

THE WORK-STUDY DILEMMA

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Abstract

The growing intersection of higher education and employment has emerged as one of the defining challenges of contemporary student life. Across the world, rising tuition fees, increasing living costs, and intense competition in labor markets have compelled students to pursue part-time or full-time jobs while continuing their studies. For students in developing economies such as Pakistan, this challenge is intensified by financial instability, limited scholarships, and the absence of institutional support mechanisms. The dual responsibility of being both a student and an employee creates constant tension, often undermining academic performance, personal well-being, and long-term professional development.

This research investigates the multifaceted realities of Pakistani students who attempt to manage academic studies and employment simultaneously. Drawing on qualitative interviews with six undergraduate students from Sindh Madresatul Islam University in Karachi, the study highlights recurring difficulties such as time management conflicts, academic strain, stress and psychological fatigue, and inadequate institutional support. Students reported working long hours, missing classes, delaying assignments, and sacrificing sleep and social activities. While employment enhanced their financial independence, professional exposure, and sense of responsibility, it also diminished academic focus and emotional stability.

The study is anchored in multiple theoretical perspectives, including Role Conflict Theory, Stress and Coping Theory, Time Management Theory, Maslow's Hierarchy of Needs, Self-Determination Theory, the Job Demands-Resources Model, Conservation of Resources Theory, and Effort-Reward Imbalance Theory. These frameworks collectively explain how conflicting roles generate stress, how lack of resources accelerates burnout, and why students prioritize short-term financial stability over long-term educational and personal growth. The Pakistani context magnifies these issues, as rigid institutional structures, inadequate mental health services, and limited policy reforms intensify the dilemma compared to developed countries.

The findings emphasize the urgent need for systemic reform. Universities should adopt flexible academic policies, evening or hybrid learning programs, and establish student counseling and support centers. Employers must recognize the

unique needs of student workers and provide flexible, part-time, or remote opportunities. Government agencies should introduce targeted scholarships, subsidies, and structured work-study programs. Without such coordinated interventions, dual-role students will continue to suffer systemic disadvantages that compromise both their academic success and the nation's broader human capital development.

INTRODUCTION

Higher education is traditionally envisioned as a phase dedicated to intellectual growth, career preparation, and personal development. However, the socio-economic realities of the 21st century have altered this narrative significantly. Across the globe, a rising proportion of university students engage in part-time or even full-time employment alongside their academic responsibilities. While this dual engagement fosters independence and professional readiness, it also creates a precarious balance between study and work, often leading to stress, reduced academic outcomes, and compromised well-being.

Global Context

- **United States:** According to the National Centre for Education Statistics (2020), 43% of full-time and 81% of part-time students are employed during their studies.
- **United Kingdom:** Research by Robotham (2008) reports that two-thirds of students work during term-time, with many exceeding 20 hours a week.
- **Australia & Canada:** Working while studying is normalized; international students are also compelled to take jobs due to high tuition fees.
- **Asia:** In countries such as India, Bangladesh, and Malaysia, rising tuition costs and limited state-funded scholarships push students into informal or low-wage employment.
- **Africa:** In Nigeria and Kenya, students often engage in self-employment and gig economy work to afford academic expenses.

Pakistan Context

- According to the Pakistan Bureau of Statistics (2023), youth unemployment rates remain around 10–11%, forcing many undergraduates into jobs.

- Rising **inflation** and **devaluation of currency** have reduced family support capacity.
- Common student jobs in urban centres include IT support, retail sales, tutoring, call centres, and freelancing.
- Many students in Pakistan work out of **financial necessity** rather than choice, unlike Western students who may work for experience or extra income.

Significance of the Problem

- Students face **academic underperformance** due to lack of preparation time.
- **Stress, anxiety, and burnout** are frequently reported outcomes.
- **Institutional insensitivity** creates rigid academic environments with no flexibility for working students.
- Long-term consequences include **dropout risk, mental health decline, and compromised career readiness**.

