

Challenges Faced by International Students in Public Universities in Ghana

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Article Type: Research Article

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Cite as: Adzovie, R. H., Attila, F. L., & Omotosho, J. A. (2025). Challenges faced by international students in public universities in Ghana. *Higher Education Governance & Policy*, 6(1), 18-36. doi:10.55993/hegp.1653550

Access: <https://doi.org/10.55993/hegp.1653550>

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Abstract

International students enrolling in Ghanaian universities experience adaptation challenges that affect their academic, socio-cultural, and psychological well-being. The purpose of this research was to identify the challenges that international students in Ghanaian universities face during their studies. The study employed a phenomenological design using the qualitative approach. The data were collected through focus group discussions involving 16 international students. The data were audio-recorded, transcribed, and analysed using reflexive thematic analysis. The results showed that international students faced challenges such as financial, accommodation, medical, academic, and emotional. Some of the implications for counselling arising from the results included the need for public universities to streamline their scholarship processes in order to cater for more international students, offer financial literacy education, and establish emergency support funds. There should be interaction between university authorities and landlords to ensure regular and proper maintenance of accommodation facilities at affordable good prices, and make provision for early detection of emotional challenges in the form of ridicule, anxiety, loneliness, and homesickness faced by international students. Educational institutions should invest in mental health services, peer mentorship programmes, and inclusive community spaces to foster friendships and promote a sense of belonging.

Keywords: Accommodation challenge, Counselling, Emotional challenge, Financial challenge, International students and medical challenge

Introduction

Studying outside one's geographical area of origin brings many challenges to students. International students are often confronted with a multitude of challenges and hardships that can negatively affect their academic performance and personal well-being. Some common struggles include navigating language barriers, experiencing culture shock, making friends in an unfamiliar setting, securing employment, and managing stress - all of which international students must cope with in addition to their academic responsibilities (Lertora & Croffie, 2020; Wu et al., 2015). These challenges lead to some international students not being able to complete their programme of study within the stipulated time, becoming disillusioned, homesick loss of identity, health issues, low self-esteem, and acculturative stress (Kanga et al., 2017).

The burgeoning literature underscores the myriad challenges confronting international students in universities (Amponsah, 2011; Iwara et al., 2017). These students often find themselves adjusting to a new educational environment and way of life. The spectrum of challenges they encounter is broad, encompassing academic difficulties, language barriers, financial constraints, accommodation issues, social isolation, homesickness, concerns about family back home, discrimination as well as adjusting to new sociocultural norms and customs (Boafo-Arthur, 2014).

Illia and Yeboah-Antwi (2011), who studied the challenges facing students from neighbouring West African countries using a questionnaire administered to 125 international students in Ghanaian

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(Research Article) Cite as: Adzovie, R. H., Attila, F. L., & Omotosho, J. A. (2025). Challenges faced by international students in public universities in Ghana. *Higher Education Governance & Policy*, 6(1), 18-36. doi:10.55993/hegp.1653550

Received: March 10, 2025; **Revised:** April 14, 2025; **Accepted:** May 29, 2025; **(e-)Published:** June 30, 2025

universities noted that international students from the Economic Community of West African States (ECOWAS) region faced challenges with English proficiency, the Ghanaian education system, and social interactions due to cultural diversities. Boafo-Arthur (2014), Iwara et al. (2017), and Okusolubo (2018) uncovered adjustment issues related to academic rigours, communication barriers, financial stresses, accommodation challenges, as well as the sociocultural and psychological adaptations required of international students in the universities, as challenges that international students face in Ghana. Boafo-Arthur (2014) studied the challenges faced by international students in Ghana using semi-structured interview with 20 students. The results demonstrated that the international students were mainly challenged by rejection, uncertainties, and role modelling. Also, Iwara et al. (2017) sampled 367 participants from two South African universities and used mixed methods to identify the factors that hinder integration of international students into the South African culture. The results showed that the international students faced challenges such as xenophobia, cultural adjustment, language barriers and emotional challenges.

Ghanaian universities have witnessed a steady rise in international student enrolment from a total of 4,430 to 5,416 (National Accreditation Board, 2020), due to their relatively stable academic environment and growing reputation for quality education. However, despite these positive strides, international students in Ghana face a plethora of challenges such as financial, accommodation, medical, and emotional challenges. These challenges tend to hinder their academic success, social integration, and overall well-being (Sam et al., 2015).

Existing studies on international students' experiences predominantly focus on Western nations, with limited empirical studies focused on African host nations, including Ghana as hosts. While research has highlighted issues such as academic difficulties, cultural adjustment, and psychological stress among international students, there remains a paucity of scholarly literature addressing the specific challenges in Ghanaian universities. Moreover, there is limited understanding of how these challenges differ across universities in Ghana.

Without a nuanced understanding of these challenges, university administrators and policymakers may struggle to design effective support systems tailored to the needs of international students. This study, therefore, seeks to fill this critical gap by providing evidence-based insights into the key challenges faced by international students in Ghanaian public universities. By doing so, it aims to contribute to both theory and practice by offering recommendations to enhance institutional policies and student support services. While literature on their experiences is still developing, insights from broader studies offer valuable perspectives for comprehending and addressing challenges confronting international students in Ghanaian higher educational institutions. However, most of the studies conducted on international students in Ghana and elsewhere employed the quantitative approaches to arrive at conclusions (Akhtar & Kroener-Herwig, 2017; Nyarko-Sampson et al., 2021). Therefore, adopting a qualitative approach to generate more culturally nuanced insights and enhance the depth and breadth of the challenges faced by international students was advantageous.

