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Work-Study-Life Balance: Challenges And Impact On Academic Performance Of Students In Higher Institutions In Imo State, Nigeria

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Abstract
This study investigated the challenges that students often face in balancing work and study, as well as their impact on academic performance, in four higher institutions in Imo State, Nigeria. A mixed-methods (quantitative and qualitative) approach was employed. Six objectives were addressed, namely, the prevalence of work-study, socio-demographics of working students, academic performance, challenges, effects on academic performance, and coping strategies. The participants were selected through purposive and snowball sampling techniques. Inclusion criteria were: being a full-time student, engagement in income income-generating activity (part-time, full-time, or self-employed) for at least 12 months. A total of 930 valid responses were analyzed. The results indicate the prevalence of self-employed (44.3%), with 43.8% of students achieving GPAs between 3.0 and 3.9. Ordinal regression revealed that full-time employment negatively affected GPA (β = -0.534, p = 0.016), while increased study hours (β = 0.703, $p < 0.001$), quality class attendance (β = 0.457, $p < 0.001$), and older age (β = 0.381, $p < 0.001$) positively influenced academic performance. The major challenges identified were physical/emotional strain (68.8%) and time conflicts (57.0%), mitigated by peer support (87.7%) and time management (69.9%). FGDs highlighted financial constraints and limited institutional support as barriers. Recommendations include flexible schedules and enhanced financial aid to support working students.

Key Words: *Work-Study-Life; Challenges; Coping Strategies; Academic Performance; Undergraduates; Imo State*

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I. Introduction

Imo State, noted as one of the states with education as its highest industry, faces economic challenges that hinder parents' ability to fully fund tertiary education, leading to widespread students' work-study initiatives. In this under-resourced region, characterized by high unemployment and poverty rates (Ebiziem et al., 2020), coupled with inadequate institutional support services (Nehemiah, 2023; Nwankwo & Omenyi, 2023), students increasingly engage in work and study responsibilities. This raises concerns regarding how students cope with the multiple roles of working and studying in this context. Combining academic with work and personal life can lead to challenges for students in tertiary education, more especially in under-resourced regions like Imo State. This aligns with the position of Noor-ul-Huda et al. (2025) that economic hardship can compel students to work to fund their studies, which in turn affects study commitments, work obligations, and personal well-being. Richardson et al. (2014) further posited that the interplay of work and study results in limited attention to academic work, lateness, or inability to submit assignments and attend classes. In most cases, the imbalance adversely affects academic performance, mental health, and overall well-being, especially amongst those studying in under-resourced areas (Samaratunga & Kamardeen, 2025).

In Imo State, where educational institutions lack support services and face resource constraints (Nwankwo & Omenyi, 2023; Nehemiah, 2023; Nwankwo & Omenyi, 2023), challenges of balancing work and study are particularly pronounced, yet research on students' work-study life is scarce. Most of the existing studies (Richardson, Evans & Gbadamosi, 2014) have been conducted outside Nigeria. To the best of our knowledge, only few (Omonijo et al., 2015; Gbadamosi et al., 2016; Oludayo et al., 2020; Sinmileoluwa, Onibokun & Abiodun, 2020) focused on higher educational institutions in Nigeria and none in Imo State. Hence, the a need to empirically examine the issue to address the existing gap.This study aimed to explore

students' work-study-life balance in selected universities in Imo State, Nigeria, specifically to examine the prevalence of work-study involvement, identify challenges, assess impacts on academic performance, and identify coping strategies. The following research questions were posed:

i. What is the prevalence of work-study involvement among students in selected tertiary institutions in Imo State?
ii. What are the socio-demographic characteristics of work-study students?
iii. What is the academic performance of the students involved in work and study?
iv. What are the primary challenges faced by working students in balancing academic and work responsibilities?
v. How does work-study involvement impact students' academic performance in the study area?
vi. What coping strategies do students employ to manage work-study-life balance?

II. Literature Review

Prevalence of Work-Study among Students in Higher Education

Student employment, a growing global trend, is driven by socio-economic factors, particularly in developing countries like Nigeria, where students work to offset financial constraints (Neyt et al., 2019; Omonijo et al., 2015; Tumin et al., 2020). In developed nations, such as the USA and UK, 50–60% of students work part-time or full-time to manage high tuition and living costs (Richardson et al., 2014; Thies, 2023). In Nigeria, poverty, limited scholarships, and the need to supplement family income push students into casual or low-income jobs (Oludayo et al., 2014; Ilori & Akerele, 2024; Buabeng & Amo-Darko, 2024; Cieslik et al., 2021; Mélodie, 2023). Unlike developed countries with structured work-study programmes (Russell et al., 2025), Nigerian institutions, including those in Imo State, lack such support, thereby raising concerns that necessitate this study.