Literature Review

The phenomenon of balancing academic study with employment has been a subject of growing concern in global higher education, and scholars have analyzed it through multiple theoretical lenses. Role Conflict Theory, as proposed by Kahn et al. (1964), remains central to this debate. The theory emphasizes that when individuals simultaneously manage different roles, the expectations of one domain often contradict those of another. For students, academic demands such as lectures, assignments, and examinations collide with employment-related requirements like long shifts, late-night work, or unpredictable deadlines. The clash is not only temporal but also psychological, as students constantly shift between the mindset of a learner and that of an employee. Studies in the UK

and the USA confirm this dynamic, with Robotham (2008) reporting that students working more than fifteen hours a week consistently showed declines in grade performance and engagement. These findings reflect the incompatibility between the two domains, where excelling in one role almost inevitably diminishes performance in the other.

Stress and Coping Theory, advanced by Lazarus and Folkman (1984), provides a psychological explanation for how students manage this tension. Stress is not simply a reaction to external conditions but also a function of how individuals perceive their capacity to cope. Students who feel that they lack time, skills, or institutional support experience heightened stress levels. They respond through coping strategies that can either mitigate or exacerbate the problem. On the one hand, problem-focused strategies such as planning, time-blocking, and reducing work hours have proven effective in controlling stress. On the other hand, emotion-focused approaches such as listening to music, engaging in social interaction, or avoiding tasks temporarily reduce anxiety but often worsen long-term academic outcomes. Maladaptive behaviors, particularly procrastination, remain widespread and destructive. Research in South Asian contexts, including Ali and Khan (2020), confirms that students often resort to avoidance behaviors, further compounding their difficulties.

Closely linked to coping is the concept of time management. Time Management Theory (Macan, 1994) emphasizes the significance of structured scheduling, prioritization of tasks, and effective planning. Students who adhere to routines, maintain calendars, and allocate sufficient time for study and work responsibilities report lower levels of anxiety and better academic results. However, the absence of such strategies leads to missed deadlines, inadequate preparation for examinations, and chronic fatigue. Time management is particularly relevant in Pakistan, where rigid university schedules and inflexible employment contracts leave students with little room to maneuver. The inability to synchronize academic timetables with work schedules often leads to increased absenteeism and reduced motivation.

From a motivational perspective, Maslow's (1943) Hierarchy of Needs provides critical insight into why students prioritize employment. According to

Maslow, individuals must satisfy their physiological and safety needs before pursuing higher-order goals like esteem or self-actualization. For Pakistani students, financial security, food, and shelter remain pressing concerns. Employment therefore becomes a necessity to meet these lower-order needs, often delaying or even obstructing their pursuit of intellectual and professional development. Self-Determination Theory, articulated by Deci and Ryan (1985), complements this view by explaining human motivation through three psychological needs: autonomy, competence, and relatedness. Working students may gain competence through skills and income, but they lose autonomy, as rigid schedules restrict their freedom to allocate time. Relatedness is equally undermined, since their participation in peer activities, academic societies, and social gatherings becomes limited, leading to isolation and weakened academic integration.

The organizational literature extends these insights further. The Job Demands-Resources Model (Demerouti et al., 2001) emphasizes that when demands are high and resources are low, burnout is inevitable. Pakistani students exemplify this imbalance: academic demands such as frequent quizzes, assignments, and projects combine with demanding jobs that leave little time for rest. Resources such as institutional counseling, flexible schedules, or financial support are scarce, making students highly vulnerable to emotional exhaustion. Conservation of Resources Theory (Hobfoll, 1989) provides a parallel perspective by focusing on the depletion of time, energy, and finances. When these resources are consumed faster than they can be replenished, stress accumulates. Students who spend long hours in part-time jobs often report diminished concentration in class, reduced capacity for exam preparation, and emotional instability, illustrating the loss spiral predicted by Hobfoll.

Scholars have also explored the fluidity of boundaries between different life domains. Work-Life Border Theory (Clark, 2000) suggests that individuals actively manage the borders separating their professional and personal roles. However, for students, these borders are often porous and unstable. Late-night work shifts spill into early morning lectures, while academic stress undermines concentration at work. This continuous role

interference results in what the literature describes as “role overload,” where the cumulative demands of work and study exceed what an individual can reasonably manage. The Spillover perspective further elaborates on this phenomenon, demonstrating that stress, fatigue, and emotional strain in one role almost always affect performance in the other.

