over time, these differentiated configurations of transnational social protection shaped divergent integration outcomes. Vikram graduated quickly and co-authored a publication with his supervisor. Ajmal invested his limited daytime hours in learning the host-country language and applying for IT jobs. Aadi, pressured by ongoing remittance obligations, remained in low-skilled employment and eventually discontinued his degree. Thirteen years later, Vikram and Ajmal work as senior developers, whereas Aadi, who is now a chef, never completed his Master's.

This vignette demonstrates how seemingly similar pathways of student migrants may diverge sharply when remittance obligations, reverse financial flows, and family-based support systems intersect with labour market precarity and opportunities for skill development. These micro-level trajectories illustrate the very mechanism this dissertation analyses: that remittances are not merely outcomes of successful integration, but forms of transnational social protection that can actively configure and sometimes reconfigure migrants' study-to-work transitions. These dynamics also foreshadow the analytical focus developed later through the Integrated/Multiscalar Pathway and reconfiguration perspectives.

1.2 Research Problem, Objectives, and Approach

Existing research (Boccagni, 2015; Kushnirovich, 2021; Rapoport & Docquier, 2006) on migration and remittances has largely examined how successful integration leads to higher remittance-sending capacity, often adopting a unidirectional perspective. Such approaches tend to treat remittances as outcomes of integration, whilst overlooking how remittance obligations and reverse financial flows may themselves function as forms of social protection

that actively shape migrants' integration pathways. This dissertation addresses this gap by advancing a reciprocal analytical approach that conceptualises remittances—both sent and received—as integral components of transnational social protection and examines their effects on migrants' economic integration processes.

Although framed within international student migration, the empirical focus of this dissertation is longitudinal. All participants entered Finland or Sweden as international students and were followed across their study-to-work transitions over an extended period. Many had already graduated by the time of the formal interviews in 2018, whilst others either discontinued their studies or completed their degrees later, with some pursuing further education, including doctoral studies. The analysis therefore captures how remittance practices and economic integration emerge, shift, and intensify as students transition into graduates. Whilst international student migration has been widely studied, the post-study outcomes of former international students are less often analysed as a central topic. This dissertation therefore follows student migrants beyond graduation and examines how remittances and transnational social protection shape their economic integration over time.

The central objective is to understand how different remittance-sending and remittance-receiving practices—shaped by unequal transnational social protection capacities rooted in migrants' socio-economic backgrounds—overlap, evolve, and influence economic integration outcomes in distinct ways. Rather than assuming a linear progression from education to skilled employment, the dissertation foregrounds how protection arrangements stretching across borders condition migrants' capacity to invest in education, navigate labour markets, and manage risk during their study-to-work transitions.

Employing analytically constructed vignettes as a qualitative methodological tool (Barter & Renold, 2000; Finch, 1987), this dissertation approaches the core research question by first analysing the motivations that lead Pakistani and Indian international students to migrate to Finland and Sweden, drawing on the cases of Ajmal, Vikram, and Aadi. Before turning to the question of whether remittances hinder or facilitate integration, the analysis attends to

the background attributes that initiate migration and subsequently shape transnational obligations, expectations, and support structures. This allows the study to establish a foundation for conceptualising the relationship between remittance practices, transnational social protection, and employment outcomes. This stage-by-stage approach also prepares the ground for the Integrated/Muliscalar Pathway and reconfiguration perspectives developed in the conclusion.

In this sense, the research objectives are interrelated and unfold in a stage-by-stage manner: from migration decision-making, to the configuration of transnational protection arrangements, to differentiated economic integration trajectories. This allows the dissertation to maintain conceptual coherence across its empirical and analytical phases, bridging the early discussion of migration motivations with the later examination of remittances and labour market integration.

Aim 1: To Analyse Motivations for Migration

This aim examines the motivations underpinning South Asian students' decisions to pursue higher education abroad and to migrate to Finland and Sweden in particular. It seeks to understand how initial migration intentions—temporary, permanent, or open-ended—shape subsequent mobility trajectories, including settlement, return, and onward migration. By incorporating migrants' motivations and temporal orientations into ISM literature, this aim highlights how migration decisions are embedded within broader family strategies, expectations of support, and future-oriented plans that condition integration and transnational engagements.

Aim 2: Conceptualising Remittance-Sending and Receiving Within Transnational Social Protection

Building on the analysis of migration motivations and mobility trajectories, this aim examines remittance-sending and remittance-receiving practices among international student migrants. Rather than treating students solely as beneficiaries of family support, the analysis positions them as active actors embedded within transnational social protection arrangements. It focuses on the proportions, frequency, direction, and recipients of remittances, as

well as the channels through which transfers are made, whilst situating these practices in relation to educational trajectories and household socio-economic positioning. Particular attention is given to how changing family circumstances over time—especially the emergence of reverse remittances and shifting expectations of support—reconfigure obligations, reciprocity, and students' financial autonomy. By tracing these dynamics longitudinally, the analysis highlights how remittance practices are not static but evolve alongside study-to-work transitions, thereby addressing an aspect of ISM that remains insufficiently examined in existing research.

Aim 3: To Explore Linkages Between Remittances and Integration

The third aim investigates how transnational financial obligations and forms of protection, both family-based and institutional, intersect with migrants' socio-professional integration in Finland and Sweden. It examines how remittance responsibilities, access to scholarships or stipends, residence permit trajectories, and labour market participation shape study-to-work transitions and longer-term economic integration. By comparing migrants with similar educational starting points but different configurations of support and obligation, this aim elucidates how transnational social protection structures produce divergent integration pathways within the same policy and labour market contexts.

Together, the dissertation aims to provide a comprehensive understanding of the migration-remittance-integration nexus by answering the following research questions:

I. What factors influence South Asian students' migration to, within, and from these countries?
II. What patterns emerge in remittance amounts, recipients, and purposes among Pakistani and Indian student migrants?
III. In what ways do remittance-sending and receiving influence economic integration processes of student migrants during their study-to-work transitions?

1.3 Scope and Significance

Much of the existing literature on international student migration has not foregrounded remittances or economic integration, in part because international students are frequently conceptualised as temporary, non-working migrants whose primary activity is study (Brooks & Waters, 2022). Under this assumption, remittance-sending and labour-market orientation appear marginal to the student experience. This dissertation captures contexts in which international students are legally permitted and often economically required to engage in paid work during their studies. In Finland, non-EU students may work up to 30 hours per week, whilst in Sweden no formal limit applies. As this dissertation shows, South Asian students often begin paid employment soon after arrival, and remittance practices may emerge during study, particularly where household financial constraints or reverse remittances are present. By tracing remittance-sending and economic integration longitudinally, across the transition from student to graduate status, this study addresses a dimension of international student migration that remains under-theorised. However, it is important to notice that rather than suggesting that all international students remit, this dissertation shows how remittance practices emerge selectively and unevenly, shaped by household needs, paid work access, and students' positions within transnational support systems.

The issues in the literature on migration and remittances are that scholars tend to have a group-by-group approach, lack a comparative setting among groups, face linguistic barriers across groups, focus only on a host country and not on migrants' countries of origin, and take a broader community-based approach instead of analysing unique familial level circumstances. Existing studies are largely single-group analyses and lack a general overall comparative study with theory to explain the similarities and differences across groups and individuals. This encourages a cross-disciplinary analysis that features not only a particular group in a single city of a country, but covers more than one group in different cities, and draws comparisons to another adjacent country.

This research consists of 59 South Asian migrants who arrived as international students. Drawing on semi-structured interviews and a decade-long periodic ethnographic fieldwork, the analysis traces their economic integration processes from the time of arrival through their transition from students to young professionals, capturing study-to-work trajectories over a period of ten years. To assess whether, and in what ways, remittance-sending is linked to occupational attainment in the host society, the study compares migrants engaged in low-skilled employment, such as food delivery, with those employed in professional sectors, including information technology. The core focus is on delineating the migration and integration histories of those who entered Finland and Sweden solely as international students. Beyond degree completion, economic integration is assessed through the type of employment migrants are able to secure over time in the host labour market.

Whilst this dissertation examines initial migration trajectories and remittance practices of Pakistani and Indian international students in both Finland and Sweden (Objectives I & II), the in-depth analysis of economic integration pathways is developed primarily for the Finnish case (Objective III). Although data on study-to-work transitions were collected in both countries, Finland offers a distinct empirical opportunity to examine how different configurations of transnational social protection shape economic integration outcomes. Recent research shows that international students in Finland encounter highly specific labour-market dynamics including language barriers, limited recruitment transparency, and restricted access to professional networks, which make Finland a particularly revealing site for analysing economic integration (Ahmad, 2020; Lu & Everson Härkälä, 2024; Maury, 2020, 2024).

In particular, the Finnish context allows for a systematic comparison between students who received stipends and those who migrated as self-funded students. This dissertation argues that stipends can be understood as a form of transnational social protection, aligning with broader scholarship showing how migrants and mobile individuals piece together multi-sited support systems—including scholarships, stipends, remittances, and family contributions—to buffer against risk and precarity (Levitt et al., 2023). Unlike

conventional remittances, stipends constitute a rarely examined form of cross-border welfare provision uniquely available to international students, and they operate alongside family-based transfers and reverse remittances to shape students' autonomy, obligations, and labour-market positioning.

Analysing stipend-funded and self-funded students within the same labour-market and policy environment allows the dissertation to isolate how variations in transnational financial protection influence study-to-work transitions and long-term integration. Prior research further suggests that international student integration pathways differ substantially even within Finland, affected by language discrimination, recruitment practices, and the degree to which host institutions and municipalities support employability (Alho, 2020; Haque, 2024; Sahi, 2025). For this reason, the dissertation advances a focused and comparative analysis of economic integration trajectories in Finland, whilst Sweden remains central to the examination of migration trajectories and remittance practices. This design enables a nuanced understanding of the migration–remittance–integration nexus without mixing analytically distinct national contexts.

Empirical material for this study includes 59 qualitative interviews, of which 28 were conducted in Sweden and 31 in Finland. The Swedish interviews are not treated as residual or background data. They contribute directly to the analysis of migration motivations and remittance-sending and receiving practices (Objectives I and II), and they appear in the empirical papers where comparative insights are developed. The Finnish case is examined in greater depth for Objective III, which analyses economic integration pathways longitudinally. This design reflects a deliberate analytical choice rather than a limitation or under-utilisation of the Swedish material (More on Methodology in Chapter 4).

This research is highly topical for Finland and Sweden. The two neighbouring Nordic countries are currently undergoing conservative and right-leaning government tenures, which has resulted in wide-ranging reforms in migration governance (Helsinki Times, 2025; OECD, 2025b). In Finland, the present government has introduced major changes to the Aliens Act, including stricter residence rules, extended entry bans, accelerated removals, and a shift toward more conditional integration responsibilities for migrants, as seen in

the recently published Government Integration Programme for 2024–2027 (Finnish Government, 2025). At the same time, municipal integration funding is being significantly reduced, with experts warning that these cuts risk increasing segregation and weakening migrants' labour-market prospects (Yle News, 2025).

In Sweden, the tightening has taken a different direction: the Swedish Migration Agency has introduced much stricter security-based assessments for citizenship, requiring in-person appearances and enhanced identity checks, following a government mandate to prevent individuals considered a security threat from naturalising (Swedish Migration Agency, 2025). This has already led to a steep rise in rejections of citizenship applications on security grounds, increasing from roughly 100–180 cases per year in previous years to 756 in 2023 and 543 in 2024, signalling an emerging pattern of securitised naturalisation governance (SchengenVisaInfo, 2025).

This project utilises an innovative triple comparative lens to analyse not only international student migration, but also the post-study outcomes and economic integration trajectories of student migrants. It offers a deeper understanding of the integration experiences of a highly skilled group often considered 'unproblematic migrants.' It focuses on international students from two culturally distant but top-sending South Asian countries. It aims to offer evidence-based knowledge and novel insights into the linkage between remittance sending and economic integration processes of migrants in Finland and Sweden, an area that has never been studied comparatively before. Research on ISM to Finland remains limited, and to Sweden is almost entirely missing, with the exception of a Master's thesis (Agyare Darkwa, 2023) and a comparative study on policy framing in Sweden and Italy (Dahlberg & Vigmo, 2021).

1.4 Global Trends

ISM has increased by almost five million over the last two decades, representing the highest growth among all migrant categories (UNESCO, 2024). With males (54%) outnumbering females (46%), the total number of international

students (IS) grew from 2.2 million in 2001 to approximately 7 million in 2022. An analysis of 38 countries reveals that 5 million of these are enrolled in high-income countries (OECD, 2025a). The United States (833,000), the United Kingdom (601,000), Australia (378,000), and Canada (318,000) have some of the highest concentrations of international students. Together, these four Anglophone destinations comprise almost half of all OECD states. Germany is the only non-Anglophone country with a significant share of international students. In 2021, 378,000 IS lived in Germany, placing it above Canada in absolute numbers.

India is the second-largest international student-sending country after China and Pakistan ranks 10th (ICEF Monitor, 2023, 2025; WES, 2025). As of 2025, over one million students from India and Pakistan are studying abroad. The number of international degree-seeking Pakistani students passed one hundred thousand in 2022. With numbers reaching almost 900 thousand in 2023, neighbouring India observed a 70% rise in international students over last two decades. IS from India significantly outnumbers those leaving Pakistan. However, the percentage of international students among the total student body is higher for Pakistani students than for Indians (World Bank, 2025, 2026).

Despite vast number of students from India and Pakistan, most ISM research is focused on Chinese students (see, e.g., Li, 2019b, 2019a; Martin, 2017; Pang, 2018; Preston & Wang, 2017; Wu, 2020), whilst studies on Indian students abroad are comparatively few (Abdin & Roohi, 2025; Brooks et al., 2021; Chennamsetti, 2020; King & Sondhi, 2018), and Pakistan as a sending country of international students has, by contrast, been neglected.

Most Indian and Pakistani students choose higher-ranked universities mainly in the US, the UK, Canada, and Australia (Beech, 2020; King & Sondhi, 2018). Nevertheless, a recent shift is observable in study destinations of students from India and Pakistan. Since 2020, the number of Indian students, for example, to Canada, the UK, the US, and Australia decreased by 41%, 28%, 13%, and 12% (ICEF Monitor, 2025). Coupled with a 68% and 33% increase to Germany and France, this marks a shift towards non-Anglophone European countries. In comparison, Finland and Sweden are two comparatively smaller European countries competing for a fair share of these international students.

There is a growing interest among researchers in studying trends of ISM to smaller non-Anglophone European countries, often termed as off-beat destinations (Apsite-Berina et al., 2023; França et al., 2025; Tavares et al., 2025).

1.5 Conceptual Framework

Migration can generally be understood as the movement of people from one place to live, work, or study to another. Migrant integration is a double-faceted process entailing a combination of migrants' economic and social adaptation to their new place of residence. Whilst the development of language skills and social relationships with the local community can be factors for determining a migrant's social integration (Lacroix, 2013), economic integration can be described as migrant's participation in the labour market. Remittances, on the other hand, can be understood as the capital sent and/or carried by migrants from the new residing place to their former one. Reverse remittances are the financial support and services that migrants receive from their home countries to their host destinations (Palash & Baby-Collin, 2019).

Taken together, these processes are embedded within what this dissertation conceptualises as transnational social protection: the set of formal and informal arrangements through which migrants secure material support, care, and risk management across national borders (Boccagni, 2011; Faist, 2013). Rather than being confined to a single welfare system or country, transnational social protection operates through family networks, state policies, and institutional mechanisms spanning both origin and destination contexts, shaping migration decisions, remittance practices, and integration outcomes simultaneously.

In analysing the migration-remittance-integration nexus, migrants' situations in both the host/destination country and the sending/origin country constitute the key points of comparison. However, migrants do not experience similar socio-economic conditions in their countries of origin, nor do they carry identical obligations upon migration. As a result, the capacity and willingness to send remittances to protect one another vary considerably

across individuals. It therefore becomes necessary to ask to whom remittance sending is possible or desirable in the first place, and how such differences are reflected in migrants' integration trajectories. Despite decades of research examining why migrants remit, how much they remit, and to whom, international student migrants are generally portrayed as passive receivers of support rather than as active participants in transnational social protection arrangements (Cabraal & Singh, 2013; Singh & Cabraal, 2013; Yeboah et al., 2021).

In an earlier study (Abdin & Erdal, 2016), we analysed the remittance-sending patterns of Pakistani migrant taxi drivers in Oslo and Barcelona. The findings revealed that when their family members back home needed protection during a local crisis, migrants increased their working hours to send additional money. Yet less is known about what student migrants may sacrifice or endure in order to send remittances or to meet the demands of fulfilling any household responsibilities that they might have transnationally carried with them. The analysis of how a migrant's economic integration process is maintained, reconfigured, impeded, or accelerated is based on the argument that migrants often need to find work to start remitting under familial pressures. This implies that remittance-sending can promote integration by linking migrants to working life and the labour market. However, the need to increase savings to remit more in order to support recipients in the homeland can undermine participation in the host society—ultimately hindering integration in the long run.

1.6 Outline of the dissertation

The dissertation is structured into seven chapters. Chapter 2 conceptualises what constitutes an international student and examines trends towards marginal destinations. It then discusses remittances and migrants' motivations for remitting, before tracing the evolution of the concept of integration over time and bridging it with transnationalism. Chapter 3 delineates the theoretical framework, demonstrating how multistage migration theories, remittances, and integration are embedded within the broader framework of transnational

social protection, thereby establishing their interconnectedness. Chapter 4 outlines the methodology, whilst Chapter 5 summarises the three articles that form the empirical core of the dissertation. Chapter 6 discusses the main findings, and the final chapter concludes the dissertation by analysing configurations of transnational social protection across migration-remittance-integration nexus.

2 DEFINING THE KEY CONCEPTS: ISM, INTEGRATION, AND REMITTANCES

This chapter outlines the key concepts employed in this dissertation: ISM, remittances, and integration. The first sub-chapter conceptualises international student migration. It begins by mapping the emergence and development of ISM as a distinct field within migration studies, then examines debates concerning the identity of international students, and concludes with a brief discussion of relevant determinants and temporality of international students. The second sub-chapter theorises the concept of integration. It traces the historical evolution of integration as an analytical construct, reviews its varying definitions, and identifies the key domains and dimensions highlighted in scholarly research, before focusing specifically on the economic dimension that is central to this study. It then delves deeper by connecting it with transnationalism or, in other words, with remittance sending and receiving. The third and final sub-chapter theorises remittances for education. It explains how remittances received for education abroad can induce a sense of reciprocity to return the favour at a later stage within the interplay of family dynamics. It concludes emphasising the dual position of student migrants as both recipients and providers of transnational support.

2.1 Conceptualising ISM

In their quest to understand the broad and multifaceted topic of migration, researchers have explored a wide range of motivations behind migration. One of these is to cross borders to attain international education, a form of movement known as international student migration. Migration for education has recently emerged as a distinct sub-field within migration studies. The number of international students has grown four times greater than any other type of migration (King & Raghuram, 2013). Recent work by European cooperation networks indicates that international student migration has become the most rapidly expanding segment within broader migration

flows (COST Action, 2021). These studies emphasise that the rise in student mobility is outpacing more traditional migration categories, prompting many countries to reconsider their policy priorities and the role of higher education in shaping migration dynamics. Despite this, ISM is the least studied form of migration, catching researchers' attention relatively recently in the early 2000s. As a result of this growing interest in student mobility, research on ISM has now appeared across several academic fields. Studies from different disciplines have begun to approach ISM from a range of perspectives (see e.g., Abdullah et al., 2014; Gümüş et al., 2020; Jing et al., 2020; Lipura et al., 2020; Pisarevskaya et al., 2020).

Initial studies on ISM provided ethnographic exploration of the phenomenon (King & Raghuram, 2013), whilst subsequent investigations began making comparative analyses to understand and differentiate student migration based on gender, country of origin, and specific migration trajectories (Riaño & Piguet, 2016). More nuanced studies of ISM would follow (Beech, 2020) as the field evolved from a typical neoclassical approach to international education as a means for international students to generate revenue (Choudaha, 2017; Robertson, 2011; Madge et al. 2025), to more sophisticated investigations that explored the identity formation, definition, typologies, and multi-factorial relationships (cultural and social) that influence decisions to migrate towards certain destinations and understanding the experiences of students during the course of study (Waters & Brooks, 2021).

2.1.1 Exploring Identity, Drivers, and Determinants: What Forms an International Student?

Over the years of development of ISM as a sub-field of migration, researchers have explored what forms an international student. The basic premise for internationally mobile students is to cross borders for study purposes in the form of seeking credits, degree completion, or any other educational purpose such as short-term courses or diplomas (Baas, 2019). According to UNESCO, OECD, and EUROSTAT, the expression 'international student' represents those enrolled in tertiary education other than in their country of origin where they completed their upper secondary schooling (Li, 2019b). This broader classification is further narrowed down into categories of

Credit-mobile and Foreign Students. Unnaturalised temporary and permanent residents seeking a degree at a higher education institute of a host country fall under the premise of Foreign Students whereas Credit-mobile maintain their enrolment at their origin country's higher education institute whilst migrating to complete a certain number of credits from abroad (Van Mol & Ekamper, 2016). The Erasmus exchange programme is a common example of the latter. Alho (2020) excludes the latter to define international students as non-native degree-seeking students who have moved abroad as adults and have enrolled at a university.

This study takes a step forward to understand international students in Finland and Sweden as comprising an archetypal migrant category who simultaneously navigate both transnational and local contexts by acting as students, workers, and family members (Geddie, 2013; Hari et al., 2023). International students may carry overlapping identities and multiple side-objectives such as sending remittances from their new places of residence besides completing their education. Whether ISM is an individualistic or a family project, the students' multiple attachment to local and transnational places (Brooks & Waters, 2022; Waters & Brooks, 2012) encourages them to aspire and strategize on how to efficiently sustain effective cross-border economic cooperation and communication across family or a broader array of social networks (Hari et al., 2023). Everyday practices of transnationally scattered families often encompass maintaining solidarity and a sense of attachment by maintaining check on children, adults, and aged family members' financial, health, and mental wellbeing (Bilecen & Barglowski, 2015; Müller, 2023; Simola et al., 2023; Skovgaard-Smith, 2023). ISM scholars are increasingly adapting a transnational lens to studying the identity, drivers, determinants, typologies, and lived experiences of international students (Firang, 2020; Geddie, 2013; Hari et al., 2023; Skovgaard-Smith, 2023).

ISM research explores drivers and determinants of studying abroad from a wide array of perspectives. Studies focused on normative influence explore the indirect pressures that motivate students to migrate. For example, students going abroad to one country tend to attract future students if the experience is successful. Cairns & Smyth (2011) found that Northern Irish students with friends abroad are twice more likely to migrate to similar destinations. Social

facilitation studies, on the other hand, examine the financial demands and other needs to be overcome for successful emigration. For example, Beech (2020) found that Indian students intending to study in the UK were most affected by the 2012 visa policy change because their model to emigrate is frequently loan-based. As a family project, a household often invests in its son or daughter's future, trying to improve the socio-economic situation of the family, and, occasionally, for the potential to lay the groundwork for family migration later (Sondhi & King, 2017)—demonstrating that student migration is often intended to support permanent migration (Marcu, 2015).

2.1.2 Societal Background of International Student Migration

Beyond the identity of international students as a migrant category, international student migration is embedded in broader societal debates concerning both the 'attractiveness' of international students and their 'temporality'. These two dimensions operate at different analytical levels. On the one hand, international students are increasingly constructed as desirable migrants within national strategies of economic competitiveness and labour market planning. On the other hand, their legal and symbolic positioning remains marked by ambiguity, as they are often framed as temporary or transitional rather than as full migrants. This sub-chapter addresses these dimensions separately in order to clarify how international students are simultaneously valued and constrained within host-country policy frameworks.

2.1.2.1 Attractiveness of International Students: Economic and Policy Drivers

International students are frequently described in policy and academic debates through labels such as ideal, desirable, unproblematic, and best and brightest, which distinguish them from other migrant categories (Li, 2019a, 2019b; Li & Pitkänen, 2018). In contrast to refugees, seasonal workers, or low-skilled labour migrants—often associated with dependency or fiscal burden—international students are positioned as highly skilled, self-reliant, and economically productive migrants (Hawthorne, 2018). This construction is closely linked to demographic and economic pressures faced by many

high-income countries, including labour shortages and declining working-age populations.

Within this context, states increasingly seek to educate, train, and retain internationally educated graduates as a means of sustaining knowledge economies and securing a future skilled workforce (Li, 2019a). International students are particularly attractive because they combine educational participation with labour market potential, often entering employment shortly after graduation. Unlike refugees or other migrant groups, international students are expected to finance their own migration and settlement, thereby reducing public expenditure associated with integration and social support.

Economic considerations further reinforce this desirability. International students often pay higher tuition fees than domestic students, particularly in major Anglophone destinations (Cantwell, 2015). In Anglophone systems, the 'cash-cow' debate empirically ties international enrolments to net tuition revenue—even if effects differ by institutional type—illustrating the fiscal attractiveness of ISM (Cantwell, 2015; Mei & Liu, 2022). Countries increasingly marketize higher education—tuition fees, scholarship regimes, and targeted recruitment—treating student mobility as a revenue stream and a controlled channel for skilled migration. Evidence from comparative work shows how universities and governments balance cost sharing and income generation, with fees for non-EU students designed both to manage public budgets and expand institutional autonomy (Lundin, 2025; Lundin & Geschwind, 2023).

Even in non-Anglophone contexts such as Finland and Sweden—where higher education has traditionally been tuition-free for domestic students—international students have become a key group through which higher education institutions generate revenue and enhance financial sustainability (Elken et al., 2023). In addition, international students contribute indirectly to host economies through consumption, labour market participation, and inflows of family-based financial support in the form of reverse remittances.

The Nordic countries provide a useful illustration of this shift. Historically associated with egalitarian welfare models and publicly funded education, Finland and Sweden have increasingly aligned their international student policies with economic and labour market objectives. Rather than prioritising cultural exchange or international cooperation, higher education policies

now emphasise competitiveness, talent attraction, and retention (Elken et al., 2023). In this sense, international students are positioned as a policy solution that allows states to address labour shortages, reduce public spending on higher education, and secure locally trained labour simultaneously. In both Sweden and Finland, policy toolkits—fees, work rights, and post-study permits—co-produce attractiveness, yet they embed distributional effects: who can afford to enrol, who benefits from scholarships or stipends, and whose post-study transition is buffered by institutional or family resources. This underlines the dissertation's focus on financial protection configurations (family remittances, reverse remittances, stipends) as drivers for integration trajectories, not mere outcomes.

2.1.2.2 Temporality and the Migrant–Sojourner Debate

Alongside their economic attractiveness, international students are also subject to persistent debates concerning temporality and migrant status. Theory highlights a persistent contradiction: states and institutions desire international students as talent and revenue, yet discursively mark them as temporary—producing policy frictions and lived ambivalence (King & Raghuram, 2013). In both policy and academic literature, international students are frequently described as temporary, sojourners, or non-migrants, raising questions about whether they should be understood as migrants at all (Li, 2019a, 2019b; Li & Pitkänen, 2018). This framing contrasts sharply with their long-term residence patterns and post-study labour market trajectories. Empirical evidence increasingly challenges the assumption of temporariness (Waters & Brooks, 2021).

In many destination countries, a significant proportion of international students remain after graduation, either by enrolling in further education or by entering the labour market. This discrepancy between formal categorisation and lived trajectories highlights a central contradiction in international student migration governance: whilst students are framed as temporary entrants, policy reforms increasingly facilitate their retention as skilled workers. This literature urges us to move beyond labels ('sojourner,' 'ideal migrant') and to conceptualise student-migrants as actors embedded in multi-scalar social reproduction—as learners, workers, family members,

and transnational providers—whose temporality is regulated by visas, labour markets, and welfare infrastructures (Madge et al., 2015; Waters & Brooks, 2012). This is also one of the reasons why this dissertation follows the study-to-work transitions of South Asian students over a ten-year period.

Sweden

Sweden illustrates this tension particularly clearly. The introduction of tuition fees for non-EU international students in autumn 2011 led to a sharp decline in enrolments. In response, Swedish authorities implemented a series of policy reforms aimed at reversing this trend and retaining international graduates. In 2018, Sweden introduced a 12-month post-study work permit, signalling a policy shift towards viewing international students as a potential long-term labour force. Subsequent policy debates further emphasised integration and retention, including proposals for mandatory Swedish language and civic knowledge requirements for permanent residence (Swedish National Audit Office, 2025). These measures were justified through state discourses that framed international students as valuable contributors to research, development, and labour markets, whilst simultaneously expressing concern about misuse of flexible work rights. According to audit data, approximately 45 per cent of international students remain in Sweden five years after completing their studies, either through postgraduate education or labour market integration (Swedish National Audit Office, 2025). These patterns complicate the notion of international students as transient sojourners and point instead towards their structural incorporation into Swedish migration systems.

International student numbers further reflect this embeddedness. During the 2021/22 academic year, nearly 40,000 international students were enrolled in Swedish universities—the highest level since the introduction of tuition fees in 2011 (Erudera, 2024b). In major cities such as Stockholm, international students accounted for around 11 per cent of the student population in 2023/24, originating from a wide range of countries, with India among the leading non-European sending countries (Stockholms Akademiska Forum, 2025). Labour market engagement among international students in Sweden reinforces this migrant status. A substantial proportion combine study with

work or transition rapidly into employment after graduation. These trajectories are shaped not only by host-country labour market structures but also by transnational obligations, including remittance commitments, which can intensify pressures to work alongside study and influence post-graduation settlement decisions. Approximately half of these students originate from Asia, including significant numbers from India and Pakistan.

Finland

In Finland, international students constitute a significant component of the migrant population, accounting for approximately one quarter of all migrants (Sivista, 2024; Statistics Finland, 2025b). The expansion of English-medium degree programmes has been central to this growth, with international student numbers increasing from around 6,000 in the early 2000s to over 23,000 by 2022 (Erudera, 2024a; Finnish National Agency for Education, 2020). Prior to the introduction of tuition fees for non-EU students in 2016, Finland's tuition-free model constituted a major pull factor. Following the fee reform, enrolments declined sharply, prompting the introduction of retention-oriented policies. These included relatively generous fee waivers, extended post-study job-search permits, and, from 2022, the granting of continuous (A-type) residence permits to new non-EU students (Finnish Immigration Service, 2022). Together, these measures lowered barriers to long-term residence and strengthened pathways from study to work.

Empirical evidence suggests that a considerable proportion of international students remain in Finland after graduation, supporting arguments that they should be understood as migrants rather than temporary visitors (Mathies & Karhunen, 2021). At the same time, integration frameworks in Finland continue to prioritise refugees and family migrants, leaving international students largely responsible for managing their own integration processes (Li, 2019a; Li & Pitkänen, 2018). Non-EU students have limited access to social security benefits, increasing reliance on paid work and transnational family support. Recent reforms to residence and citizenship legislation between 2024 and 2026 further reshape these dynamics. Stricter requirements for permanent residence and naturalisation, including extended residence periods, language proficiency thresholds, and financial self-sufficiency

criteria, reframe settlement as a conditional and performance-based outcome (Finnish Immigration Service, 2025, 2026). These changes disproportionately affect students from lower socio-economic backgrounds or those carrying substantial remittance obligations, intensifying reliance on informal and transnational social protection mechanisms.

Taken together, the societal positioning of international students in Finland and Sweden is characterised by a tension between economic desirability and temporal conditionality. Whilst policy frameworks increasingly rely on international students as a source of skilled labour and institutional revenue, their access to welfare, residence security, and integration support remains fragmented. This contradiction forms the structural backdrop against which international students' transnational social protection strategies—particularly remittance sending, reverse remittances, and family-based risk sharing—become central to understanding their migration trajectories and study-to-work transitions. This temporality-retention dialectic aligns directly with the dissertation's interest in remittance obligations and reverse flows as forms of social protection. As the vignette (Chapter 1.1) illustrated, who receives stipends or familial support, and who carries remittance duties, conditions the feasibility of economic integration pathways through study-to-work transitions under these policy regimes.

Whilst international student migration has become a well-established field of research, much of the existing scholarship remains focused on migration motivations, decision-making, identity formation, and experiences during education. Comparatively less attention has been paid to what happens after graduation, especially in relation to labour market outcomes, retention rates, and longer-term post-study trajectories. This matters because many host countries increasingly link student migration to retention policies and skilled labour recruitment, which makes international graduates an important outcome group of ISM (Suter & Jandl, 2008; Tremblay, 2005). A growing body of research shows that post-study staying and labour market outcomes are shaped by immigration rules, family ties, labour market opportunities, and the positioning of destination countries within wider hierarchies of mobility and work (Mathies & Karhunen, 2021; Tang et al., 2022; Van Mol et al., 2021). For this reason, this dissertation follows international student migrants beyond

the period of study and analyses how study-to-work transitions, remittance practices, and transnational social protection arrangements shape their post-study economic trajectories. Chapter 2.2 therefore moves from discourse and macro-policy to a conceptual analysis of integration and how remittances can be an integral mechanism of shaping, not merely following, economic integration.