Balancing work and study commitments is important because a well-managed work-study-life balance helps students to perform well academically by allowing them to allocate enough time for their lectures, tests, examinations, and skills development (Wilson, Joiner & Abbasi, 2021). Secondly, it can contribute to psychological well-being, because students who maintain a healthy balance are less likely to suffer burnout, stress, or anxiety caused by role conflict and work overload (Allen et al., 2000). Effective work-study-life balance enhances academic performance, psychological well-being, and transferable skills such as time management (Allen et al., 2000; Kossek & Ozeki, 1998; Wilson et al., 2021; Okolie et al., 2023).

Socio-Demographic Characteristics of Working Students

The rate of work-study participation varies according to sociodemographic factors. According to Gbadamosi, Evans, and Obalola (2016), older and female students are more likely to work and value the skills they have learned. Socioeconomic inequality in Ghana forces female students to work to pay for their education (Buabeng & Amo-Darko, 2024). This trend may be similar in Imo State, where cultural norms compel women to undertake the cost of education. In a similar vein, Francis et al. (2025) highlight distinct findings for different student demographics in online learning settings. They pointed out that, graduate and undergraduate students, as well as those from various socioeconomic backgrounds, reacted differently to work-study balance. In particular, students from lower socioeconomic backgrounds and female students are more likely to work in order to improve their financial well-being and reduce financial pressures

Academic Performance

Academic performance has been defined by various authors in different ways. Carroll and Garavalia (2004) define academic performance as the measurement of students' ability to complete their studies, typically assessed through final course grades and grade point averages. This quantifiable approach provides a standardized method to evaluate student success within educational systems.

Further, Fenollar et al. (2007) conducted a comprehensive investigation into the factors contributing to academic achievement among university students, emphasizing the multifaceted nature of academic performance. They highlight its role as a significant indicator of students' accomplishments and overall success within the educational framework. Similarly, Alyahyan and Düştegör (2020) describe academic performance as encompassing active participation in educational activities, including consistent attendance, classroom engagement, and involvement in diverse learning experiences. These activities collectively contribute to a holistic assessment of a student's performance.

Moreover, academic performance extends beyond grades and test scores. Afzal et al. (2010) suggest that it also involves students' resilience, perseverance, and ability to overcome academic challenges, reflecting their dedication to learning. Alyahyan and Düştegör (2020) further reinforce this by characterizing academic performance as measurable outcomes, such as grades, test scores, and overall learning achievements, which demonstrate a student's mastery of the curriculum. This definition aligns well with the objectives of this study, as it captures both the quantitative and qualitative dimensions of academic performance, making it suitable for

exploring the interplay between work-study-life balance and academic outcomes among students in the context of Imo State, Nigeria.

Challenges Faced by Working Students

The challenges of achieving work-study-life balance significantly impact students' academic performance, particularly in resource-constrained settings like Imo State, Nigeria. Research shows that working long hours, irregular schedules, and unsupportive work environments exacerbate work-life conflicts, leading to stress and reduced productivity (Adisa et al., 2021). While studies like Abdulraheem (2014) identify work overload and extra-role demands as contributors to work-life imbalance among Nigerian academic staff, there is a notable gap in research focusing on students in higher institutions, especially in specific regions like Imo State. This study addresses this gap, as understanding localized challenges can inform policies to enhance students' academic success and well-being.

Role Strain Theory (Goode, 1960) provides a framework for understanding these challenges, positing that competing role demands, such as work and study, create strain when resources like time and energy are limited. Studies confirm that working students face time conflicts, financial pressures, health issues, and social isolation, all of which impair academic performance and well-being (Samaratunga & Kamardeen, 2025; Sinmileoluwa et al., 2020). In Imo State, financial constraints drive students to work, often to cover tuition and family responsibilities, yet low-paying jobs fail to alleviate these burdens (Okoh & Nwachukwu, 2024; Ogbuagu et al., 2024). This contrasts with developed nations, where financial aid and on-campus jobs mitigate such pressures (Taylor & Bobadilla, 2023).

Beyond financial strain, working students experience psychological and physical health challenges, including chronic fatigue, sleep deprivation, and anxiety, which hinder academic focus and outcomes (Mehta, 2022; Kanmodi, 2020). Prolonged exposure to these stressors may lead to burnout and mental health issues (Daanyaal, 2024). These findings underscore the need for context-specific interventions to support working students in Imo State, aligning with the study's aim to explore work-study-life balance and its impact on academic performance.