Theoretical Framework

This paper has adopted Albert Bandura's Social Learning Theory (1969). This theory highlights the social interactions and observational learning that shape people's behaviours in social settings such as in school settings, home or the workplace (Chang et al., 2022b).

This theory is based on the idea that we learn from our interactions with others in a social context. People's behaviours in social contexts such as schools, homes, or workplaces. After observing the behavior of others, people assimilate and imitate that behavior, especially if their observational experiences are positive ones or include rewards related to the observed behavior. According to Bandura, imitation involves the actual reproduction of observed motor activities. (Bandura 1977).

SLT has become perhaps the most influential theory of learning and development. It is rooted in many of the basic concepts of traditional learning theory. This theory has often been called a bridge between

behaviourist learning theories and cognitive learning theories because it encompasses attention, memory, and motivation. (Muro & Jeffrey 2008). However, in this regard, Bandura believes that direct reinforcement could not account for all types of learning. For that reason, in his theory he added a social element, arguing that people can learn new information and behaviours by watching other people. This theory outlines three general principles for learning from others According to Bandura (2006), modelling may be used to teach many different types of behaviours. Children may observe adults reading, learners may witness demonstrations of math problems, or they may witness others presenting themselves courageously in a terrifying situation, to mention a few examples (Bandura, 2006).

Models are individuals who are being watched, and modelling is also used to describe the process of learning from these individuals. Whenever a person perceives good or favourable results in the early stage of social learning, the subsequent stages of social learning described by Bandura will take place. A teacher who perceives a class environment as engaging and informative, informed, and approves of how students behave will be more likely to want to teach a class in-world in the future, according to the research by Bandura. Their observations of other instructors' behaviour can subsequently be used to replicate the methods used by those teachers in the real world (Bandura, 1986).

According to the literature, SLT may be classified into three categories of thoughts. Observational learning is a term used to describe the process by which individuals learn through observing others in their environment. Moreover, cognitive play a major role in learning and are described as intrinsically generated motivation or reinforcement in learning theory and neuroscience. Lastly, it highlights that learning does not necessarily result in changes in behaviour, but rather mirrors the modelling process. As a consequence, Bandura developed the term "observational learning" to characterize this method of learning, and he defined the qualities of efficient observational learning as attention, retention, reciprocation, and motivation, among other features.

SLT holds that learners learn socially through observing individuals and imitating patterned behaviors. SLT posits how people learn through observing and experiencing the conduct of others as well as its results. The choice is clear: either individuals learn to copy observed behaviour and reap the advantages, or they learn not to replicate a specific action and avoid the negative aftermath. Social learning theory is characterized by the reciprocal interplay of cognitive, behavioural, and environmental variables, and it is usually seen to connect the behaviourist and cognitive theories of learning (Pajares, 2004).

According to SLT, learning occurs most effectively in social circumstances when it is accompanied by observation, imitation, and modelling. At the time of its inception, social learning theory offered a challenge to the traditional assumptions of behaviourism as well as its anticipated limitations. Further diverging from the core beliefs of behaviourism is the emphasis placed on the significance of cognitive processes, which was previously overlooked in the central concepts of behavioural theories, as well as the promotion of the critical role played by cognitive methods in the processes of learning. It is the notion of Bandura that learning does not always manifest as a direct outcome of direct encounters, but rather as a result of applying the rules of observation and imitation that serves as the cornerstone of social learning theory (Martinez, 2017).

The theory (SLT) offers a useful framework for understanding the challenges faced by international students in public universities in Ghana. According to SLT, individuals learn by observing and imitating the behaviors of others, especially when positive outcomes are associated with these behaviors. For international students in Ghana, adjusting to new academic and cultural environments often involves learning through observation (Gyasi-Gyamerah et al., 2024). They observe local students and faculty to understand academic expectations, social norms, and patterns of interaction, adopting behaviors that align with their new environment.

In addition, SLT emphasizes the role of cognitive processes like attention, memory, and motivation in learning. International students may face cognitive and motivational challenges as they adapt to unfamiliar educational structures, language barriers, and teaching methods. Their motivation is influenced by intrinsic rewards (e.g., personal satisfaction) and extrinsic rewards (e.g., academic

success). However, these challenges may affect their ability to stay motivated and engaged, especially when confronted with difficulties in communication or social integration.

The concept of modeling is central to SLT, where individuals learn by observing others who act as role models. In the case of international students, local students and faculty serve as models for adapting to the educational and social environment. However, if these students feel excluded or unable to connect with their local counterparts, finding suitable role models may become a challenge. This can hinder their ability to learn effective coping mechanisms and strategies for success.