2.2 Conceptualising Integration

The four parts of this sub-chapter begin with outlining the definitions, followed by highlighting dimensions of integration. The third sub-chapter pays special attention to economic integration for the purpose of this study, and the fourth delves into the debate on synergistic and protagonist connections between transnationalism and integration. In this way, the chapter gradually moves from broad conceptual debates to the specific analytical entry points that this dissertation adopts.

2.2.1 Definition

Integration is a broad and fuzzy term, defined in a considerable number of ways. It is often used to address unsatisfactory ways of being and belonging of specific minorities in particular nation states by the media, public, and politicians instead of as an important etic concept (Rytter, 2019). Against this drawback, this chapter attempts to draw on the works of integration scholars including Kaczmarczyk et al. (2020), Klarenbeek (2021), and Spencer (2022) to present a more detailed conceptualisation of integration that is relevant for analysing ISM, remittance practices, and study-to-work transitions in Finland and Sweden.

It begins by reviewing the development of the concept in an ascending order. The term integration was initially coined by Durkheim (1997) for the first time, measuring it in terms of social connectedness among members of a society, with a focus on cohesiveness and solidarity. In 1969, Rose et al. (1969) defined it as acquiring equal opportunities in a culturally diverse and mutually tolerant population—introducing equality as a basic principle

of integration. Six years later, Tinto (1975) applied Durkheim's concept of integration to analyse the student dropout versus retention rate, introducing social integration as the interactions with peers in and out of the academic environment and academic integration as the academic performance towards graduation.

Two decades later, Berry's (1997) seminal work introduced the integration hypothesis based on four different individual practices of agency. The first, the Assimilation strategy, involves migrants or minorities foregoing their cultural identity and heritage when interacting with the host population or dominant group's culture. The second, the Separation strategy, is the complete opposite; here, migrants' strong adherence to their own cultural practices hinders their interactions with the receiving population, therefore impeding the absorption of a new culture. Integration strategy is best achieved by reaching a middle ground between these two strategies—the third practice in which an individual maintains their own identity, at least to some extent, whilst simultaneously actively participating in host cultural practices to become an integral member of the new society. The final strategy, Marginalisation, involves distancing oneself from both their own culture and the new one, often due to discrimination and racism or some other reason.

At the beginning of the new century, Castles et al. (2003) redefined integration as participation equal to that of the host population, following the norm of studying integration in terms of achieving equality. Following this, Engbersen (2003) and later Snel et al. (2006) reconceptualised it as complete participation in the social institutions of the host country. In the meantime, Penninx (2005), Favell (2005), and Hartmann & Gerteis (2005) reintroduced integration as a goal: to be accepted into a host society, to unite a miscellaneous population, and as an outcome of an integrated society with minimal social boundaries between its diverse members—setting the basis for studying integration as a goal.

In the same year as Snel et al., Heckmann (2006) referred to integration as the institutional inclusion of migrants into a host society. Two years later in 2008, Barrett & Duffy addressed (economic) integration as migrants attaining equal labour market success or enjoying the same level of opportunities as the local population. Following the norm of interpreting integration as a

goal, Bijl et al. (2008) and Alba (2009) described it as a procedure for seeking naturalisation and a method for minimizing ethnic differences. In comparison, Anderson (2010), endorsing the norm of equality, called integration a process of drawing parity in relationships between hosts and migrants.

In the same year as Anderson, Favell (2010) built on his earlier definition to reframe integration as the social change experienced by a migrant upon entering a new place, along with the resulting transformation in the host population due to the addition of a new member—thus setting the basis for integration to be studied as a two-way process of mutual change. Crul & Schneider (2010) further emphasised the need to include both migrants and the host population as active participants in the integration process. Two years later, Bommes (2012) once again highlighted the importance of the host population by emphasising the duality of integration as a process where everyone needs to assimilate to the generally accepted norms of society to achieve competitiveness.

Meanwhile, proponents of 'integration as a goal' continued their work. For example, Dustmann & Frattini (2011) measured integration in terms of eliminating detachment between newcomers or minorities and the native population. Schinkel (2013) reemphasised the argument of integration as a target solely for migrants by reconceptualising successful integration as overcoming the outsider's deficiencies—similar to the works of Bijl et al. (2008), Alba (2009), and Anderson (2010), who also set achieving equality as the basic criterion for integration. Against the normative lens and to avoid engaging in a debate about majorities and minorities or 'us' against 'them', Erdal (2013) adapted a bottom-up approach to understand integration in the context of migrants' own perceptions, strategies, and negotiations of everyday practices towards integration—thus promoting migrants' agency.

Meanwhile, ISM researchers, Rienties & Tempelaar (2013), Li (2019b), and Senci et al. (2022), compared their findings against Tinto's (1975) student retention model to define the (social) integration of international students as maintaining relationships with their home country whilst building new contacts in the host country. Successful integration, according to these, is influenced by previous educational experience, family values, and adherence to home culture. They used the model to understand how international

students—mainly Chinese—integrate in the Netherlands, Finland, Germany, and Croatia.

During this period, in 2016, Penninx & Garcés-Mascareñas developed a heuristic model for analysing integration in their seminal work, substantiating the importance of studying integration from a holistic perspective—not just a socio-economic goal of migrants but as a two-way process that impacts both ends of the population across legal, socioeconomic, and cultural dimensions. Integration was still defined as a process in which mainly newcomers or outsiders participate; nevertheless, the model proposed the change in both old and new members to be observed in the form of adaptive institutional, social, economic, and political responses to accommodate new members of society. A year later, Jiménez (2017) developed boundary theory to criticise conventional one-way integration models, emphasising the gatekeeping power exercised by host populations through institutional responses designed to retain their dominant position and the social status of legitimate or original members. Their definition of integration follows the strand of scholars who see it as a two-way process, describing it as a series of back-and-forth readjustments in daily life interactions between those seeking settlement and those already settled, whilst sustaining unequal statuses.

Following the development of the heuristic model, another study by Garcés-Mascareñas & Penninx (2016) demonstrated the importance of incorporating a transnational lens into the analysis of integration. Having already argued for moving beyond a one-way model in their previous work that only viewed migrants as actors to a two-way process of analysing mutual role of migrants and host population, this study advocated for a three-way method, including the impact of home countries on integration in host country. Building on the European Commission's (2017) call for expanding the focus, the authors proposed to add a transnational angle in the current approach. Four years later, Kemppainen et al. (2020) further strengthened this argument by suggesting to integration researchers to adapt a comprehensive lens that captures the interplay between transnational processes, host-society structures, and co-ethnic networks within the host society context.

Despite their efforts, most conceptualisations of integration still adopt a host country centric perspective that remains narrowly framed, overlooking

the transnational dimensions of migrants' lives. For instance, according to the International Organization for Migration (IOM), integration is generally understood as an ongoing interaction between migrants and the receiving society. It involves adjustments on both sides, with migrants gradually taking part in different areas of community life, such as the social, economic, cultural, and political spheres (IOM, 2017)—also known as dimensions of integration.

For this dissertation, revisiting these early formulations serves a purpose. Whilst classical definitions emphasise cohesion, equality, or academic belonging, they provide only partial guidance for understanding international student migrants who operate across multiple sites. The research questions of this dissertation directly concern how remittances and transnational social protection practices interact with economic integration processes, and therefore a more processual, multi-scalar, and relational understanding of integration is required. Thus, this definitional chapter sets the ground for shifting from integration as a static end-state to integration as an ongoing negotiation shaped by labour markets, legal status, and transnational obligations—a conceptual move that aligns with the study's focus on how South Asian students navigate study-to-work transitions over a decade. This framing makes it possible to analytically connect integration not only to host-country structures but also to the broader multidimensional (social, economic, legal) transnational environments in which these students remain embedded.

2.2.2 Dimensions of Integration

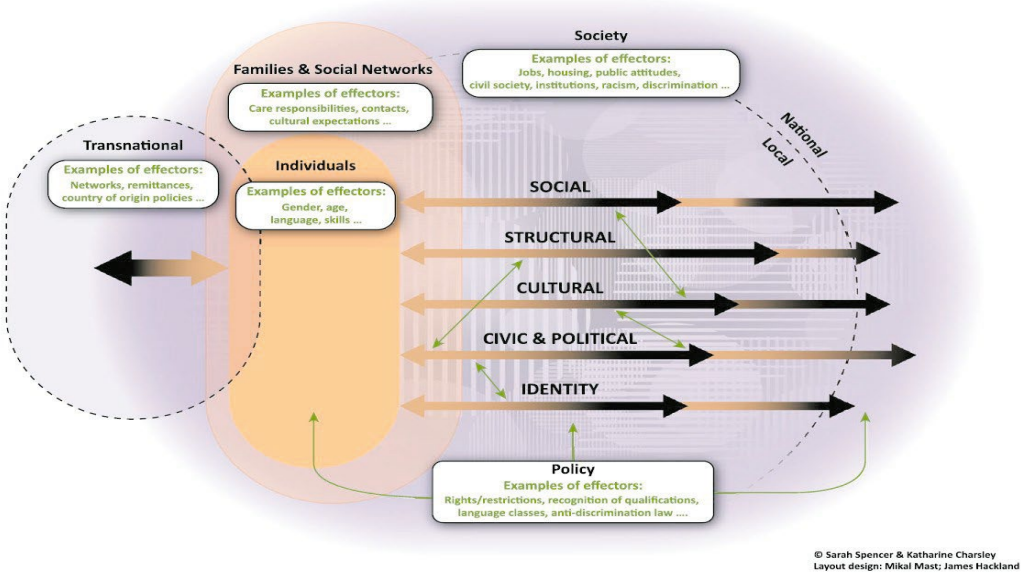
Before engaging with existing typologies, it is necessary to clarify why this dissertation examines different dimensions of integration. Since the research questions focus on how remittances and other forms of transnational social protection shape the economic integration of South Asian international students, it becomes important to identify which aspects of integration are most relevant. Although integration is multidimensional, not all dimensions influence study-to-work transitions in the same way. Understanding how scholars separate social, economic, legal, cultural, and identificational components helps to locate this dissertation's emphasis on the structural and economic domains, whilst still recognising their links with legal status

and social conditions. This focus allows the study to avoid treating integration as a single pathway and instead analyse how remittance obligations and transnational support interact with labour market entry and institutional environments.

Researchers have sought to refine the broad concept of integration by identifying dimensions that, whilst non-dichotomous, offer useful conceptual clarity. A key reason for a variety of interpretations and definitions of integration is the difference in how researchers try to understand integration, from what perspective, and from which approach or discipline. For example, cross-cultural psychologists are interested in social and cultural dimensions in comparison to economists' focus on structural or labour market participation. Spencer (2022) reviews different scholars who have proposed various ways of classifying the dimensions of integration. In his overview, Maxwell (2012) is noted for emphasising socio-cultural, economic, and political aspects. Penninx and Garcés-Mascareñas (2016) approach the topic through legal or political, socio-economic, and cultural or religious dimensions. Heckmann (2006), meanwhile, works with a different set of categories that include structural, cultural, social, and identificational dimensions (See Figure 1). I discuss these frameworks together here because they illustrate the range of perspectives used in the integration literature.

As a result of this mergence, the general socio-economic dimension is reframed as 'structural' to understand it in terms of the degree of participation in relevant spheres within a receiving society's labour and housing markets, education, and health systems (Li & Pitkänen 2018). The general cultural/religious dimension is further divided into 1) 'social'—as developing new connections and 2) 'cultural'—in terms of shifting values, attitudes, behaviour, and lifestyle in accordance with daily interactions or acquiring knowledge, skills, norms, customs, and lifestyle of new society. Legal is reconceptualised into 'civic/political' participation in the host society. The dimension of 'identity' is described as the understanding of individualism emerging from changes in social cohesiveness and belongingness, both at personal and societal levels, among newer migrants and older longer-term residents during integration—an aspect which Li and Pitkänen (2018) refer to as the emotional dimension.

Figure 1 Merged Dimensions of Integration (Spencer and Charseley, 2021)



As for international students, researchers such as Li & Pitkänen (2018) recognise their personal adjustment as social integration or a process of interacting and contact building with the indigenous population inside and outside of campuses—a cultural dimension in terms of shifting values, attitudes, behaviour, and lifestyle in accordance with daily interactions or acquiring knowledge, skills, norms, customs, and lifestyle of the new society—and an identificational dimension as to how international students' identity is formed and belonging is comprehended. In comparison, the Legal dimension is an aspect of integration that concerns ambiguity and precariousness in the immigration and visa renewal processes of international students, according to Han et al., (2022). For legal integration, both Finland and Sweden require completion of a certain number of study credits by international students as part their visa renewal process.

2.2.3 Economic integration

This sub-chapter further narrows the concept of economic integration—one of the central elements of this dissertation and a core pathway through which study-to-work transition unfolds in practice. Similar to the term of integration, economic integration also lacks a generally accepted framework. Like Penninx (2005) and Barrett and Duffy (2007), Li (2019b) measures economic integration in terms of labour market access or level of opportunities available to international students. However, Li (2019b) limits the scope to internships and part-time jobs because of student visas restricting access to work fulltime. This is a typical feature of ISM governance, where students are encouraged academically but constrained economically.

In the Nordic context, visa regimes illustrate how ISM shapes economic integration trajectories. In Finland, international students may work full-time during holidays and up to 30 hours per week during their studies, whilst Sweden allows full-time work without any formal hourly restriction. These host-country rules are not neutral but actively structure how international students can enter labour markets, accumulate relevant experience, and position themselves for post-study migration decisions. In that sense, economic integration forms a key hinge between ISM as a temporary category and ISM as a potential long-term settlement pathway.

Beyond visa restrictions or legal barriers, integration researchers identify several other host-country-related demographic, social, cultural, and cognitive factors—such as language ability, insufficient knowledge of local work practices, limited prior experience, or missing social networks—that constrain labour market entry (Kaczmarczyk et al., 2020; Spencer, 2022). ISM studies further show that these barriers disproportionately affect international students due to their short time in the host country and their parallel academic responsibilities (Han et al., 2022; Li, 2019b). Han et al. (2022) employ the Social Cognitive Career theory of Wang et al. (2022) to stress the need for a transnational lens when studying economic integration. Their framework distinguishes individual-level influences (such as demographic characteristics, personality traits, field of prior education, and skill specificity) from external ones (such as family pressures to send remittances or labour-market challenges). In ISM, this distinction is crucial because international

students often navigate not only host-country expectations but also expectations anchored in their countries of origin.

Reflecting on Figure 1 (above), Sarah Spencer and Katherine Charsley (2021) summarise such limiters and promoters effectively. Personality traits include gender and language skills; family and social factors range from care responsibilities to solidarity networks; and structural or opportunity structures include job vacancies and institutional gatekeeping. The transnational lens appears in elements such as international business connections, which can facilitate new entrepreneurial activities abroad (as also shown by Li, 2019b), and ongoing care responsibilities—including remittances—that shape students' time, mobility, and financial obligations. Policy interventions, or what they describe as the legal-civic dimension, constitute the final effector by regulating rights to participate in work and society.

By situating economic integration within ISM, this dissertation emphasises that international students' labour market entry cannot be understood solely through host-country factors. Rather, it is shaped by the interaction of: (i) legal rules governing student mobility, (ii) transnational expectations of family support and protection, and (iii) the limited timeframes in which students must convert their temporary status into economic footholds. This makes economic integration a central mechanism through which ISM becomes either a transition to long-term settlement or a temporary phase before onward or return migration.

2.2.4 Bridging Integration and Transnationalism

The relationship between integration and transnationalism has long been debated (e.g., Bilgili, 2015). At one extreme, a zero-sum game approach suggests that these are mutually exclusive: either migrants integrate or engage transnationally. At the other extreme, scholars argue that the two processes unfold independently. For this dissertation, the analytical interest lies between these poles, because international students—unlike many long-term migrant groups—must navigate both the immediate demands of their study-to-work transitions in the host country and the ongoing expectations, obligations, and support systems embedded in their families and households abroad.

Seen through the lens of ISM, the debate becomes particularly relevant. International students are formally categorised as temporary, but many remain deeply embedded in transnational social fields. Their labour-market entry, academic progression, and everyday aspirations are shaped not only by Finnish or Swedish institutional structures but also by expectations from home, including the need to send remittances or the possibility of receiving reverse remittances during financially difficult periods. Because financial resources are finite, priorities often have to be made. This aligns with empirical research showing that relationships between remittance-sending and economic integration frequently display synergistic, but also potentially antagonistic, effects depending on the context (Erdal and Oeppen, 2013; Oeppen, 2013; Bilgili, 2015). In ISM, this means that remittances can either constrain or motivate students' participation in labour markets, influence their time allocation between work and studies, and even condition whether they can remain in the host country after graduation.

Following the tradition of research on transnational social protection—which recognises that migrants' lifeworlds are embedded in transnational social fields where exchanges, responsibilities, and commitments transcend nation-state borders (Carling, 2008; Faist, 2008)—this dissertation examines how obligations to send remittances, as well as households' financial capacity to remit to students abroad, shape international students' lived experiences over a ten-year period in Finland. The aim is not to position transnationalism as the opposite of integration but to understand how these two sets of processes interact, overlap, and sometimes clash in the trajectories of student migrants.

In the context of ISM, this interaction becomes visible in the everyday challenges documented in the literature. Studies on Chinese students in Finland and Germany show that international students do not experience an easy or linear route into social, cultural, or structural integration, despite being frequently portrayed as 'ideal' or 'less problematic' migrants (Li, 2019a). They negotiate belonging in two spheres at once: they seek a sense of inclusion within host-country educational and labour-market institutions whilst also maintaining important cross-border ties, responsibilities, and aspirations (Hari et al., 2023; Li & Pitkänen, 2018; Waters & Brooks, 2021). The above mentioned (Chapter 2.2.1) Tinto's (1978) retention model is especially

relevant in ISM because it suggests that previous life experiences guide students' future aspirations. For international students, such experiences are shaped as much by family expectations and transnational responsibilities as by their interactions within host universities. The structural and socio-cultural integration of student migrants depends not only on academic success, social embeddedness, and cultural familiarity but also on their economic well-being, which is itself tied to remittance obligations, work opportunities, and visa conditions (Li, 2019a). Evaluations of how well a student is integrated therefore differ depending on the perspective: host institutions, employers, family members, and even the students themselves may prioritise different markers of success (Erdal, 2013).

Integration from the perspective of the host society can be the process of active participation in a broader constituency, whilst from the perspective of the migrant it can consist of gaining acceptance in the host society and maintaining their visibility in transnational social or family circles (Harper & Zubida, 2018; Li & Pitkänen, 2018). When striving for integration, the student migrants may set themselves different goals than the receiving society. For example, instead of focusing on learning the language of the host country in order to actively participate in the new society, a student facing financial challenges and having difficulty getting a visa extension might prioritise securing a part-time job before he/she enrols in a rigorous language course.

Successfully managing financial security and visa extensions at the expense of language learning can lead a migrant to what Li (2019a) calls a weak integration trap in the longer term. In other words, a weak integration trap suggests a scenario in which a migrant works hard to achieve one aspect of integration and ends up sacrificing another. Achieving partial integration results in the migrant entering a comfort zone in which the will to keep working hard to try to integrate even further gradually diminishes. Career aspirations, guided by personal commitment, often determine which aspect of integration a migrant ultimately foregoes or the opportunity cost of entering such a comfort zone.

In the case of labour migrants and refugees, the degree of attachment to home and host society decides which aspect of sociocultural or economic integration a migrant may forego in order to be able to send remittances

(Tharmalingam, 2011; Paerregaard, 2015; Harper and Zubida, 2018). Because remitting and integrating are two aspects of migrant life that are often parallel and coincide on a single continuum, existing research on different modes of interaction between the two presents a variety of possible scenarios (Bilgili, 2015). In certain cases, maintaining a higher degree of connectivity with one society for better integration is at the expense of lower connectivity and poor integration with the other (Sana, 2005; Snel et al., 2006). This is because marginally integrated migrants in the host society are most likely to find solace in kinship activities such as sending remittances, which can gain them greater visibility or recognition at least in the home society. In contrast to this, another scenario is where a well-integrated migrant with higher income remits larger amounts with a greater opportunity for investment purposes than consumption, complementing economic integration in the host country with the ability to remit bigger amounts to the home society (Carling et al., 2012; Lacroix, 2013; Bilgili, 2015). Which scenario a migrant ends up in may depend on the 'back home' financial situation.

In cases of a poor economic situation in the home country, feelings of duty and respect can lead migrants to put the needs of their family ahead of their own (Abdin & Erdal, 2016; Paerregaard, 2015). By placing one's family's need over their own, political refugees and asylum-seekers in Norway preferred economic capital to institutional cultural capital and took any job they could, regardless of their current professional qualifications and further education opportunities, to quickly start remitting to loved ones back home or before finding their feet in Norway (Tharmalingam, 2011). Carling (2014) suggests that putting family needs ahead of their own morally elevates the remitters by allowing them to gain a higher level of visibility in the home societal context.

Since travel to the home country is often not possible at all, remitting compensates for non-presence and enables migrants to avoid social death by maintaining their visibility in the home society (Harper & Zubida, 2018). With the ease that money traverses international borders at remarkable speed, successful remittance practices can earn a migrant greater respect in the home society and failure to remit can result in being barred from inheritance, losing rights in any decision-making, and being labelled 'ungrateful' (Åkesson, 2011; Carling, 2014). Ending up in a scenario in which remitting is at the expense of

better economic integration can therefore be more likely for migrants with hopes of inheriting property or land-based assets in their home countries. The question of whether transnational activities sustain, reconfigure, hinder, or accelerate economic integration therefore can depend on future aspirations that are shaped by the financial situation of the household in the country of origin.

A migrant may find him—or herself in a completely different scenario from those presented above if they start receiving remittances from their household instead of only sending them. For example, migrants, especially international student migrants, are not always senders but also recipients of remittances, particularly in the first few months of their stay in the host country (He, 2010; Mobrand, 2012; Yeboah et al., 2021). This brings forth the notion that if sending remittances can push a migrant into low-skilled work, thereby hindering his/her longer-term integration, receiving remittances can accelerate the integration process by allowing the same migrant to complete his or her education to search for a professional job without ever having to fret over making a living and the household's financial survival. For example, Oeppen (2013) used return visits to the home country instead of remittances as a measure of the level of attachment to the home society, to support Kivisto's (2001) idea that supportive transnational relationships increase migrants' self-confidence and build their social capital for better integration into the host society.

Transnational family ties, therefore, cannot always be a hindering factor in the economic integration of migrants. Contrary to the belief that integration and transnationalism are a 'zero-sum game', transnational business relations with the host society accelerated the economic integration of Chinese migrants in Finland and Germany (Boccagni, 2015; Li, 2019a). After spotting that Chinese international student migrants are able to set up local business ventures in Finland and Germany based on their transitional relationships with Chinese companies, Li (2019) issued a call for future research to find out how other transnational ties such as kinship can influence integration processes of international students. In response to the call, this research seeks to delineate the integration histories of Pakistanis and Indians who came to Finland as international students, paying particular attention to their

remittance sending and receiving patterns as part of their transnational social protection arrangements which are often based on family ties and financial situation.

By viewing this literature through the analytical lens of ISM and this dissertation's research questions, it becomes clear that transnationalism and integration are not competing frameworks. Instead, they form a necessary conceptual pairing for understanding why some international students intensify their labour-market participation, why others delay graduation, and why still others successfully convert temporary student status into a more permanent foothold in the host country. This perspective also guides the empirical chapters (Chapter 5 below), which trace how South Asian students in Finland perceive transnational engagements either as sources of pressure or as resources that enable them to complete studies and seek better employment outcomes.

2.3 Conceptualising Remittances

For this dissertation, it is important to conceptualise remittances in a way that speaks directly to the research questions, which include how the sending and receiving of financial support intersect with the economic integration of South Asian international students in Finland. Pakistan and India, the focus of this study, are two of the main global remittance-receiving countries. These inflows—sent by millions of migrants in various host countries—play a major role not only in the macro-economy but also in sustaining the everyday social and material lives of households in these South Asian contexts.

At the micro level, the cultural expectation that a single migrant supports the livelihoods of an extended family unit remains strong (Posel, 2008). De Haas (2007) argues that remittances can provide an important form of stability for those who receive them, especially in contexts where markets function poorly, state support is weak, or public social protection is limited. In such situations, remittances help households cope with risks that the state or the formal economy cannot adequately cover. At the macro level, remittances provide much-needed foreign exchange, reaching over 60% of total exports

in 2010 and sometimes surpassing annual FDI (Arif, 2009; Irfan, 2011). This centrality of remittances in both sending and receiving societies provides the backdrop against which international students from these countries negotiate their own study-and-work trajectories abroad.

There are arguably three main types of remittances: Financial, Social/symbolic, and Collective (Meyer & Ströhle, 2023). Social remittances are the transfers of ideas, norms, practices, and behaviours from one place to another (Levitt, 1998). Collective remittances come from diaspora-run organisations to support infrastructural activities including community support to gather funds for humanitarian aid in migrants' homelands or for promoting health or religious centres. The primary focus of this dissertation, however, is financial remittances and their variation, reverse remittances, because these can directly shape international students' economic strategies during and after their studies. Financial remittances usually involve migrants supporting their families at home, whereas reverse remittances flow from families to migrants—an important dynamic for students who rely on household support to compensate for limited work opportunities or visa-based restrictions. Understanding these flows is essential for analysing how economic integration is enabled, interrupted, or reconfigured by students' financial obligations and dependencies (Palash & Baby-Collin, 2019).

Remittances constitute a strategic field of research that deepens our understanding of how migrants' lives are embedded in transnational social contexts (Della Puppa & Ambrosini, 2022). As pillars of the moral economy, remittances connect family members through ongoing obligations and long-term commitments (Ran & Liu, 2023; Solari, 2019). Although not all migrants remit, for those who do, remittances strengthen familial ties and foster interdependence across borders (Bryceson, 2019). In the context of ISM, this is particularly relevant because international students often occupy hybrid positions—expected to remit like working migrants, yet still dependent on reverse remittances as students—which creates tensions in how they organise their daily lives, labour participation, and academic progression (Cabraal & Singh, 2013; Singh & Cabraal, 2013).

A substantial body of research shows that remittances are not merely monetary transfers but complex social practices embedded in transnational

family life (Åkesson, 2011; Bilgili, 2015; Carling, 2008, 2014; Della Puppa & Ambrosini, 2022; Gutierrez, 2018; Paerregaard, 2015; Singh & Cabraal, 2013; Solari, 2019). Remittances are profoundly tangled with familial obligations, identity configurations, and the relational dynamics between migrants and their families. The act of remittance sending is shaped by kinship structures, cultural standards, and transnational expectations. It reflects migrants' aspirations to fulfil ideal familial roles by striving to uphold moral standing within broader community networks. For international students, these dynamics can influence the types of part-time jobs they pursue, the hours they work, their levels of stress, and their capacity to focus on studies—all of which directly link back to this dissertation's core concern with economic integration.

Moreover, the effects of remittances extend beyond the economic realm. As Meyer & Ströhle (2023) note, they may affect learning methods, reinforce or reshape responsibilities of social protection, influence gender and generational roles, and participate in the reproduction—or reconfiguration—of inequalities. Remittances therefore shape socio-economic relations in both sending and receiving contexts. Recognising these multiple, overlapping layers allows this dissertation to analyse remittances not as a background condition but as a mechanism that actively shapes international students' labour-market decisions, integration trajectories, and longer-term migration aspirations.

2.3.1 Motivation for Sending Remittances

Remittance research usually follows two broad lines of inquiry. One examines why migrants transfer money and how families use these resources, whilst the other focuses on the wider economic and developmental effects of these flows (Ansala, 2012; de Haas, 2007). This dissertation is concerned with the first strand, since understanding the reasons behind sending money is essential for analysing how these financial responsibilities are tied to migration decisions and later integration outcomes.

Carling's (2014) contribution is central to this literature. He proposes that remitting is guided by a range of 'scripts,' meaning patterned ways in which migrants and families interpret, justify, and negotiate monetary transfers.

These scripts do not reflect one singular motivation but a mix of expectations, obligations, and relational practices that shift over time. Such an approach is especially relevant for international students, whose remittance practices evolve as their family situations, institutional positions, and labour-market experiences change (Åkesson, 2011; Bilgili, 2015).

Among the different motivations, one concerns situations in which transfers function as compensation. Here, migrants send money to acknowledge support provided by relatives—whether practical help, emotional backing, or assistance during the migration process. The scale and frequency of these transfers depend on the economic conditions in the origin country and on the value households attach to their contributions (Solari, 2019). Rather than a gesture of pure generosity, this reflects a negotiated exchange embedded in family reciprocity. This sub-chapter draws on a wider body of remittance scholarship, including Carling's (2014) work, to outline similar kinds of twelve motivations that are prominent in empirical studies.

One of these is repayment. In this motivation, migrants reimburse family members for costs incurred on their behalf, such as tuition, agent fees, or migration-related loans. During study periods, financial support often flows from origin households to students, but once they enter paid employment, the direction of support may reverse, blurring the distinction between borrowing and repayment (Palash & Baby-Collin, 2019). Another script involves controlled remittances, where senders specify how funds should be used, coordinating household decisions across borders. This may include contributions earmarked for housing, debt repayment, or redistribution to other relatives (Carling, 2008; Levitt, 1998). A fourth motivation involves pooling, where migrants contribute to a common household fund that supports shared needs and expresses reciprocal commitments within the family (Meyer & Ströhle, 2023; Paerregaard, 2015). Not all remittances are regular or obligatory. The fifth episodic or symbolic gifts form another category—transfers made for social, emotional, or ceremonial reasons rather than economic necessity.

Allowance-type transfers represent a different logic: regular support that helps cover everyday household needs (Bryceson, 2019; Solari, 2019). The seventh or obligatory remittances emerge where intergenerational

expectations frame financial support as an extension of care and responsibility, especially towards ageing parents (Carling, 2008; Ran & Liu, 2023). A related but distinct script involves sacrifice, where migrants prioritise their family's well-being over their own consumption, seeking to sustain their moral standing within the family or community (Della Puppa & Ambrosini, 2022; Solari, 2019). Some remittances occur under more coercive circumstances, responding to pressure or implicit sanctions within transnational family relationships (Bilgili, 2015; Carling, 2014). Another motivation is need-based support, where transfers respond to crises such as illness or unemployment, guided by moral evaluations of who deserves assistance (Carling, 2008; Meyer & Ströhle, 2023). Investment-oriented remittances constitute yet another logic, funding education, business ventures, or further migration and framed as long-term moral or economic investments (Paerregaard, 2015; Singh & Cabraal, 2013). A final category involves insurance-type remittances, where transfers act as part of reciprocal arrangements that buffer relatives—or the migrants themselves—against future shocks (Carling, 2008; Della Puppa & Ambrosini, 2022).

Together, these motivations show that remitting cannot be reduced to a single explanation. Instead, remittances represent relational practices shaped by intersecting scripts that shift with time, life-course transitions, and broader configurations of transnational social protection. For student migrants, these motivations are particularly dynamic, reflecting the pressures and opportunities that accompany study, precarious work, and changing family expectations across borders.

2.3.2 Remittances for Education

Research on ISM has not paid much attention to remittances. Migration for education is often a part of strengthening social protection and care circulation, enabling greater cost and benefit-sharing between parents and children to maximise longer-term familial gains (Luke, 2010). The support received under this strategy can arguably create obligations for children to reciprocate the support they receive from their parents. Feelings of duty to reciprocate the support received for education are central to remitting processes: e.g., children feel obligated to provide for their ageing parents

(Adzakey, 2013). In cases where an adult child has migrated, some cultures may share the assumption that parents become entitled to receive economic care in the form of cash remittances from their emigrant children. In addition, migration can generate new obligations or reverse existing entitlements (Carling, 2008). For example, struggling migrants in their early phases often receive reverse remittances from their households back home instead of sending remittances to them (Mazzucato, 2009; Singh & Cabraal, 2013). Such acts of support play a part in the periodic evolvement of social relationships into trusting and loyal ones.