Effect of Working and Studying on Academic Performance

Academic performance refers to the outcome of a student's efforts in examinations, reflecting their ability to demonstrate professional skills or behaviours (Okodion, 2019). Empirical studies have constantly shown a negative relationship between overwork and academic performance. In their studies, Okoedion (2019), Richardson et al. (2021), and Ogbuagu et al. (2024) revealed a negative relationship between work and scholarship performance, which manifests in students compromising scholarly excellence. Work-study initiatives can hinder students from engaging not just in schoolwork but also in social life. Work-study involvement can lead to students experiencing isolation, limited connection with peers, and a lack of meaningful social relationships with teachers and classmates (Summer et al., 2023). The negative effects of work-study life were further buttressed by the findings of Drăghici and Cazan, (2022); Mehta, 2022; Daanyaal, 2024) that work-study make students put in few hours into academics, miss classes, worn-out and conflict of time, which result in decreased comprehension, late submission of work and inability to engage in collaborative learning as well as high level of stress, burnout, depression, anxiety which in turn decrease academic performance.

However, Yanbarisova (2015) argued that the only combination of work and study that has a detrimental impact on academic achievement is full-time, non-professional employment. In Imo State, where students often work in informal sectors with inflexible schedules, these effects may be pronounced (Okoh & Nwachukwu, 2024). This aligns with the Work-Life Balance Framework (Greenhaus & Allen, 2011), that poor performance in the educational setting results from poorly managed responsibilities.

Coping Strategies for Work-Study-Life Balance

In view of the negative effects of work-study-life on students' academic performance, coping strategies for balancing work-study life are indispensable. These strategies include time management, institutional support, and social support systems, each addressing the demands of work-study-life balance in different ways.

Time management is critical for students navigating work-study responsibilities. Prioritizing tasks, setting realistic goals, and scheduling dedicated time for study, work, and personal activities help to reduce stress and role conflict (Razali et al., 2018; Wilson et al., 2021). Planners and digital scheduling applications can be used to assist students in staying focused and managing stress levels. Though there are limited studies focusing on the effectiveness of planners and digital scheduling applications among Nigerian students, available studies have shown that such scheduling tools can support students for a personalized learning experience (Khalil, Wong, Wasson, & Paas, 2024). According to Alyami et al. (2021), students who effectively manage time are in a better position to achieve academic milestones and minimize role conflict. In Nigeria, and Imo

State in particular, limited access to technology may hinder the use of digital tools, increasing reliance on manual scheduling. Flexible timetabling, online courses, and on-campus jobs help students manage academic and work demands (Aucejo et al., 2024), but Nigerian institutions, including those in Imo State, lack such initiatives, thereby exacerbating the possibility of strain for working students (Kanmodi, 2020).

Counseling and mentorship programmes provide resilience, but their scarcity in Nigeria limits their impact (Arora & Rangnekar, 2015). Social support from peers and family plays an important role in balancing work and study. Peer groups provide emotional support and shared coping strategies, promoting a sense of belonging and reducing stress (McBeath et al., 2018). Family support provides financial and emotional backing and further eases the burden of multiple roles (Pedro et al., 2024). In Imo State, high unemployment and poverty exacerbate reliance on these informal support systems (Ebiziem et al., 2020), yet limited institutional resources hinder their effectiveness (Nehemiah, 2023). The interplay of individual resilience and social support remains critical, but underexplored, in navigating work-study challenges in resource-constrained settings like Imo State, warranting further research into context-specific coping mechanisms.

Theoretical Framework

Theories of Role Conflict and Work-Life-Balance

This study is anchored on Role Strain Theory proposed by Goode (1960) and the Work-Life Balance Model by Greenhaus and Allen (2011), which provide a framework for analyzing how multiple role demands can create strain and how effective resource management can mitigate conflict. Role Strain Theory posits that individuals who manage multiple roles face strain especially when resources are not sufficient, leading to stress and reduced performance. The Work-Life Balance Model emphasizes the importance of balancing responsibilities in different settings to prevent negative outcome, such as work-related stress that can affect academic performance.

The Work-Life Balance model builds on the theory of role conflict by highlighting the importance of balance between work and other aspects of life, including education. The model posits that balance entails effectively managing responsibilities and resources to avoid negative outcome, where tension in one area affects another adversely (Greenhaus & Allen, 2011).

While students in tertiary education institutions in Imo State tend to struggle with economic hardship and a lack of institutional support, structural issues like tight academic schedules, including attending classes and completing assignments, and inadequate financial aid may likely make role conflicts worse. In this context, role strain can lead to stress, exhaustion, and low performance.

III. Research Methodology

Study Design and Participants

The study was conducted in four tertiary institutions in Imo State, Nigeria, namely, Imo State University, Owerri, University of Agriculture, Umuagwo, Federal University of Technology, Owerri, and Alvan Ikokwu Federal University of Education, Owerri. Imo State was selected due to its unique socio-economic and institutional challenges, including limited scholarship opportunities and under-resourced tertiary institutions, as noted by Nwankwo and Omenyi (2023). These four institutions were chosen for their diverse student populations and the most widely attended government-owned institutions in the state, making them ideal for gathering data from a sizable and heterogeneous student population. The study adopts a cross-sectional research design, which allowed for the collection of data at a specific point in time to explore the work-study-life balance of students.