Economic models shed additional light on the dilemma. Siegrist’s (1996) Effort-Reward Imbalance Model demonstrates that when individuals perceive their efforts to exceed the rewards received, stress increases. Many students report that the financial compensation they receive from part-time jobs barely offsets the academic sacrifices they make, leading to disillusionment. Similarly, Becker’s (1964) Human Capital Theory views education as a long-term investment. While employment during study can provide valuable experience, premature or excessive work often distracts students from their primary investment—education itself—thereby reducing long-term returns in terms of knowledge and employability.

Empirical evidence from multiple countries illustrates both the universality and the variation of the work-study dilemma. In the United States, Carney et al. (2005) found that long working hours had a negative effect on grades but simultaneously increased employability by developing soft skills and workplace experience. In the United Kingdom, Callender (2008) noted that while students working in retail reported higher financial stability, they also experienced stress, fatigue, and reduced engagement in academic life. Research from India and Bangladesh revealed that students engaged in call center work demonstrated lower exam performance and reduced academic focus (Barkat & Arif, 2017). Pakistani studies confirm these findings. Raza and Iqbal (2019) documented that undergraduates engaged in part-time jobs frequently compromised class attendance and exam preparation, highlighting the academic cost of employment.

The psychological dimension is equally critical. According to the American College Health Association (2020), sixty percent of working students in the U.S. reported anxiety, while forty percent reported depression, figures that closely mirror Pakistani findings. Ali and Khan (2020) highlighted how Pakistani students engaged in part-time jobs

frequently experienced disrupted sleep cycles, chronic fatigue, and burnout. The psychological toll extends beyond academics, as students often report feelings of isolation, frustration, and disengagement from campus life. The dual responsibilities prevent them from participating in extracurricular activities, peer bonding, and student organizations, further limiting their sense of belonging in university.

Finally, institutional structures play a decisive role in shaping the work-study dilemma. Tessema et al. (2014) found that universities offering evening or online courses significantly improved student satisfaction and reduced stress. In Pakistan, however, higher education institutions have been slow to adapt to students’ needs. Rigid class schedules, limited financial aid, and the absence of structured counseling services exacerbate the challenges faced by working students. This institutional rigidity increases the likelihood of dropouts, perpetuating inequality and limiting access to higher education for financially disadvantaged groups.

Taken together, the literature establishes that the work-study dilemma is shaped by a convergence of psychological, economic, and institutional factors. While global studies highlight both the challenges and potential benefits of student employment, the Pakistani context amplifies the negative consequences due to economic instability and lack of systemic support. Theories such as Role Conflict, Stress and Coping, Time Management, Work-Life Border, and Job Demands-Resources collectively explain the pressures students face, while empirical studies confirm the widespread consequences of this dual role. The literature thus provides both a theoretical and empirical foundation for understanding the phenomenon, situating the present study within broader academic discourse.

Research Objectives

Identify the motivations for students to seek employment during study.

Examine academic, emotional, and social challenges faced by dual-role students.

Explore the coping mechanisms adopted by students.

Evaluate the support (or lack thereof) provided by universities and employers.

Recommend multi-level reforms at institutional, employer, and governmental levels

Research Methodology**Research Design**

The study employed a qualitative exploratory research design because the aim was to deeply understand personal experiences rather than generalize numerical data.

The research followed an interpretivist paradigm, which values subjective experiences and personal meaning-making.

A cross-sectional approach was used: data were collected at one point in time to capture current student challenges.

populations

Six undergraduate students (coded as R1–R6) were purposively selected from Sindh Maddresatul Islam University, Karachi.

Criteria:

Currently enrolled as undergraduates.

Actively working part-time or full-time during their degree.

Background diversity:

R1 – IT support assistant.

R2 – Salesperson in retail.

R3 – Freelance web developer.

R4 – Tutor and part-time call centre worker.

R5 – Data entry operator.

R6 – Night-shift customer support agent.

Data Collection

Tool: Semi-structured interview guide with 8 open-ended questions.

Sample questions:

What motivated you to take up employment while studying?

What challenges do you face balancing work and academics?

How do you cope with these challenges?