These acts are also at the very core of reciprocity, which is often defined as actions contingent on the rewarding reactions of others (Cropanzano & Mitchell, 2005). Humans attain a sense of obligation to help those who helped them. The moral obligation to reciprocate the hardships parents endured in raising and educating their children induces a sense of debt to return the favour. The favour may be returned directly to the parents or somebody else on behalf of one's parents (Erdal, 2014; Molm et al., 2007).

As for international students, many struggle to make ends meet (Dominguez-Whitehead & Sing, 2015). Some need to resort to low-paid jobs to meet their financial needs in the host country (Wilken & Dahlberg, 2017). Depending on affordability, their households back home often engage in 'reverse remittances' to help them abroad, especially in the first few months of migration (Mazzucato, 2009; Singh & Cabraal, 2013; Yeboah et al., 2021). Such help for migrants may also include taking care of their children left behind in the country of origin, retrieving certain documents, or covering tuition fees (He, 2010; Mobrand, 2007).

In case of conventional migrants, 'reverse remittances' have received lesser attention despite the increasing recognition that remittances need to be analysed in terms of circulation and exchange, rather than only as unidirectional flows (Levitt & Lamba-Nieves, 2011). This scenario reverses in the case of international students whose roles in family dynamics are often limited to receivers of support instead of senders by remittance researchers (Cabraal & Singh, 2013; Mobrand, 2012).

Comparative research on the remittance-sending and receiving patterns of international students is entirely absent. In the case of this dissertation, this

gap is noteworthy given the scale of remittance flows: Finland and Sweden recorded a combined net gain of over one billion US dollars, sending USD 2.875 billion and receiving USD 3.982 billion (World Bank, 2021). Examining the remittance practices of Indian and Pakistani international students is particularly relevant, as these neighbouring countries are among the world's largest remittance-receiving and international student-sending nations. In 2021, India and Pakistan together received USD 116 billion in remittances, and the total number of international students from the two countries surpassed one million (Hunter, 2020; RemitFinder, 2021).

2.3.3 Understanding student migrants as both senders and receivers

The literature on transnational social fields and simultaneity (e.g., Luke 2010; Erdal 2012) has underscored the need to analyse remittance senders' and receivers' actions, experiences, and reflections within one framework. Despite this, most research on remittances either focuses on 'remittance sending' (e.g., Carling & Hoelscher, 2013) or to a lesser extent on 'reverse remittances' (e.g., Mazzucato 2009). There is a need to take a further step to analyse the remittance-sending and receiving behaviour of each respondent at different points in time. It can be done by building on insights into reciprocity from the broader field of remittance research.

Carling (2014) analyses exchange and relational aspects of remittance-sending highlighting how reciprocity is fundamental in structuring both remittance sending and receiving patterns. A certain pressure from home societies often motivates migrants to remit in exchange for the services that they received from their families before migration. Gratitude for these services such as for their upbringing motivates migrants to remit to repay their parents. This raises the question that if remitting connotes gratitude, love, and care then what does non-sending imply (Harper & Zubida, 2018)? Non-sending migrants can face certain consequences. For instance, failure to remit can get a migrant labelled as ungrateful in Cape Verdean culture (Åkesson, 2011).

Parents calling their non-sending children ungrateful supports the narrative that remitting is an act of social exchange. It sets the stage for calling it an act

to repay for something that they have received earlier such as childhood care or finances to cover the cost of migration. This challenges the general notion of mainstream remittance sending studies that remitters are the primary givers, suggesting that remitters are primarily debtors instead of lenders in overall terms. Calling them debtors forms a reciprocal relationship between the remittance receiver and the sender. Reciprocity becomes balanced when remittances are considered as social exchanges or repayments in return for the sacrifices that parents made for the upbringing of their children. The African diaspora in Belgium is an example: the acts of reciprocity follow intergenerational contracts that often hold remitters liable for repaying their parents what they invested in them before migration (Bettin, 2012).

If parents continue to support and protect their children against shocks after they have migrated via reverse remittances, the reciprocal obligations of the migrant to return the support can create a two-way flow of remittances. It is known that back home household members provide insurance-based protective support to strengthen future obligations for migrants to remit to repay for the pre-and post-migration support (Carling, 2014). Such a two-way flow of remittances allows a migrant to help their family and the family to help the migrant. Research on remittance sending divides such reciprocal arrangements into two: 'coinsurance' and 'investment strategies' (Luke, 2010). The former suggests that migrants often remit for insurance purposes to cover the costs of unpredictable events such as funerals in the home country (Mazzucato 2009; Carling 2014). The latter suggests that migrants are supposed to remit to repay their parents for their education expenses if they are to inherit from them (Anamoa-Pokoo, 2016; Carling, 2014; Luke, 2010), once again highlighting reciprocity in circulation of remittances.

Extreme economic and social conditions of the household in the home country can transform a migrant's obligation to remit from a weak responsibility to a strong sense of duty. A domestic worker of a Chilean family, who transferred every penny of her salary to buy medicine for her ailing father, accepted abuse and faced difficulties in continuing her studies as a health worker due to her precarious employment situation in the host country (Paerregaard, 2015). Meanwhile, a graduate Filipina migrant transfers more than half of her salary from a manual labour job in Finland to her eight

siblings in the Philippines because she is the sole breadwinner (Yle News, 2021). Compared to these two cases, Somali refugees with older siblings in Norway faced lower pressures in certain cases as family members who migrated before them bore the primary responsibility to remit to Somalia to provide for the remaining family back home (Tharmalingam, 2011).

In other instances, remittance senders can become receivers of remittances from their household members back home in times of trouble in host countries (Mazzucato 2009). Such acts of receiving reverse remittances were, however, only known as short-term flows (Boccagni, 2015) that often belong to the first few months of migration or in emergency cases only. Reverse remittances were perceived to be fragmented flows to provide relief to the migrants only under intense economic pressures (e.g., Mohapatra & Ratha, 2009).

In contrast to this notion, recent research such as by Palash and Baby-Collins (2019) shows that the household back home often extends its support to the migrants not just intermittently to protect them in the case of emergencies but for a continuous period for some other reasons. For example, Ghanaian families were found to supply non-materialistic support such as childcare and supervision of the buildings or business investments and material support such as food to reciprocate the remittances they received from their kin in the UK (Yeboah et al., 2021).

Several case studies have provided empirical evidence on reverse remittances for education. Rural Korean families were found to support their children studying in urban areas (Mobrand, 2007, 2012). Either the mother or father of affluent Taiwanese families re-migrated from the US to Taiwan in order to support the education of their children via reverse remitting from Taiwan (Chee, 2005). Ghanaian students in the UK received reverse remittances to cover the tuition fees from their families back home (Yeboah et al., 2021). In addition to the fees, parents often provide students with living expenses to help them survive in the initial stages of their education in the host country (Singh & Cabraal, 2013).

This social practice of transferring money, goods, and services connects people and places in spaces of exchange that mutually extend protective measures for both: a receiver and a sender (Porst & Sakdapolrak, 2020). Such a practice also can reinforce the reciprocal ties among the migrants

and their families (Akanle et al., 2021). Analysing sending and receiving behaviour together can explain how reinforcement of such reciprocal ties acts in transforming a receiver into a sender.

Reciprocity is a key dimension of remitters' behaviours. Harper and Zubida (2018), Porst and Sakdapolrak (2020), and Yeboah et al. (2021) argue that reciprocal exchanges of money and goods create global networks of interaction that generate shared values for both senders and recipients. Whilst not all migrants remit, most migrants and their family members actively participate in such spaces that exemplify the social practice of exchange. Åkesson (2011) and Bettin (2012) complement this notion by adding that migrants remit to return the favours of their upbringing and to repay the support their parents extended towards them after they migrated.

The efforts to return the favour do not always occur in a direct or restricted exchange in which only persons A and B can benefit from each other (Molm et al., 2007). There is a possibility that receivers of remittances do not remit back home to the senders. In exchange, they may extend their support to family members in need such as siblings to lower the burden on their parents. This resembles indirect exchange in which person A gives to B and B returns to person C to indirectly help A, however, it extends the application to the household model in studying remittance patterns (Cropanzano & Mitchell, 2005; Molm et al., 2007).

Moreover, transnational families may not always function as cohesive units of mutual support (Bryceson 2019). In reality, the degree of reciprocity enforced through family ties may depend on the quality of relationships and the social embeddedness of each migrant within these networks. For instance, whilst remittances may be expected, the moral and affective dimensions of these obligations vary. Contestations over whose needs are prioritised—the migrant's or the family's—can strain relationships and challenge idealised views of transnational family solidarity.

Remittance scholars often compare remittances' developmental potential at the macro level with their capacity to reinforce dependency at the micro level. Whilst remittances can support economic resilience and welfare, they may also deepen inequality and discourage local employment in migrants' home countries (Marku, 2024). Remittances convey care, responsibility,

protection, and belonging, but also carry potential emotional strain and power dynamics. Their meanings and uses are shaped by life stage, cultural context, and technologies of communication. As part of the broader 'cross-border care' practices (Baldassar & Merla, 2014; Boccagni, 2015; Snel et al., 2006), remittances function within transnational social protection regimes. They are relatively immune to market fluctuations, serve as vital sources of foreign exchange, and can protect migrants in times of need or their family members during manmade or humanitarian crises (Abdin & Erdal, 2016).

The next chapter conceptualises the Social Protection Framework, which provides the theoretical foundation of this dissertation. It emphasises that by examining how social risks such as unemployment or de-skilling are mitigated or intensified through transnational resources, migrant integration can be understood as an outcome of multi-scalar social processes. This approach resists overly linear causal explanations and instead foregrounds the ways in which integration is co-produced through informal networks and the translocal social negotiations that unfold within and across national borders. In doing so, it enables disentanglement of the broader and complex migration-remittance-integration nexus under a single epistemological framework.

3 THEORETICAL FRAMEWORK

This chapter explains how the Transnational Social Protection (TSP) framework connects migration, remittances, and integration through family dynamics. After describing social protection and how migration expands its scope across and within transnational spaces, it outlines the care dimensions of social protection, the different types involved, and how social protection differs from social support. The chapter concludes by highlighting the dual role of protection through remittances—addressing both risks and benefits—in mitigating or exacerbating existing household inequalities within diverse family dynamics.

3.1 Social Protection Framework

Social protection refers to the strategies individuals and groups employ to manage social risks embedded in capitalist economies—risks related to employment, healthcare, education, and, in the context of migration, the ability to realise life chances and achieve integration (Faist et al., 2015). Within this broad domain, the social protection framework conceptualises protection as fundamentally twofold: first, formal, state-led entitlements available to individuals and their families; and second, the personal and collective efforts people mobilise to care for or protect one another (Boccagni, 2011). This dual structure captures both top-down, institutionalised welfare provisions—codified through public policy, legislation, and eligibility criteria—and bottom-up, informal strategies enacted through familial and social networks (Barry, 2006; Boccagni, 2011).

According to Faist (2013) and Faist et al. (2015), social protection can be viewed broadly as the different ways in which individuals and groups try to manage the various risks that come from their involvement in everyday economic activities and care responsibilities. In their explanation, formal social protection includes the public systems and rules provided through state or supranational authorities, which define rights and organise welfare

support. In contrast, informal social protection covers the practices and arrangements that develop outside these official structures, such as the help and care exchanged within families, kinship circles, and wider personal networks. Bilecen & Barglowski (2015) define these informal arrangements as support rooted in collective norms such as solidarity, reciprocity, altruism, and social obligation.

This dissertation pays particular attention to informal practices that shape the transnational everyday lives of Pakistani and Indian student migrants in Finland and Sweden, as well as their families in Pakistan and India. Following Amelina et al. (2012a), informal social protection is approached here as the different ways in which people try to manage uncertainties linked to their work and care responsibilities, often relying on cross-border exchanges within their networks. In this study, four connected areas are especially relevant: (1) financial help and support; (2) various forms of care; (3) pursuing opportunities abroad; and (4) handling pressures arising from daily life. In case of this dissertation, these are translated into migration as a protective and opportunity-seeking strategy, material transfers such as remittances and reverse remittances, study outcomes such as time taken to complete their degrees, study-to-work transitions, and long-term employment outcomes.

3.2 Multistage Migration as a Reconfiguration of Social Protection

Migration reshapes how protection is organised by dispersing it across several locations at once. Support is no longer confined to either the origin or the destination but circulates between them through money, care, and emotional labour exchanged across distance. When families face shortages of resources, they evaluate a range of options to manage their needs—sending financial assistance, relying on reverse flows of support, redistributing care work among relatives, or encouraging another move to a place where conditions appear more favourable. In this sense, each new relocation becomes one possible way to cope with insecurity, especially when existing arrangements no longer provide adequate protection.

Multistage migration research highlights that such trajectories do not unfold in simple, linear sequences (Paul, 2011). Instead, movement reflects shifting calculations about opportunities and constraints shaped by the labour market, migration regimes, and household expectations. As family members reassess their circumstances over time—balancing aspirations with responsibilities—migration can take on a stepped or sequenced form that links several destinations together. A long tradition of scholarship demonstrates that these decisions are closely tied to obligations to care for kin, and that such obligations travel with migrants across different places (Barry, 2006; Boccagni, 2011; Yeates, 2008). In this way, mobility can become a wider strategy for securing household well-being and reducing vulnerability.

The Transnational Social Protection (TSP) framework offers insight into how migrants build systems of support that span borders, combining what is available from states, communities, and families. It illustrates how practical help, moral commitments, and institutional provisions intersect when households must decide who should be protected and through what means. Multistage migration adds an additional perspective by showing how these arrangements shift when migrants move again. Each stage of mobility may require reorganising resources, renegotiating responsibilities, or seeking new forms of assistance. Taken together, TSP and multistage migration reveal the continual reassembling of protection as people circulate between places.

Several concepts fall under multistage migration theory. Stepwise migration, initially described by Ravenstein (1885) and Conway (1980) whilst later refined by Paul (2011) and others, refers to mobility that proceeds through incremental moves—often beginning in smaller towns or rural settings and progressing towards places viewed as offering better prospects. These steps can stretch across countries as migrants seek opportunities blocked by visa restrictions or financial limitations (e.g., de Haas, 2021). Each relocation brings them closer to destinations imagined as more secure or promising.

Transit migration, by contrast, involves temporary stays in places that are not intended as final destinations. These stops emerge partly in response to border controls, unpredictable visa regimes, or other interruptions rather

than deliberate long-term planning (Düvell, 2012; Papadopoulou-Kourkoula, 2008). Because these stays are often brief, migrants depend heavily on their families, communities, or co-ethnic networks for support. By emphasising the short-term and uncertain nature of these stopovers, transit migration research adds a temporal dimension that complements TSP approaches, which often risk focusing on single moments rather than extended trajectories.

Onward migration, as described by Ahrens et al. (2016) and Ndukwe (2017), involves leaving a country of initial settlement for another one. These decisions may be shaped by stalled labour-market prospects, an inability to secure long-term residence, strained household finances, experiences of discrimination, or the simple realisation that the initial destination cannot provide the desired level of security. Some migrants relocate within a country before moving internationally, whilst others move directly abroad when local conditions fail to meet expectations. These onward moves highlight the relational and place-specific factors that inform migrants' decisions to search for alternatives.

Translocal approaches further enrich this discussion. They emphasise how social protection is grounded in everyday places—homes, neighbourhoods, towns, and cities—and how migrants navigate uneven opportunities and constraints in each setting (Brickell & Datta, 2011; Greiner & Sakdapolrak, 2013; Smith, 2011). These perspectives show that mobility involves constant coordination between those who move and those who remain behind, with decisions shaped by responsibilities that cut across households and localities. For labour migrants and those who remain in the origin country, obligations naturally stretch across borders, forming dense networks of responsibility and care. In contexts where state support is limited, migrants and families rely on their own capacities, sharing resources and responsibilities to protect one another. This underscores the importance of informal, family-based protection—rooted in care, reciprocity, and emotional ties—as a core element of transnational social protection.

Circulation of Care Under TSP Mechanisms

The care regime of transnational social protection is further reflected in the work of Baldassar & Merla (2014), who define circulation of care among

transnational families as "the reciprocal, multidirectional, and asymmetrical exchange of care that fluctuates over the life course within transnational family networks subject to political, economic, cultural, and social contexts" (2014: 22). Building on this discussion, and drawing additionally on Finch's (1989) earlier work, Liu (2016) proposes four main types of care within transnational family settings. These include: financial and material assistance, help with practical tasks, personal or emotional care, and support related to accommodation and safety. Some forms can be managed at a distance through ICTs, whilst others require physical presence. Their study shows how reciprocal norms induce care circulation across time and distance, and how limited earnings can delay remittance sending.

However, empirical knowledge of the concrete resources mobilised within such systems remains limited—particularly in relation to remittance exchanges, including both remittances sent by student migrants to relatives and reverse remittances sent to them by their families. This also includes the flows of care and guidance that accompany financial transfers. Despite evidence that transnational parents maintain intensive communication with children studying abroad—and often shape the initial decision to pursue overseas education—this dimension remains under-examined. During the Covid-19 pandemic, for example, Pakistani and Indian international students relied heavily on heightened digital communication with family members to mitigate social precarity and to access emotional and practical support (Abdin & Roohi, 2025).

3.3 Types of TSP: Soft and Hard Protection

Boccagni (2011) distinguishes between 'soft' and 'hard' forms of care within transnational social protection mechanisms. Soft protection encompasses emotional and psychological support exchanged through ICTs, facilitating adaptation and mobilisation of diasporic or kin-based contacts. Hard protection involves material or political assistance, including emergency remittances for food and shelter or crisis intervention. Such support often requires rapid family-level action, particularly where state-led protection is

inaccessible to migrants. For this dissertation, the distinction provides an analytical entry point for examining the ways South Asian student migrants could engage with soft and hard forms of protection whilst navigating study-to-work transitions and legal or financial uncertainties. It thus helps to operationalise the research questions concerning how remittances and other informal transnaitonal protection practices may relate to economic integration.

Amelina et al., (2012) emphasise that social protection should not be mixed with social support. Whilst social support often refers to emotional or psychological wellbeing, social protection encompasses material, structural, and labour-market-related dimensions of welfare embedded in interpersonal networks (Amelina et al., 2012; Brunori & O'Reilly, 2010; Sabates-Wheeler & Feldman, 2011). The TSP framework captures how migrants and their significant others combine formal and informal schemes to secure livelihoods. Given that South Asian student migrants in Finland and Sweden are largely excluded from state-provided protection, this dissertation centres on informal mechanisms—especially remittance exchanges.

These dynamics are intensified by students' vulnerability as non-citizens positioned outside most formal protection regimes. Many rely on precarious employment whilst pursuing study-to-work transitions (Hastings et al., 2023; Nada, 2017). The Covid-19 pandemic rendered these vulnerabilities visible, as job losses led to food insecurity, housing precarity, and overcrowding (Ansar, 2023; Beaverstock et al., 2023; Costa Dias et al., 2020; Firang, 2020; Hari et al., 2023; Kempny, 2023; Moisio, 2020). International students lacked employment-based protections and often had limited access to healthcare.

In this context, informal social protection becomes a hard social protection measure that is crucial for sustaining daily expenses and enabling life opportunities for student migrants abroad. This dissertation therefore examines how the capacity to receive reverse remittances—or the obligation to send remittances—shapes educational and employment pathways, potentially pushing international students into unequal forms of work despite similar initial endowments of education and aspiration. Whilst transnational social protection is often examined through cross-border family-based practices such as remittances and care circulation, this

dissertation adopts a broader understanding that also includes institutional sources of protection by comparing scholarship and self-funded students. Scholarships or stipends, although not involving direct cross-border financial transfers, function as a form of host-country-based protection with transnational effects. By reducing migrants' dependence on family support abroad, reshaping obligations of reciprocity, and buffering risks associated with welfare exclusion, stipends interact with and temporarily substitute family-based transnational protection.

3.4 Inequality, Remittances, and Household Dynamics

A transnational lens is essential for understanding these dynamics, as protection strategies extend across multiple states, stages of the life course, and across time and place depending on the migration stage. Social protection is a central arena in which inequalities become visible because it is designed to reduce livelihood insecurities across these stages (Faist, 2013, 2017; Faist & Bilecen, 2015). Whilst remittances often function as household strategies for social protection, they do not uniformly generate positive outcomes. They may reinforce inequalities, create dependencies, or generate tensions when expectations are unmet (Boccagni, 2011; de Haas, 2007; Hall, 2007) .

Transnational families cannot be assumed to be harmonious units with equal power relations either (Amelina et al., 2012). Rather, they are families who live apart yet strive to create collective welfare and unity across borders (Amelina et al., 2012; Bryceson & Vuorela, 2002). Remittances operate as two-way flows of protection but may also become stressors (Faist, 2013; Horn & Fokkema, 2020). Their ambiguous role underscores that informal social protection is shaped by relational dynamics, class positions, and household resources.

Palash and Baby-Collins (2021) demonstrate that migrants' household socio-economic backgrounds shape capacities to engage in transnational protection. Migrants from wealthier households may draw on reverse remittances to avoid precarious work and support strategic integration, whereas those from poorer households face stronger pressures to remit,

constraining autonomy and integration. This points to the need to situate migrants' economic integration and remittance practices within broader familial and class-based processes, rather than attributing outcomes solely to individual agency and host country labour markets.

4 METHODOLOGY

Micro-level qualitative investigations on migration-remittance-integration nexus require specific competence and considerable resources. In particular, linguistic barriers and missing contacts in a targeted field hinder long term primary data collection. Unknown researchers often find it difficult to build trust with respondents; in addition, unfamiliarity with the culture, improper understanding of norms, and elements of mistrust constitute additional hurdles for foreign researchers. In terms of resources, both financial and time constraints are considerable. As qualitative migration scholars note, methodological design acts as a bridge between theoretical concerns and the empirical material that can actually be accessed and constructed in the field, because research questions in transnational migration often demand proximity, trust, and contextual understanding (Amelina & Faist, 2012; Falzon, 2016).

In the present case, I utilised my 'relative advantage' in terms of language, culture, and contacts to collect data directly from senders themselves. This helped to mitigate the required cost, time, and effort. In practice, empirical research material on migration-remittance-integration nexus can be efficiently collected primarily through ethnography and interviews. Alternative methods such as questionnaires can save time and cost by distributing them via email. However, they were not a viable option in this study, as only semi-structured interviews could obtain answers to comprehensive open-ended questions. Moreover, semi-structured interviews conducted during fieldwork allow the researcher to observe contextual elements of significant importance.

To conduct fieldwork, access to the community or target population is required. Gaining access to interviewees depends heavily on cultural familiarity and the ability to build trust. This constituted the main challenge of the study, and a large portion of the available time was devoted to this endeavour during and afterwards my graduation studies. Even for a native speaker, careful preparation is necessary before undertaking such fieldwork. This is consistent with broader ethnographic guidance emphasising that

building rapport and navigating positionality are essential steps in translating theoretical interests into empirical encounters (DeWalt & DeWalt, 2011).

The following sub-chapter explains how the data for this study were collected. It begins by describing the preliminary phase of the research. The chapters that follow outline the data analysis and fieldwork in detail, including participant observation, strategies used to relocate interviewees, and the difficulties faced during the fieldwork process. The final part of this chapter discusses the ethical considerations guiding the study.

4.1 Data Acquisition

I applied well-established ethnographic methods, including participant observation, semi-structured biographical interviews, and a brief questionnaire, to capture the lived experiences of 59 tertiary-level Pakistani and Indian students in four cities in Finland (31) and Sweden (28). As I already knew most participants from my Master's ethnographic research or broader social network, I introduced the purpose of the research and reiterated my university affiliation in order to formally request written informed consent. All interviews were audio-recorded to ensure accurate transcription. Participants were asked to choose their preferred interview language from Urdu/Hindi, English, or Punjabi. Interviews were conducted mainly in Urdu/Hindi; however, nearly all South Indian participants preferred English.

Denzin & Lincoln (2005) argue that interviews are a central tool for gathering qualitative data by engaging with people who possess knowledge that researchers cannot access independently. Participant observation in fieldwork settings further enables researchers to observe meaningful social contexts. From January to May 2018, I conducted two months of intensive fieldwork in Gothenburg and Stockholm (Sweden) and three months in Helsinki and Turku (Finland), formally interviewing participants whom I had begun observing during or after my Master's research. As I reside in Finland, data collection in Helsinki and Turku was logistically easier. In contrast, data acquisition in Sweden proved more challenging due to travel requirements.

In some cases, the gatekeeper and I relied on acquaintances of acquaintances to re-establish contact with participants who had changed their contact details or were intermittently unavailable over the course of the long-term fieldwork, primarily due to travel, work, or family commitments. In other cases, some previously known participants declined to take part in formal interviews. This required recruiting comparatively less familiar participants, which made understanding their life histories in Finland and Sweden more demanding at the initial stage.

4.2 Sample size

A mixed sampling strategy combining random and snowball sampling techniques was employed with the assistance of gatekeepers. In total, I interviewed 28 Indian and 31 Pakistani students in Finland and Sweden, whilst trying to achieve balanced representation across the research cities. The sample consisted of 15 female and 44 male participants. The higher number of male respondents reflects two key characteristics of these communities. First, as a male researcher within South Asian cultural contexts, approaching male participants was comparatively easier. Second, whilst women slightly outnumber men among all incoming students in Sweden, South Asian cohorts—particularly from Pakistan—remain male-dominated, as noted by the Swedish Higher Education Authority (UKÄ, 2025). Official tables from Sweden (SCB & UKÄ, 2025) and Finland (Statistics Finland, 2025a) provide by-country, by-sex counts that show men outnumber women among degree-seeking students from major South Asian countries (e.g., India, Pakistan) in recent years. Contrary to the common assumption that insider status always facilitates access, I argue that it can be a double-edged sword, with the benefits slightly outweighing the disadvantages. The main challenge related to accessing female participants for face-to-face interviews. Van Mol (2017) describes a similar dynamic in their study of Moroccan women in Spain, where the outsider status of a male non-Muslim European researcher enabled greater access than his Muslim colleague.

The empirical material for this dissertation was generated through qualitative fieldwork conducted in both Finland and Sweden and encompasses narratives of migration trajectories, remittance practices, and labour market experiences of Pakistanis and Indians who entered as international students. Although the broader dataset spans both national contexts, the detailed examination of economic integration pathways draws on a focused sub-sample of 31 participants (17 from Pakistan and 14 from India). These participants were mainly recruited through snowball sampling in the Finnish cities of Helsinki and Turku, using academic and social networks that developed in part during the author's earlier postgraduate studies at an anonymised institution referred to here as **Runolahti University**.

A defining feature of the Finnish case was the availability of institutional financial support for a subset of international students. Participants classified as scholarship recipients were exempt from tuition fees and received monthly stipends during their period of enrolment at Runolahti University before relocating to Helsinki or Turku. Between 2010 and 2020, these stipends—typically ranging from €500 to €620 per month—were offered as targeted incentives to attract international students into selected STEM fields, including information technology, photonics, chemistry, and forestry. These forms of support substantially shaped students' financial arrangements during study and influenced their engagement with paid work and family-based resources. Following the introduction of tuition fees for non-EU students in 2016, and subsequent austerity-oriented policy shifts intensified during the Covid-19 pandemic, stipend schemes were gradually curtailed and ultimately discontinued in 2021 (Abdin & Roohi, 2025).

The decision to concentrate on the in-depth analysis of economic integration on Finland was taken at the analytical stage of the research. Whilst Finland and Sweden share broadly comparable welfare regimes and higher education structures, the Finnish context offered a distinctive opportunity to examine how transnational social protection operates under varying configurations of institutional and familial support. The coexistence of scholarship-supported and self-funded students within the same policy, educational, and labour market environment enabled a level of comparative analysis that was not empirically available in the Swedish case to the same degree. This analytical

focus therefore strengthens, rather than narrows, the dissertation's capacity to illuminate how differential access to protection shapes study-to-work transitions and longer-term economic integration outcomes.

Stipends represent an additional layer of protection that interacts with family-based remittances, reverse remittances, and labour market participation. Treating stipends as a form of transnational social protection allows for a more fine-grained analysis of how differing degrees of protection and obligation shape study-to-work transitions. The Swedish material contributes directly to the comparative analysis of migration trajectories and remittance-sending and receiving practices under Objectives I and II. Finland serves as the main empirical site for the more detailed analysis of economic integration under Objective III.

4.3 Data Analysis

Following the coding paradigm of (Strauss, 2017), I used NVivo software (Lumivero, Denver, CO, USA) to systematically compare materials across cities and countries. NVivo offers practical advantages in reducing the effort and time required for translating, transcribing, and analysing qualitative data (Lulle & Buzinska, 2017). All interviews were audio-recorded, and ethnographic material comprised of a daily fieldwork diary and other several pages long periodic field notes. Most interviews were transcribed verbatim on the night of the interview. A small number were transcribed later due to fatigue, using repeated listening to the recordings. NVivo was used for simultaneous transcription and translation. The large dataset stretched over a longer period and periodic field visits required professional software. Concerns about quality of analysis and time constraints following intensive fieldwork motivated the purchase of NVivo software.

The qualitative data were analysed using thematic analysis, chosen for its analytical flexibility and its capacity to generate in-depth insight into participants' experiences (Mbare, 2023), practices, and interpretations of migration, remittances, and integration over time. The analysis was informed by established approaches to thematic analysis (Braun & Clarke, 2006, 2013;

Kiger & Varpio, 2020) and proceeded through iterative and reflexive stages rather than as a strictly linear process.

Data familiarisation began during fieldwork and continued throughout the analytical phase. Interview recordings were reviewed regularly following interview days, and ongoing engagement with the data was supported through manual transcription, repeated reading of transcripts, and the preparation of weekly analytical summaries. This process enabled close immersion in the material and facilitated the identification of initial patterns, recurring concerns, and concepts relevant to the research questions.

Coding was conducted inductively, with transcripts read line by line and segments of text relating to migration decisions, financial practices, labour market participation, and family obligations highlighted and assigned initial codes. These codes were continuously reviewed and refined, allowing for the identification of similarities and contrasts across participants' narratives. Coding and categorisation were supported by NVivo, where key quotations were assigned to emerging nodes and compared across cases.

At an early stage, three overarching analytical domains—migration, remittances, and integration—were identified as central organising themes. Within these domains, successive rounds of coding and recoding revealed more nuanced patterns. Analysis of migration trajectories highlighted multi-stage and contingent mobility pathways, including onward and translocal movements shaped by institutional constraints and family expectations (see Appendix 1). For remittances, inductive analysis demonstrated that socio-economic background, household composition, religious norms, and access to formal banking systems played a central role in shaping the direction, duration, and cessation of financial transfers. These dynamics were visualised through thematic maps generated in NVivo (see Appendix 2).

Themes and sub-themes were reviewed iteratively to assess their internal coherence and analytical relevance. Codes that lacked sufficient empirical support or did not directly contribute to answering the research questions were either discarded or integrated into broader thematic categories. Through this process, the thematic structure was progressively refined to avoid redundancy and ensure analytical clarity.

A similar iterative procedure was applied in examining the interconnections between migration, remittances, and integration—the migration–remittance–integration nexus (see Appendix 3). Thematic maps were reorganised into analytically coherent groupings to facilitate cross-comparison across cases and over time. This stage of analysis foregrounded interconnected themes such as migration aspirations, everyday life in Finland and Sweden, study-to-work transitions, and practices of transnational social protection.

The final phase of analysis focused on interpreting how remittance practices intersected with labour market outcomes. The findings demonstrate that transnational ties—particularly through outgoing remittances and reverse remittances—played a decisive role in shaping participants' educational strategies and employment trajectories. Despite entering similar institutional contexts, participants experienced divergent integration outcomes, with some transitioning into high-skilled sectors such as IT, whilst others remained concentrated in precarious employment including cleaning and food delivery. These differences reflected unequal access to, and reliance on, transnational social protection resources over time.

4.4 Interviews

Following Atkinson (1998) life story interviews were conducted, each beginning with the open-ended prompt, 'What is your life story about moving to Finland?', in order to elicit reflective narratives. This was followed by general questions aimed at better understanding participants' life trajectories and supporting the meaning-making of the fieldwork notes. These questions included why participants chose Finland or Sweden for their studies, the detailed patterns of remittance sending or receiving, and how they themselves perceived their level of integration in the two Nordic study destinations. This general phase was followed by more in-depth, theme-connecting questions. In line with Erdal's (2013) bottom-up approach, participants were asked to assess their own study-to-work pathways, with follow-up questions focusing on employment trajectories and job satisfaction.