The target population comprised full-time students working either part-time, full-time, or self-employed, for at least 12 months, this excluded first year students. The selected fields include STEM, Social Sciences, Arts and Humanities, Business and Management, Health and Life Sciences. These were selected based on their diversity, distinct academic and professional demands. The study employed a purposive sampling technique to select students who met the inclusion criteria, and snowball sampling was used to reach additional participants through referrals. Initial participants were identified through course representatives in different departments. Snowball sampling was then used, with each participant referring other eligible participants. Through these methods, a total of 952 students were identified for the quantitative study. However, after excluding 22 incomplete or ineligible responses, 930 responses were found valid for the analysis.

Data Collection

Data were gathered from both quantitative and qualitative methods. The quantitative data were gathered through a well-structured questionnaire. The questionnaire was developed based on a literature review, and comprised 18 items across 2 sections (demographic information had 9 items, and 19 items covered work-study experiences and academic performance). The questions are mainly multiple-choice questions with some elements of a Likert scale and open-ended questions. Content validity was ensured through review by two

experts, while the questionnaire was pre-tested through a pilot study with 20 non-participating students to test for reliability, with Cronbach's alpha ($\alpha = 0.82$). The distribution was done through both on-line (google form) and face-face methods. The online survey was used to reach respondents who were not available within campus during the period of the survey. Four research facilitators and 5 research assistants were recruited and trained to administer the copies of the questionnaire. The research team monitored the data collection process, with daily debriefing sessions to collate data, address challenges, and ensure consistency. The data were collected between January and April 2025.

Furthermore, Focus Group Discussions (FGDs) were conducted in each of the institutions after the survey. Each group comprised 6-8 participants, and each interview lasted for 45–60 minutes. The inclusion criteria were the same as those of the survey. The FGDs were conducted with a semi-structured guide with 10 open-ended questions, moderated by the principal researcher. All sessions were audio-recorded with participants' permission and transcribed verbatim by an expert; notes were also taken. Sessions were held in quiet university meeting rooms, chosen by the participants in each of the institutions, and were during weekends to accommodate participants' schedules.

The quantitative data were analyzed using SPSS v. 27. Descriptive statistics (frequencies, percentages, means) were used to analyze demographic characteristics, academic performance, challenges, and coping strategies. On the other hand, ordinal regression was used to assess the impact of work-study balance on academic performance. GPA was measured through the students' self-reported GPAs. Challenges and coping strategies were captured with a structured questionnaire. Qualitative data were analyzed using thematic analysis, following Braun and Clarke's (2006) six-phase thematic analysis approach: (1) familiarization, (2) initial coding, (3) theme generation, (4) theme review, (5) theme definition, and (6) reporting. Two trained research assistants independently coded transcripts, achieving consensus through discussion to ensure reliability. Themes were aligned with the theoretical framework, such as "time conflict" (role strain) and "peer support" (balance strategy).

IV. Results And Discussion

Prevalence of Work-Study Involvement

The study reveals notable work-study involvement among students across the 4 tertiary institutions studied in Imo State, though with variations by employment type. The results are presented in Table 1.

The results show that Alvan Ikoku Federal University of Education has the highest proportion of working students (38.8%), followed closely by Imo State University (IMSU) with 36.9% students. The Federal University of Technology, Owerri (FUTO), accounts for 18.7%, while the University of Agriculture, Umuagwo, has the lowest participation rate with 5.6%.

Across the institutions, employment status varies significantly. At IMSU, 46.4% of students were engaged in part-time jobs, 44.9% were self-employed, and 8.7% had full-time jobs. Alvan Ikoku shows a similar diversity, with 41.0% in part-time jobs, 41.8% self-employed, and 17.2% in full-time employment. At FUTO, self-employment dominated (50.6%), followed by part-time jobs (44.8%), with only 4.6% in full-time jobs. The University of Agriculture, Umuagwo, shows 44.2% in part-time jobs, 36.5% self-employed, and 19.2% in full-time employment, suggesting a smaller but varied engagement.The Focus Group Discussion (FGD Question 1) provide further context. From the discussions, it was gathered that students at Alvan Ikoku and IMSU often engage in diverse work types, including part-time, full-time, and self-employment, likely due to their urban locations, which provide proximity to service sectors and job opportunities. For instance, a participant at IMSU shared, *"To support myself, I work part-time as a tutor in a primary school, run my own small business of making hair and sometimes engage in online markeing. It's tough, but these jobs help me manage."* Conversely, students at FUTO and the University of Agriculture, Umuagwo, predominantly pursue self-employment due to limited job opportunities in their more remote locations. A FUTO student noted, *"I run a laundry business of my own, it's better for me as there are no jobs available here."*

This geographical divide aligns with prior research by Reyes et al. (2019) and Russell et al. (2025), which emphasizes how location shapes work-study patterns, particularly in resource-constrained settings. These findings resonate with global trends of increasing student employment due to rising educational costs and financial necessity, as noted by Neyt et al. (2019), Tumin et al. (2020), and Oludayo et al. (2014). However, the reliance on informal work in Imo State, due to limited institutional support for structured work-study programmes, distinguishes this context from high-income regions with more formalized systems (Russell et al., 2025).