What kind of support do you receive from your university and workplace?

Mode: In-person interviews, each lasting 35–50 minutes.

Ethics: Informed consent, anonymity, right to withdraw, voluntary participation.

Data Analysis

Thematic analysis (Braun & Clarke, 2006) was applied.

Steps:

Interview transcripts were read multiple times.

Codes (e.g., “time pressure,” “financial independence,” “lack of faculty support”) were generated.

Codes were grouped into themes (time management, stress, coping, institutional support).

Themes were compared with existing theories for interpretation.

Validity was enhanced through triangulation with literature and peer debriefing with academic colleagues.

Data Analysis and Findings

Findings are presented under five themes, supported by direct quotes and mini case studies.

Motivation to Work**Financial independence:**

R1: “I wanted to support myself without asking money from my parents.”

R5: “My father’s income alone is not enough, so I contribute to family expenses.”

Professional exposure:

R2: “Having work experience before graduation will help me in job hunting later.”

R3: “Freelancing teaches me skills that are not part of the university curriculum.”

Identity and self-esteem:

Students expressed pride in being financially independent, enhancing their self-confidence.

Time Management Challenges

Overlapping deadlines: Assignments often clashed with job tasks.

R1: “Sometimes my office deadlines are on the same day as my class presentations.”

Class attendance issues:

R6: “Because of night shifts, I often miss morning classes.”

Reduced preparation time:

R2: "I rarely get proper time to prepare for midterms."

Mini Case study 1:
R6, a night-shift customer support worker, regularly misses morning lectures and relies on class notes shared by peers. His exam preparation is rushed, leading to lower grades.

Stress and Emotional Health

Sleep deprivation:

R6: "I hardly sleep 3–4 hours a night."

Fatigue and anxiety:

Coping Mechanisms

Time-blocking and discipline:

R3: "I schedule my week in advance. Even 2–3 hours of focused study help."

Recreational outlets:

R4: "Writing poetry and listening to music refreshes my mind."

Social support:

R5: "My friends share notes with me when I can't attend classes."

Mindset shift:

Some students reframed work as an opportunity for skill growth rather than a burden.

Mini Case Study 3:
R4 balanced tutoring and a call centre job by writing motivational poetry to relieve stress. Despite fatigue, he claimed that creative expression helped him maintain emotional stability.

R2: "My body feels constantly tired, and mentally I'm anxious about missing deadlines."

Isolation: Students miss family and social events.

R4: "I can't attend weddings or outings because my weekends are for office work."

Mini Case Study 2:
R2, who works in retail, reported stress peaks during exam season when work schedules are busiest. He described frequent headaches, irregular meals, and falling sick due to lack of rest.

Institutional Support

Faculty empathy:

Some professors gave extensions.

R1: "A teacher once extended the deadline after I explained my situation."

Policy gaps:

No structured evening or hybrid courses.

R5: "I wish classes were scheduled in evenings for working students."

Student demands:

More flexible academic calendars.

University-industry partnerships for student jobs.

Advice to Peers

- **R1:** "Don't take jobs that clash with your main academic hours."
- **R3:** "Freelancing is better because you control the timing."
- **R6:** "Health is more important than money. Don't ruin your sleep."