These interviews were central for mapping integration pathways as dynamic processes and social mechanisms under TSP framework, and for interpreting ethnographic fieldnotes—particularly in relation to how transnational interactions and remittance flows shape economic integration, either upward into professional employment or downward into more precarious forms of work. Each interview lasted approximately one hour. To reduce the time required for analysis, closed questions were limited to the questionnaire, whilst open-ended questions were reserved for the interviews. The interview guide was flexible rather than fixed. Pilot testing allowed for revising the questions, including adding, editing, or omitting items, as well as developing follow-up questions depending on the participant and the specific interview context.

4.5 Participants

The study focuses on migrants who entered Finland or Sweden as students and had resided there for no more than 15 years. An equal number of participants engaged in skilled and unskilled occupations were included. Two criteria guided participant selection. First, participants must have had time to complete their degrees in the host country by the time of the interview, ensuring they had opportunities to make education and employment-related decisions. Second, all participants must have had some form of employment experience, including part-time work for current students, to assess their labour market trajectories. All names are pseudonyms, and specific details regarding participants are withheld to prevent identification.

4.6 Ethnographic Fieldwork in Finland and Sweden

This study is based on several phases of ethnographic fieldwork conducted over an extended period in Helsinki and Turku in Finland, and Stockholm and Gothenburg in Sweden. The fieldwork did not consist of one continuous stay in each location. Instead, it was carried out through periodic visits as part of a

longer-term ethnographic engagement with the field. Formal interviews were conducted during the specific fieldwork period in 2018, whilst participant observation continued beyond these phases through repeated interactions with participants in their everyday lives at cricket grounds, badminton fields, video-gaming gatherings, lunches and dinners, relevant community organised events such as elections for representatives, and also periodically via phone and internet especially during the pandemic.

Across all sites, the research relied on participant observation and semi-structured life story interviews with South Asian student migrants. Many of these participants were already known before the formal start of data collection, either from earlier research or through long-term social contact. These prior relationships made it possible to access domestic spaces, social gatherings, workplaces, and everyday routines that would have been difficult to reach through short-term or purely formal recruitment strategies. At the same time, not all earlier contacts were easily reachable, and in several cases sustained effort was required to re-establish connections for formal interviews or continued observations. Whilst pre-existing relationships allowed deeper engagement, they also required careful ethical boundary-making between friendship and research practice.

4.6.1 Access, Networks, and Interviewing Dynamics in Helsinki and Turku

In Helsinki and Turku, access to participants—particularly those with whom contact had weakened over time—was re-established mainly through informal networks. These included a key gatekeeper and acquaintances of acquaintances within the South Asian migrant community. Such relational pathways are a common feature of qualitative migration research where trust is often mediated through network introductions of 'chains of referral' (Atkinson & Flint, 2001; Biernacki & Waldorf, 1981). These connections enabled entry into shared apartments, workplace settings, and local social circles that would otherwise have been difficult to access. Gatekeepers typically shape who becomes reachable and under what conditions, reinforcing existing social boundaries within migrant communities (Hammersley & Atkinson, 2019). This also limited the generalisability of the data and reflects a broader

feature of migrant communities, where trust is built relationally and not automatically extended to unfamiliar researchers (Ryan et al., 2014).

Interviewing was often fluid and situational. Interviews were frequently arranged on short notice by the participants, and they sometimes arrived with friends, relatives, or colleagues who were sometimes previously unknown to me. Such contingent dynamics are typical of ethnographic fieldwork, where researcher maintains continuous adjustments to unknown participants, on-the-spot ethical considerations, sampling expectations, and shifting rhythms (Bernard, 2017; DeWalt & DeWalt, 2011). A key feature of fieldwork in Helsinki and Turku was that interviews were closely embedded in the everyday temporalities of migrant life, allowing to conduct meaningful observations (Goffman, 1989; Pink, 2015). Many participants worked long or irregular hours and often returned home late at night or early in the morning. Interviews therefore commonly began after domestic routines such as prayer, cooking, or shared meals, or after collective leisure activities, including sports gatherings or gaming sessions.

In shared housing arrangements, limited space meant that one room often served multiple purposes, shaping both the timing and the format of interviews. Household interviews were frequently interrupted by movement, visitors, and background noise. Rather than treating these moments as disruptions, they were understood as part of communal living and the negotiations required to manage limited domestic space—a well-documented element of ethnographic work inside migrant households (DeWalt & DeWalt, 2011; Goffman, 1989). This approach allowed to observe interactions with others during these interruptions, instead of treating these incidents as disturbances. These conditions affected the flow of conversations but also provided insight into how migrant workers coordinated work, leisure, and family obligations under precarious conditions.

Interviews conducted in private rooms or neutral public spaces—cafés or fast-food restaurants—provided greater privacy but introduced other methodological constraints, such as high noise levels, which required the use of external microphones and careful placement. Similar trade-offs are noted in mobile and environmental ethnographies, where public settings shape both the quality and form of recorded data (Pink, 2015). One of the most

persistent challenges in Helsinki and Turku was accessing student migrants engaged in informal, temporary, or low-wage employment. Participants in stable or office-based jobs were comparatively easier to locate through online platforms and public meeting places. In contrast, those engaged in 'odd jobs' or precarious work were less visible. These individuals often moved between jobs, stayed temporarily with acquaintances, or remained loosely connected to established community networks. Such workers are often analytically termed 'hard-to-reach populations,' reflecting their mobility, irregular schedules, and weak attachment to formal institutions (Atkinson & Flint, 2001). Reaching this group required extended travel, late-evening visits, and heavy reliance on intermediary referrals. Even when contact was established, participation was sometimes limited by either mine or their fatigue, rotating work shifts, or discomfort with being interviewed in shared living spaces. This selective visibility shaped the dataset and highlighted structural differences in access across migrant groups.

Gender dynamics also shaped recruitment. Some female participants preferred written communication over phone contact, referring to privacy concerns and earlier negative experiences with male researchers. Gendered access constraints are well-recognised in ethnographic work, where positionality, gender norms, and safety considerations mediate who is reachable and how (Sultana, 2007). In response, initial contact was maintained through social media, and interviews were arranged in public settings perceived as safe and comfortable rather than in private homes.

Fieldwork logistics in Helsinki and Turku had clear embodied consequences. Interviews and observations conducted during colder evenings involved long walks between locations, waiting outside locked apartment buildings, and navigating unfamiliar residential areas in harsh weather conditions. Fatigue, hunger, and limited access to warm indoor spaces influenced the rhythm of fieldwork and mirrored, to some extent, the constraints described by participants themselves, especially those engaged in shift-based, seasonal employment, or precarious delivery work. These embodied environmental, and affective constraints and dimensions of fieldwork are increasingly acknowledged in ethnographic methodology (Falzon, 2016; Pink, 2015). Technical constraints also shaped data collection. Low battery levels required

locating public charging points, whilst noisy indoor environments necessitated frequent adjustment of microphone placement. These practical challenges highlight how qualitative research is shaped not only by methodological planning but also by physical environments and the researcher's ability to adapt in situ.

4.6.2 Fieldwork in Stockholm and Gothenburg

Ethnographic fieldwork in Sweden followed a similar pattern of periodic visits but differed in scale and logistics. Travel between Finland and Sweden required flights and ferry journeys, resulting in fewer but more intensive fieldwork phases. In both Stockholm and Gothenburg, access to participants and observation sites was again mediated through long-standing acquaintances and trusted intermediaries embedded in broader social networks. This is an established feature of ethnographic and transnational multi-sited research (Falzon, 2016).

In Stockholm, fieldwork took place over multiple informal and formal phases and included visits to private homes, community events, university spaces, language centres, and commercial settings. Logistical negotiations—often shaped by miscommunication, changing family responsibilities of the participants, and institutional constraints—became part of the fieldwork process. These situations revealed how humour, obligation, and relational expectations structure the relational character of migrant networks described in qualitative migration literature (Baldassar & Merla, 2014; Ryan et al., 2014). Participant observation began immediately upon arrival, through routine activities such as navigating public transport and engaging in everyday interactions with long-term fellow student migrants.

Gothenburg and surrounding areas presented a more compressed and demanding fieldwork environment. Participants were more geographically dispersed, easily accessible interactive spaces were limited, and the fieldwork relied heavily on gatekeepers. Interviews were conducted mainly in shared housing or cafes, often under noisy or crowded conditions, with frequent interruptions from domestic routines and visitors. Similar to Finland, meeting migrants engaged in informal or low-wage work was particularly difficult,

reflecting broader patterns of mobility and uneven visibility in the local context (Atkinson & Flint, 2001; Hammersley & Atkinson, 2019).

The embodied demands of fieldwork—including fatigue, cold weather, noise, technical constraints, and reliance on gatekeepers—shaped both the pace and rhythm of data collection and required continuous methodological adjustment (Pink, 2015). Although fewer formal interviews were conducted than initially planned, sustained participant observation across multiple sites and phases contributed significantly to the ethnographic depth of the study.

Overall, fieldwork in Finland and Sweden was not only a process of data collection but also a form of situated learning embedded in the social, spatial, and temporal organisation of migrant life. These experiences informed sampling decisions, ethical reflexivity, and methodological awareness, illustrating not only which methods were used, but how and under what conditions they were carried out. These experiences reflect wider methodological insights in ethnography and migration research (DeWalt & DeWalt, 2011; Hammersley & Atkinson, 2019) and complement other chapters of this dissertation.

4.7 Research Ethics

This study was conducted in accordance with established ethical standards for qualitative social research involving migrant populations (Keiski et al., 2023). Given the involvement of student migrants navigating precarious legal, economic, and social positions, particular care was taken to ensure voluntariness, confidentiality, and participants' wellbeing throughout all stages of the research process.

All participants received detailed information about the aims of the study, the types of questions to be asked, and the intended use of the data prior to participation. Before conducting the studies, all participants were requested to sign informed consent form (See Appendix 4). Consent procedures were explained in written and verbal manner and, where necessary, reiterated during field encounters, particularly in cases where interviews emerged through informal or spontaneous occasions via gatekeepers or acquaintances. Participants were explicitly informed of their right to decline participation,

refuse to answer specific questions, or withdraw from the study at any point without any consequences. Conducting interviews in languages familiar to respondents was an ethical choice aimed at reducing discomfort, enabling fuller expression, and avoiding misrepresentation. Interview recordings were stored on a secure, university-provided laptop and later transcribed and translated for analysis. Access to raw data was restricted solely to the researcher.

To protect anonymity, all respondents were assigned pseudonyms, and identifying details—including specific cities of residence, workplaces, and educational institutions—were withheld or generalised in research outputs. In cases where detailed biographical information was necessary for analytical clarity, additional precautions—including limiting profile details to only the illustrative cases—were taken to prevent indirect identification, particularly given the interconnected nature of South Asian student communities in Finland and Sweden. In some cases, all participants were assigned Indian pseudonyms to avoid differentiation between Indian and Pakistani respondents and to further reduce the risk of identification.

The researcher's insider positionality—as a South Asian international student who has lived in the Nordic countries for 13 years—shaped both access and ethical responsibilities. Long-standing social ties facilitated trust and openness but also required careful boundary-making between friendship and research practice. To mitigate any perception of obligation arising from familiarity, participation was never assumed, and recruitment through acquaintances or gatekeepers was approached with caution. In several cases, potential participants declined participation or chose not to answer certain questions, and these decisions were fully respected.

Gender dynamics constituted an important ethical consideration. As a male researcher working within South Asian cultural norms, recruiting female participants proved more challenging. Some women expressed preferences for written communication or public interview settings rather than private spaces. These preferences were respected, and interview arrangements were adapted accordingly. Gender was self-identified by participants in questionnaires to avoid misclassification or discomfort.

Participant observation—often conducted in shared flats, family homes, or communal student settings—required heightened ethical reflexivity. Observational insights were drawn only from contexts in which the researcher was explicitly welcomed, and no private conversations were recorded without consent. When interviews were interrupted by household routines such as meals or prayers, these moments were treated respectfully, and interviews were paused or rescheduled where appropriate. Given the sensitivity of topics discussed—such as financial hardship, remittances, employment precarity, and migration decision-making—care was taken to conduct participant observations and interviews in a respectful, non-judgemental manner. Questions were deliberately flexible, allowing participants to guide the depth and direction of discussion. Signs of discomfort were treated as cues to slow down, rephrase, or move away from sensitive topics.

Finally, ethical considerations extended into data analysis and reporting. Care was taken to ensure that analytical categories did not reproduce stereotypes or stigmatise participants during the use of NVivo software for secure coding and thematic analysis. Analysed findings are presented in aggregated or anonymised form, with illustrative excerpts selected to convey analytical insight without compromising confidentiality. Taken together, ethical practice in this study was not limited to procedural compliance but constituted an ongoing, reflexive process embedded in fieldwork encounters, recruitment decisions, data handling, and representation. This approach was essential for conducting responsible research with migrant communities whose experiences are shaped by vulnerability, mobility, and unequal power relations.

4.8 Limitations

As with any qualitative and longitudinal research, this dissertation is subject to certain limitations that should be acknowledged to contextualise the scope of its findings. These limitations do not undermine the analytical value of the study; rather, they delineate the boundaries within which the findings should be interpreted.

First, the empirical focus of the dissertation is limited to international student migrants from India and Pakistan who migrated to Finland and Sweden, with onward migration trajectories in some cases extending to the UK and USA. This purposive sampling strategy enabled an in-depth examination of transnational social protection practices within a specific migration corridor and socio-cultural context. However, it also means that the findings cannot be generalised to all international students or migrant groups. Students from other regions, particularly those from high-income countries or from regions with different family norms and welfare expectations, may experience migration, remittances, and integration differently. The study therefore prioritises analytical depth over representativeness, with the aim of generating theoretically informed insights rather than statistically generalisable conclusions.

Second, the study relies primarily on qualitative life-story interviews and long-term ethnographic engagement. Whilst this approach is well suited for capturing migrants' lived experiences, moral obligations, and evolving transnational ties, it also involves reliance on participants' retrospective accounts. Such narratives are shaped by memory, later experiences, and ongoing life circumstances, which may influence how past decisions and events are interpreted. To mitigate this limitation, the analysis drew on repeated formal and informal interviews and discussions, long-term field engagement, and careful temporal sequencing during coding to distinguish between different phases of migration, study, and work. Nevertheless, the findings should be read as situated narratives rather than objective reconstructions of past events.

Third, although the dissertation examines migration trajectories and remittance practices in both Finland and Sweden, the in-depth analysis of economic integration pathways is developed only for the Finnish case. This decision was driven by empirical and analytical considerations rather than data availability alone. Finland provided a distinct opportunity to compare scholarship-supported and self-funded students within the same labour market and policy context, allowing for a focused examination of how different configurations of transnational social protection shape study-to-work transitions. Whilst data on integration experiences were also collected

in Sweden, differences in policy frameworks, labour market structures, and funding arrangements made systematic comparison less analytically coherent within the scope of a single dissertation. As a result, the findings on economic integration should not be assumed to apply directly to the Swedish context.

A related limitation derives from the specific institutional configuration of stipend support among scholarship-receiving participants. In the Finnish case sample, all students who received regular monthly stipends were enrolled at the same institution, referred to here as Runolahti University. Whilst many Finnish universities provide merit-based tuition waivers and occasionally offer competitive living cost grants or relocation support, steady monthly stipends of the type observed in this dissertation have not historically been standard practice across all institutions in Finland; they were a characteristic feature of the funding scheme within this particular institutional environment (Best Fully Funded Scholarships, 2026). Consequently, the scholarship-versus-self-funded comparison in the integration analysis reflects the effects of both institutional funding practices and broader structural conditions, rather than a uniform national model. This limitation underscores the importance of interpreting findings on scholarship-related differences in economic integration in light of institution-specific support mechanisms, whilst recognising their analytical value for understanding how distinct configurations of transnational social protection operate within Nordic higher education.

Fourth, the analysis was conducted during a period of ongoing policy changes in Finland, particularly regarding residence permits, permanent residence, and citizenship requirements. Interviews were conducted before the formal implementation of most of these reforms, whilst continued informal discussions captured migrants' anticipatory responses to announced or debated policy changes. This temporal unevenness limits the analysis to the migrants' integration outcomes of students who entered Finland before the implementation of many major policy changes. At the same time, it provides insights into how legally precarious environments shape migrants' strategies, aspirations, and reliance on transnational social protection–for example, for receiving reverse remittances for visa renewal purposes. The study therefore captures life stories and integration pathways as they are experienced and interpreted by migrants, rather than as fully stabilised institutional outcomes.

Fifth, the study focuses primarily on economic integration as reflected in study-to-work transitions and employment outcomes. Whilst data on other dimensions of integration—including broader social inclusion—was also gathered, they are not analysed in depth. This analytical focus was intentional, given the central role of employment in shaping migrants' ability to meet remittance obligations, secure residence status, and sustain transnational family ties. However, future research could build on these findings by examining how transnational social protection intersects with other dimensions of integration over longer time horizons.

Finally, the researcher's positionality may have influenced data collection and interpretation. Shared experiences related to migration, higher education, and transnational family obligations facilitated rapport and trust with participants, particularly in discussions around financial pressures and moral responsibilities. At the same time, this proximity required ongoing reflexivity to avoid over-identification or assumptions of shared meaning. Reflexive field notes, iterative coding, and engagement with existing literature were used to mitigate these risks and to ensure analytical precision. In overall terms, these limitations highlight the situated and relational nature of the findings. Rather than offering universal claims, the dissertation provides a contextually grounded analysis of how migration, remittances, and economic integration are co-constituted through transnational social protection arrangements among South Asian international students in the Nordic context.

5 PAPER SUMMARIES

This chapter summarises the three published scientific articles that together form this dissertation. Each article examines a distinct part of the migration-remittance-integration nexus before these dimensions are brought together in the final stage of the third article. The first article demonstrates that initial home-to-host migration is often insufficient, requiring student migrants to migrate a second and, in many cases, a third time. Each subsequent move reconfigures available social protection options, obligations, and relational dynamics. The second article focuses on these obligations by analysing remittance sending and receiving patterns to and from the two Nordic countries. The third article extends this analysis further by examining how sending and receiving capacities, together with transnational social protection obligations, shape economic integration pathways, livelihood strategies, and the realisation of life chances among Pakistani and Indian student migrants in Finland, thereby unpacking the migration-remittance-integration nexus.

5.1 Paper One: Multi-stage Analysis of International Student Migration

The first article, "South Asian students' migration to, within and from Finland and Sweden: connecting the dots to arrivals and departures", aims to analyse international student migration patterns of South Asian Indian and Pakistani students to Finland and Sweden (Abdin, 2023). Existing research on the mobility of international students frequently adopts a double-staged analytical lens, focusing on decision-making at the initial home-to-host migration stage and the final stay-or-return stage. In other words, much of the multistage migration literature on ISM concentrates primarily on country-to-country movements. Such an approach remains limited to an entry-point state perspective, which treats stepping-stone countries mainly as sites for accumulating human capital before onward migration (Paul, 2011). This perspective largely overlooks how local and intra-country mobility can

contribute to the reconfiguration of student migrants' careers, aspirations, and transnational social protection strategies.

To address this question, the study also pays attention to the stage between arriving in Finland or Sweden and making decisions about moving on to another country. By considering this intermediate phase, the analysis shows that international student mobility unfolds in several steps rather than through only one or two straightforward stages. This perspective highlights that focusing on specific locations where students actually enter or move through, instead of treating countries only as entry-point states, brings a more grounded understanding to the literature on student mobility and stepwise migration. When intercity movements are seen together with movements from origin to destination and with students' eventual decisions to stay or leave, it becomes clear that international student mobility operates across multiple connected places and is therefore fundamentally translocal.

This expanded perspective also allows closer engagement with the migration-remittance-integration nexus. Internal mobility within host countries shapes access to employment opportunities, housing arrangements, and social networks, which in turn influence students' capacity to send, receive, or suspend remittances. These shifts affect how student migrants negotiate economic integration over time and how they mobilise different forms of support across borders. In this sense, local movements within Finland and Sweden are not merely logistical adjustments but form part of broader transnational social protection arrangements, where support is circulated through family, community, and institutional connections. This answers the first research question (see Introduction): **What factors influence South Asian students' migration to, within, and from these countries?**

The stepwise migration approach first outlined by Paul (2011) and later used by Zijlstra (2020) in research on student mobility provides a useful starting point for analysing my own material. In this dissertation, I adapt this framework to look more closely at how Pakistani and Indian students move towards, within, and beyond the Nordic region. By doing so, the analytical focus expands beyond linear country-to-country movements and instead considers the different stages and locations that shape students' mobility trajectories. This perspective is further strengthened by incorporating ideas

from translocality theory (Brickell & Datta, 2011; Greiner & Sakdapolrak, 2013), which encourages attention to the specific places where mobility decisions and everyday practices occur, rather than only to national-level pathways. By bringing localities back into the analysis, this approach captures how migration, remittance practices, and integration outcomes are shaped through multilevel and multistage processes, and how transnational social protection strategies are continuously reworked across both national and local contexts.

5.2 Paper two: Remittance Sending and Receiving Behaviours of South Asian International Students

The aim of the present paper, "From Remittance Receivers to Senders: Unpacking Transnational Care Circulation Among South Asian Student Migrants in Finland and Sweden", is to describe remittance sending and receiving behaviour of Pakistani and Indian student migrants in Finland and Sweden (Abdin, 2025). The study asserts that examining how international student migrants and their families both send and receive remittances provides an important lens for better understanding their familial responsibilities, reciprocal relationships, and perceived obligations to protect one another over time. Within the broader migration-remittance-integration nexus, remittance practices are not treated as isolated financial acts, but as embedded within migration trajectories and shaping student migrants' economic and social positioning in host societies.

Despite the abundance of research on why migrants send remittances, to whom, and for what purposes, the determinants and patterns of remittance sending among student migrants remain relatively under-researched. This is mainly because students are shown in both local (Mobrand, 2012) and cross-border remittance research (Singh & Cabraal, 2013; Yeboah et al., 2021) to primarily occupy the role of receivers of reverse remittances—funds sent from family members to migrants (Palash & Baby-Collin, 2019). Such positioning often places students within dependent transnational

arrangements during early migration stages, delaying their transition into full economic participation and shaping subsequent integration trajectories.

The analysis demonstrates that students receive remittances mainly from parents in their home countries, largely to cover education, living, and often visa renewal expenses in host countries. Remittance researchers differentiate such bidirectional households, where support circulates between two countries, from multidirectional households, which are capable of circulating remittances across multiple countries (Bryceson, 2019). This study adapts the Care Circulation Framework (Baldassar & Merla, 2014), grounded in the broader literature on social and transnational social protection (Bilecen & Barglowski, 2015; Boccagni, 2011, 2017; Faist, 2013), to broaden the analytical scope in four ways. First, it examines remittance-receiving practices in both bidirectional and multidirectional households. Second, it analyses both remittance sending and receiving practices of South Asian student migrants across different stages of their family life cycle. Third, it investigates the influence of internal and external factors on remittances, reverse remittances, and the wider circulation of monetary care. Finally, it examines how these factors shape patterns of care circulation under transnational social protection mechanisms, linking financial exchanges to broader protection strategies.

Most existing research on the influence of external factors, such as structural facilities, and internal factors, such as family dynamics, on remitting behaviour has focused primarily on South–North remittance flows. This study instead provides a more holistic analysis of how these factors shape the fulfilment of familial TSP obligations through both sending and receiving remittances in bidirectional and multidirectional households. A ten-year analysis identifies three stages in remittance relationships. Initially, respondents mainly received protection from their households for up to three years. At a later stage, many began sending remittances to reciprocate this protection once they secured employment. In a final stage, remittance sending often declined or stopped when migrants prioritised the care of their own children after family reunification. These shifting remittance practices were closely linked to changing levels of economic integration, labour market participation, and life-course transitions in the host countries. The study further identifies easier

access to educational loans and religious restrictions as key external factors influencing the degree and timing of reciprocity across these stages.

Most South Asian students mainly received remittances from India and Pakistan within bidirectional household settings, and from multiple other countries, including the USA, Spain, and Denmark, within multidirectional household arrangements. However, some respondents also reported receiving support from within Finland and Sweden from siblings who had migrated earlier as international students. The study records a transformation of some households from bidirectional to multidirectional when the focal participant migrated to study in Finland or Sweden, often to join older siblings. Remittances from such siblings flowed within the Nordic countries, eliminating the need for cross-border transfers. Yet, the capacity to send these reverse remittances was itself dependent on earlier family migration and partial economic integration of older siblings. For this reason, the study conceptualises such flows as 'translocal reverse remittances', emphasising their embeddedness in local labour markets and welfare contexts within the host countries. In doing so, it addresses the second research question (see Introduction): **What patterns emerge in remittance amounts, recipients, and purposes among Pakistani and Indian student migrants?**

The study also introduces the concept of 'onward remittances'. Many South Asian student migrants extended remittances onward to siblings in order to secure educational opportunities either in India and Pakistan or in other study destinations, including Norway. In these cases, remittance support was not reciprocated back to the original senders but passed onward on behalf of parents. In terms of reciprocity, those who initially received support from their parents retained obligations towards them, whereas recipients of onward remittances carried responsibilities not only towards their parents but also towards siblings, or onwards towards supporting another family member in the future. This circulation of responsibility created a continuous cycle of reciprocity, where remittances functioned as part of wider transnational social protection strategies rather than as one-directional financial transfers. Such practices illustrate how remittance behaviour is closely intertwined with migration decisions and economic integration pathways, shaping both short-term survival strategies and longer-term life chances.

5.3 Paper Three: Economic Integration of South Asian student migrants in Finland

The third study, "Between IT Engineer and Food Courier: How Remittances Shape the Economic Integration of South Asian Students in Finland", examines how monetary remittances—both sending and receiving—are interlinked with migrants' economic integration pathways, addressing the final component of the migration-remittance-integration nexus. The analysis follows participants' economic trajectories from their arrival in Finland through their transition from students to young professionals. It covers observations spanning ten years and focuses particularly on study-to-work transitions. The specific analytical emphasis is placed on participants' transnational relationships in order to understand how student migrants gradually became migrant workers (Palash & Baby-Collin, 2019, 2021).

Migrants' experiences are commonly embedded within transnational social contexts, shaped by ongoing interactions, obligations, and commitments across borders (Ran & Liu, 2023). For migrants who carry significant financial responsibilities towards family members in their home countries, remittance amounts may increase in response to changing household needs. Such increases often require adjustments in employment strategies and, in some cases, living arrangements in order to secure sufficient income (Ehwi et al., 2021). Under these conditions, economic integration pathways in the host society are directly affected, particularly when migrants prioritise income generation for remittance purposes over other forms of capital accumulation, such as investing time in language acquisition or further education. As a result, processes of economic integration cannot be understood separately from migrants' financial obligations towards their families. To explore these dynamics, this study addressed the third research question (see Introduction): **In what ways do remittance-sending and receiving influence economic integration processes of student migrants during their study-to-work transitions?**

Integration is often narrowly defined in relation to specific minority groups within nation-states, overlooking transnational engagements and migrants' simultaneous participation in multiple social fields (Bilgili, 2015; Erdal,

2013; Rytter, 2019). To centre migrants' own agency, this study analyses the economic integration experiences of 31 Pakistani and Indian students—10 scholarship holders and 21 self-funded—from their own perspectives. It adopts Erdal's (2013) bottom-up integration approach alongside the concept of diffused circulation of support (Palash & Baby-Collin, 2021) to examine how remittance sending and receiving intersect with pathways towards study-related and post-study employment. This approach allows economic integration to be examined as a negotiated and uneven process, rather than a linear outcome.

The findings indicate that student migrants' vulnerability to downward social mobility into low-skilled employment, such as food delivery work, is strongly shaped by their household socio-economic position. Respondents are categorised into three broad groups. The first group consists of students from low socio-economic families, characterised by limited capacity to extend transnational social protection, lower autonomy, and higher dependence on remittances. In these households, restricted financial resources significantly limit both the willingness and ability of students to manage living and educational costs without engaging in odd jobs. In some cases, student migrants from low socio-economic families were required to send remittances whilst simultaneously supporting themselves in Finland. This dual burden often made it difficult to complete degrees on time, or to do so with strong academic outcomes, increasing the likelihood of later downward mobility.

In contrast, students from high socio-economic families demonstrated greater resilience due to their ability to receive transnational social protection via receive remittances rather than sending remittances to protect loved ones. A key factor for this group was higher autonomy in decision-making. These students could rely on reverse remittance flows to seek financial support from their families, which reduced pressure to accept low-skilled employment when facing difficulties entering the Finnish labour market. This autonomy allowed them to delay labour market entry until more suitable professional opportunities emerged, shaping more favourable integration trajectories.

Between these two groups, the study identifies a third category of students from what is termed neutral socio-economic families. These households

neither provided regular reverse remittances nor expected financial support from the student. In such cases, other determinants of economic integration—particularly structural factors such as labour market barriers and visa regulations—became more decisive. To secure visa extensions, some participants found themselves caught in what this study refers to as an 'odd job visa trap'. Drawing on Li (2019b), this concept describes situations where partial success in one integration dimension constrains progression in another. Students trapped in low-skilled employment to meet residence permit requirements often became unable to pursue professional roles aligned with their qualifications in the near future, as permanent contracts and minimum income thresholds tied them to precarious work.

These findings offer a new way of questioning the realisation of life chances by examining the economic integration of student migrants in the Finnish labour market. In addition to well-documented host-country related barriers such as racialisation, limited language proficiency, and restricted access to professional networks (Ahmad, 2020; Koskela, 2020; Maury, 2020), this study shows that focusing on remittances introduces a more complex transnational dimension. Long working hours in low-skilled jobs to save money for remitting and meeting familial protection needs created significant pressures, often undermining students' academic progress. The study demonstrates that adopting a remittance-focused lens reveals how TSP mechanisms operate in the lives of international students, complicating host-country-centred explanations of stalled integration. In doing so, it highlights the value of a transnational perspective for understanding the migration-remittance-integration nexus (Abdin, 2026).

6 DISCUSSING THE MAIN FINDINGS

This discussion chapter synthesises the main findings in relation to the dissertation's overarching aim: to understand how transnational social protection mediates the migration-remittance-integration nexus for South Asian international students. The discussion proceeds by first revisiting migration as a multistage and spatially uneven process, then examining remittances as evolving practices of care circulation over the life course, and finally analysing how different configurations of transnational social protection accelerate, hinder, or reconfigure economic integration during study-to-work transitions. Rather than presenting these as sequential or discrete domains, the discussion emphasises their mutual constitution to place my contributions to the research fields within broader key debates.

6.1 Migration as a Multistage, Relational, and Feasibility-Driven Process: Developing the Integrated Multiscalar Pathway Framework

One of the central findings of this dissertation is that ISM from India and Pakistan to Finland and Sweden is best understood as a multistage process shaped by feasibility, social networks, and transnational family capacities. Decisions to migrate were rarely driven by aspirations alone; instead, they emerged from frustrations with home-country education systems, labour market congestion, and limited future prospects, combined with the perceived accessibility of Nordic higher education at particular historical moments.

The attraction of Finland and Sweden was closely linked to affordability, comparatively lower entry barriers, and the availability of English-medium programmes, rather than to institutional prestige or lifestyle considerations. This challenges dominant narratives that frame international student mobility primarily as a strategic investment in elite human capital formation. For many participants, migration was less about maximising returns and more about securing a viable pathway out of uncertainty. In this sense, migration decisions

were already embedded in transnational social protection strategies, with families acting as enablers of migration to safeguard future life chances.

Social networks played a decisive role in shaping not only destination choices but also expectations regarding survival after arrival. Friends and senior students functioned as informal brokers of information, advising prospective migrants on cities with better employment opportunities and warning against smaller university towns with limited labour markets. Families, in turn, evaluated these options through a financial lens, determining whether migration was affordable and how long protection could realistically be extended. Thus, migration decisions were not individualised acts but negotiated outcomes within transnational households.

Importantly, migration did not end upon arrival in Finland or Sweden. The findings show that many students experienced onward mobility within host countries, moving between cities during their studies and after graduation. This intercity migration was not primarily driven by lifestyle preferences but by uneven access to employment, visa requirements, and the need to generate income. Smaller university towns often failed to provide sufficient job opportunities, pushing students towards larger urban centres. In this respect, cities such as Helsinki, Turku, Stockholm, and Gothenburg emerged as key nodes within internal migration pathways, whilst places like smaller towns functioned as initial entry points rather than long-term destinations in most of the cases.