SLT's focus on the reciprocal interplay of cognitive, behavioral, and environmental factors provides further insight into the difficulties international students face. Their behavior may be influenced by unfamiliar teaching methods, academic expectations, and social interaction styles. Additionally, cognitive challenges arise from adjusting to a new educational system and overcoming language barriers. Environmental factors, such as cultural differences and limited social networks, further complicate their adaptation process.

Key concepts applicable to international students include the theory helped explain how socio-cultural differences created challenges for international students as they navigate social norms, academic expectations and ways of communication and interactions by use of the local language within the Ghanaian university settings. Also, observing and interacting with Ghanaian students influenced the international students' socialcultural adjustment, academic performance, and total experiences while enrolled in Ghanaian public universities (Chang et al., 2022b; Engel et al, 2024).

In addition, the various social support systems available to international students, such as international student associations, organizations and mentorship programmes significantly impact their social success and academics success. Through modelling, the Ghanaian students served as models for international students, influencing their social behaviours, socio-cultural adjustments and academic performance (Chang et al., 2022b; Engel et al, 2024). They made friends and interacted with the local students within and outside the lecture times and non-official fora. The international students further employed vicarious learning as connect with former Ghanaian students with whom they share aspirations, share common aspirations and values and exchange strategies for overcoming challenges and achieving success during their studies in Ghana.

Through self-efficacy, the belief in their own abilities helped international students in their capacity to succeed academically and socially in their new environment. International students' self-efficacy was influenced by their interactions with Ghanaian students, academic advisors, counsellors and staff.

By applying Social Learning Theory, a deeper understanding of how social interactions and observational learning shaped the experiences of international students in public universities in Ghana was gained. It is therefore hoped that this study will inform the development of effective support programmes and interventions to solve the unique challenges faced by international students.

Aim of the Study

The study aimed at evaluating the challenges faced by international students in Ghanaian public universities.

Research Questions

What are the financial, accommodation, medical, and emotional challenges faced by international students in Ghanaian public universities?

Method

The research employed phenomenology as the research design. Phenomenology became ideal for this study because it enabled the researchers to study the subjective experiences of the challenges faced by international students in public universities in Ghana. Three public universities were purposively

selected because they were accredited and had large numbers of undergraduate international students (Creswell, 2018). Furthermore, criterion sampling by self-selection method was employed to sample 16 participants who hailed from diverse nations (Uganda, Nigeria, North America, China and other parts of Asia) with varied backgrounds consisting of 10 males and 6 females (Krueger & Casey, 2014). The age of the sample ranged from 18 to 29. The inclusive criteria were that the participants should be a current undergraduate international student (levels 200 to 600) in a public university, enrolled in a regular programme and be above 17 years old. International students who have completed their programme of study or on distance were excluded. Distance students were excluded because most of them are less likely to experience the day-to-day social dynamics of a university, such as group work, face-to-face interactions, or participation in extracurricular activities. Written consent was obtained from the participants. The data collection was conducted through focus group discussions at confidential venues in the University of Ghana and Kwame Nkrumah University of Science and Technology, with 8 participants each. The composition included: University of Ghana (8 students), Kwame Nkrumah University of Science and Technology (5 students), and University for Development Studies (3 students). A focus group discussion guide with 5 main questions with 16 sub-questions was used to guide the data collection. The focus group discussions guide was piloted on 6 (4 males and 2 females) undergraduate international students at the University of Cape Coast. Sample questions from the focus group discussions included; “Explain some of the financial challenges you face in terms of scholarship/bursary, cost of living, financial anxiety and family demand”, “Explain the emotional challenges you face in terms of loneliness/isolation, anxiety, homesickness and identity confusion”.

The participants were assured of confidentiality and the use of pseudonyms to hide their identities. The decision to use purposive sampling was beneficial in addressing the degree of transferability of the data. Since information from the targeted group of people was focused on the sample rather than being generalized, purposeful sampling assisted in addressing transferability. To ensure confirmability, the researcher recorded every aspect of the study from start to finish so that other researchers could confirm how the study was carried out. The researcher's decision to use purposive sampling was beneficial in addressing the degree of transferability of the data. Since information from the targeted group of people was focused on the sample rather than being generalized, purposeful sampling assisted in addressing transferability. To ensure confirmability, the researcher recorded every aspect of the study from start to finish so that other researchers could confirm how the study was carried out.

The focus group discussions were audio-recorded, transcribed and analysed using the Reflexive Thematic Analysis (Braun & Clarke, 2019). These major themes were; Financial Challenges; Accommodation Challenges, Medical Challenges and Emotional Challenges of international students in public universities in Ghana. Sixteen subthemes emerged from the four major themes (Table 1).

Results

Table 1. Core themes generated during analysis

Major Themes	Sub-themes
1. Financial Challenges	<ul style="list-style-type: none"> • Scholarship Uncertainties • High Cost of Living • Family Financial Obligations • Financial Anxiety
2. Accommodation Challenges	<ul style="list-style-type: none"> • Substandard Accommodation • Lack of Proper Maintenance • Overcrowding • Unsanitary Room Conditions • Exploitation by Estate Agents
3. Medical Challenges	<ul style="list-style-type: none"> • Lack of Important Drugs • Limited Insurance Coverage • Unprofessional Behaviours of Health Personnel
4. Emotional Challenges	<ul style="list-style-type: none"> • Climate Difference • Loneliness and Isolation • Homesickness • Identity Conflicts

Financial Challenges

Scholarship Uncertainties

Results from the study indicate that international students face financial challenges in public universities in Ghana because of scholarship uncertainties, high costs of living, family financial obligations, and financial anxiety. The commonest financial challenge that students faced was scholarship uncertainties. The students described the process as fraught with extensive paperwork which were difficult to understand. Some of them shared their resentment over the scholarship process when asked, “What are some of the challenges you face with the scholarship process?”