Table 1: Prevalence of Work-Study Involvement across the Institutions

Name of Institution * Employment status Crosstabulation						
			Employment status			
			Part-time job	Full-time job	Self-employed	Total
Name of Institution	Imo state University	Count	159	30	154	343
		% within Name of Institution	46.4%	8.7%	44.9%	100.0%
	Alvan Ikoku Federal University of Education	Count	148	62	151	361
		% within Name of Institution	41.0%	17.2%	41.8%	100.0%
	University of Agriculture Umuagwo	Count	23	10	19	52
		% within Name of Institution	44.2%	19.2%	36.5%	100.0%
	Federal University of Technology Owerri	Count	78	8	88	174
		% within Name of Institution	44.8%	4.6%	50.6%	100.0%
Total		Count	408	110	412	930
		% within Name of Institution	43.9%	11.8%	44.3%	100.0%

Socio-Demographic Background

Table 2 below provides an overview of the socio-demographic characteristics of the working students. The data show a predominantly female (60.9%) and single (92.9%) student population, with the majority being in their third (34.6%) or fourth (40.2%) year of study. The age distribution shows that 61.9% of participants are between 20 and 24 years old. In terms of financial support, 49.9% rely on family, while 47.1% are self-funded, with 67.7% living independently.

FGDs highlighted financial independence as a key motivator, especially for females. A 23-year-old female noted, *"I live alone and run a hairdressing business to pay fees"* (FGD Question 2). Older students with dependents (27.1%) worked full-time, with one stating, *"I'm 27, married, and work full-time to support my family and my education."*

These demographics reveal higher involvement of older and female students aligning with Gbadamosi, Evans, and Obalola (2016) study, and reflect economic pressures driving work-study decisions, consistent with previous studies (Omonijo et al., 2015; Buabeng & Amo-Darko, 2024). The predominance of female and independent students may be attributed to cultural expectations where females often receive less support for higher education compared to males due to entrenched gender bias that prioritizes boys' education in resource allocation.

Table 2: Socio-Demographic Characteristics of Working Students

Variable	Category	Frequency (n)	Percentage (%)
Gender	Female	566	60.9
	Male	364	39.1
Field of Study	STEM	195	21.0
	Social Sciences	239	25.7
	Arts and Humanities	198	21.3
	Business and Management	156	16.8
	Health and Life Sciences	142	15.3
Current Level	Year 2	234	25.2
	Year 3	322	34.6
	Year 4 and above	374	40.2
Age Category	Below 20 years	120	12.9
	20–24 years	576	61.9
	25–29 years	162	17.4
	30 years and above	72	7.7
Marital Status	Single	864	92.9
	Married	66	7.1
Have Dependents	Yes	252	27.1
	No	678	72.9
Major Source of Funding	Self-funded	438	47.1
	Parent/family	464	49.9
	Scholarship/Charity	8	0.9
	Family and scholarship	20	2.2
Living Arrangement	Live with family	300	32.3
	Not with family	630	67.7
Employment Status	Part-time job	408	43.9
	Full-time job	110	11.8
	Self-employed	412	44.3

Note. Percentages not sum to 100 due to rounding.

Academic Performance

The academic performance of the students was assessed using self-reported Grade Point Average (GPA). The descriptive statistics for the current GPA are presented in Table 3.

The data indicate that the majority of students (43.8%) had a GPA between 3.0 and 3.9, followed by those with GPAs between 2.0 and 2.9 (36.2%). A smaller proportion of students had GPAs below 2.0 (5.5%) or above 4.0 (14.5%). The mean GPA of the students is 2.67, with a median and mode of 3.00, suggesting some bias in favour of a good academic performance. The standard deviation of 0.79 indicates moderate variability in GPA scores among the students.

In the FGDs, some students attributed moderate GPAs to disciplined study habits despite work demands. A fourth-year student said, *"My current GPA is 3.2 because I try to study late after work, though it's really hard"* (FGD Question 5). This aligns with Dundes and Marx (2006), who argued that moderate employment can enhance time management without harming grades.