Classical migration scholarship first recognised that migration often unfolds through successive moves rather than a single leap, but the concept remained broad and somewhat ambiguous in its early formulations. Ravenstein (1885) observed staged mobility and short-distance absorption processes, whereas Conway (1980) later clarified that stepwise migration should be understood more carefully as an individual life-path that may involve both spatial progression and movement through a settlement hierarchy, rather than as a single settled model of rural-to-urban mobility. A simple illustration could be a pathway such as village → small town → city. Paul (2011) moved beyond internal migration by reconceptulising this logic at the international scale. She shows that multistage migration is an intentional and hierarchical movement across intermediate destination countries through

which migrants accumulate human, financial, and social capital in order to improve their chances of reaching a dream destination. A possible illustration is from country A → country B → country C → final destination or, in other words, Philippines → Saudi Arabia → Hong Kong → Taiwan → Italy → Canada → USA. In this formulation, the hierarchy is not only spatial but also socio-economic and institutional, as migrants want to move through destinations that they perceive to offer progressively better wages, legal opportunities, or future mobility prospects. Merging these scholarships offers a pathway such as village → small town → city A → country B → country C →final destination.

At the same time, scholarship on transit and onward migration demonstrates that multistage mobility is not always linear, fully pre-planned, or upward in direction. Transit pathways may involve prolonged waiting, temporary emplacement, or enforced immobility, whereas onward migration may emerge only after settlement when migrants encounter racism, blocked opportunities, dissatisfaction, or changing family circumstances in the first destination. Transit migrants are often asylum seekers and irregular migrants who may move across multiple countries without treating them as strategic steppingstones (Collyer & de Haas, 2012; Della Puppa et al., 2026; Düvell, 2012; Papadopoulou-Kourkoula, 2008; Paul, 2011). One possible pattern is: Origin country → Transit country A → Transit country B → Waiting → Sudden onward move. An example could be: Afghanistan → Pakistan (waiting) → Iran → Türkiye → Ecuador (sudden move) → USA. By contrast, onward migration literature captures post-settlement mobility from one country to another. (Ahrens et al., 2016; Ahrens & King, 2023; Della Puppa et al., 2026; Mas Giralt, 2017; Nekby, 2006; Ramos, 2018). Ndukwe, (2017) combines this scholarship with translocal migration (Smith, 2011) to show that racism and exclusion can push migrants to move from one city to another and, often, from one country to another. In other words, onward migrants may move within and beyond the host country after experiencing dissatisfaction, for example due to racism. This may include mobility in a pattern such as: Country A → City 1 (Country A) → City 2 (Country A) → Country B.

Some additional overlapping migration theories include Serial, Secondary, and Twice migration. Serial migrants repeatedly migrate over the life course for a better career and education after living in three or more countries for

significant periods and being and successfully integrated (Della Puppa et al., 2026; Ossman, 2013; Yeoh et al., 2023). One possible pathway could be: India → UAE → Finland → Sweden. Secondary migration is a subsequent move after initial settlement explained as temporary but legal stays in high income places countries before settling down in a final destination (Della Puppa & Ambrosini, 2022; Takenaka, 2007). A possible example could be: Origin → Country A (settlement) → Country B. Twice migration is a two-stage international migration trajectory derived from the patterns of Sikh migrants who moved to Kenya and Uganda to work in railway sector before moving onwards to the UK under the colonial practices and the commonwealth agreement during the Africanization period (Bhachu, 1985; Della Puppa et al., 2026).

Building further on this, research on student migration likewise shows that educational pathways are often multistage and path-dependent. Zijlstra (2020) shows how international students often combine planned hierarchical moves with educational pathways: Origin → Country A (Study) → Country B (Further study/work) → Country C. Combining these with empirical findings, this dissertation shows that student migrants may move not only between countries but also between cities, universities, and legal statuses. Their pathways may or may not reflect hierarchies of destination countries, institutional prestige, labour-market access, transnational social protection, and future residence possibilities, rather than simple movement from one nation-state to another.

Synthesising these pathways, this dissertation proposes an Integrated Multiscalar Educational Migration Pathway Framework to capture how educational migration pathways are shaped through the interaction between transnational social protection obligations and post-settlement contingencies across multiple spatial scales (see Figure 2). The framework synthesises insights from stepwise, transit, onward, and student migration perspectives to conceptualise the layered, iterative, and uneven processes through which educational migrants move, wait, adjust, return, or move onward across spatial, institutional, legal, and welfare hierarchies over time while navigating different resources and constraints. Educational migration is not only transnational but also deeply translocal, as it is shaped by obligations,

opportunities, constraints, and forms of protection across borders. The framework conceptualises migration pathways as potentially combining spatial hierarchies, for example, village → city → country; institutional hierarchies, for example, movement from lower-ranked to higher-ranked institutions; legal hierarchies, for example, student status → post-study work status → longer-term residence; and welfare hierarchies involving differential access to employment, family support, remittances, and broader social protection arrangements (see Figure 3).

The framework treats intentionality as a continuum rather than a fixed condition. Some pathways may be planned in advance and pursued strategically, as in stepwise migration, whereas others become emergent, reactive, or re-routed over time in response to new constraints and opportunities, as highlighted in onward and pathway-based migration research (Koikkalainen et al., 2022). It also incorporates mobility and immobility within the same analytical model. Migration may therefore involve not only movement across places but also phases of waiting, delay, visa or other bureaucratic suspension, or temporary settlement—all of which can reshape subsequent decisions about staying, moving onward, returning, or reconfiguring one's pathway. Rather than assuming that migrants always progress upward, the framework allows for vertical, lateral, downward, and return moves. A student migrant may, for instance, move from a smaller town to a metropolitan university, relocate horizontally to another city within the same country for work, experience a downward or compromise move because of visa or labour-market constraints, remain temporarily immobile whilst waiting for status renewal, and later either migrate onward, return, or re-enter the pathway through another destination.

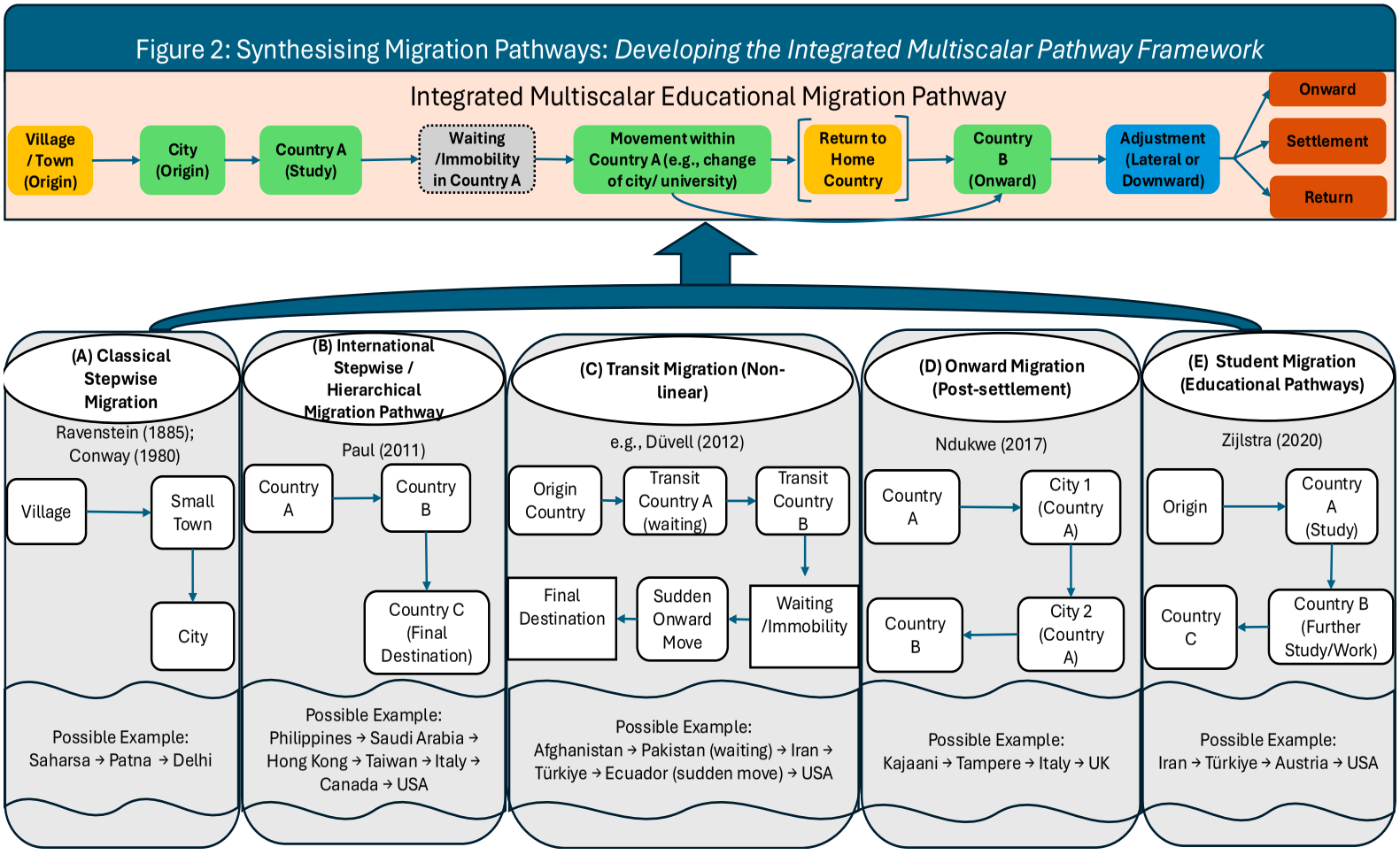


Figure 2 Synthesising Migration Pathways: Developing the Integrated Multiscalar Pathway Framework

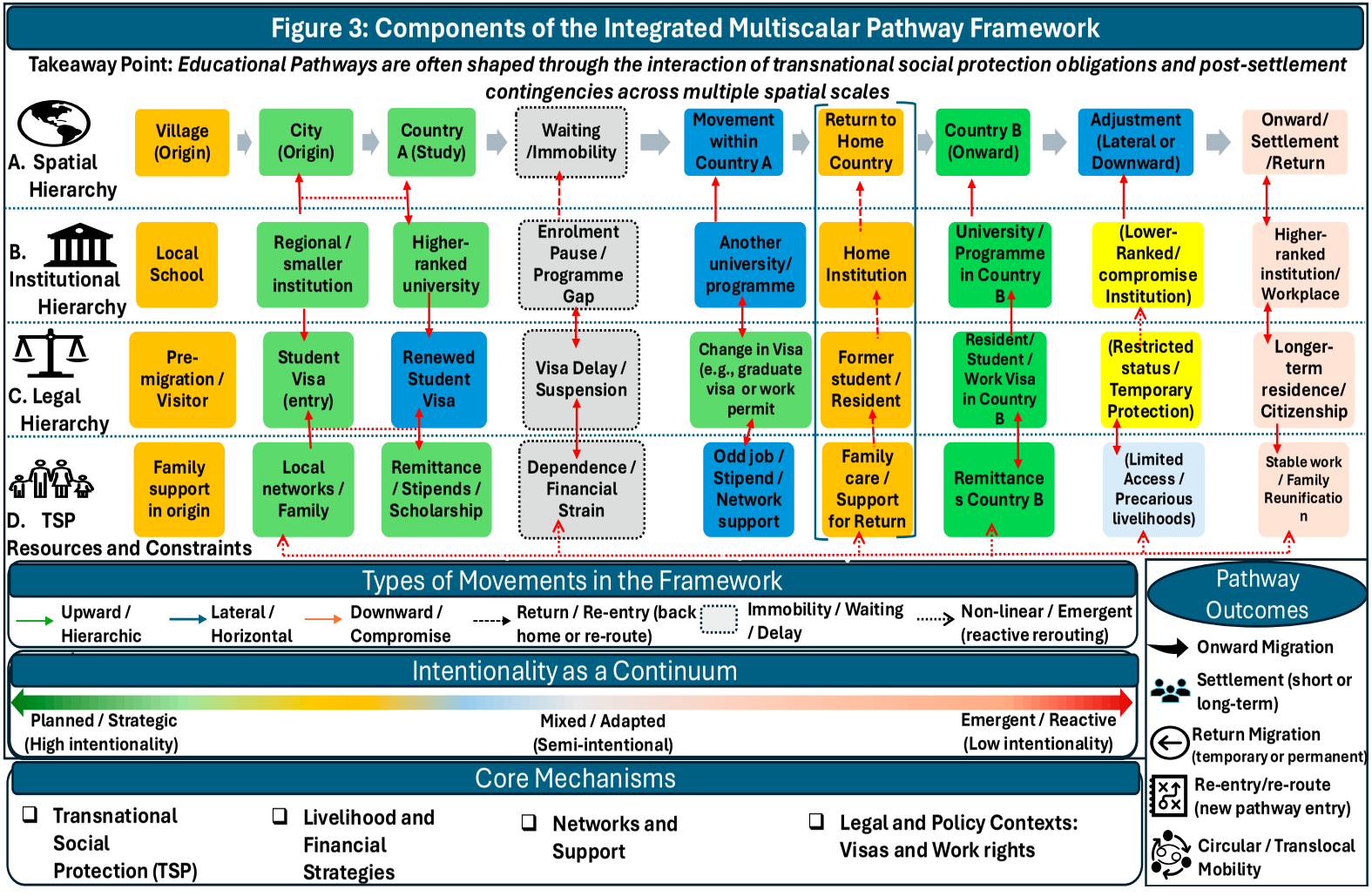


Figure 3 Components of the Integrated Multiscalar Pathway Framework

Within the framework, transnational social protection is not simply a background condition but an active mechanism shaping the pathway itself. Cross-border obligations to support parents, siblings, spouses, or children; the need to finance tuition and everyday living costs; dependence on family remittances, co-ethnic networks, institutional support, and evaluations of where better welfare, legal security, and livelihood protection including stipends can be assembled all influence whether migrants stay put, move within the host country, migrate onward, or return. In this sense, educational migration pathways are shaped not only by academic aspirations but also by the ongoing need to negotiate care, livelihood, and protection across borders.

Accordingly, the framework captures student migration as a layered, iterative, and uneven process that may unfold through pathways such as village → city → country A (study) → waiting/immobility in country A →movement within country A → return to home country or onward migration to country B → lateral or downward adjustment within country B → onward movement, settlement, or return. By integrating the insights of stepwise, transit, onward, and student migration scholarship, the framework offers a multiscalar account of how trajectories of those who may initially enter as international students are continuously produced and reworked over time. These movements underline that ISM is not only transnational but also deeply translocal. Decisions to move between places were frequently facilitated by social networks and shaped by experiences of exclusion or competition, including among other student migrants. Migration thus unfolded as a cumulative process, where each stage—origin to destination, university town to major city, student to worker—reshapes available resources, obligations, and vulnerabilities. It is within this broader staged process that remittance practices and integration pathways must be understood.

6.2 Remittances as Transnational Social Protection over the Migration Life Course

A second major contribution of the dissertation lies in its life-course analysis of remittance practices as mechanisms of transnational social protection.

Rather than treating remittances as one-directional or static flows, the findings reveal a dynamic system of transnational protection strategies in which student migrants move between positions as recipients, senders, onward remitters, and eventually non-remitters. These shifts correspond to changes in employment status, household composition, and moral expectations over time (See Figure 4).

During the initial stages of migration, reverse remittances played a critical role in sustaining students' presence abroad. Financial support from parents and siblings covered essential expenses such as rent, food, and visa renewals, particularly during periods of unemployment or settlement–constituting hard form of transnational social protection. The duration and intensity of this support varied considerably, reflecting differences in household socio-economic status and transnational dispersion. Students from more resourceful families, including those with relatives already abroad, were able to draw on multidirectional support networks, whilst others depended almost exclusively on parents in the country of origin.

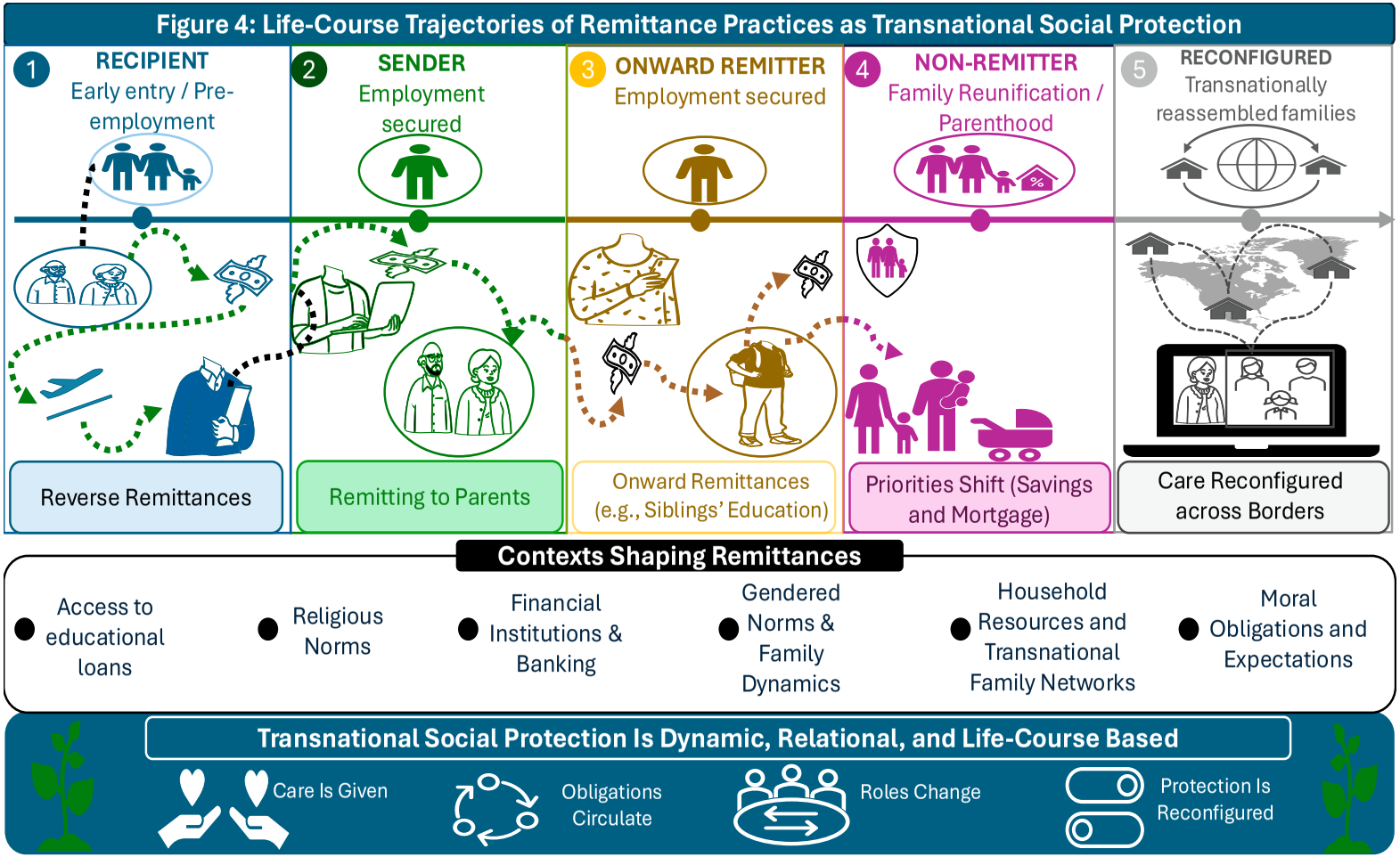


Figure 4: Life-Course Trajectories of Remittance Practices as Transnational Social Protection

The findings highlight the gendered nature of reverse remittance provision, with fathers and brothers most frequently acting as providers, reinforcing existing patriarchal norms within South Asian households. At the same time, exceptional cases reveal women's crucial and sometimes extreme contributions to sustaining migration projects, complicating simplified assumptions about gender roles in care circulation. These practices demonstrate that transnational social protection is not evenly distributed within families but negotiated through existing power relations and moral hierarchies.

External structural factors significantly shaped remittance practices. Differences in access to educational loans between India and Pakistan, as well as religious constraints on interest-bearing loans, produced divergent patterns of reliance on family support. Indian students with access to education loans were often able to reduce long-term dependence on family remittances, whereas Pakistani students relied more heavily on household resources. These findings extend the concept of transnational social protection by showing that financial institutions, religious norms, and national banking infrastructures function as indirect providers or constraints of social protection.

As students transitioned into employment, many moved from receiving to sending remittances, marking a critical turning point in their migration trajectories. Securing a job did not simply signify economic independence in the host country; it also represented the moral capacity to reciprocate care received earlier in order to protect the ones who protected them. For some, this reciprocity took the form of remitting directly to parents, whilst for others it involved supporting siblings' education either in the home country or elsewhere. This latter practice, conceptualised in the dissertation as onward remittances, demonstrates how obligations can be redistributed rather than returned, allowing care to circulate forward across generations and siblings.

Over time, family reunification, marriage, and parenthood often led to a reduction or cessation of remittance sending, as priorities shifted towards nuclear family needs in the host country. This transition illustrates how transnational social protection arrangements are reconfigured rather than terminated, with care responsibilities being renegotiated as households

become transnationally reassembled. The findings thus underscore the asymmetrical and temporally uneven nature of social protection strategies in transnational families.

6.3 Economic Integration at the Intersection of Remittances and Transnational Social Protection

The third core finding concerns how remittance obligations and transnational social protection arrangements shape economic integration outcomes during the study-to-work transition. By comparing scholarship-supported and self-funded students, the dissertation demonstrates that integration pathways are deeply stratified by access to protective resources and degrees of autonomy in decision-making.

For students facing urgent remittance obligations or limited family support, the need to secure immediate income often led to prolonged engagement in low-skilled employment. These students frequently prioritised survival and legal compliance over educational completion or professional skill development. The concept of the 'odd-job visa trap' captures how temporary employment, visa requirements, and remittance pressures interact to constrain upward mobility. Whilst such employment allowed students to remain in the host country and fulfil transnational obligations, it often delayed or derailed integration into jobs commensurate with their qualifications.

At the same time, the findings complicate normative assumptions about integration as upward mobility. From a bottom-up perspective, student migrants actively made trade-offs between career aspirations and familial responsibilities. For some, fulfilling the role of a reliable protector carried greater moral weight than pursuing professional advancement. In this sense, economic integration cannot be assessed solely through occupational outcomes in the host country but must be understood in relation to transnational life projects and moral economies.

Conversely, students from financially secure households often experienced accelerated integration trajectories. The absence of immediate remittance pressure allowed them to invest time in language learning, skill acquisition,

and strategic job searches. Scholarships further enhanced this protective cushion, enabling some students to remain in university towns long enough to secure funded PhD positions or professional employment. For scholarship recipients, stipends functioned as a temporary buffer against immediate labour market entry and remittance obligations. This protection enabled some participants to delay engagement in low-skilled employment, remain in university towns, and focus on study-related job searches. In contrast, self-funded students without such institutional protection experienced earlier exposure to precarious work and stronger dependence on family-based transnational support. These cases illustrate how transnational social protection can facilitate integration rather than undermine it, challenging assumptions that transnational ties necessarily hinder host-country incorporation.

Between these two extremes, the dissertation identified a group of students from what can be described as neutral socio-economic backgrounds. These students neither received sustained support nor faced strong remittance demands. For them, structural factors such as labour market barriers, opportunities, and immigration policies played a more decisive role in shaping integration outcomes. This finding nuances existing frameworks by showing that transnational ties may exert limited or ambivalent influence, rather than uniformly positive or negative effects.

Taken together, the dissertation builds typology in terms of four scenarios—hindering, sustainable, acceleration, and reconfiguration—as analytical tools (See Figure 5). They are overlapping, not fixed categories, and help to explain why similar students diverge in integration pathways when family capacities or obligations change. The first or 'hindering' scenario, occurs when migrants originate from low socio-economic households that rely on migration as a strategy of income diversification or risk pooling. In such cases, failure to remit may weaken transnational relations and jeopardise migrants' moral standing within the family, including potential exclusion from inheritance or kinship support. These migrants face immediate pressure to secure income upon arrival, often resulting in early entry into low-skilled or precarious employment. Balancing work, study, and remittance obligations frequently

leads to downward occupational mobility and prolonged engagement in odd jobs.

The second, comparatively less constraining 'sustainable' scenario, describes migrants from financially average households that neither demand remittances nor provide substantial support during the initial years abroad. Here, migrants must rely on their own earnings to finance their studies and living costs. In this scenario, labour market conditions—particularly access to study-related employment—become decisive in outcomes of their realisation of desired employment. Transnational ties exert a more neutral influence, neither strongly enabling nor overtly constraining integration pathways.

The third, the 'acceleration' scenario, applies to migrants from high socio-economic households capable of supporting education abroad through reverse remittances rather than demanding financial contributions. This protection allows migrants to prioritise educational achievement, language acquisition, and professional job searches. As a result, integration trajectories are often accelerated, with smoother transitions into skilled employment or funded academic positions following timely degree completion. Notably, this scenario overlaps with institutional forms of protection available to some international students, such as scholarships or stipends, which reduce dependence on both paid work and family remittances.

Importantly, the three scenarios presented thus far are not fixed categories. Sudden changes in household circumstances—such as the loss of an income-earning family member, retirement, or the addition of new earners—can rapidly alter remittance obligations and support or deteriorate capacities. Moreover, non-economic aspirations, moral commitments, and personal life goals frequently divert migrants from anticipated career trajectories. These dynamics are captured in the fourth, cross-cutting 'reconfiguration' scenario, which conceptualises integration pathways as mutable and contingent, continually reshaped by shifting transnational obligations and resources. By theorising reconfiguration as an integral dimension rather than an exception, this dissertation underscores the need to treat migration, remittances, and integration as fluid and relational processes.

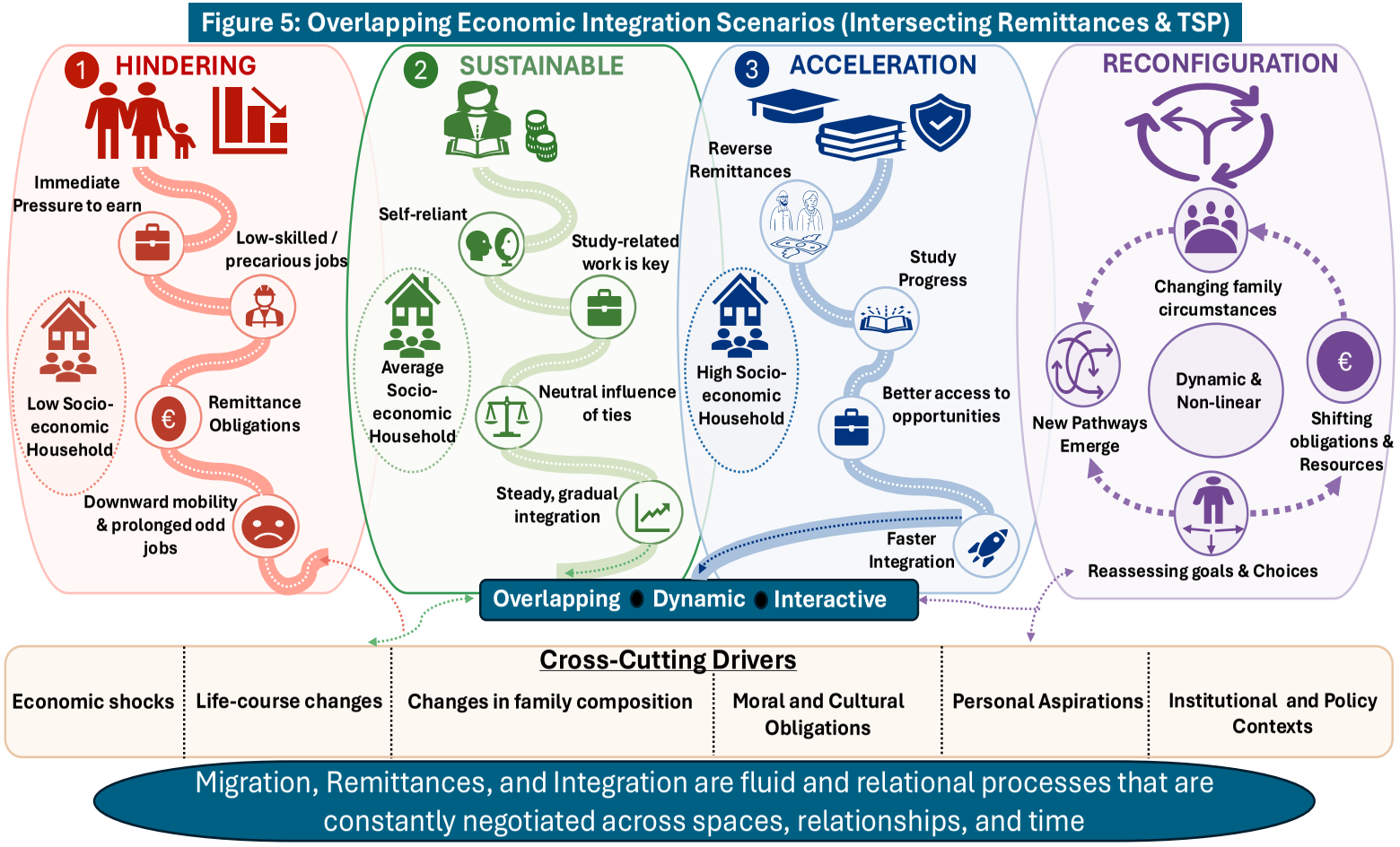


Figure 5: Overlapping Economic Integration Scenarios (Intersecting Remittances & TSP)

7 CONCLUSION: DECONSTRUCTING THE MIGRATION-REMITTANCE-INTEGRATION NEXUS

The dissertation examined how transnational social protection shapes, and is shaped by, migration trajectories, remittance practices, and economic integration among South Asian student migrants in Finland and Sweden. It moved beyond fragmented approaches that parse student migration, remittances, or labour-market integration as separate processes and instead treated them as interdependent, unfolding over the migration life course. The core claim is that migration decisions, remittance practices, and integration pathways cannot be understood only through host-country perspectives because they are embedded in transnational family relations, unequal institutional conditions, and moral economies of care and obligation.

Together, the three articles provided the empirical base for the dissertation's overall contribution. Article One identified the multistage and translocal character of student mobility to answer the first research question. It showed that intra-country moves reconfigure options and obligations of social protection before stay/return or onward decisions are made. Article Two traced how remittances, reverse remittances, and onward remittances circulate within bidirectional and multidirectional households across time, specifying when protection is received, reciprocated, or passed onward—answering the second research question. Article Three demonstrated how these cross-border obligations intersect with study-to-work transitions in Finland, shaping livelihood strategies, the timing of labour-market entry, and the realisation of life chances—reacting to the final research question. These combined insights allow the dissertation to develop an integrated framework of how migration, remittances, and integration co-produce one another.

7.1 Theoretical Contributions

First, the dissertation introduces an Integrated Mulsticalar Educational Migration Pathway framework that brings together stepwise, transit, onward, and translocal migration perspectives. This framework captures the interplay between educational trajectories, transnational social protection responsibilities, and post-settlement contingencies. It makes it possible to understand ISM as an iterative and relational process that unfolds across multiple vertical and horizontal spatial scales, rather than as a linear movement.

Second, the study extends transnational social protection theory into the field of ISM. By showing how remittances, reverse remittances, care circulation, and information flows support multistage migration, the dissertation expands the analysis of social protection beyond the nation-state. It foregrounds how protection is enacted across families, neighbourhoods, cities, and extended households, illustrating that student migrants assemble, stretch, and redistribute protection across different places and moments.

Third, the study analytically repositions international student integration beyond dominant host-country-centred explanations. Existing research has largely explained students' labour market outcomes through factors such as language acquisition, social networks, labour market segmentation, and structural barriers within destination societies (Ahmad, 2020; Alho, 2020; Maury, 2017, 2020, 2024). Whilst these factors remain important, research employing these as tools often implicitly treat international students as a financially homogeneous group, typically focusing on self-funded or partially fee-waivered students. By incorporating stipend-receiving students into the analysis alongside self-funded students within the same labour market context, this study extends prevailing approaches in two keyways.

Fourth, it contributes to a transnational rethinking of economic integration. The dissertation argues that integration outcomes must be understood as the result of an interaction between host-country institutions and cross-border obligations. Remittances appear not only as financial transactions but as relational practices that connect student migrants' labour market participation with household strategies and expectations of reciprocity. In

this sense, migration itself emerges as both synergetic and antagonistic for longer-term careers. At one end, remittances help to mitigate social risks and compensate for welfare gaps by functioning as a form of hard protection for families. At the other end, remittance obligations grounded in sacrifice, altruism, and a strong moral sense of duty can limit educational focus and reduce opportunities for long-term professional achievement. A nuance within these two tendencies is the question of who becomes successful at which platform and why. For example, student migrants who might appear to be stuck in low-skilled or odd jobs in the host country are celebrated as heroes in their home communities because of their ability to contribute financially. This perspective challenges dominant portrayals of international students as a financially homogeneous group and instead situates them as relational actors navigating competing responsibilities across borders.