Dealing with the scholarship system here has been one of my biggest challenges. Back in Cameroon, it was straightforward, but much more complicated here. I often feel like I constantly jump through hoops with all the paperwork to get the scholarship funds (Luna, 18, female).

The scholarship process here is very different from what I was used to back home. It took quite a while to understand how things work and eventually get my needed assistance. It turned out to be more complicated than I had anticipated (Kleman, 21, female).

High Cost of Living

In other cases, international students stated that the rising cost of living in Ghana places a financial burden on them and their studies. They stated that rent and food were expensive in the country. They also expressed their discontent with food and other services were being sold to them at higher prices than local students. Some students pointed out:

The expense of living is more than I anticipated. Everything seems to be more expensive, including rent and food. It is incredibly challenging to operate on a student budget, you know? (Willow, 28, male).

The cost of living in Ghana is expensive. International students often pay higher prices for goods and services than local students. It feels like sellers sometimes take advantage of us. (Yuri, 23, male)

As international students, sellers often increase our prices when we want to buy things. (Klenam, 21, female).

Family Financial Obligations

Still, other students explained that family financial obligations increased their financial stress in the universities in Ghana. They explained that they must send some scholarship funds back home to support their family. However, others stated that their families do not depend on them financially. These are some of the responses from the students about their financial challenges:

My family on the Ivory Coast sometimes needs financial assistance, and I am obligated to contribute to their support. It is difficult to combine this with my demands here in Ghana. (Klenam, 21, female)

My family does not depend on me financially. (Isabella, 26, female).

Financial Anxiety

Additionally, financial anxiety was a recurring theme, with the participants expressing deep concern over their ability to manage their expenses. One of them said:

Honestly, the financial anxiety is very intense. I am continually anxious about running out of money or being unable to handle unforeseen bills. It feels like a constant stressor at the back of my mind. (Wei, 21, male).

Accommodation Challenges

The study found that international students face accommodation challenges when studying in public universities in Ghana. These difficulties arose from their unfamiliarity with the local housing market, cultural differences, and language barriers. The participants in the study reported specific challenges related to substandard accommodation, poor maintenance, overcrowding, unsanitary conditions and issues with estate agents.

Substandard Accommodation

The respondents reported that substandard accommodation and facilities were the most prevalent challenges. They described the accommodation facilities as having frequent power outages, inconsistent water supply, and faulty hostel facilities. These were their words:

There is poor electrical connectivity as the power usually goes off; hence, we sleep without a fan. (Petra, 29, male).

There is no running water, and the power outages in the hostel are frequent. The study areas are always noisy, making it hard to concentrate on my work. (Oliver, 19, male).

Not all the facilities in the hostels are working correctly. Sometimes, the kitchen pipes flow; other times, they do not. The handles of the water closets do not work. (Hugo, 20, male).

Lack of Proper Maintenance

Another significant challenge reported was the lack of proper maintenance. Most participants expressed that the hostel managers were focused on collecting rent rather than maintaining the facilities in the hostels. For example, they stated that damaged electrical systems, water leaks, and broken windows were common problems left unresolved despite repeated complaints. They complained about their frustration as follows:

I have changed hostels, but in my first hostel, we hardly had water, and the rooms were not well-maintained. The authorities never attended to our complaints when we reported damages or electrical faults. (Ali, 21, female).

Whenever it rains, water leaks into my room, and some louvre blades of the window are damaged and missing, causing additional problems. (Sofia, 21, female).

Overcrowding

Overcrowding was another persistent problem that affected their accommodations. The participants stated that due to the rising enrolment and limited housing supply, they often share small rooms with others, leading to a lack of privacy and reduced comfort. Several of the participants observed:

I am staying in a shared student hostel. The rooms are overcrowded, and the living conditions are not comfortable. Privacy has become a major issue for me. (Oliver, 19, male).

I thought I would share a room with one person, but then I realised I would share it with three others, making it four-in-a-room. The rooms are small. My friends have many things in the room, and it is as if they have moved all their belongings from home to the hall, something I did not expect. (Luna, 21, female).

Unsanitary Room Conditions

Nevertheless, the participants also reported unsanitary room conditions upon arrival, which added to their discomfort. Many found the rooms unclean, with dirty floors, spiderwebs, and general neglect of the hostels. Some of them expressed their thoughts about the unsanitary nature of their hostels when asked “What are some of the unsanitary room conditions you experienced?”:

We also had our rooms not cleaned before we moved in; we came to see dirty floors, spiderwebs, and unkempt room situations. We are kinder uncomfortable. (Sofia, 22, female).