On the other hand, some attributed their good performance to peer support. One of the participants reported: *"My classmates and I have a deal where I pay them to do my assignment and take attendance for me when I'm not there so that I don't fail."*

The FGD responses like *"I often miss classes due to work commitments, and it affects my performance"* highlight how work reduces academic engagement, explaining the lower GPAs for some and reinforcing Greenhaus and Allen's (2011) framework on the outcome of competing demands.

Table 3: Descriptive Statistics and Frequency Distribution of Current GPA

Statistic	Value	
N	930	
Mean (M)	2.67	
Median	3.00	
Mode	3.00	
Standard Deviation (SD)	0.79	
GPA Range	**Frequency (n)**	**Percentage (%)**
Below 2.0	51	5.5
2.0 – 2.9	337	36.2
3.0 – 3.9	407	43.8
4.0 – Above 4.5	135	14.5
Total	930	100.0

Note. Percentages not sum to 100 due to rounding.

Major Challenges

The study identified several significant challenges faced by working students. As detailed in Table 4, the most prevalent challenges include: Physical and Emotional Strain (e.g., Stress and Fatigue) (26.0%); Time Conflict (Work Time Clashing with Study Time) (21.6%); Academic Workload (e.g., Many Courses, Assignments, and Projects) (20.8%).

The FGDs (FGD Question 7) confirmed these challenges, with students reporting exhaustion and time conflicts. Quotes like *"I'm tired after working six hours, then assignments pile up"* and *"My job shifts clash with lectures"* illustrate role strain (Goode, 1960). These challenges align with prior research on time management and stress highlighted by Sinmileoluwa et al. (2020).

Furthermore, limited institutional support (e.g., Funding Aid, Scholarships) recorded 20.3%, as another factor impacting work-study-life balance among students. Lack of financial aid was also cited by many: *"Scholarships help some, but I hustle without aid."*

A limited time for social life was reported at 6.0%, while poor academic support resources, such as the internet, library, and counseling, were reported at 5.4%. The qualitative data corroborate the prevalence of strain and time conflicts, illustrating their potential impact on health and academics.

The prominence of time conflicts and stress supports Ojo et al. (2014) and Sinmileoluwa et al. (2020), who identified time management and stress as critical issues in work-study involvement. Furthermore, limited institutional support aligns with Kanmodi (2020) and highlights systemic gaps in Nigeria, including Imo State, compared to developed countries like the USA and Australia, where public universities provide better support (Scott-Clayton & Minaya, 2016; Russell et al., 2025). Greenhaus and Allen's (2011) framework posits that role conflict leads to stress and reduced well-being. The identified challenges, particularly time conflicts and strain, directly reflect role conflict as articulated in Greenhaus and Allen's (2011) framework.

Table 4: Major Challenges Facing Working Students

Challenge	Frequency (n)	Percent of Responses (%)	Percent of Cases (%)
Time Conflict (work time clashing with study time)	512	21.6	57.0
Physical and Emotional Strain (e.g., Stress and Fatigue)	618	26.0	68.8

Poor Academic Support Resources (e.g., internet, library, counseling)	128	5.4	14.3
Limited Time for Social Life	142	6.0	15.8
Academic Workload (e.g., many courses, assignments, projects)	493	20.8	54.9
Limited Institutional Support (e.g., funding aid, scholarship)	481	20.3	53.6
Total	**2,374**	**100.0**	**264.4**

Note. Multiple responses were recorded therefore, percentages exceed 100%.

Effects on Academic Performance

To examine the effects of studying and working on the academic performance of students, an ordinal logistic regression model was used, with current grade point average (GPA) as the ordinal outcome variable (categorized as: Below 2.0, 2.0–2.9, 3.0–3.9, 4.0–Above 4.5). The predictors included employment status (part-time job, full-time job, self-employed; with self-employed as the reference category), gender, current academic level, age category, major study funding source, living arrangement, work days per week, work hours per day, study hours per day, and quality of class attendance.

The distribution of current GPA shows that 43.8% of students fell in the 3.0–3.9 category, while employment status was relatively balanced, with 44.3% self-employed, 43.9% in part-time jobs, and 11.8% in full-time jobs.

From the FGDs (FGD Questions 6, 8), those involved in full-time work reported grade declines, with one stating, *"My grades dropped to 2.5 because I work almost every day."* Self-employed students noted flexibility: *"I control my study time and study 4–5 hours daily, and this has helped me maintain a GPA of 3.5."* Another affirmed: *"Time management is crucial; I plan out my schedule carefully."*

These findings confirm that full-time work exacerbates role strain, reducing study time and GPA, while self-employment mitigates spillover (Greenhaus & Allen, 2011). The results align with Richardson et al. (2021) and Oludayo et al. (2014), who found no statistically significant impact on academic achievement from students who worked a few hours. Oludayo et al. (2014) found that students worked between 7 and 12 hours per week, and others worked slightly more or less.