The dissertation also proposes a four-scenario typology—hindering, sustainable, acceleration, and reconfiguration—as analytical tools rather than fixed categories. The typology explains divergence in integration pathways under changing family capacities and obligations: protection deficits can push students into early precarious work (hindering); neutral family support shifts weight to local opportunity structures (sustainable); strong reverse remittances and institutional stipends enable educational focus and timely professional entry (acceleration); and shifts in household conditions, moral commitments, or life events can reconfigure any trajectory over time (reconfiguration). The value of the typology is to link protection configurations to integration dynamics without assuming stability or linearity.

7.2 Methodological Insights and Contributions

This dissertation does not introduce a new research method or methodological paradigm. Instead, it offers methodological insights into how qualitative, comparative, and longitudinal approaches can be used to analyse the interconnections between migration trajectories, remittance practices, and economic integration within a transnational social protection framework. The study demonstrates how a multi-layered comparative design, which

combines a Finland-Sweden comparison with a more in-depth analytical focus on Finland, can highlight how similar migrant groups navigate different institutional, policy, and labour-market contexts whilst remaining embedded in shared transnational family structures. This approach illustrates the value of comparative sensitivity without assuming symmetry across national cases.

A further methodological contribution lies in the way financial protection is empirically traced through observable practices rather than inferred from static indicators. By analysing remittances, reverse remittances, stipends, care exchanges, and information flows as they change over time, the dissertation shows how transnational social protection can be studied as a dynamic process rather than a fixed background condition. This strengthens the empirical grounding of transnational social protection as an analytical concept.

More importantly, the inclusion of both stipend-supported and self-funded students within the same labour-market and policy environment provides additional methodological insight into within-group heterogeneity among international students. Rather than treating international students as a financially homogeneous category, the study demonstrates how entry conditions and evolving household obligations shape divergent study-to-work trajectories under otherwise similar structural constraints.

Finally, the hindering, sustainable, acceleration, and reconfiguration scenarios are not proposed as methodological innovations but as analytical devices that emerge inductively from the empirical material. They offer a structured way to describe and compare how protection configurations interact with economic integration over time and may be useful for researchers examining similar dynamics in other contexts. These methodological choices underscore the importance of longitudinal attention, comparative positioning, and conceptual clarity when studying migration-remittance-integration nexuses.

7.3 Future research avenues

Future work could expand the Integrated/Hybrid Pathway framework into other Nordic and non-Nordic settings to test its applicability across policy

regimes. Longitudinal studies that follow both migrants and their families over time would further deepen the application of this framework. Impacts of newly introduced policy changes in the Nordic region related to integration, legal and structural frameworks in terms of stipends and work-hour regulations offer opportunities for quasi-experimental research to assess how these will continue impacting study-to-work transitions. Further studies could also examine how translocal moves within and between cities influence access to housing opportunities. Because student housing is generally available in university cities, how do students manage accommodation and in which conditions when moving intercity to secure means for sending remittances contains high potential for expanding the understanding of informal protection networks within the host countries. Gendered and care-related dynamics remain important to explore, especially how safety concerns and caregiving responsibilities shape communication patterns and financial expectations within transnational households. Moreover, more research is needed on how digital infrastructures—such as online remittances, platform work, and social media—are transforming the speed, negotiation, and visibility of cross-border support. Lastly, future research can focus on other dimensions of integration beyond economic integration to understand how migration, remittances, and, for example, social integration shapes and is shaped by protection strategies.

Together, the dissertation shows that migration, remittances, and integration are closely linked processes that change across time and place in the lives of student migrants. International student migration is not only about investing in education, but also about managing responsibilities, care, and protection across borders. By demonstrating how these financial and social obligations shape students' lives, the dissertation makes a timely and globally relevant contribution to understanding student-migrant remittances. It also offers an evidence-based foundation for better informed research and policies in different geographical contexts, helping scholars and policymakers recognise how transnational responsibilities influence student migrants' opportunities, challenges, and long-term integration.

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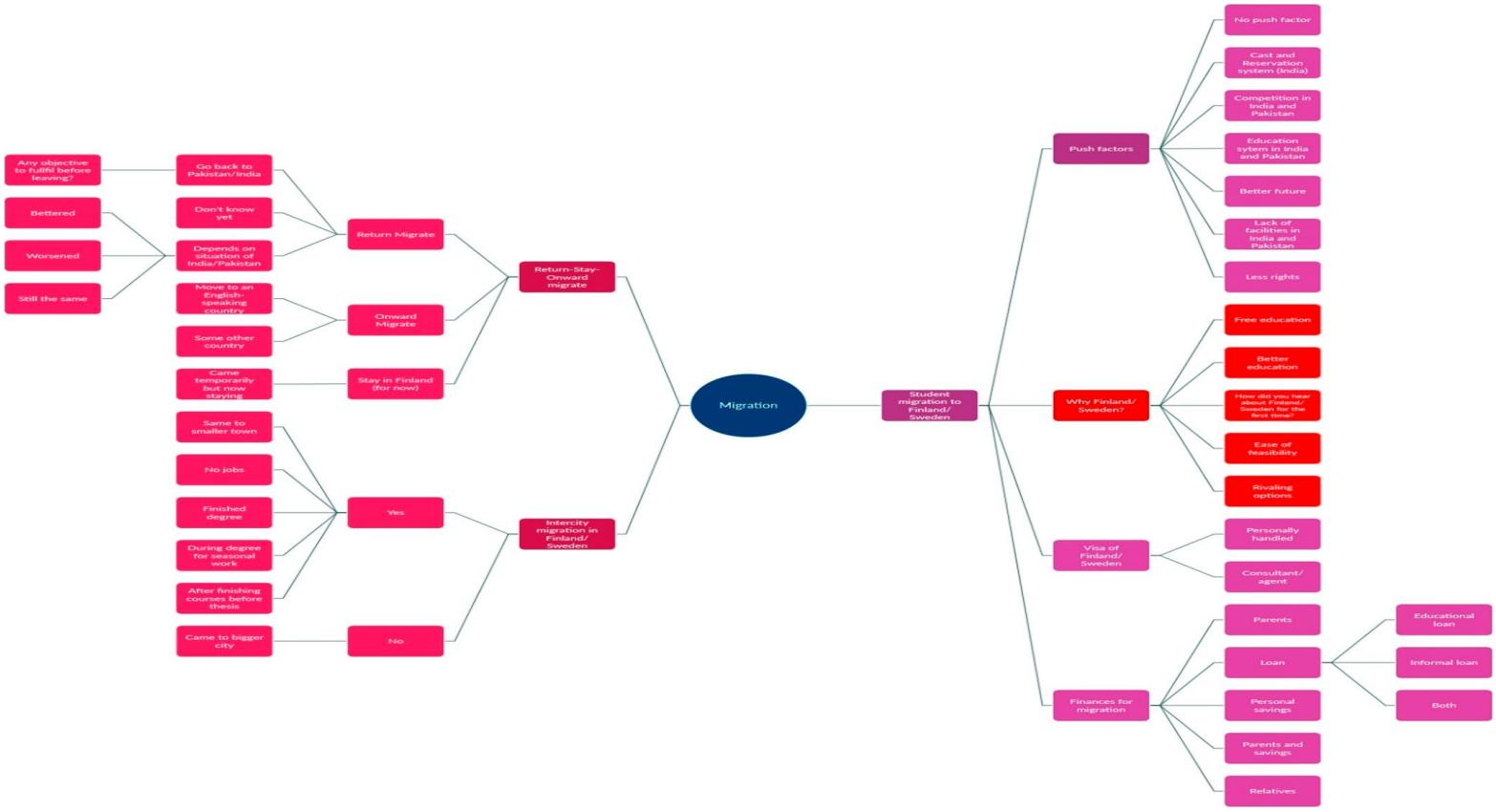
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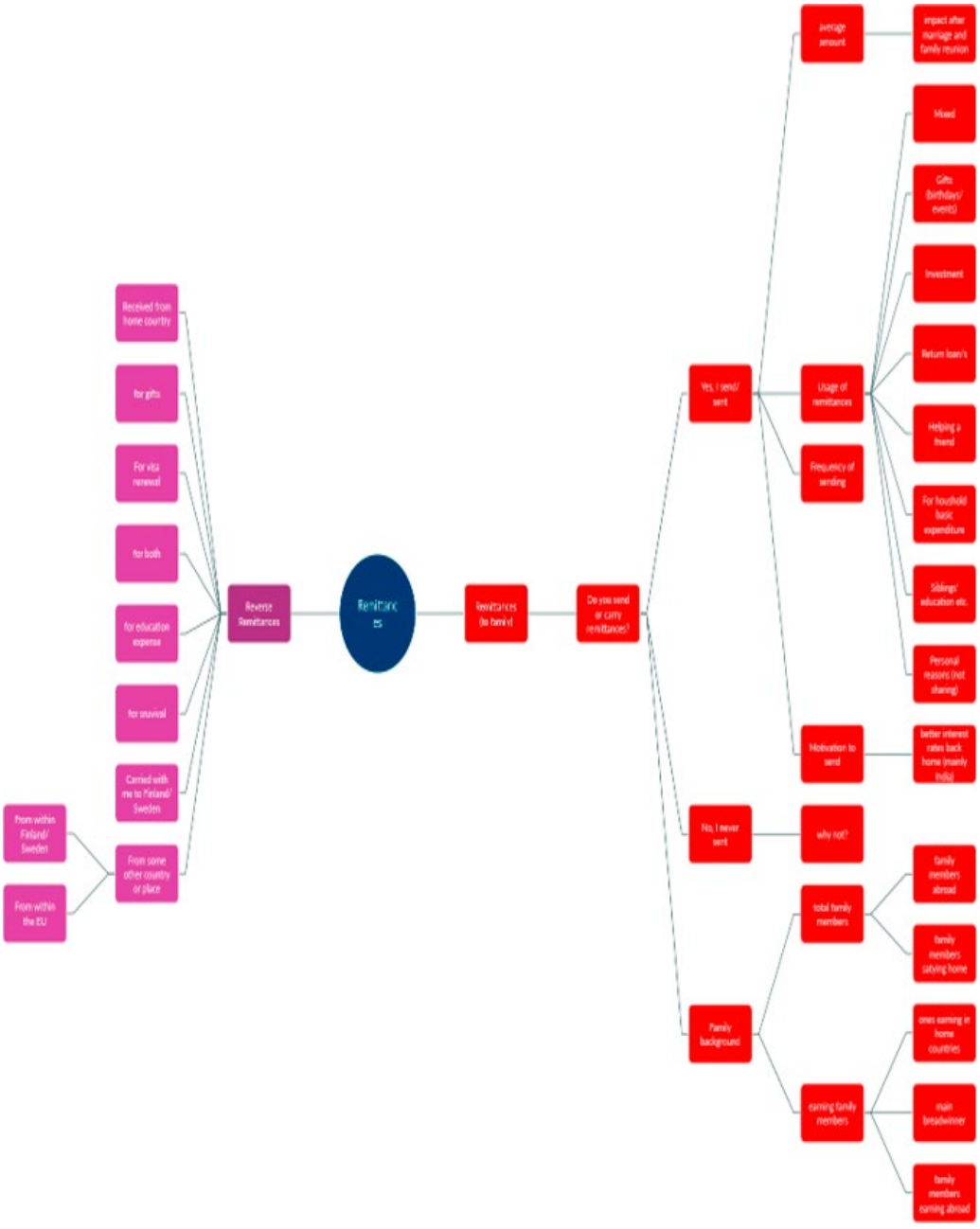
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APPENDICES

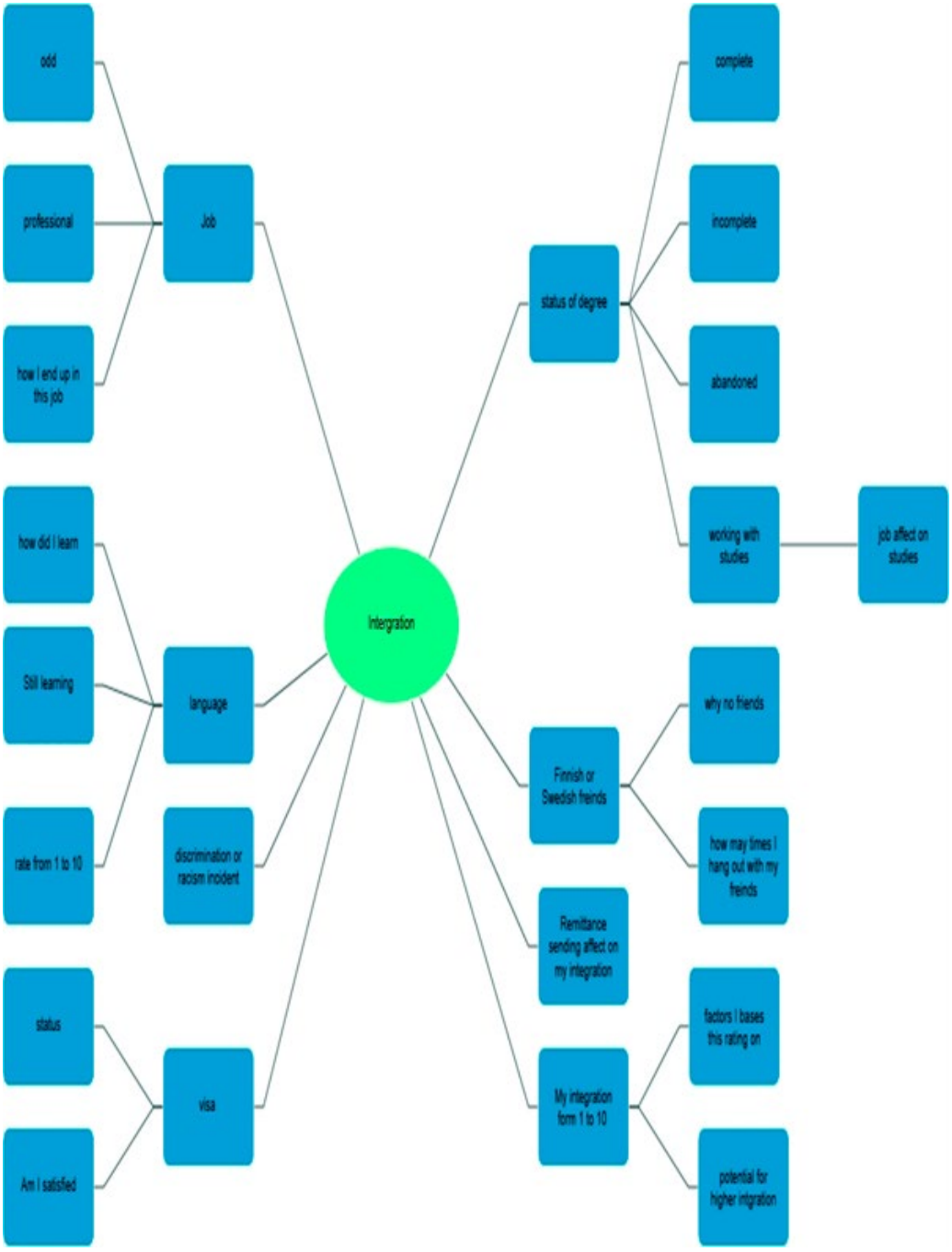
Appendix 1. Migration: Coding structure and mind map



Appendix 2. Remittance: Coding Structure



Appendix 3. Integration: Coding structure and mind map



Appendix 4. Informed Consent Form

Title: Migration for whose benefit? Pakistani and Indian migrant communities' remittance sending behaviour and integration in Finland and Sweden

You are invited to participate in a research study conducted by Zain Ul Abdin, who is a doctoral student from the Department of Geographical and Historical Studies at University of Eastern Finland. Mr. Abdin is conducting this study for his doctoral dissertation. Prof. (emeritus) Heikki Eskelinen, Adjunct Prof. Paul Fryer, and Prof. Laura Assmuth are his faculty supervisors for this project. This study is funded by the Kone Foundation.

Your participation in this study is entirely voluntary. You should read the information below and ask questions about anything you do not understand, before deciding whether or not to participate. You are being asked to participate in this study because you are a Pakistani or Indian migrant living in Finland or Sweden.

*** PURPOSE OF THE STUDY**

The objective of this research project is to explore contemporary migration and remittance sending behaviours and their impacts on socio-professional integration of migrants from Pakistan and India in Finland and Sweden. The target number of participants is eight Indians and eight Pakistanis with an equal division of skilled and unskilled male and female. Sixteen interviews shall be conducted in Helsinki, Turku, Stockholm, and Gothenburg each.

*** PROCEDURES**

If you volunteer to participate in this study,

1. 1. I will interview and observe your remittance sending behaviour.
2. 2. No picture or video recording is needed
3. 3. I will need to record the audio so that I can translate/transcribe the interview later by listening to the file.

*** POTENTIAL RISKS AND DISCOMFORTS**

We expect that any risks, discomforts, or inconveniences will be minor and we believe that they are highly unlikely to happen. If discomforts become a problem during the interview, you may discontinue your participation.

*** POTENTIAL BENEFITS TO SUBJECTS AND/OR TO SOCIETY**

It is not likely that you will benefit directly from participation in this study, but the research should help us learn if different migrants carry dissimilar obligations to remit and how do these affect their overall integration.

*** COMPENSATION FOR PARTICIPATION**

You will not receive any payment or other compensation for participation in this study. There is also no cost to you for participation.

*** CONFIDENTIALITY**

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission. Confidentiality will be maintained by means of pseudonyms. Data shall be saved in secure platforms. I will not use your name in any of the information we get from this study or in any of the research reports. When the study is finished, I will destroy the audio recordings of your interview.

Information that can identify you individually will not be released to anyone outside the study. Mr. Abdin will, however, use the information collected in dissertation and other publications. We also may use any information that we get from this study in any way we think is best for publication or education. Any information we use for publication will not identify you individually.

*** PARTICIPATION AND WITHDRAWAL**

You can choose whether or not to be in this study. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse to answer any questions you do not want to answer. There is no penalty if you withdraw from the study and you will not lose any benefits to which you are otherwise entitled.

*** IDENTIFICATION OF INVESTIGATORS**

If you have any questions or concerns about the research, please feel free to contact

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*** Informed consent**

I understand the procedures described above. My questions have been answered to my satisfaction, and I agree to participate in this study. I have been given a copy of this form.

_____

Name of the participant

_____ _____

Signature of Subject Date

INCLUDED ARTICLES

Article I

Abdin, Z. U. (2023). South Asian students' migration to, within and from Finland and Sweden: connecting the dots to arrivals and departures. *Fennia - International Journal of Geography, 201*(1), 65–78. https://doi.org/10.11143/fennia.119776

Article II

Abdin, Z. U. (2025). From Remittance Receivers to Senders: Unpacking Transnational Care Circulation Among South Asian Student Migrants in Finland and Sweden. *Population, Space and Place, 31*(6), e70077. https://doi.org/10.1002/PSP.70077

Article III

Abdin, Z. U. (2026). Between IT Engineer and Food Courier: How Remittances Shape the Economic Integration of South Asian Students in Finland. *Global Networks, 26*(2). https://doi.org/10.1111/glob.70047

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Article I

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South Asian students' migration to, within and from Finland and Sweden: connecting the dots to arrivals and departures

ZAIN UL ABDIN



Abdin, Z. U. (2023) South Asian students' migration to, within and from Finland and Sweden: connecting the dots to arrivals and departures. *Fennia* 201(1) 65–78. https://doi.org/10.11143/fennia.119776

Much of the current research on international student migration is focused on home-to-host and stay-or-leave migration behaviours. However, there is a possibility that international students might migrate within the host country before making their final stay-or-leave migration decisions. This paper adapts stepwise migration theory as an analytical tool with which to investigate the migration behaviour of Indian and Pakistani students. Based on 57 interviews and extensive participant observation, it analyses the factors that prompt South Asian student migration to, within and, subsequently for some, from Finland and Sweden. The findings support the argument that international student migration is multistage. Initial origin-to-destination migration is often insufficient to meet the high-set ambitions of talented young migrants. Disappointment with perceived missing opportunities in the university city or town lays the basis for subsequent intercity and stay-or-leave migration stages. Subsequent migration within the destination country impacts on the students' stay-or-leave aspirations, while the origin-country situation influences return-or-onward migration decisions.

Keywords: student, migration, Asia, Nordic, intercity, return

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Introduction

Research on international student migration (ISM) has progressed from only analysing the reasons for students leaving their home country and the factors attracting them to the destination country, to investigating the phenomenon at different stages (Carlson 2013; Geddie 2013; Mosneaga & Winther 2013). Typically, the first stage concerns the students' movement from their country of origin to the destination country, while the second stage focuses on whether they return to their home country or move to another destination (e.g. Tu & Nehring 2020). I argue that there is a third stage in ISM, which involves moving between different locations within the host country before making a final decision on

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staying or leaving. There is limited research on the socio-spatial trajectories of international students both before and after they complete their degrees in the destination country (Riaño & Piguet 2016). Examining the patterns of intercity mobility of international students within the destination country, in addition to the origin-to-destination and stay-or-leave stages, can contribute to a more comprehensive understanding of ISM.

Much of the current research views migration as an isolated event instead of a process (Carling & Schewel 2018). Multistage migration theories, such as stepwise, transit, serial and onward, feature migration as a process that involves multiple stops of short and long-term duration at various destinations. Stepwise migrants purposefully keep migrating until they reach their preferred destination in a hierarchical manner (Siu 2007; Paul 2011). Onward migrants decide to remigrate to the next country after facing certain experiences, such as disillusionment and racism, in the original migration destination (Ndukwe 2017; Ramos 2018). Serial migrants live in several countries, calling each home at a certain stage in life before moving on to the next (Ossman 2013). Transit migration attenuates mixed flows of temporary migrants, including refugees and labour migrants (Düvell 2008). The present paper utilizes multistage migration theories, specifically stepwise, as analytical tools with which to study the migration patterns of Pakistani and Indian international students in, out of and within Finland and Sweden. Migration research emphasizes examining migration within the context of events that take place before, during and after the move (Kou & Bailey 2014).

To retain skilled workers, many OECD (the Organisation for Economic Co-operation and Development) nations are now implementing train-and-retain strategies, such as those observed in Finland and Sweden (Li & Pitkänen 2018; Li 2019). These countries have extended post-graduation job-search permits from one to two years and grant continuous residence permits to incoming non-EU (European Union) students. Finnish and Swedish higher-education institutions – including universities (yliopistot/universitet) and Universities of Applied Sciences/Polytechnics (ammattikorkeakoulut) or University Colleges (högskolor) – offer a wide range of English-taught courses to attract international students. After joining the European Union in 1995, the two Nordic countries increased their English-medium degree programmes to produce knowledge-based economies, as encouraged by the European Union's Lisbon Strategy. As a result, the proportion of foreign students among the total student population in these countries is currently higher than that in the United States (US) (OECD 2022). Although PhD programmes are exempt, Sweden started charging fees for non-EU students in 2011 and Finland followed suit five years later.

Current studies on the mobility patterns of foreign students in Finland and Sweden primarily examine their movement from the home to the host country, as well as their decision to either stay, return or onward migrate (e.g. Li 2019; Mathies & Karhunen 2021). This research paper distinguishes itself by focusing on the internal mobility of Indian and Pakistani students within Finland and Sweden, which occurs after their arrival but before they make a definitive decision regarding their future plans. The primary reason for migrating cited by Pakistani and Indian students is the lack of high-quality educational options in their home country. With a growing youth population and limited course offerings, gaining admission to a reputable university at home is becoming increasingly difficult, resulting in more students applying to higher-ranked universities abroad (Beech 2018; King & Sondhi 2018). However, Perkins and Neumayer (2014) posit that university rankings have a minimal impact on the number of students choosing to study abroad.

The primary goal of international student mobility is often permanent immigration (Marcu 2015). In Finland, approximately 70% of international students continue to reside in the country three years after completing their studies (Mathies & Karhunen 2021). The decision to migrate, including where to study and whether to stay permanently, is significantly influenced by the social networks of the migrants (Brooks & Waters 2010; Van Mol *et al*. 2018). Social facilitation studies have shown that families often invest in their children's future, seeking to improve the family's socio-economic status and sometimes to establish a foundation for future family migration (Sondhi & King 2017). Normative influence studies, on the other hand, have explored the indirect pressures that motivate students to migrate. For example, if students have a successful experience abroad, this can attract future students to the same destination. Cairns and Smyth (2011) discovered that Northern Irish students with friends abroad are twice as likely to migrate to similar destinations.

The objective of this article is to investigate the decision-making processes of Pakistani and Indian students during various stages of their international student migration (ISM) in Finland and Sweden. Specifically, the study examines *what the factors are that prompt South Asian students to migrate to, within and from these countries*, with a focus on how the three stages are connected and why some South Asian students decide to migrate to other cities from their university cities. The article provides an overview of relevant concepts and theories, followed by a description of the data collection and analysis methods in the following two sections. The fourth and fifth sections present empirical evidence on the motivations for migrating to the Nordic countries, patterns of intercity migration and the decision to stay or leave. The article concludes with a discussion of the study's findings and their implications.

Conceptualizing ISM as multistage migration

International student migration (ISM) research typically examines either single-staged or double-staged migration patterns, where the initial home-to-host movement and subsequent stay-return-or-onward migration stages are analysed separately or as a combination of the two (e.g. Hazen & Alberts 2006; King & Sondhi 2018; Li 2019; Liao & Asis 2020; Mathies & Karhunen 2021). This focus on the two stages has emerged as developed countries changed their policies to attract and retain young, talented students to produce knowledge economies and generate revenue from student migration (Findlay 2011; Li 2019). Consequently, research has increasingly focused on how students choose their study destinations and whether they stay in these countries upon graduation or use their degrees to migrate elsewhere. However, there is a possibility that students may also migrate between cities after arriving at their initial host destination but before making a final stay-or-onward-migration decision. In such cases, student migration becomes triple- or multistage. To expose this possibility, the literature on multistage migration is brought into dialogue with ISM studies.

Migration is generally considered and understood as a solitary event that involves moving from country A to country B (Carling & Schewel 2018). Be that as it may, numerous migrants face choices between various pathways at different stages of their journeys. In this vein, recent research has engaged explicitly and theoretically with multiple migration trajectories in order to notify migration as a process rather than an event (Paul 2011; Kou & Bailey 2014). Theories of onward, transit and stepwise multistage migration recognize that migrants may have multiple stops of short- and long-term duration in various countries before reaching their final destination (Paul 2011; Walton-Roberts 2021). In both transit and stepwise migration, migrants generally have a clear idea of their intended final destination (Ahrens *et al*. 2016). Stepwise migration, for example, is a deliberate strategy pursued by migrants with limited resources to work their way towards their desired destination. Due to strict visa restrictions, such migrants are often unable to enter Western countries directly and, instead, move through a hierarchy of countries to reach their final destination (King & Newbold 2007).

The study by Zijlstra (2020) on the stepwise migration of Iranian students highlights the importance of the initial study destinations in shaping students' migration trajectories. Following the designated hierarchical path in stepwise migration, the first stage for Iranian students is typically moving to Turkey, while the second stage is moving from Turkey to a more-desirable destination such as the US or Europe. Students who can afford higher tuition fees often go directly to the US to study, while those with lower economic capital may choose to attend top-ranked private universities in Turkey in a bid to accumulate the capital needed to move on. These students often receive scholarships, research stipends and teaching assistantships, as well as free housing, to add to their economic capital. The opportunities available to students in their initial study destination play a crucial role in their planned stepwise migration to Western countries.

Onward migration theory differs from transit and stepwise migration theories in terms of intentionality. Onward migration theory does not assume that migrants have a predetermined final destination but, rather, that remigration is contingent on the circumstances and opportunities which migrants encounter in their initial destination. For example, African migrants decide to onward migrate to a new country after experiencing disillusionment and racism in their first country of migration (Ndukwe 2017). Indian nursing students pursue multistage pathways between India

and Canada while adhering to Canadian immigration laws (Baas 2019). In the case of Iranian stepwise migration, some students may abandon their plans to move on to Western countries like Germany after experiencing a common language and culture in Turkey (Zijlstra 2020). However, it is unclear whether these students moved between cities in Turkey before making their stay-or-leave migration decisions.

Onward, transit and stepwise multistage migration theories offer different perspectives on how migrants navigate their journeys. However, these theories often overlook the significance of cities as destinations and the translocal networks that migrants form. Examining migration through a translocal lens highlights the complex interplay between the global and local forces that shape the migration experience (Anthias 2012; Ndukwe 2017). Translocal theory encourages the extension of the analytical focus beyond the nation-state and borders on places/cities as migration destinations to bring the *local* back into the discussion (Brickell & Datta 2011; Greiner & Sakdapolrak 2013).

Cities in and of themselves are more than just transportation hubs or brief rest stops for migrants. The experience of student migrants is influenced not only by changes in countries but also by the particular cities and neighbourhoods, since university cities provide student migrants with a place to study, work and acquire social capital for creating a life in their new host country (Plöger & Becker 2015). Whereas hospitable or encouraging opportunities, such as the development of translocal networks, may change migrants' feelings of identity and belonging to their new cities, hostile and exclusionary experiences in finding new opportunities or developing such networks while maintaining their original ties to their places of origin may very well drive migrants to seek better opportunities elsewhere (Sassen 2001; Faist 2013).

The act of relocating to a new domestic destination to pursue further education or better job opportunities due to dissatisfaction with the current place of residence indicates that student migration is not restricted to international boundaries only (Raghuram 2013). To properly investigate multi-stage student migration, it is necessary to examine specific cities and locations, in addition to countries, in a single study. International students are particular about the places/cities in which they choose to study because the location of their university degree can improve their chances of finding employment in the host country and the local job market after they have returned (Bilecen & Van Mol 2017).

The emphasis on opportunities in origin and destination cities dates back to the Theory of Mobility, one of the four main theories of migration (Stouffer 1940). According to this hypothesis, migration is influenced by the number of opportunities present in both the current location and the future destination. Migrants are compelled to search for new locations with better chances when they are disappointed by the opportunities they are missing in their current city of residence. Migration is negatively impacted on by the opportunities that exist between the current location and the potential migration destination as well as by the number of migrants competing for these possibilities. In sum, migration is influenced by both the attractiveness of the destination city and the repulsion of the home city.

Even though many international students carefully consider university cities before applying for admission, there has been a lack of focus on cities as migration destinations in the literature on ISM (Van Mol & Ekamper 2016). The quality of life offered by certain university cities is a significant factor that motivates students to choose these cities as study destinations (Prazeres *et al*. 2017). Like the way in which universities are ranked from best to worst, cities are also assessed by students – with, for example, London and Seoul having particular reputations among international students looking for admission. A favoured location can lead to the *place* deciding at which university to study (Nachatar Singh *et al*. 2014). However, once students have arrived, we do not know whether they remain in these cities or move onward.

Student migrants are more likely than other migrants to engage in internal or external mobility when socioeconomically dissatisfied with a particular city (Kou & Bailey 2014; Ndukwe 2017). Poor opportunities make graduates leave their hometowns for cities perceived to be better (Sun *et al*. 2020). A group of educated immigrants who moved to London for its worldwide appeal were dubbed 'cosmopolitan movers' by Ahrens, Kelly and van Liempt (2016). The transnational literature on refugee studies and onward migration shows that work, family, social networks and diversity are all reasons for onward journeys in larger cities (Mulder *et al*. 2020). The literature on translocal theory suggests

that local-to-local relations are one of the key factors in deciding on to which city to move (Greiner & Sakdapolrak 2013). The present study aims to underscore the importance of cities in the student migration of Pakistanis and Indians. Its multistage approach aims to understand more complex mobilities at local and international levels as well as the trajectories of students. In addition to contributing to academic research and theory development, studying how students make decisions via the lens of cities and locations is instructive for educational practitioners, regional governments and policymakers alike (Van Mol & Ekamper 2016).

Combining interviews with ethnography

I conducted 57 semi-structured interviews and participant observation to gather detailed information about the experiences of South Asian student migrants. The use of both semi-structured interviews and participant observation in migration research enables researchers to compare and contrast migrants' verbal descriptions of their experiences in their new environment with their observable actions and behaviours (Denzin & Lincon 2005; Kvale & Brinkmann 2015). This comparative analysis helps researchers to gain a more-comprehensive understanding of the significance and relevance of migrants' experiences. I am an international student from South Asia who has been living in Nordic countries for the past decade, giving me significant insight into the life of South Asian students in the region. From January to May 2018, I conducted fieldwork in Stockholm and Gothenburg in Sweden and Helsinki and Turku in Finland. I utilized snowball and random sampling techniques, leveraging my existing contacts to recruit participants. I also had informal conversations with Pakistani and Indian international student communities during the interview period and after the pandemic's deintensifying. I lived with a group of students in flats in Helsinki, Turku and Stockholm and stayed with a Pakistani student in his family's flat in Gothenburg, providing opportunities for informal discussions.