I had a friend who complained of bed bugs in their rooms. When they complained to the hostel managers, they did not take her seriously, the manager thought the student was a spoilt brat, that happened in a whole semester. (sad and frowned face)...For so a whole semester she was bitten by bugs. (Lucia, 21, female).

I have to switch hostels, at some hostels hmm [mentions a hostels' name withheld], the rooms were not well cleaned before I got there.’’. (Ali, 21 female).

Exploitation by State Agents

Lastly, the participants reported difficulties working with estate agents as a significant challenge in securing accommodation. They expressed that they felt exploited by agents, due to misleading property

descriptions, unfulfilled promises and inflated prices. Some of the students related thus in response to ‘‘How has your experience with estate agents on campus been?’’

Communication with agents is slow. They post adverts on walls on the streets to advertise rooms, and I have had problems with rent and other payments they make. Finding a good site to go took a lot of time and effort. (Luna, 18, female).

Estate agents were not very helpful. They often did not attend appointments or provided inaccurate information about the properties. This made the search process stressful and time-consuming. (Willow, 28, male).

Medical Challenges

International students encountered difficulties when navigating health systems in Ghana, particularly concerning accessibility, quality and cost. In their response to the request, ‘‘Kindly share your main medical and health challenges you experience in Ghana’’ the participants shared the following related to unavailable medications, unprofessional practices, misdiagnoses, and the health impacts of climate differences.

Lack of Important Drugs

The most often mentioned problem among the participants was the lack of some necessary drugs. The students had trouble getting the same drugs they used in their own countries; hence, they had to use different brands that occasionally resulted in side effects and trouble controlling their medical issues. This is how they related their experiences with unavailable medications:

When I arrived, I was using a specific medication, but once it ran out, I could not find the same one. The alternative brand I found causes adverse reactions when I use it. (Luna, 21, female).

Managing my condition here has been challenging. The medication I require is often unavailable, and consulting a specialist who understands my condition is prohibitively expensive. (Hugo, 20, male).

Limited Insurance Coverage

Health insurance coverage was a major concern for international students. Many found that their insurance policies did not offer much coverage in Ghana, forcing them to purchase local insurance plans, which were inadequate in accessing health facilities and medications, causing them to pay out-of-pocket. They said:

Insurance coverage is a big issue for me. My Cameroonian insurance does not cover much here, so I had to get a local insurance plan. However, it is not very comprehensive. I still pay out-of-pocket for many things, which is entirely stressful. (Luna, 18, female).

My insurance from home does not cover much here, so I had to buy a local policy. However, it is not comprehensive, and I must still pay for many out-of-pocket expenses. (Willow, 28, male).

Unprofessional Behaviours of Some Health Personnels

Moreover, the participants reported encountering unprofessional behaviour from nurses and doctors at healthcare facilities, making it difficult to access healthcare. They revealed issues such as poor attitudes from healthcare professionals, long waiting times, and hospital misdiagnoses. They related their frustrations about unprofessional behaviours of health personnel at their various health facilities:

The nurses are not good for international students. They have bad attitudes and are inattentive. One day, while being injected, the nurse was on the phone, doing her own thing. (Luna, 18, female).

Yes, they talk to me nicely, but some nurses do not have time to attend to us... The doctor-patient relationship is quite different here. (Wei, 21, male).

Sometimes, I spend close to six hours before everything is concluded. It is not the best. (Ali, 23, female).
I will say the hospital process is slow. Sometimes, it is prolonged. We have to wait long before they take care of us. (John, 23, female).

One day, I was misdiagnosed and treated for malaria, which I did not have at all. No tests, nothing. (Lucia, 21, female).

Climate Difference

In addition, some respondents reported that climate differences in Ghana influenced their health. They expressed that adjusting to the changing local climate, especially during the dry season, poses a significant challenge. In their own words, this is how the climatic conditions affect one of them:

The diverse climate regions of Ghana impact my health, making me susceptible to illness; the weather in Ghana is very hot. (Diego, 24, male).

Emotional Challenges

The findings revealed that the participants faced many emotional challenges while studying in Ghana. The stress of adjusting to foreign cultural and academic surroundings resulted in loneliness, melancholy, and isolation. This was due to the students leaving their regular support systems behind. The academic performance and well-being of the students were found to be influenced by these emotional challenges. They were asked to explain their emotional challenges.

Loneliness and Isolation

Loneliness and isolation were significant emotional challenges that affected international students studying at public universities in Ghana. They stated how distance from their families and difficulties in forming friendships contributed to them feeling lonely, which affected their emotional and psychological well-being. A few of them reported their emotional challenges in these sentences.

I can identify with loneliness sometimes because my family is far away. It is not something that happens constantly. I do not have friends here, and my family is far away. Sometimes, I do not have someone to talk to, though my family has assured me that I can call them anytime. Nevertheless, it is not easy to talk to them. Loneliness is still a major challenge for me. (Mawu, 21, female).

This year, I began to feel fine. My first two years were difficult, as my classmates did not want to mingle with me. It was hard for me to find my way on campus. Emotionally and psychologically, my first two years were rough. There were about five international students who formed a company. (Ali, 23, female).