Table 5: Case processing summary of Ordinal Regression Analysis

	N	Marginal percentage
Current GPA		
Below 2.0	51	5.5%
2.0–2.9	337	36.2%
3.0–3.9	407	43.8%
4.0–Above 4.5	135	14.5%
Employment status		
Part-time job	408	43.9%
Full-time job	110	11.8%
Self-employed	412	44.3%
Valid	930	100.0%
Missing	0	
Total	930	

The model fitting information (Table 6) revealed a significant improvement over the intercept-only model, with a chi-square value of 160.258 ($df = 11$, $p < 0.001$), indicating that the predictors collectively contribute to explaining variability in current GPA.

Table 6: Model fitting information

Model	-2 Log likelihood	Chi-square	df	Sig.
Intercept only	2032.394			
Final	1872.136	160.258	11	.000

Goodness-of-fit tests (Table 7) yielded mixed results. The Pearson chi-square statistic suggested a potential lack of fit ($\chi^2 = 2199.771$, $df = 2005$, $p = 0.001$), whereas the deviance chi-square indicated adequate fit ($\chi^2 = 1761.198$, $df = 2005$, $p = 1.000$).

Table 7: Goodness-of-fit

	Chi-square	df	Sig.
Pearson	2199.771	2005	.001
Deviance	1761.198	2005	1.000

Pseudo R-square measures (Table 8) demonstrated modest explanatory power, with Cox and Snell R^2 = 0.158, Nagelkerke R^2 = 0.175, and McFadden R^2 = 0.074, suggesting that approximately 7.4% to 17.5% of the variance in current GPA is accounted for by the model.

Table 8: Pseudo R-square

Cox and Snell	.158
Nagelkerke	.175
McFadden	.074

Parameter estimates (Table 9) highlight several significant predictors. Age category was positively associated with higher GPA categories (β = 0.381, SE = 0.093, Wald = 16.842, $p < 0.001$), indicating that students in higher age categories are more likely to achieve better academic performance. Study hours per day showed a strong positive effect (β = 0.703, SE = 0.089, Wald = 62.902, $p < 0.001$), implying that increased daily study time is linked to improved GPA. Similarly, quality of class attendance had a positive impact (β = 0.457, SE = 0.078, Wald = 33.979, $p < 0.001$), suggesting that better attendance quality enhances academic outcomes. Regarding employment status, full-time employment was negatively associated with GPA compared to self-employment (β = -0.534, SE = 0.221, Wald = 5.841, $p = 0.016$), indicating that students with full-time jobs are more likely to have lower GPA categories. Part-time employment did not show a significant effect relative to self-employment (β = -0.159, SE = 0.136, Wald = 1.360, $p = 0.243$). Other predictors, including gender, current academic level, major study funding source, living arrangement, work days per week, and work hours per day, were not statistically significant ($p > 0.05$).

Table 9: Parameter Estimates from Ordinal Logistic Regression Predicting Current GPA.

Parameter	Estimate	Std. error	Wald	df	Sig.	95% Confidence interval	
						Lower bound	Upper bound
Threshold							
(CurrentGPA = 1)	-.743	.609	1.489	1	.222	-1.937	.451
(CurrentGPA = 2)	1.992	.603	10.924	1	.001	.811	3.173
(CurrentGPA = 3)	4.374	.618	50.004	1	.000	3.161	5.586
Location							
Gender	.117	.131	.789	1	.374	-.141	.374
CurrentLevel	-.101	.083	1.473	1	.225	-.263	.062
Agecategory	.381	.093	16.842	1	.000	.199	.563
MajorStudyfundingSource	.059	.122	.232	1	.630	-.180	.297
Livingarrangement	-.142	.139	1.048	1	.306	-.413	.130
Workdaysperweek	.097	.107	.817	1	.366	-.113	.308
Workhoursperday	-.169	.104	2.631	1	.105	-.374	.035
StudyHoursperday	.703	.089	62.902	1	.000	.529	.876
Qualityofclassattendance	.457	.078	33.979	1	.000	.303	.610
(Employmentstatus=1)	-.159	.136	1.360	1	.243	-.426	.108
(Employmentstatus=2)	-.534	.221	5.841	1	.016	-.968	-.101
(Employmentstatus=3)	0^a	.	.	0	.	.	.

Coping Strategies

Participants reported employing various coping strategies to manage the dual demands of academic responsibilities and employment. Table 6 summarizes the frequency and percentage of responses, as well as the percentage of participants who endorsed each strategy.

The most commonly reported coping strategy was seeking help from peers or mentors, with 816 responses, accounting for 20.7% of total responses and endorsed by 87.7% of participants. Time management

strategies, such as scheduling, were also frequently utilized, reported by 650 participants (16.5% of responses). Access to financial aid or scholarships was another prevalent strategy, with 646 responses (16.4% of responses).