I interviewed 28 Indians and 29 Pakistanis in Finland and Sweden, with equal representation from various cities. I recorded all interviews with the participants' consent and conducted them in Hindi, Urdu, English or Punjabi, based on the interviewee's preference, as I am fluent in all four languages. Each interview lasted approximately one hour and was recorded on a secure university-provided laptop for transcription and translation purposes. I use pseudonyms for the names of the 15 female and 42 male respondents and keep the specific cities of residence confidential in order to protect the anonymity of the participants. Although I aimed for a better gender balance among the respondents, as a male researcher working within South Asian cultural norms it was easier to recruit male participants.

The vast majority of respondents came from middle- or upper-middle-class backgrounds, while only a few came from an elite class. This background information is significant as international students going to Finland or Sweden must meet certain financial requirements. Respondents, including those from richer backgrounds, worked various jobs to minimize their reliance on their finances while studying. The respondents' ages at the time of the interview ranged from 24 to 45, with a 31-year-old average. They had arrived in Finland and Sweden between the ages of 18 and 39, with a 25-year-old average age on arrival. Between two and 12 years, respondents' stays in Finland or Sweden ranged from two to an average of six years.

Most of the respondents came to Finland and Sweden to pursue Master's degrees, as these are the most common English-taught programmes for international students (Mathies & Karhunen 2021). Nine of the respondents came to study on a one-year Master's programme available only in Sweden. Bachelor's degree programmes in Finnish universities are rarely offered in English (*ibid*.). Among the 57 respondents, only 12 completed their degrees on time, while 23 took longer than expected and 22 had incomplete degrees. A considerable number of those who completed their degrees were pursuing their next degrees, such as PhDs, at the time of the interviews.

The interviews were designed to collect information on migration, remittance-sending and the integration behaviour of Pakistanis and Indians who entered Finland and Sweden as students. The answers were all coded thematically using NVivo software for qualitative analysis (e.g. Schreier 2012). The patterns of multistage migration that emerged through the thematic analysis prompted further exploration of the factors that influenced initial migration and the reasons that encouraged students

to remigrate a second or third time. Meanwhile, reviewing the literature on multistage migration revealed that the current literature on ISM is concentrated on single- or double-stage migration and that research on internal movement is missing, whereas the multistage migration literature lacks depth on the ISM topic. The three stages of migration are described in detail in the following sections.

First stage: choosing Finland and/or Sweden

Students from Pakistan and India gave a variety of explanations for why they decided to study in Finland or Sweden. Pakistanis attributed Finland's and Sweden's success to their home-country's inadequate education systems, their own lack of resources and anxiety about the future. Indians, in contrast, cited stiff competition in the local job market and challenges getting into government universities. Students are forced to explore other practical possibilities since they are frustrated with their inability to get into national universities. The surrounding community provides them with ideas or the social capital to emigrate and families with enough financial resources are able to turn the ideas or social capital generated by the local community into actual decisions to emigrate.

Both Pakistanis and Indians highly regarded the Nordic countries for providing (previously) free education and these students considered obtaining a foreign degree and the possibility of a better future as significant reasons for selecting Finland or Sweden. Pakistani students in Sweden preferred Sweden over the United Kingdom (UK) due to the availability of free education in the past, while Indian students in Finland mentioned specific degree programmes and free education as important factors. Germany and the UK were viewed as the primary competitors of Sweden. Two students, Yawar – (male, 33) from Pakistan and studying in Sweden – and Gaurav – (male, 30) from India and studying in Finland – respectively admitted that:

> A class fellow found free education in Sweden and Finland [...]. We were 20 students in our class. Four–five came in the first attempt. Nine students came to Sweden on a single flight afterwards. Sweden for the reason of free education. The UK rejected our visas because of IELTS [International English Language Testing System]. Sweden also accepted you without IELTS if your prior education was in English at that time.

> Because of free education! Well, I have been living abroad for the last 10 years. I was working in England when I decided that I should continue my studies. So, I was looking at where I could go with minimum expenses. I filtered some options. Finally, ended up with Norway and Finland. So, Norway is a bit more expensive, then I just tried for Finland. [...] Just go for free education! Yeah, that's how I ended up in Finland. 'So, you didn't come from India, you came from the UK?' [interviewer] No, I went back to India and then I sorted out the procedure to come here.

Based on Yawar and Gaurav's cases, it can be inferred that many students preferred Finland and Sweden over the UK because they wanted to avoid high tuition fees and strict admission requirements. The respondents prioritized affordability when considering the feasibility of migrating to another country, rather than university rankings or language barriers. This finding is in line with Perkins and Neumayer's (2014) argument that university rankings have little impact on students' choice of destination. Additionally, the data supports King and Sondhi's (2018) and Beech's (2018) claims that a larger number of young people and limited course options in India influence students' decisions to study at highly ranked foreign universities. The respondents were also frustrated with the overall education system in their home countries and migrated to search for better career opportunities abroad.

During my observations of the participants, I inquired about how they came to know about studying in Finland and Sweden so that I could understand the role of social networks in their decision-making. The respondents frequently cited friends as the most common source of information and their family members also played a significant role in steering them away from more competitive countries like the UK and towards the two Nordic states. Like Yawar, Gaurav also learned about the availability of free education in Finland from a friend. Based on their personal experiences, those who were already studying abroad guided others through messaging platforms like WhatsApp and Facebook, suggesting that they prioritize bigger cities with greater job prospects and view universities in smaller towns as a back-up option in case of admission denials or for lower profiled candidates. This finding is consistent with Van Mol and Ekamper's (2016) argument that exchange students are attracted to university

towns in metropolitan areas. However, it is noteworthy that South Asian international degree-seeking students are drawn to larger cities primarily for the sake of better work opportunities rather than, for instance, for a more vibrant social life or a better nightlife.

Yawar's experience aligns with the findings of Cairns and Smyth (2011), who suggest that international students can act as facilitators for others from their home country to study abroad. In Yawar's case, family played an important role in providing financial support for his migration expenses, including flights, rent and board. This is consistent with many studies (including Sondhi & King 2017) which indicate that students often require financial support from their parents to cover the costs of studying abroad. However, unlike other studies that suggest that this investment is intended to support family migration later, this does not seem to be the case for Indian and Pakistani students in the Nordic countries. One reason for this is that Nordic countries like Finland and Sweden only recognise spouses and children as close family members – rather than parents, as in certain English-speaking countries like the UK. This makes it less likely that parents will join their children studying at higher-education institutions in these countries, unless the students are minors.

To summarize, South Asian students were attracted to Finland and Sweden due to the free education and lower English-language requirements. They prioritized feasibility in terms of finances, job opportunities, fees and scholarships over city or university rankings. Social networks played a significant role in helping them to emigrate, with friends providing guidance on the application process and parents providing financial support. The experiences of living in their initial university cities and towns changed, in some cases, after they experienced fewer opportunities. These experiences are discussed in the next subsection.

Second stage: intercity migration

Around half of the respondents received admissions in Helsinki, Turku, Stockholm and Gothenburg and most of them found work opportunities in their university cities. For example, a significant number of students who studied in Turku were able to secure cleaning jobs while studying and a few were able to get a paid PhD position after completing their degrees. On the other hand, the remaining half who could not find jobs in these or the smaller cities where they gained admission, had to migrate between cities to find better job opportunities. Overall, 30 participants reported intercity migration in their pursuit of better job opportunities.

Students moved between cities during and after the completion of their degrees, with many of them moving between cities during the summer break. Seasonal migration patterns were observed more frequently among students from smaller cities in Finland, with a higher number of Indian students following this strategy compared to their Pakistani counterparts. For example, two Indian students named Karan and Arjun would move to Helsinki from smaller cities in Finland during the summer and winter holidays to work, with Karan delivering food and Arjun distributing early-morning newspapers. This strategy was commonly used to accumulate sufficient funds for survival in the following year and to demonstrate the necessary funds for visa extensions. Missing job opportunities in smaller university towns and full-time work permissions during holidays were additional reasons for this type of migration.

After completing their studies, many South Asian students permanently migrated to other cities. In Sweden, this was more common because the one-year Master's degree programme allowed them to leave the university town sooner than in Finland, where the programme lasted two years. Once they completed their courses, they were no longer required to stay in the university town for their thesis. While most permanent intercity migration was driven by economic opportunities and visa extensions, some students also moved to pursue better university degrees, which required switching schools.

Gaurav (male, 30) had lived in the UK and Cyprus for six years before returning to India to pursue higher-education opportunities. He eventually received admission to a university in a smaller town in Finland and used his savings from his time in the UK and Cyprus, as well as some assistance from his family, to cover his expenses to get there. However, upon arriving in the university town, Gaurav found it to be dissatisfying in the following manner:

> It was very difficult to find a job. Some [...] people were there and when I asked for the job, they said like well here only [...] people can work. My savings were running out. I was just hoping for it [job]. My

> friends moved to Turku [...]. I got my university transferred to Turku: a bigger, more-open city with cheaper travel options compared to up north. I got a job there in one week. My life slowly improved.

Gaurav encountered discrimination while searching for a job in the smaller town where he studied. He believed that this was due to another group of foreign students from a specific nationality who already lived there and had established roots. As a result, he decided to follow the example of senior students and moved to another town to seek better opportunities. He stated that he was much happier to have found a part-time job to support his studies in this new city. Moving upon experiencing discrimination matches with Faist's (2013) premise that feelings of being targeted encourage migrants to continue their journeys and with the findings of Ndukwe's (2017) study on African migrants in Finland, which also revealed that discrimination can lead to intercity migration. However, this study suggests that discrimination may not always come from locals, as intense competition for limited job opportunities can turn fellow international students into unfair competitors.

During participant observation, I learned about Jahangir, who came to Finland from Pakistan to pursue a Master's degree in Information Technology. Jahangir had to contact his family in Pakistan to ask for urgent help during his third month when he lost his wallet while cycling back from the library, leaving him unable to cover his living expenses. Meanwhile, his family sent him 1,000 euros with someone who was travelling to Finland to help him out; he started looking for a job to support himself because he knew that 1,000 euros would only last for a couple of months.

Despite his efforts in searching for a job in his university town, Jahangir faced repetitive rejections in response to his job applications, including in the areas of food delivery, cleaning, dishwashing and packaging. A senior Indian student then advised him to visit the cleaning company's office at least once a week and visit the supervisor's house in case his prior method failed. Despite this, Jahangir still struggled to find a job, until a senior student from Pakistan suggested that he apply for jobs in other cities with better opportunities. Jahangir eventually secured an early-morning delivery job in Helsinki and relocated there to gather funds to continue his education later on. This move to a different city in search of better opportunities aligns with the findings of Sun, Pan and He (2020), who suggest that missing opportunities often prompts graduates to move to other towns. This extension of focus to international degree students beyond locals provides an addition to the ISM literature.

The examples of Jahangir, Gaurav and Yawar illustrate the crucial role of social networks in facilitating intercity migration for international students. Greiner and Sakdapolrak's (2013) research supports this, highlighting the significance of social networks with local-to-local relations in guiding and facilitating moves. In the cases of Jahangir and Gaurav, senior Indian and Pakistani students respectively guided them on how to find jobs and to which cities to migrate. In Yawar's case (see first stage), his friend informed him about free education in Sweden and a group of classmates accompanied him to study there. Yawar also relied on his social networks to find temporary work in a distant city before eventually moving to Stockholm to remotely continue his studies. Overall, these examples demonstrate how social networks can be instrumental in helping international students to navigate challenges and opportunities during their time studying abroad. Yawar (male, 33) shared with me that:

> I came for a Master's in Blekinge County. 'Ok, so the summer job you got was also there?' No, it was in Västerås. 'How far is that from there?' From there, Mister, it is about 600 km. 'Ok, ok so you moved there only for the job?' Only for the job, exactly! 'Did it affect your studies?' No, it was summer. It didn't affect me. From there, I directly went back to the university. Resumed studies once again. 'How long did you stay there?' I stayed there for eight months you can assume. Then I moved to Stockholm. Got *Premo* [newspaper delivery job] in Stockholm. The reason for moving here was work. 'Did you finish your studies before moving?' Actually, luckily, I had completed all of my courses. Only the thesis was remaining. So, for this reason, no great effect was exerted on my studies.

In sum, the cases of Yawar, Jahangir and Gaurav show that South Asian students often choose to migrate to the Nordic states due to the limited opportunities in their home countries. The availability of job opportunities in university towns determines whether or not they will move onwards to other cities within the host country. This highlights that employability is a significant factor in attracting international students to certain cities. This adds a nuance to the work of Prazeres and others (2017) and Van Mol and Ekamper (2016) whereby employability is another factor that attracts some

international students to certain cities on top of the quality of city life. South Asian international students preferred the actual feasibility of survival after migrating in terms of prospective job opportunities over nightlife, for example. Those who find it difficult to survive think of moving to either bigger cities or returning/onward migrating. The next section contains findings on this final stage of stay-return-or-onward student migration.

Third stage: stay-or-leave temporalities

Around half of the participants expressed their intention to leave Finland or Sweden in the long run, with reasons ranging from emotional ones to a lack of job opportunities or aspirations for better careers. Some participants who mentioned their plans to move to other countries have now already moved to Switzerland for a higher salary or the US for family reasons and better career opportunities. Others, such as both Rakesh – a male Indian student in Sweden – and Afaf – a female Pakistani student in Finland, who revealed their plans to leave their respective Nordic countries, have not yet left. Rakesh (male, 34) struggled with his two-year Master's degree programme in Computer Science in Kronoberg County and was considering switching to a one-year programme in another town. He said:

> I applied for free education and came here. I applied for jobs during my studies. The problem here is that, if you want to do a professional job, your Swedish level should be very high! […] I got into a two-year computer science programme […]. In Kronoberg County, it was a two-year course. I moved to Gothenburg to change to a one-year course. […] I would like to go to Canada or maybe the US because my girlfriend is there. I would like to move there […]. Well, she is earning like 10,000 dollars every month. If I go there, I will have a good [job] opportunity.

While Rakesh was planning to onward migrate, most Indian students expressed their desire to return to their home country. They explained that they want to take care of their parents and take advantage of improved career opportunities in India. On the other hand, Pakistani students mainly aspire to onward migrate to another country for better opportunities and wish neither to stay in Finland in the longer term nor return to Pakistan. At this stage, the focus for both Indians and Pakistanis is on finding a regular, well-paid job, which is a stark contrast to the low-paid student jobs at the second intercity mobility stage. For example, Afaf, a 27-year-old female Pakistani student in Finland, who was attracted to study there because of the free education system, plans to onward migrate to Canada to find a regular well-paid job. She came to a city in Lapland in Finland with only 1,500 euros and, like Karan and Arjun (see above), moved to Espoo near Helsinki each summer to work in odd jobs and save money for her studies. After completing her courses in Lapland, she moved to Helsinki to work full-time in a job while waiting to complete her thesis. Her exact words were:

> Studies! Free studies! I would say that I always wanted to have a career abroad. It was basically the biggest motivation […]. I brought 1,500 euros […]. Living here wasn't really expensive […]. I used to work in the summer in Espoo. So, I used to earn maybe 6,000–7,000 euros in three months. So, then I survived on that money for the following year […] I wouldn't move to Pakistan but I will move from Finland […] because I went to Canada in the summer last year, so most probably to Canada. Today, I got a job offer from Dubai as well. Perhaps I will go there. I don't know, let's see. But I do want to move because I do not see myself progressing in Finland.

Based on the participants' intentions, it appears that the desire to return migrate is influenced by the employment opportunities in their home country. Indian respondents expressed a greater inclination towards returning to India compared to Pakistani respondents, possibly due to the perceived availability of job opportunities in India. However, those who do plan to return often consider Finland and Sweden as their second homes and wish to maintain their connections with these countries. Zafar, a 38-year-old male Pakistani student in Finland, explained that:

> Finland has a place in our hearts. I missed City X when I went to Pakistan after my Master's […] As far as keeping ties over here, it is more a kind of backup solution, to be honest. Never thought about citizenship when I came here but lately, I am thinking […] why not have it! […] if things do not go well for me in Pakistan, I will move somewhere else. […] Actually, my supervisor offered me a job […]. I turned him down. […] I said that I would love to come back and work here but, for the moment, I am going back home.

Zafar, one of the older participants in the study, who had previously worked in Pakistan after completing his Bachelor's degree, decided to pursue a Master's degree abroad to find better job opportunities. At 31 years old, he moved to a bigger city in Finland to pursue his education. Unlike Rakesh and Afaf, Zafar did not have to move between cities to find a job to support his studies. He found a part-time cleaning job and was quickly promoted to a supervisory role by his boss, allowing him to cover his living expenses while pursuing his degree. After completing his Master's degree with good grades, he secured a paid PhD position which he is now closer to completing. While Zafar wants to return to Pakistan, he intends to do so only after securing the means to return to Finland. Zafar is unique in that he is an exception to the majority of Pakistani students who intend to onward migrate from Finland.

It is common for reality to deviate from the intentions, however. For example, unlike Karan and Arjun, who received IT developer jobs in Estonia, Afaf – who wanted to move to Canada in 2018 – was still residing in Finland as of 2022. After getting married in Pakistan, she applied for her husband to join her in Finland and they both moved to a bigger city in the north of the country where her husband found a professional job. This is not an uncommon occurrence and, during my time in Finland and Sweden, I have witnessed similar deviations from people's plans. For example, 25 Pakistani and Indian students came to pursue English-medium Master's programmes in eastern Finland in 2013. Only a few months after their arrival, three of them returned to their home countries. Among the remaining students, some managed to find temporary work distributing advertisements in the university town, while others sought opportunities for employment in larger towns during the summer months. Some students secured financial aid in the form of a stipend from the university, while the rest utilized the funds which they had brought with them to cover their expenses until the end of their taught courses.

Following their completion, some of the students were able to secure funding while working on their theses at the university. Others moved to Helsinki as they were no longer required to stay in the university town for their courses. After completing their Master's degrees, some of them secured paid PhD positions in countries like the Netherlands, France or Belgium as well as different cities in Finland. A few of them continued working in Helsinki; only one person secured a paid PhD position at the same university. As of 2022, one of the students who left Finland to pursue a paid PhD position has returned to work for an international company, while the rest have found professional jobs in the countries where they completed their PhDs. Those who continued working in Helsinki either found better jobs or moved on to other countries, such as the US, the UK and Switzerland, for even better career opportunities.

As for Sweden, 10 South Asian students were accepted onto the Electrical Engineering programme at a university in Blekinge County in 2009. After completing their first semester, most of the students moved to Gothenburg or Stockholm, as they were unable to secure work in their university town. They returned to the university town to continue their studies after working for up to three months. After completing their second semester, many of them once again moved to Stockholm or Gothenburg but, this time, several changed to online courses and only needed to return to the university town for laboratory work. As of 2022, three of the students were working as taxi drivers in Stockholm, a few others had started small businesses – including shops in Stockholm or other cities – and only one had returned to their home country.

The finding that many of the participants are still residing in Finland and Sweden matches with Mathies and Karhunen (2021) who found that 70% of international students are still living in Finland three years after their graduation. This study extends the focus to include another Nordic country to add to the return migration literature on ISM (King & Sondhi 2018; Liao & Asis 2020; Mathies & Karhunen 2021). At the final stage, in line with Marcu (2015), many of the respondents reported their intention to secure citizenship and permanent residence before returning or migrating onwards. However, the finding that some student migrants aspire to migrate onwards to another country for employment or to return to care for their parents in their towns of origin only after securing themselves against future uncertainties in the long run, adds to the student migration literature.

Overall, multiple stages of international student migration are interconnected. Student mobility to the next stage depends on their satisfaction and challenges faced in the initial place, the accumulation

of further mobility capital and the enticing opportunities in the next place. At the initial origin-to-destination stage, Indians and Pakistanis mentioned certain frustrating factors in the origin countries, combined with foreseeable career-development opportunities abroad. At the interregional level, unsatisfying job opportunities in the smaller university towns made students move. At the final stay-or-leave stage, the pursuit of even better careers or emotional reasons such as taking care of parents steered their choices. A discussion of these findings with the existing literature follows in the subsequent section.

Discussion and conclusion

Studying initial origin-to-destination and final stay-leave-or-onward migration that only examines international student migration overlooks the complexity of the process, as it ignores internal migration. The present study explored the intercity migration stage in addition to home-destination and stay-or-leave stages to show that international student migration can also be triple or multistage rather than single or double stage. While existing research on multistage migration often focuses on countries as stepping-stones in which migrants can gather human capital for moving on, this study suggests that replacing entry-point states with entry-point places adds a local layer to the analysis (Paul 2011; Walton-Roberts 2021). The present study's findings suggest that replacing the entry-point states with entry-point places adds a local layer of migration. Intercity migration findings on top of initial origin-to-destination and final stay-or-leave movements imply that ISM is translocal. Mobilising translocality theory (Brickell & Datta 2011; Greiner & Sakdapolrak 2013) by adding places to countries allowed this study to bring the local back into the study of ISM as a multistage phenomenon. The framework of stepwise migration that Paul (2011) developed and Zijlstra (2020) employed to study student migration is adapted here to study the multiple stages of Pakistani and Indian student migration to, into and from the Nordic countries.

In a disaggregated stage-wise analysis, this study examined why Pakistani and Indian students choose Finland or Sweden, why they move between different cities within these countries and what influences their decision to stay or leave. By examining each stage separately, the study found that students are motivated to migrate due to better opportunities in their destination country and dissatisfaction with opportunities in their home country. Once they find satisfactory employment, they are less likely to move again. However, those who are dissatisfied with their current situation continue to search for better opportunities in subsequent stages of migration. There were some exceptions, however, such as those who were motivated by emotional reasons, including taking care of their parents.

For each of the above-mentioned approaches, a holistic assessment of student migration as a multistage process allows for a more nuanced consideration of the dynamics that affect decision-making at each juncture. Thus, the argument that Pakistani and Indian students participate in complex and often multistage intercity migration adds a new level of analysis by suggesting a novel stage of migration worthy of investigation and corresponds with other studies of students from different parts of the world who also experience migration as a multistage phenomenon (Mosneaga & Winther 2013). The stage of migrating between cities both before and after the degree completion gains further importance when international students seek further opportunities, such as those for further higher education (PhDs) or permanent employment (Carlson 2013; Geddie 2013). University cities are more than just transit hubs or migratory stopovers because they give student migrants a place to study, work and acquire social capital (Plöger & Becker 2015).

In conclusion, there is a need to expand the focus of ISM research beyond traditional home-to-host or stay-or-return factors and to include the third stage of intercity migration within the host country. Investigating the socio-spatial dimension of ISM, both before and after the completion of degrees in destination countries, allows for a comprehensive understanding of the phenomenon. This research used stepwise migration theory to analyse three stages of student migration in order to *understand the factors that prompt South Asian student migration to, within and – subsequently for some – from Finland and Sweden*. It found that the students' search for a better life involves multiple stages of migration that are interconnected to one another.

The first migration step from an origin to a destination country is often insufficient to satisfy the high-set ambitions of young Indian and Pakistani talents. The need to undertake a second and third migration stage implies that student migration is not a one-off step but an interconnected multistage endeavour with the first step of a processual movement laying the basis for additional migration steps to follow. Their social and cultural factors are the main driving force for their initial destination choice in their search for a better life. Their international experiences from the first migration step are useful in their second intercity migration and the third step – to stay or to leave. Studying the three stages together – or a multistage understanding – also enables a systematic comparison of student migrants' aspirations along the length of the entire migration trajectory. Future research with a longitudinal perspective which includes immigration policies and visa renewal challenges could address how student migrants' perspectives change over time based on experiences while abroad, acquired competencies and accumulated capital.

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Article II

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From Remittance Receivers to Senders: Unpacking Transnational Care Circulation Among South Asian Student Migrants in Finland and Sweden

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ABSTRACT

Research on transnational care through remittances has gained traction but remains largely focused on one-directional flows. Studies on remittances have examined external factors, such as structural facilities, and internal factors, including family dynamics, that shape remittance practices. However, most research predominantly explores North-to-South remittance flows. This study draws on a decade of periodic ethnographic research and 57 life story interviews with South Asian student migrants in Finland and Sweden to analyse how external and internal factors influence the bidirectional and multidirectional dynamics of transnational care economies. Families with members in two countries mainly receive support from India and Pakistan, whereas families spread across multiple countries receive support from both home and beyond, including the US and Spain, for up to 3 years. Some families transition from bidirectional to multidirectional support when the migrant moves abroad, expanding the household's remittance circulation capacity. Others receive remittances from already settled siblings within Finland and Sweden, reducing the need for cross-border support. Achieving self-sufficiency through employment marks a critical turning point where reverse remittances stop. Migrants then begin repaying support—often without explicit agreements—either to original supporters or to newer migrants until they establish their own families. This marks their transition from receivers to senders, often followed by a stage of non-sending. A comprehensive 'life course' approach to analysing remittance practices challenges the dominant view of student migrants as passive recipients, highlighting the complex and evolving nature of remittance roles within transnational care circulation.

1 | Introduction: Remittances in Transnational Context

Migration literature defines transnationalism as a complex network of ties, interactions, expectations, and cooperation that enables migrants and their families to maintain and strengthen social relationships through cross-border practices of care spanning two or more countries (Schiller et al. 1992; Hari et al. 2023). Migrants and their families operate within transnational social fields, adhering to social and cultural expectations of mutual support and care. This is expressed through tangible (e.g., gifts, remittances, hands-on care) and intangible forms (e.g., emotional support, regular communication) (Baldassar and Merla 2014).

Research on care within transnational families, often sustained through material support, positions remittances among the central elements of migrant transnationalism (Baldassar and Merla 2014; Erdal and Carling 2021). The exchange of remittances creates and reinforces bonds between geographically

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separated family members (Adugna 2018), forming a transnational 'moral economy' of mutual support and obligation (Solari 2019). Although remittances are a crucial form of care for transnational families (Pisaltu 2024), care researchers predominantly focus on emotional and associative solidarity, such as emotional support through ICTs and other forms of care interactions (Merla et al. 2020). To fully capture the complexity of transnational care circulation, particularly among student migrants, further research is needed into how internal factors (e.g., family composition) intersect with external elements (e.g., banking systems, remittance regulations, cultural/religious influences).

Remittances are commonly defined as financial transfers from migrants' country of residence to their country of origin (Carling 2008; Faist 2008). Research on reverse flow—'reverse remittances'—describes transfers from migrants' family members in origin countries to the destination country (Palash and Baby-Collin 2019). Family members with living and educational expenses often provide services such as childcare or property management in home countries in exchange for remittances (Mazzucato 2009; Yeboah et al. 2021). While research on North-South remittance has multiplied over the past half-century (Rössel et al. 2023), attention is now expanding to include reverse and multidirectional remittances within transnational families (Palash and Baby-Collin 2021).

Despite growing interest, research on North-South, reverse, and multidirectional remittance exchanges remains fragmented. Palash and Baby-Collin (2019, 2021) attribute this to the complexities of ethnographic research and the challenge of tracking dynamic financial exchanges. This study investigates transnational care circulation through remittances sent by South Asian migrants in Finland and Sweden and reverse economic flows directed toward them. Drawing on ten years of observational data and life story interviews with Indian and Pakistani participants who arrived as international students, this study explores the fluid transitions between sending and receiving roles, shaped by internal (e.g., family dynamics) and external (e.g., banking systems, cultural/religious influences) factors.

The study addresses three research questions:

1. How much do South Asian student migrants receive, through what means, from whom, from where, for what purposes, and why do these transfers stop?
2. How do South Asian student migrants in Finland and Sweden transition between roles as senders and receivers?
3. How do internal and external factors shape these transitions during their migration life courses?

Examining reverse remittance amounts, transfer methods, and discontinuation patterns advances current understanding of reverse remittance flows and investigating the transition between receiving and sending roles further contributes to North-South remittance research. Despite the possibility that student migrants may actively participate in transnational care circulation, research portrays international students as mere recipients of remittances from affluent families (Singh and Cabraal 2013; Yeboah et al. 2021). This perspective overlooks the nuanced care exchanges within bidirectional and multidirectional families of international students. Further research is needed to illuminate how remittance dynamics evolve among international students and their transnational family networks beyond the home country.

International students are typically defined as migrants who cross borders for educational purposes (Baas 2019). They embody overlapping identities, functioning simultaneously as students, workers, and family members (Hari et al. 2023; Kempny 2023). They navigate both local and transnational social spaces, balancing career aspirations with family obligations and maintaining strong cross-border social and economic ties (Geddie 2013).

Remittances from Finland have grown tenfold and from Sweden have tripled over the last two decades (World Bank 2021). India and Pakistan the—4th and 5th largest recipients of remittances from Sweden—are among the top remittance-receiving and international student-sending countries globally (Hunter 2020; IOM 2024; Statista 2025). The precarious labour markets and language barriers in Finland and Sweden often leave student migrants seeking support to manage daily expenses in these expensive Nordic countries (Maury 2017; Abdin 2023).

The article proceeds with a literature review on transnational care circulation and remittance exchange, positioning migrants as both senders and receivers during family lifecycle. The next section outlines the study's methods and data, followed by a two-part analysis: the first explores reverse remittances, while the second examines the transition from recipients to senders. The findings are contextualised within existing literature, and the article concludes by highlighting its contribution to broader debates on remittances and transnational care circulation.

2 | Conceptualising Care Circulation via Remittances Within the Lifecycle of Transnational Families

The care circulation framework defines support exchanges as reciprocal, multidirectional, and asymmetrical flows of care that fluctuate over the life course within transnational family networks (Baldassar and Merla 2014). The type and nature of care vary according to the lifecycle stage within family care regimes. In both welfare and non-welfare states, the family's caregiving role—rooted in conjugal bonds and extending through childbearing, upbringing, aging, and funerals—takes precedence due to strong emotional ties and family bonds (Bryceson 2019).

Critical junctures in the lifecycle, such as the transition from economic dependency to earning capacity and the perceived opportunities for wealth and comfort in the West, often drive family members to migrate (Ibid). While some members may migrate for personal gain, most transnational families function as interdependent units (Bryceson and Vuorela 2002), engaging in cross-border remittances to ensure collective material well-being, emotional support, risk-pooling, and improved living standards (Levitt et al. 2017).

Research distinguishes between internal factors (e.g., family dynamics, household composition) and external factors (e.g., employment opportunities, remittance regulations), which collectively shape the flow and direction of financial remittances within transnational families (Palash and Baby-Collin 2021). The shift between receiving and sending roles is influenced by moral expectations of reciprocity, willingness, and the capacity to provide support (Carling and Hoelscher 2013). Family members, whether already migrated or residing in the origin countries, remain key sources of emotional and financial support. Bidirectional households exchange support between origin and destination countries, while multidirectional households facilitate exchanges across multiple locations (Bryceson 2019).

As actors within a socially produced space (Massey 2005), gratitude for past upbringing and financial care fosters moral reciprocal expectations in transnational families (Solari 2019). This, in turn, strengthens families' strategies aimed at diversifying income and making investments (Carling 2014). Economic instability and shifting family needs during the lifecycle create flexible remittance patterns, enabling any reciprocal obligations to be fulfilled over time (Dankyi et al. 2017).

This study employs the care circulation framework to analyse how key drivers of remittance exchanges (see Figure 1)—including family dynamics, reciprocal obligations, household composition, economic resources, and capacity and desire—influence the remittance practices of international students. The next sub-section examines the economic resources, methods, and motivations behind reverse remittances, followed by an analysis of how these drivers influence remittance-sending practices.

2.1 | Reverse Economic Flows: Mechanisms of South-North Transfers

Transnationalism researchers highlight the active role of origin-country family members in meeting migrants' needs (Boccagni 2017). In addition to financial support such as gifts and remittances, families also provide nonmaterial assistance such as childcare or property management (Mazzucato 2009). Although research on reverse remittances remains limited, key resources include family support, personal savings, rental income, and welfare benefits (Palash and Baby-Collin 2019; Yeboah et al. 2021).

The availability and timing of these resources are closely tied to the lifecycle (Liu 2016; Ampah 2023). Long-settled migrants often draw on diversified income sources, including business revenue or property income from their home countries. In contrast, newly migrated Indian students in Australia, Ghanaian students in the UK, and domestic students in South Korea receive reverse remittances for education (Mobrand 2012; Singh and Cabraal 2013; Yeboah et al. 2021). At this stage, reverse remittances are often directed toward survival and study expenses, with parents playing a central role in facilitating these exchanges.