Homesickness

Some respondents expressed homesickness and a further emotional challenge they faced when studying in Ghana:

I miss my parents and home. I miss my family and friends back in Cape Verde. The time difference makes it hard to stay in touch, which makes me feel even more disconnected from home. I had high anxiety to excel and make my family proud. I also wanted to pass my exams. (John, 23, female).

I miss my friends and family, the security of knowing where I am from, and my daily routine in Angola. Being apart from my closest friends and family is difficult. (Willow, 28, male).

Identity Conflicts

Lastly, some participants expressed experiencing varying degrees of identity conflict and adapting to the new cultural environment. However, others expressed their desire to adopt a more flexible approach to overcome identity confusion. Here are some of their concerns over identity confusion:

Living in Ghana, I sometimes struggle with my identity as a Cameroonian. I feel pressure to adapt to the local culture while maintaining my cultural identity, which can be confusing and challenging. (Luna, 18, female).

I occasionally feel as though I am culturally lost here in Ghana. While here, I do not feel entirely a part of Ghanaian society or connected to my Angolan heritage. (Willow, 28, male).

Being called a Ghanaian back home by my friends is not a problem for me. (Isabella, 26, female).

Discussion

The discussions are presented under four themes based on the study's objective: to evaluate international students' challenges in public universities in Ghana. The themes identified are: financial challenges, accommodation challenges, medical challenges, and emotional challenges.

Financial Challenges

International students encounter financial difficulties that profoundly affect their academic experience and overall well-being. The study found challenges that include scholarship ambiguities, rising living expenses, familial responsibilities, and financial distress, adversely affecting the student's academic performance and general well-being. Uncertainties regarding scholarships have become a significant challenge for international students. Many students depend on scholarships for financial assistance, and any delays in disbursement might cause substantial interruptions in their studies. Previous research indicated that manoeuvring through scholarship systems with bureaucratic complexities can be challenging, thereby frequently resulting in stress and frustration (Ackah & Kuranchie, 2015; Martirosyan et al., 2019). International students often face challenges that significantly differ from their counterparts in their home countries, resulting in overwhelming and confusing feelings. Akanwa (2015) and Gopalan et al. (2019) observed that the absence of support services exacerbates these issues, leading international students to experience isolation while attempting to obtain essential resources.

The diversity of subcultures and communication hurdles inside universities might obstruct effective information dissemination, resulting in several students facing difficulty navigating scholarship processes (Gizir & Simsek, 2005). Furthermore, the high cost of living in metropolitan regions like Accra and Kumasi emerged as a significant financial challenge. Escalating inflation rates had markedly increased the prices of necessities like food and housing, exacerbating the financial pressures on students. This conclusion aligns with other research highlighting the economic challenges encountered by students in many situations (Lim et al., 2014; Smith & Khawaja, 2011). The observed discriminatory pricing practices in local markets, when international students incur higher costs for products and services, it intensify their financial challenges. This price discrimination may arise from sellers using students' international status and lack of awareness of local market prices as an opportunity for exacerbating financial strain.

Familial responsibilities impose further financial burdens on international students, many of whom experience pressure to offer monetary assistance to relatives in their home countries. This anticipation may clash with their financial requirements and exacerbate mental turmoil. Studies have demonstrated that financial obligations negatively impacted students' academic achievement and emotional well-being, resulting in heightened stress and possible burnout (Iqbal et al., 2022; Larbi et al., 2022). The need to balance personal financial obligations with familial expectations hinders students' capacity to actively participate in their academic settings, thereby affecting their college experience. The variety in family dynamics among international students indicates that financial challenges differ from student to student, emphasising the necessity for customised support services.

Financial anxiety surfaced as a widespread issue among participants, with numerous individuals voicing concerns regarding covering living expenses and unforeseen expenditures. This fear can profoundly impact students' academic performance and general well-being. Research indicates that financial stress is significantly elevated among international students, especially in contexts with inadequate support systems (Girmay & Singh, 2019; Zaoming et al., 2021). Adapting to a new financial system and the cultural norms surrounding fiscal management exacerbates their experiences. Previous studies indicate that the emotional burden of financial stress might result in suboptimal decision-making and detrimental coping strategies (Larbi & Fu, 2017).

Accommodation Challenges

One of the most urgent problems highlighted was the poor-quality housing. Many students set aside a large amount of their budgets for rent yet discover they live in poor circumstances without basic infrastructure. The fluctuating water and electrical supplies further complicates their living conditions, creating an unsuitable environment for relaxation or study. Studies confirm these conclusions: poor housing quality influences students' academic performance (Balogun et al., 2024; Bankole et al., 2019). The regular power outages and poor amenities cause tension and discomfort that affect students' well-being.

Another significant challenge emerged from the absence of a maintenance culture within the hostel administration. Many participants recounted that management regularly overlooked defective electrical systems, water leaks, and broken infrastructure. This neglect of maintenance influences the living circumstances and causes discontent among students regarding university accommodation. Previous research has also found that students frequently face more difficulties when their housing authorities fail to support them (Bampoh-Addo, 2017). Inappropriate maintenance can lead to stress, negatively impacting academic achievement, as students must navigate challenging living conditions that interfere with their studies.