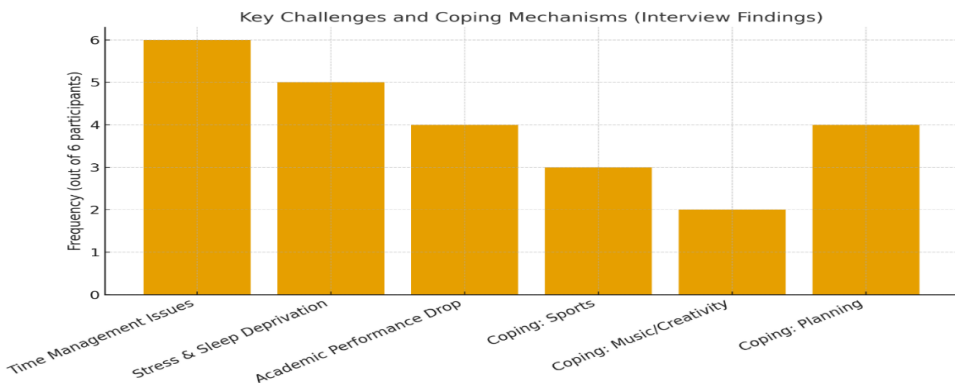


Figure 1

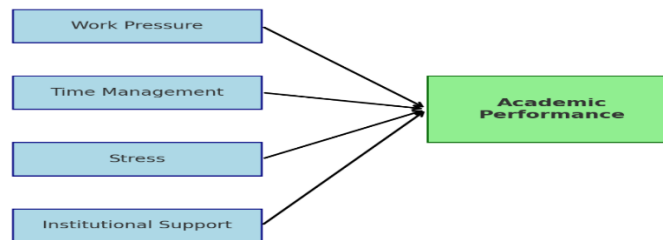


Figure 2

Link with Role Conflict Theory

- Students simultaneously occupy the role of learners and employees.
- Conflicting demands (e.g., class attendance vs. job shifts) create role overload.
- As predicted by Kahn et al. (1964), this leads to stress, absenteeism, and reduced efficiency.

Link with Stress and Coping Theory

- Stress levels are high because students perceive demands as exceeding resources.
- Coping strategies observed:
 - Problem-focused coping (time-blocking, freelancing).
 - Emotion-focused coping (poetry, music, socializing).
- However, maladaptive coping (avoiding classes, procrastination) worsens outcomes.

Link with Time Management Theory

- Students with structured routines (like R3) reported fewer negative impacts.
- Lack of time planning increased stress and absenteeism.

Integration with Other Theories

- **Maslow's Hierarchy:** Students prioritize financial security over academic self-actualization.
- **Self-Determination Theory:** Autonomy is reduced since students lack freedom over schedules.
- **Job Demands-Resources Model:** High demands with low institutional support create burnout.

- **Work-Life Border Theory:** Absence of clear separation between work and study aggravates stress.
- **Conservation of Resources Theory:** Students deplete emotional and cognitive resources, causing academic decline.

Pakistan-Specific Observations

- Students often work out of **financial necessity** rather than personal growth.
- Universities lack **systematic policies** for dual-role students.
- Unlike Western contexts, part-time jobs here are often **low-paying and exhausting**, offering minimal professional growth.

Discussion

The findings of this study confirm many aspects of global literature while also adding Pakistan-specific insights. Students experience role conflict, academic underperformance, and stress, but their struggles are the unique economic and institutional context of Pakistan.

Conclusion

This research concludes that balancing academic and work responsibilities is a multidimensional dilemma. While employment brings financial independence and practical exposure, it undermines academic achievement, emotional well-being, and social life.

• Key Findings:

- Time management difficulties are the most frequent challenge.
 - Stress and fatigue reduce both physical and mental health.
 - Institutional support remains inadequate.
 - Coping strategies vary, but only structured planning shows consistent effectiveness.
- Overall, the study emphasizes that without policy reforms and collaborative support, students will continue to face significant disadvantages in higher education.

Recommendations

For Universities

- Offer evening and weekend classes.
- Provide hybrid and online learning platforms.
- Establish student support centres (counselling, career guidance).
- Train faculty to show empathy and flexibility.
- Collaborate with industries to create student-friendly part-time jobs.

For Employers

- Allow flexible schedules for student employees.
- Introduce remote working opportunities.
- Provide internships linked with student majors.
- Reduce workload during exam seasons.

For Students

- Practice time-blocking and structured planning.
- Avoid overburdening with excessive work hours.
- Prioritize sleep and health.
- Choose flexible income sources like freelancing.

For Government

- Create scholarship programs for financially needy students.
- Develop student-friendly labour laws.
- Provide subsidies for student transportation and food.
- Promote work-study programs at national universities.

For NGOs and Civil Society

- Offer free tutoring and mentoring for working students.
- Provide financial aid schemes.

- Develop stress management workshops.
- Support career counselling initiatives.

Appendices

- Appendix A:** Interview Guide
Appendix B: Sample Interview Transcript (R2, R4 excerpts)
Appendix C: Thematic Coding Table
Appendix D: Consent Form

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