Technology plays a pivotal role in exchanging support between such transnational families (Faist 2000). Social media and communication technologies facilitate emotional support, while digital payment systems drive remittances, which are crucial for the foreign exchange reserves of developing countries (Horn and Fokkema 2020; Withers and Hill 2023). However, sending reverse remittances from developing to developed countries

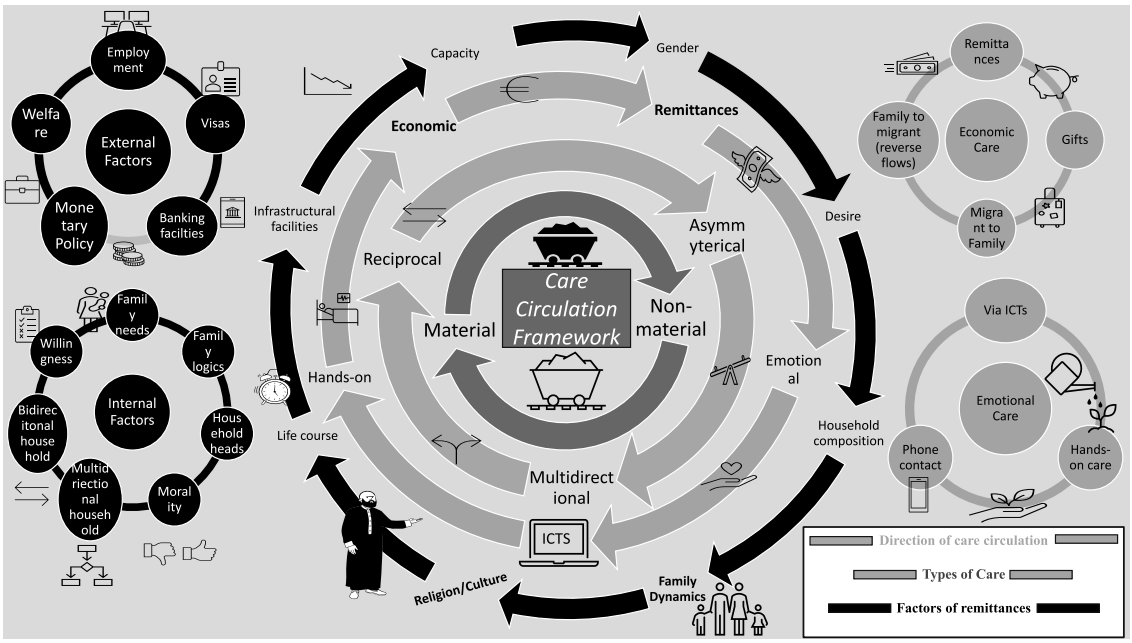


FIGURE 1 | Care circulation framework and the internal and external factors of remittances. (Baldassar and Merla 2014; Bryceson 2019; Palash and Baby-Collin 2019, 2021).

remains challenging due to government-imposed restrictions aimed at preventing foreign exchange shortages (Ampah 2023). In such cases, informal channels may serve as the primary means for reverse remittances.

While most research on reverse remittances focuses on economic support for international students, emerging evidence suggests that these exchanges also enhance overall well-being beyond educational expenses (Dankyi et al. 2017; Ran and Liu 2023). Reverse remittances can take the form of gifts, underscoring their social rather than financial significance. However, how these exchanges evolve over the migration life course remains underexplored. Questions regarding the amount, method, source, and cessation of reverse remittances remain unanswered, highlighting the need for further empirical investigation into the remittance experiences of international students.

2.2 | Remittances From Migrants: Why, What, and How Migrants Remit—and Why They Stop

Despite decades of research, studies on remittance-*sending* practices of student migrants remain scarce. As with other, primarily labour migrants, the motivations, amounts, and duration of remittances vary according to sender-receiver relationships, gender roles, family dynamics, and lifecycle stages (Paerregaard 2015; Gutierrez 2018). Transfers between parents and children, spouses, and siblings differ in purpose and longevity (Liu 2016). Parental remittances may cease upon retirement, while reciprocal support from children often ends after the parents' death (Petrou 2018). Sibling support is usually short-term, directed toward specific needs like education or temporary financial challenges (Butsch 2020).

Remittances between spouses are influenced by household structures, with patriarchal or matriarchal dynamics shaping the flow of financial support (Cabraal and Singh 2013). Unmarried migrants often prioritise supporting their parental households, but once they establish their own families, financial focus tends to shift toward immediate household needs (Della Puppa and Ambrosini 2022). In such cases, the responsibility for supporting extended family members may transfer to unmarried siblings or be shared among them. Migrants whose spouses and children join them abroad typically prioritise their own households, leading to a reduction or redirection of remittances to extended family members (Ibid).

Over the lifecycle, remittance flows may fragment into smaller, targeted transfers to charitable organisations or cease altogether once immediate family needs are met and parents are no longer alive (Carling 2014). The interplay of life course, family dynamics, and external socioeconomic factors determines the amount, frequency, and purpose of remittances, reflecting the complexity of transnational care circulation. The following section outlines methods used for data collection, followed by the analysis sections.

3 | Data

The study draws on 57 life story interviews and a decade of periodic participant and non-participant observation with Pakistani and Indian migrants who initially arrived in Finland and Sweden as international students. Fieldwork commenced during the author's graduate studies in 2014, with the interviews conducted between January and May 2018. Participants were recruited using snowball and random sampling techniques through existing networks in Stockholm, Gothenburg, Helsinki, and Turku. On some occasions, gatekeepers facilitated access to community gatherings, even when attendees were unknown in advance. Informal conversations extended into the post-pandemic period, providing additional insights. These data were further enriched by the author's lived experience as a student migrant in the Nordic region over the past decade. Only participants who consented to follow-up sessions were included in the final sample.

Participants were selected based on their entry into Finland and Sweden as international students with sufficient time to complete their degrees. All participants reported receiving or sending remittances, despite this not being the selection criterion. Half of the interviewees had been admitted to universities in the four cities, while the others migrated to these cities from elsewhere in Finland and Sweden during or after completing their degrees (see Abdin [2023] for intercity migration patterns). Respondents' average age at entry to Finland and Sweden was 23. Participants primarily pursued English-taught Master's programmes, aligning with trends in Finnish and Swedish universities. Of the 57 participants, 22 have incomplete degrees, 23 took longer to complete, and only 12 finished their degrees on time. Many who completed their degrees were pursuing further education, such as doctoral studies, at the time of the interview.

To ensure confidentiality, pseudonyms have been used, and specific details about respondents' places of origin and destination have been omitted. The sample included 15 female and 42 male respondents. Despite efforts to achieve gender balance, there were challenges in recruiting female participants, reflecting the higher proportion of male international students from Pakistan and India in Finland and Sweden (Statistics Finland 2023).

Over the past decade, Indian and Pakistani students have consistently ranked among the top seven international student-sending countries to Sweden and Finland (Erudera 2024a, 2024b). In 2022, the two Nordic countries hosted a total of 5500 students from India and Pakistan. The appeal for these students lies in easily extendable visas that allow flexible working hours during studies, along with relatively low tuition fees and merit-based scholarship (Abdin 2023).

The interviews followed a life story approach and were conducted in Hindi, Urdu, English, or Punjabi, depending on participants' preferences (Atkinson 1998). They began with the open-ended question, 'What is your life story about moving to Finland and Sweden?' to encourage detailed, open responses. Follow-up questions focused on their remittance-sending and receiving histories. The life story interviews were essential for capturing detailed portrayals of remittance practices, while ethnographic fieldnotes provided deeper contextual insights into broader patterns of transnational social interactions.

The collected material was translated and transcribed, followed by semantic coding to organise the data systematically. An

initial exploration of the data highlighted the recurring influence of both internal and external factors on remittance practices. An inductive thematic analysis was then conducted using NVivo software, following Kiger and Varpio (2020). The analysis revealed that socioeconomic backgrounds, banking systems, religion, and the bi- or multidirectional composition of households were pivotal in shaping remittance patterns. These factors influence the duration of remittance flows, the transition from receiving to sending, and the eventual stoppage of remittances. Thematic maps generated in NVivo helped visualise key themes emerging from the analysis.

4 | A Life Course Approach to Transnational Care Circulation: A Stage-by-Stage Analysis of Remittances

This section examines the evolving remittance practices of South Asian student migrants in Finland and Sweden over a 10-year period, focusing on three stages: receiving, sending, and ceasing. The first stage (receiving) is discussed separately in the first part, while the second and third stages (sending and ceasing) are explored together in the second part, emphasising the fluid nature of these transitions.

The study investigates how transnational care dynamics—such as the dual roles of migrants as both providers and recipients of support, the duration and frequency of exchanges, and the reasons for discontinuing remittances—shape these practices. It also considers external factors (e.g., economic conditions, remittance regulations, and religious influences) and internal family dynamics (e.g., household composition) that impact remittance flows. By addressing these dimensions, the article challenges the conventional view of student migrants as passive recipients, offering a more nuanced perspective on their roles within transnational care networks.

4.1 | Reverse Remittances

This sub-section examines the nature of support received by participants, including its timing, purposes, and the use of formal or informal transfer channels. Participants reported receiving remittances from household members in their home countries or, in some cases, from relatives in other nations. Support was either brought with them upon migration, received after their arrival, or both. The duration of receiving these remittances varied significantly, ranging from a single transfer to extended periods of up to 3 years. The primary purposes of these reverse remittances were to cover essential expenses, such as living costs and visa renewal fees.

Fathers and brothers are the primary providers of financial support in these remittance flows, reflecting the patriarchal structure of many South Asian households (Cabraal and Singh 2013). This dynamic is evident in Dilip's case, where he received approximately €500 per month from his brothers in the United States and India for a period of 3 years. Dilip belongs to a financially stable family of five, comprising a brother in India who assists their father in the family business, himself residing in Finland, and the eldest brother, who is well-established in the United States.

Research on Bangladeshi migrants in Italy describes North to South remittances as a ‘male business,’ in which daughters are often exempt from financial responsibilities in South Asian households (Della Puppa and Ambrosini 2022). Dilip's experience, along with broader findings showing that fathers and brothers primarily remit in reverse flows from South to North, underscores the persistent influence of gender roles in care circulation, regardless of the direction of the remittance flow.

Another notable aspect of Dilip's case is the distinction between the source of funds and the person responsible for remitting. Fieldwork revealed that his younger brother in India often sent money to him on behalf of their father, using funds provided by the latter. Similarly, the remittances from his brother in the U.S., while sourced from the brother's own earnings, were also sent on behalf of their father. This pattern was apparent as Dilip alternated between receiving funds from India or the U.S. This arrangement expands reverse remittance research highlighting the fluid and adaptive nature of responsibility-sharing within transnational families. The household head often delegates the task of providing financial support to other members, ensuring care for those in need.

4.1.1 | Methods of Reverse Remittance Transfers

As for the transfer channels and the amounts of reverse remittances, Pakistani and Indian South Asian migrants either carried or transferred sums ranging from €300 to €8000 to Finland and Sweden. Carrying cash was the most common method among both Indians and Pakistanis, while some Indians also reported carrying bank cards. The main point of carrying reverse remittances was the first-time entry into the destination countries.

Carrying cash is used as an alternative to avoid perceived high charges on using money transfer apps to remit, especially from Pakistan. This explains poor recording of data on the magnitude of reverse remittances (World Bank 2014; Ampah 2023; Ortensi and Barbiano di Belgiojoso 2024). Border controls allow the carrying of cash up to certain limits, but the absence of record-keeping for this cash flow means it remains a semi-formal method of remittance transfer. Carrying cash becomes the medium of remitting, particularly when conventional methods, such as ICTs or money transfer apps, become costly or are restricted.

4.1.2 | Household Composition and the Family Dynamics of Translocal Reverse Remittances

Only a few (eight out of 57) did not carry any funds to Finland or Sweden. Six of these are Indians and two are Pakistanis. Bidirectionally scattered household members received remittances from family members in India and Pakistan. In comparison, those participants whose family members are transnationally dispersed received support from multiple

countries including countries of origin. This minority that belongs to multidirectional families mentioned that they received amounts from Spain, the USA, Denmark, Australia, the UK, Sweden, and from family members within Finland or Sweden, and sometimes also from India and Pakistan.

Pramod, an Indian student, migrated to Sweden without bringing any funds, as his well-established sister in Sweden covered all his expenses. He comes from a family of three: his mother, who resides in India and is financially independent through her late husband's pension, and his sister, who lives in another Swedish city. His mother's self-sufficiency eliminates the need for remittances from her children, demonstrating the dynamics of care circulation within the family. Pramod's sister directly transferred local remittances to his Swedish bank account, which he perceives as an informal loan he plans to repay once financially stable.

Pramod's case highlights two key points. First, while the general trend represents fathers and brothers as primary reverse remitters, Pramod's experience illustrates that female family members also play a significant role in providing support. In his family, with only one sibling, the capacity and willingness of the individual household member, regardless of gender, determined who extended care. Second, within the framework of circulatory capabilities of transnational care (Carling and Hoelscher 2013; Palash and Baby-Collin 2021), Pramod's intention to reciprocate the care he received underscores his willingness to fulfil his moral obligations. However, his current status as a student and lack of income temporarily constrains his ability to repay the support, demonstrating the fluid nature of care circulation over time.

Similar to Pramod, Mah Jabeen, a Pakistani student, is another participant who did not receive support from her country of origin or any other destination. She belongs to a household of eight with a mother who lives separately, four brothers and three sisters, two of whom live in Finland. Her sister, who migrated to Finland as a student a few years earlier, supported her living expenses and studies in the small university town through local bank transfers from a major city in Finland. She kept receiving remittances from her sister until she found a part-time cleaning job. Despite the absence of any formal agreement to reciprocate the care she had received, she aided her sister during a period of unemployment, representing her as an actor in the moral economy of care circulation (Solari 2019). At the time, Mah Jabeen was working full-time as a cleaner after relocating to a larger city in Finland upon completing her studies.

Pramod and Mah Jabeen's examples reconfirm the asymmetrical nature of reciprocity over the life course of transnational families (Dankyi et al. 2017). However, both examples emphasise the need to rethink the rigid categorisation of reverse care as strictly bidirectional or multidirectional cross-border flows. These cases illustrate translocal reverse economic care, where financial assistance is provided by a family member already residing in the migrant's destination country. This eliminates the need for money to physically cross borders, enriching current understanding of reverse remittances and care circulation.

4.1.3 | External Factors and Socioeconomic Backgrounds Influencing Reverse Remittance Flows

As for the amounts and frequencies, different banking facilities in India and Pakistan are one of the external factors that impact their remittance practices. Such differences explain why Pakistanis received bigger amounts and at lower frequencies than their Indian peers. The number of Indian respondents who received remittances for a year or more is almost double that of Pakistanis. Greater access to education loans facilitated the long-term financing of studies for Indian migrants.

This is exemplified by Narayan, who belongs to a family of five, including his grandmother, father, mother, and a sister who studies in another state in India. Narayan's family financed his education in Sweden through an educational loan, as the family's sole earner, his father, manages daily expenses and supports his sister's education in India by assisting relatives in a business back home. Narayan's studies were funded via a fixed equated monthly instalment from a bank, deposited into his Indian bank account, which he withdrew in Sweden.

Reflecting on his situation, Narayan stated, 'Everything from my Bachelor's to Master's has been on loans—borrowed money'. He received €350 monthly for 2 years before securing a job, at which point he began remitting over €1000 to help repay the loan and provide additional financial support to his family. This marks the transition from being a remittance recipient to becoming a sender.

Like Narayan's case, loans are also the reason why the number of Indians who received only from their family members is lower than that of their Pakistani counterparts. Pakistanis mainly received only from their families, in contrast. This finding reveals educational loans as an additional source of reverse remittances, uniquely accessible to student migrants. It expands the knowledge on reverse remittance sources, currently limited to migrants' properties, welfare support from their home countries, and assistance from family members (Palash and Baby-Collin 2019, 2021).

No one from Pakistan took an educational loan from a bank. The difference here is explained by Islamic prohibitions against paying interest on loans and a lack of or difficult access to educational loans in Pakistan. Differences in access to loans and religion-imposed restrictions serve as external factors that influence the amounts, frequencies, and sources of reverse economic flows among student migrants from India and Pakistan. These factors also shape the extent of reliance on family members, guiding on how religion interacts with social and cultural norms to inform moral discourses of economic transnationalism (Solari 2019; Erdal and Carling 2021).

As for why they received, daily needs and visa renewal are the basic purposes for receiving such support from back home in reverse remittances. This is exemplified by Shankar's case who comes from a family of four, with his parents in India and a brother who recently migrated to the U.S. for study purposes. Shankar, an early-career researcher from India, is currently pursuing his PhD in Finland, after completing his Master's degree. He delineated the reasons for receiving reverse economic flows in following words:

> *At the initial stage for the first 2 years, I needed to show money (...) for visa renewal. So, they [parents)] had to send it to me. I carried initially 7000 euros with me because that is the minimum they needed here. Two thousand, I had to give it back [remitted] and with €5000 I somehow managed over here in the first year. In the second year, they sent me €4000. I needed this €4000 from them even with the part-time cleaning job during my studies because I used to eat out and you know go out. But then in the third year, I was like ok I have to relax. This is not something I can afford. In the third year, I started this job [as a researcher], and the budget came in. It started becoming ok!*
>
> (Shankar, male, 28)

Shankar's case shows why socioeconomic family background is crucial in determining who receives remittances, how much, and for how long. Shankar's mother pawned her gold to obtain an informal loan, aiming to avoid the high interest rates associated with bank loans to support him. This illustrates another consequence of the structural facilities such as banking available in the country of origin.

Shankar knew that he needed to secure a permanent job with a higher salary to stop relying on support from home. This would enable him to begin remitting to return the loan his mother pawned her gold for, reaffirming that female care providers may take extreme measures to support their children (Paerregaard 2015; Petrou 2018). Similar to Narayan, Shankar's case also exemplifies that getting a job to stop relying on one's parents is a meaningful turning point in the reverse remittance-receiving practices of these international students.

Becoming self-sufficient enables students to cover their survival and visa expenses, reducing their reliance on relatives back home. This shift in dependency explains why reverse remittances stop. This pattern is further reflected in the example of Ariba. She is a Pakistani student in Sweden who reconfirmed how successfully acquiring a job can effect reverse economic flows. She added that it is the socioeconomic background of the household that influences how quickly a student migrant needs to acquire a job. Her exact words were

> *There are five people in my family. My brother, me, my younger sister, and my parents. Father is also earning, but his earnings are not as much for sending it to me or something like 'ok I can support you or something like that'. Nothing like this. He is earning just, so he can meet the expenses of the family only back in Pakistan. Brother has a job too. He is abroad for quite a while now. So, definitely, he can support me.* Where is he? *He is in Spain. Per month he could send 700–800 euros (...) until I got my first job. After that, he stopped (...) So, after that I managed myself. My brother did not have the same luxury of someone supporting him in euros during his stay in Spain until he could find a job to become self-reliant.*
>
> (Ariba, female, 25)

The difference between Shankar's and Ariba's cases lies in their household composition. Shankar's example illustrates a bidirectional flow of remittances between the origin and destination countries, while Ariba's case illustrates a multidirectional household capable of receiving support from locations beyond the home country. Her observation that her brother did not receive the same level of financial assistance underscores this distinction. Additionally, her case demonstrates how changes in household composition can influence the care circulation capabilities of transnational families. Her family transitioned from a bidirectional to a multidirectional household after her arrival in Sweden. This change in household composition results in altering the nature and extent of care circulation.

In summary, South Asian international students in Sweden/Finland received significant support in larger amounts for considerably longer periods in terms of reverse remittances. The received support generates obligations to reciprocate the favour. The external factors such as religion and access to educational loans are factors important to Pakistani and Indian students, influencing their need to rely on household members for receiving economic support in reverse. A higher number of families from Pakistan remitted to students to ensure the smooth processing of their visa renewals and to support them through their study periods as compared to the Indians. Securing employment serves as a stopping point in the flow of reverse remittances.

4.2 | Transitioning From Receiver to Sender: The Evolution of Remittance Roles

The second part of the analysis focuses on the transition in remittance relationships, examining how participants shift from receiving support to becoming senders in the second stage and later ceasing or significantly reducing their contributions in the third stage. Both Pakistani and Indian participants actively engage in transnational care networks, remitting to repay past support without formal agreements with their households.

The first half of this section outlines the patterns of remittance, including the methods used, the recipients, and the purposes of these transfers, highlighting their remittance circulation capabilities—the capacity and willingness to provide support (Carling and Hoelscher 2013). The latter half examines the variation in reciprocation between Pakistani and Indian participants and explores the reasons why reciprocation ceases at certain life stages.

4.2.1 | Patterns and Dynamics of Remittance Sending: What, When, and How

As for what they remit, all Pakistani and Indian respondents in Finland and Sweden either remit funds, carry cash or send gifts. The average amounts carried are around €2000 with a minimum amount of €500 to a maximum of €8000. The key reasons for carrying are to deliver remittances and have the necessary funds ready for their stay in the home country. Carrying cash during visits to the

home country is dominant in the remitting practices of Pakistanis. The number of Pakistani carriers is three times that of their fellow Indians. Most Indians prefer to transfer to their accounts in India before travelling or using their Finnish/Swedish bank cards in India. This once again reminds us of the stronger banking system of India in comparison to Pakistan, pointing to how external factors in terms of structural facilities impact remittance receiving but also sending.

Almost one-third of Indians reported transferring remittances to their own accounts in India. Research on remittance recipients suggests that remittances sent to household members are viewed as a measure of reciprocal obligations in economic transnationalism (Erdal and Carling 2021). In contrast, remittances sent to their own accounts in the country of origin are associated with the migrants' sense of belonging to their home country (Horn and Fokkema 2020; Rössel et al. 2023). The findings of this study show two reasons for sending to their own bank accounts.

The first factor is the considerably higher interest rate offered by savings accounts in India compared to those in Sweden or Finland. The second is that the Indian respondents can enjoy the luxury to do so because of their milder reciprocal obligations and feelings of gratitude towards their household back home. The education loans allow them a higher degree of autonomy in terms of how to spend their own money instead of fulfilling moral obligations to remit to the household members as many Pakistanis in Finland and Sweden do. This underpins the argument that remittance sending is an amalgamated product of internal factors such as family dynamics and external factors such as banking facilities.

An example of the participants who send to their own accounts is Anjali. She belongs to a family of four with a sister, mother, and father in India. She carried a loan of €8000 with her when she came to Finland. She explained that the amount lasted for a year. She successfully found a part-time job to support herself after that. She did not start remitting until she found a permanent job with a much higher annual gross salary of €47,000. Recalling Shankar and Narayan's cases, finding a job allows them to become self-sufficient. Anjali's case further corroborates that gaining self-sufficiency is the key point of transition from receiver to the sender in their lives in Finland/Sweden. Anjali explained her remittance practices by saying

> *I don't send money to my parents (...) I send money to India but only for my investment because interest is better there, yeah (...) To invest because I mean in the normal bank account, the rate of interest is focused and on a fixed deposit, it's like 6% or 7%. Here [in Finland] it is 0% or 0.1% maximum, so I would want to send money (...) I send around €1,500 every month to my own account. Yeah, but that is only for fixed deposits and investments. I have friends who send almost €1,000 or similar every month to their parents.*
>
> (Anjali, female, 27)

Unlike Anjali, a majority of participants experienced the transition immediately upon acquiring their first jobs. Those who waited to begin remitting until they secured permanent visas, jobs, or a salary increase generally come from comparatively higher socioeconomic households, which are fewer in number compared to those from relatively lower socioeconomic backgrounds. The latter group often needed to start remitting as soon as they obtained their first jobs. Depending on the urgency of their need to remit, this group typically took a settling period of about 2–3 months before they began sending funds.

According to the informal discussions, switching from receiver to sender does not imply that parents stop sending entirely. International students, despite beginning to remit, do keep receiving gifts from their family back home in the form of clothing. This makes the receiver-sender position blurry and dynamic. This receiver-sender relationship, the frequency of remitting, the remitting amounts, and the purpose for remitting all depend on socioeconomic circumstances and personal happiness.

In terms of receiver-sender relationships, mothers emerge as the primary recipients of remittances, followed by fathers, the sender's own accounts, brothers, and sisters. This underscores the significance of receiver-sender relationships as a key component of remittance practices. It also reaffirms gender as a crucial factor in transnational care dynamics. While fathers and brothers are identified as the primary remitters in reverse South-to-North flows, mothers being the leading recipients of North-to-South remittances highlights a disparity between the original providers of support and the eventual recipients of reciprocal care, underpinning the argument of care circulation.

As for the frequencies, the majority remits regularly each month or every second month. Only a minority remitted after 6 months, yearly, or lump sum amounts once or twice during their whole lives abroad. Older respondents generally remitted monthly for a significantly longer period and then stopped after bringing their families over to join them. This category belongs to those who have lived longer in Finland or Sweden.

4.2.2 | Lifecycle of Remittances: Factors Influencing Their Continuation and Cessation

This subsection shows how remittance sending practices vary during the international students' migration life courses. The switching between a sending and a receiving position, how much, to whom, and why they stop depends on what stage of lifecycle the South Asian student migrants are. Those who are youngest, jobless, or only managing to do part-time jobs with meagre salaries are either yet to remit or send as per the need of their families or after 6 months. Those staying over medium periods are still remitting and are at their highest peak of remitting. They are at a lifecycle stage where they have the highest capacity and desire or in other words circulatory capabilities to remit to return the favour. They have jobs, lower expenditures abroad, and motivation to remit to reciprocate the favour of their upbringing and the post-migration support they received.

This means that three stages of the students' remittance-sending practices can be determined, the first being when they

have odd or part-time jobs and send whatever they can afford either regularly, after 6 months, or whenever there is a desperate need. The second stage is when they are nearly settled with good stable incomes but are yet to be married and/or bring families over to Finland or Sweden. The third stage is when they have already fulfilled the needs back home and are satisfied that they have tried to/returned the favour of the support they received in reverse remittances or for their upbringing and are now married with their own children successfully brought over to Finland or Sweden. The reunification of families often increases expenses, leading them to prioritise their immediate families over extended relatives. This shift, combined with a reduced inclination to remit, frequently results in stopping remittances.

Shiv, an Indian participant in Sweden, exemplifies this pattern. With his wife and children residing in Sweden and his parents and sister in India, Shiv shared how his responsibilities toward his immediate family have influenced his remittance practices in the following exact words

> *When I came here, I brought €1300. That was the last I asked my father! I survived myself onwards. I found the job and remitted until I got married. (...) I was saving very little for myself. I was sending the larger percentage of my salary (...) also the money I sent was used majorly like to buy some stuff for my sister's marriage. (...) after that, it was my marriage (...) initially, remitted €800 euros from a €1500 [net] income (...) Later, sent around €1400–1500 monthly from a €2500 [net] salary. But later I started my own family, brought my wife over to Sweden, and bought a house here. It became very, very hard to send even 5% of my salary [back] home.*
>
> (Shiv, 34, male)

Shiv's account illustrates his progression through the three stages of remittance relationships over the course of his migration life. His journey reflects two key transitions: first, from being a remittance receiver to becoming a sender, and later, from a sender to a non-sender. This trajectory highlights the evolving dynamics of care circulation within the life course and family lifecycle of student migrants. Similarly, Haya, a Pakistani student in Sweden said that she remits regularly to cover the expenses of her siblings' education in Norway. She said

> *I support my siblings studying in Europe (...). When I came for my Master's, my parents were supporting me. I was working part-time as well. However, mainly my parents were supporting me. Similarly, after getting this job, I am supporting my siblings.*
>
> (Haya, 31, female)

Haya, an unmarried participant, belongs to a family of seven, including her parents, two siblings in Pakistan, and a brother and sister in Norway. Her behaviour aligns with the second stage of remittance senders. She carried €500 with her to Sweden when she first arrived. The amount lasted for a month. She then received 2000–3000 euros at every 5–6-month interval for a total of 30 months. She hit her transition point to become a sender from the receiver when she got her paid PhD and started remitting regularly around €1000 euros to first support one of her siblings in Norway. She then added a little more to cover the expenditure of another sibling who came to Norway at a later stage, once again displaying how the changing composition of the household impacts the amounts of monetary care (also Ariba's case above). Similar to Haya, a certain group of both Indian and Pakistani participants remit onwards to support their siblings.

Haya's example corroborates existing literature while also providing new insights. It underpins the argument that analysing care circulation over the migration life course reveals exceptions to the prevalent notion of remitting being predominantly a 'male business' within South Asian households (Cabraal and Singh 2013; Della Puppa and Ambrosini 2022). Second, while existing research emphasises that remittances between siblings are primarily for educational purposes (Butsch 2020), Haya's example contests the assumption that such support is limited to the short term.

More importantly, Haya's case also shows how support circulates to and onwards from the student migrants in Finland and Sweden. This shows the existence of a continual space of such reciprocity where receivers of reverse remittances do not remit back home to care for their parents. Household heads often tell migrants to remit to support the education of their siblings instead of remitting it back to the original supporters of the migrants' education abroad (see also the first case of Dilip). This study calls these type of remittances as 'onward remittances'. Onward remittances have the capacity to pass the reciprocation obligation onwards to others. Similar to Haya who owed her parents, her siblings now owe an obligation of reciprocity to her and their parents. Those who were once debtors have now become givers in these circumstances. The next section summarises these key findings and compares them with the existing literature to enlist the key contributions and conclude the article.

5 | Student Migrants' Roles in Transnational Family Care Circulation

This article advances our understanding of transnational care circulation through remittance exchange among those who migrated as students—and their families. Remittance practices of student migrants follow fluid and dynamic patterns. They shift between North-South, South-North, and multidirectional exchanges throughout their migration journeys. Both internal factors, such as family dynamics, and external factors, such as banking infrastructure, shape remittance practices among migrants from different origin countries (India and Pakistan). Pakistani and Indian migrants that entered Finland and Sweden as international students display variable degrees of reciprocity due to differences in religion and banking infrastructure.

Pakistani migrants, with weaker structural support in their home countries, primarily carry cash as reverse remittances from family members. In contrast, Indian migrants, benefiting from a relatively stronger banking system, receive remittances from both family members and educational loans. Consequently, Indian migrants are less reliant on household support for survival, education, and visa renewals than their Pakistani

counterparts. This reduces their familial debt and the sense of obligation compared to migrants from countries with weaker financial infrastructure.

The findings highlight fluid responsibility-sharing within transnational families. Family members often remit on behalf of household heads, and changes in household composition—such as shifting from bidirectional to multidirectional support—influence the circulation and scope of assistance. Migrants may receive funds from multiple countries, underscoring the adaptable nature of reverse remittances.

In certain circumstances, categorising remittance flows as strictly bi- or multidirectional (Bryceson 2019; Palash and Baby-Collin 2021) may oversimplify the intricate support networks within transnational families. Remittances may also flow locally—from established migrants to new students within the host country—demonstrating 'translocal reverse flows'. Migrants who once received support but have since gained financial independence are often instructed to 'remit onwards' to newer migrants rather than repaying the original supporters, creating a continuous cycle of reciprocity.

The capacity and willingness to remit evolve throughout migrants' life courses. Achieving self-sufficiency through employment marks a critical juncture where reverse remittances stop, and migrants begin to reciprocate. This shift reflects the three key stages of remittance practices observed among student migrants in Finland and Sweden: receivers at first, senders next, and often neither senders nor receivers at a later stage. Migrants assume flexible and evolving roles, frequently shifting between sending and receiving positions.

By demonstrating these dynamic roles, this study challenges prevailing narratives in remittance research, which often portray students solely as receivers of support (Mobrand 2012; Cabraal and Singh 2013; Yeboah et al. 2021). This broadens the understanding of care circulation to and from this archetypal migrant category, who simultaneously occupy multiple identities and are embedded in both transnational and local contexts. The findings advocate for a more flexible and analytical 'life course' approach that recognises student migrants as both remittance senders and receivers within transnational care circulation over the family lifecycle.

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Conflicts of Interest

The author declares no conflicts of interest.

Data Availability Statement

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

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Article III

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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

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

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

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

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.

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

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

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

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

ZAIN UL ABDIN

Based on a decade-long analysis, this dissertation examines how remittances shape the study-to-work transitions of Pakistani and Indian student migrants in Finland and Sweden. It shows that remittances are not only outcomes of integration but also forms of transnational social protection that can hinder, sustain, accelerate, or reconfigure pathways. It develops an integrated framework connecting migration decisions, family obligations, study outcomes, and post-study trajectories over time.



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