Overcrowding in student accommodation is a common problem for many international students, compromising their quality of life. Rising university enrolment rates and a limited supply of homes contribute to congestion, compromising comfort and privacy in shared living quarters. Lack of personal space can create an environment conducive to stress and conflict among neighbours, thereby exacerbating the living conditions for students. Research supports these conclusions by stressing how detrimental crowded rooms are to students' mental and physical health (Gichaga, et al., 2016; Idiang et al., 2022;). Multiple roommates caused unhygienic conditions, less study time, and more stress, compromising general well-being and academic achievement. Apart from congestion, one major issue was the state of the rooms. Before moving in, many students said they arrived at their lodging to discover unhygienic living quarters, including poor flooring and insufficient cleaning. Such neglect causes bacteria and allergies, raising residents' disease risk. Previous studies have demonstrated the significance of housing providers prioritising cleanliness and implementing effective cleaning procedures, as unclean living environments have been associated with detrimental health impacts (Agbah, 2017). Maintaining a clean-living space is crucial for promoting excellent health and ensuring students can focus on their studies.

Finally, the challenges posed by estate agents were significant to international students. For individuals unfamiliar with local conventions, navigating the housing market can be particularly challenging, especially with language barriers and cultural differences. Many students reported inflated pricing and false property descriptions from estate agents, revealing a lack of trustworthiness and transparency in the housing industry. Unresponsive agents and inaccurate information create challenges that can complicate finding suitable accommodation. According to Sotomayor et al. (2022), the prevalent problem of international students' exploitation in housing transactions aggravates their difficulties locating appropriate living conditions.

Medical Challenges

International students face many challenges when attempting to navigate healthcare systems in foreign countries, which can harm their academic performance, overall well-being, and health. These issues are underscored by the results of numerous studies, which offer a more comprehensive understanding of the challenges encountered by international students in Ghana and beyond. The unavailability of essential medications is a substantial challenge for international students. In Ghana, international students reported experiencing challenges in procuring the necessary medications for chronic conditions, resulting in adverse health consequences. This issue is also reflected in a study conducted in Turkey, where international students expressed comparable frustrations regarding difficulties in accessing medication and specialist care (Masai et al., 2021). Furthermore, Zhou (2023) suggests that the intricacies of local healthcare systems have led to many international students utilising medications from their home countries. This dependence can exacerbate health issues if the necessary medications are unavailable or if the alternatives are ineffective.

Additionally, numerous international students encounter challenges regarding insurance coverage. The students' experiences underscore the frequent occurrence of high out-of-pocket expenses due to inadequate insurance coverage. According to a study conducted in the United Kingdom, international students frequently encounter challenges associated with their insurance policies, which frequently do not correspond with the services offered in their host country (Zhou, 2023). This lack of alignment can result in financial strain and discourage students from pursuing essential medical care. Masai et al. (2021) also assert that international students' access to healthcare was further complicated by a perceived

stigma associated with mental health services and a lack of awareness about available healthcare support systems.

According to the study's participants, unprofessional practices within healthcare facilities were a significant concern. Long waiting periods, poor attitudes from healthcare professionals, and misdiagnoses have been extensively documented. For example, their encounter with inattentive healthcare personnel underscores systemic issues that can undermine patient satisfaction and health outcomes. In the same vein, a study conducted among international students in Australia demonstrated that inattentiveness, cultural stigma, and language barriers frequently impede access to mental health services, thereby exacerbating feelings of isolation and distress among international students (Newton et al., 2021). The potential repercussions of misdiagnoses are particularly concerning; some of the students' experience of receiving incorrect treated for malaria and other ailments without proper testing underscores the urgent necessity of precise medical evaluations. Anoushirvani and Golaghaie (2019) have demonstrated that language barriers can result in misunderstandings between patients and healthcare providers, further complicating care delivery. Research suggests that international students frequently encounter challenges when dealing with healthcare systems unprepared to accommodate their unique requirements. They are occasionally less likely to receive the same level of care as local patients due to biases or misunderstandings (Ecochard & Fotheringham, 2017; Chen et al., 2010).

However, the influence of climate on health is an additional challenge that international students encounter. They observed that adapting to Ghana's tropical climate can increase susceptibility to maladies. Many international students encounter psychological symptoms, including anxiety and melancholy, as they adjust to new environments. This process is further complicated by cultural differences and social isolation (Anoushirvani & Golaghaie, 2019, Chang et al., 2022a).

Emotional Challenges

International students often face various emotional difficulties due to the disruption of moving to a new country for their education. The pressure of acclimating to an unfamiliar cultural and academic milieu can result in sensations of loneliness, homesickness, and isolation, mainly when support networks from one's home are remote (Ahrari et al., 2019; Bofo-Arthur, 2014). Research indicate that shifting to a new cultural environment frequently intensified these emotions, as international students experience heightened anxiety concerning language challenges, social assimilation, and academic demands (Lou & Noels, 2019; Mesidor & Sly, 2016; Zhou & Zhang, 2014). Moreover, the compulsion to achieve, driven by elevated familial expectations, might exacerbate sensations of anxiety and inadequacy (Kundu, 2019). Insufficient emotional support from host institutions such as counselling services or peer support groups can severely affect mental health and overall well-being, impeding academic and social success in new environments (Cao et al., 2021; Mesidor & Sly, 2016).