Less frequently reported strategies included peer mentorship programmes (84 responses; 2.1% of responses), extension or deferment policies (120 responses; 3.1% of responses), and practicing self-care or relaxation techniques, such as meditation (150 responses; 3.8% of responses).

The qualitative data (FGD Question 9) reveals emphases on peer support. Students relied heavily on classmates and peer networks to cope with academic demands. Support ranged from collaborative study groups to more ethically questionable practices like paying peers to complete assignments.

Excerpts from participants:

One participant reported: *"Classmates help me catch up on missed lectures."* Another participant stated: *"Being in a study group has kept me on schedule with my studies. My friends remind me about deadlines and share notes when I miss class."*

The responses also reveal that time management was critical but challenging: *"I schedule work and study, but sometimes they overlap."*

However, some reported unethical peer support, like paying fellow course mates for assignments, raising concerns about academic integrity.

My friends help me to copy notes, do my assignments, and sign attendance, but sometimes I pay them to do that for me.

Financial aid was found to help reduce work hours: *"I focus more on school work than my job because the scholarship helps me reduce financial pressure."* Another reported: *"Scholarship has been a blessing to my colleagues who are Imo indigenes. I don't have any of it because I'm an Imo indigene, so I have to hustle."*

The reliance on peers and time management aligns with McBeath, Drysdale, and Bohn (2018) on peer support but raises academic integrity concerns, a novel finding in Imo State's context. Financial aid's role in reducing work hours underscores the need for institutional support. These strategies extend the Work-Life Balance Model by highlighting context-specific mechanisms, such as informal peer networks and unethical coping, in resource-scarce settings

Table 6: Students' Coping Strategies for Balancing Work and Study

Coping Strategy	Frequency	Percentage of Responses	Percentage of Cases
Flexible class schedules (e.g., personal scheduling technique)	472	12.0%	50.8%
Access to financial aid/scholarships	646	16.4%	69.5%
On-campus part-time job opportunities	246	6.3%	26.5%
Career advising and support services	250	6.4%	26.9%
Peer mentorship programmes	84	2.1%	9.0%
Extension/Deferment policy	120	3.1%	12.9%
Time management (e.g., scheduling)	650	16.5%	69.9%
Prioritizing academic tasks	302	7.7%	32.5%
Seeking help from peers/mentors	816	20.7%	87.7%
Reducing work hours	198	5.0%	21.3%
Practicing self-care/relaxation technique	150	3.8%	16.1%
Total	3934	100.0%	

Note. Participants could select multiple coping strategies; thus, percentages exceed 100%.

V. Conclusion

This study provides insights into the challenges and impacts of involvement in work and study life on the academic performance of students in four higher education institutions in Imo State. This study reveals that work-study involvement is prevalent in the institutions, as a result of financial constraints, particularly among female, self-funded students. While most students were found to maintain moderate GPAs, full-time employment negatively impacted academic performance mainly due to time conflicts and physical strain. Peer support and effective time management were identified as the major coping strategies adopted by the students, although unethical practices such as paying peers for assignments raised academic integrity concerns.

The study provides new insights into how the interplay of geographic, economic, and institutional factors shapes work-study-life balance, and suggests the need for enhanced institutional support to mitigate role strain and promote academic success in resource-constrained settings.

VI. Recommendations

To support work-study-life balance, flexible class scheduling (e.g., online, evening, and weekend classes) and on-campus job opportunities are recommended to reduce stress from rigid off-campus work schedules. Policymakers should establish clear guidelines for flexible work-study arrangements, and employers

should align work environments with students' academic schedules. Expanding financial aid programmes in Imo State can decrease over-reliance on employment for funding education. Institutional mentoring and monitoring can address unethical practices, and enhance effective integration of work and study commitments.

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Ethical Considerations

Participants received detailed information about the study's purpose and their right to confidentiality and voluntary participation. Data were anonymized and securely stored to ensure privacy. The study obtained ethical clearance from the institutional review board (IRBs) of the researchers' institution.

Limitations of the study: The uses of snowball sampling could introduce referral bias which may limit sample diversity. However, this limitation was controlled through rigorous inclusion criteria and triangulation of quantitative and qualitative methods. Secondly, the reliance on self-reported GPA may result in potential inaccuracies due to participants' recall bias or social desirability bias, where individuals might overstate or understate their academic performance. In addition, the participants were selected based on availability. Therefore, while the sample size was sufficient for exploratory research of this nature, where official record of work-study students is lacking, it may not fully represent the broader population, thereby potentially limiting the generalizability of the findings. In other words, future research could use larger, more diverse population and objective measures of academic performance to further validate the results.

Statement of AI Use

During the preparation of this work the authors used Grammar Checker and Quillbot in order to improve grammar and readability. After using this tool/service, the authors reviewed and edited the content as needed and take full responsibility for the content of the publication.

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