The feelings of aloneness and isolation among international students significantly impact their academic and personal lives. Participants reported sentiments of estrangement from family and a deficiency of potential friendships within the university communities. The absence of engagement with local students frequently exacerbates feelings of alienation, adversely affecting their academic and social capacity to adapt and thrive (Ackah & Kuranchie, 2015; Laufer & Gorup, 2019). Loneliness is a critical factor affecting the mental health of international students, with research demonstrating that individuals without a robust support network are more susceptible to psychological discomfort (Pedrelli et al., 2015; Ross, 2017). Some international students feel comfort in their multinational peer groups, indicating that solidarity can alleviate loneliness and isolation, while others have emotional and psychological difficulties.

The findings indicate that students suffer significant yearning and separation from their families and friends, adversely affecting their academic performance and general emotional well-being. International students frequently experienced homesickness, resulting in heightened worry regarding academic achievement and social assimilation (Azizi, 2016; Gopalan et al. 2019; Rathakrishnan et al., 2021). The emotional burden of geographical separation indicates that universities should establish robust support

systems, such as counselling services and social integration programmes, to mitigate homesickness and cultivate a sense of belonging among international students (Saravanan et al., 2019).

Furthermore, the research indicates a range of identity conceptions, experiences, challenges, and adaptations among international students within a foreign cultural context. Some students possess a stable sense of identity, while others have internal conflicts during cultural immersion. The problem of identity confusion can result in considerable emotional and psychological distress, affecting their academic performance and social interactions (Evans et al., 2018; McIntyre et al., 2018). The tales suggest that flexibility in identity perception is essential for navigating encounters overseas. Adopting a fluid identity often facilitates students' assimilation into their host environment, alleviating the emotional burden associated with identity confusion (Hu & Dai, 2021; Maeder-Qian, 2018). This facet of identity serves as a source of consistency and confidence amid their experiences, which affect their overall well-being and academic involvement. The results further showed the influence of social interactions and observational learning that shape people's behaviours in social settings such as in school settings as the international students faced and tried to immerse themselves into the local settings as they interact with the local students on campuses (Bandura, 1969).

Implications for Policy and Student Support

These implications were drawn based on the results of the study for the practice of Guidance and counselling service.

1. Financially, public universities should streamline scholarship processes for international students by offering financial literacy education, and establish emergency support funds. Additionally, institutions should collaborate with local authorities to monitor discriminatory pricing and provide guidance to protect international students from exploitation. The students should also be guided to write to seek financial support and scholarships from multi-national companies like UNESCO, and the British Council.
2. Emotionally, institutions should invest in mental health services, peer mentorship programs, and inclusive community spaces that foster friendships and a sense of belonging. Encouraging identity exploration and cultural adaptation through reflective activities and intercultural dialogue can help students manage emotional stress and identity confusion. Integrating Bandura's Social Learning Theory into support programmes by promoting peer interaction and observational learning can further enhance students' coping and adaptation strategies.
3. There must be regular interaction between the university authorities and landlords to ensure regular maintenance of facilities and good prices.
4. International students should be encouraged to register and use the National Health Insurance Scheme (NHIS) to access affordable and quality healthcare service while studying in Ghana.
5. Public universities in Ghana need to establish specialized counselling programmes that address the unique psychological and cultural adjustment challenges faced by international students, including homesickness, cultural shock, isolation, and identity conflicts, while incorporating culturally sensitive therapeutic approaches that respect diverse background and values.
6. Counselling centres in public universities in Ghana should develop more proactive mental health initiatives such as peer support groups, stress management workshop, and early intervention programmes specifically designed for international students to prevent the escalation of emotional problems into more serious psychological disorders that could negatively affect their academic success and overall well-being.

Conclusion

International students in public universities in Ghana face a myriad of challenges, primarily financial, which impact their overall academic and personal well-being. The primary financial challenges include scholarship uncertainties, high living costs, and the burden of supporting families back home, often compounded by bureaucratic complexities and cultural adjustments. Accommodation issues also pose significant challenges, with students facing substandard living conditions, maintenance neglect, and overcrowded environments that hinder their academic performance and well-being. Furthermore, medical challenges present its difficulties, ranging from unprofessional practices at medical facilities to

inadequate insurance coverage and a lack of necessary medications. These factors create a strenuous experience for international students, revealing the need for comprehensive support systems within the university campuses for international students to excel in all aspects of their academic, social and cultural life.

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The authors of the study declared the following points within the framework of the “COPE-Code of Conduct and Best Practices Guidelines for Journal Editors”

Funding: No funding was received from any institution or organisation for this study.

Acknowledgement: We gratefully acknowledge the contributions of all participants who generously gave their time and insights, making this study possible. We also extend our sincere appreciation to the individuals who assisted with data collection across the various study sites. Lastly, Frank Lamadoku Attila gratefully acknowledges the financial support received from the Ghana Education Trust Fund (GETFund) for two years of his PhD study.

Ethical Clearance: The authors received approval from their institutions.

Author Contributions: The authors contributed to the research equally.

Declaration of Conflicting Interests: The authors have no potential conflict of interest regarding research, authorship, or publication of this article.