Empirical Article

Vulnerability and Well-Being: International Students' Experience in North Queensland, Australia

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Abstract

In this article, we examined the impact of COVID-19 on international students' experience and highlighted the importance of supporting this student group. We drew on findings from a mixed methods study in North Queensland, Australia. First, we discussed mental well-being and analysed how the COVID-19 pandemic has impacted individuals' mental health and well-being. We linked our analysis to international students' vulnerability and well-being, looking specifically at the

impact of financial and emotional distress. The findings of our study provided knowledge regarding the challenges international students face in North Queensland. In order to better meet the needs of international students, we argue that higher education institutions must provide tailored programs and services, including nurturing, supportive, responsive, and needs-orientated environments, to address the challenges international students face, and the mental health needs posed by the pandemic and beyond.

Keywords: COVID-19, higher education, international students, mental health, well-being, vulnerability

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International students represent one of the most relevant and biggest sojourner groups. As Neto (2020) describes, sojourners are "people who travel internationally to achieve a particular goal or objective with the expectation that they will return to their country of origin after the purpose of their travel has been achieved" (p. 457). Various scholars use the push-pull theoretical framework to explain factors influencing the decisions of students to cross national and cultural boundaries or territories of origin to study abroad (Bista & Dagley, 2015; Udah, 2021). Some students are pushed by unfavourable conditions, such as political instability and the lack of educational and employment opportunities, in their home countries. Others are pulled by better opportunities, such as quality research and education, scholarships, economic and employment opportunities, and possible immigration prospects in the host countries. For many international students who have been pushed or pulled to study abroad, their destination countries are lands of opportunity. They can further their education at a world-class institution, explore different cultures, broaden worldviews, enhance professional knowledge, learn new ways of thinking and behaving, gain globally recognised credentials and qualifications, and even solidify status on return to their countries of origin (Huang et al., 2020; Udah, 2021; Wu et al., 2015).

While most international students gain international educational experiences, it is important to emphasise that as sojourners many international students face numerous challenges and setbacks that many universities fail to recognise (Carter et al., 2017; Gautam et al., 2016; Udah, 2021). Research

indicates that studying abroad implies many adjustment challenges and problems (Altinyelken et al., 2020; Ambrósio et al., 2017; Firang, 2020; Gautam et al., 2016; Soong, 2020; Wu et al., 2015). In their study destinations, international students face unique hardships (Soong, 2020) and experience more academic and/or social difficulties than their domestic counterparts (Ambrósio et al., 2017; Firang, 2020). Despite many benefits that cross-cultural education offers, many international students have to cope with challenges associated with adjusting to a new (unfamiliar) culture, social, and educational setting (Ahrari et al., 2019; Altinyelken et al., 2020). Also, they deal with language barriers and must learn different cultural norms (Ambrósio et al., 2017). In addition, international students often experience social isolation, loneliness, homesickness, loss of interpersonal contacts, financial difficulties, discrimination, and prejudice (Ambrósio et al., 2017; Firang, 2020; Gautam et al., 2016; Soong, 2020; Wu et al., 2015). These challenges can trigger feelings of hopelessness, uneasiness, insecurity, inferiority, depression, anxiety, loss, and other mental health conditions (Carter et al., 2017; Wu et al., 2015). The challenges have significant implications for student success, retention, completion, and achievement (van Agteren et al., 2019). Thus, to improve educational outcomes and well-being for international students, universities need to support international students to cope with adjustment challenges as well as psychological distress that could lead to mental health concerns (Carter et al., 2017).

As social work researchers and scholars, we recognise the importance of promoting international students' mental health and well-being across the higher education sector. Drawing on findings from our research project examining the experiences of international students in North Queensland (NQ), Australia during the COVID-19 pandemic, this study aims to show the pandemic-induced challenges and their impact on the students' mental health. By identifying multiple stressors and risk factors, our findings hope to provide insightful knowledge regarding the unique experiences of international students and their mental health needs that must be addressed properly in institutions of higher education.

Vulnerability and Well-Being of International Students

Mental health is a state of mental well-being in which people can cope well with life stresses, realise their potential, function productively and fruitfully

at work and in their private life, and are able to contribute to their communities and the wider society (World Health Organisation, 2018). Globally, having good mental health is important and is a priority for the health agenda. Having good mental health has a huge impact on every aspect of our lives as individuals because it affects behaviour, physical health, work, and relationships, as well as the people around us (Commonwealth of Australia, 2021). However, mental well-being goes beyond the absence of mental illness. It encompasses a range of positive mental, emotional, physical, social, spiritual motivational states, relating to feeling resilient, functioning well, and being able to connect with others (van Agteren et al., 2019).

There has been an increasing focus on the primary importance of supporting and promoting the well-being of students across the higher education sector (Baik et al., 2019). This is because: first, mental well-being of students is an important public health issue (Barkham et al., 2019). Second, mental well-being strongly correlates with a student's academic performance and general study experience (Huang et al., 2020). Third, research indicates that higher education students have a higher incidence of mental health problems, experiencing high levels of psychological distress, depressive symptoms, and other mental health difficulties (Carter et al., 2017).

Compared to domestic students, international students face more difficulties (Udah, 2021), are at greater risk for poor adjustment (Ahrari et al., 2019), and are more susceptible to mental health problems and well-being issues (Huang et al., 2020). For example, the stress of high tuition fees may compound their pre-existing stress (Carter et al., 2017). Even before the COVID-19 pandemic, international students are particularly vulnerable (Altinyelken et al., 2020; Firang, 2020). A group is defined as vulnerable when they are significantly likely to experience harm while having insufficient ability or means to protect themselves (Udah et al., 2019). Factors such as language barriers, financial difficulties, cultural stress, racism, discrimination or prejudice, and poverty contribute to experiences of vulnerability among international students (Huang et al., 2020; Wu et al., 2015).

International students' vulnerability derives from their condition as migrants and their class condition as students. In times of crises, such as the COVID-19 pandemic, international students experience additional challenges due

to factors including social isolation, exclusion, marginalisation, unemployment, financial uncertainties, work visa restrictions, and lack of access to adequate resources. These additional challenges can lead to poorer mental well-being (Zhai & Du, 2020).

International students' mental well-being is an important area of interest for theory, research, and policy practice. Following Nussbaum's (2011) capabilities approach, we conceptualise international students' well-being in terms of their capabilities to achieve their potential as human beings. Assessing international students' well-being is, therefore, based on understanding their personal and social circumstances. This assessment also includes understanding the real opportunities available to them and the kind of life they can pursue and effectively are able to lead—for example, being able to study, read, socialise, work, and participate in host society life. Thus, in accordance with Nussbaum (2011), we argue that international students' well-being depends both on what they are able to do and can be in their host institutions and countries. It is living in a way worthy of human dignity and the capacity to achieve their potential as human beings (Nussbaum, 2011).

COVID-19 and International Students

The COVID-19 crisis was first reported in Wuhan, Hubei in China, in December 2019 (Cao et al., 2020). Due to its rapid spread across the globe, it was officially labelled as a pandemic on March 11, 2020. By a pandemic, COVID-19 is seen as an epidemic occurring worldwide, crossing international boundaries and affecting many people (Last, 2001). The pandemic is not just a public health emergency, but also an economic and social crisis that causes both national and international concerns. As Francis and Udah (2020) explain, "it is a health crisis with a huge impact on social and economic welfare. It is also a welfare issue with a huge impact on public health. It is a crisis like no other in modern human history, disrupting almost every aspect of our lives and society" (p. 167). The pandemic has significantly led to a spectrum of psychological, psychosocial, and economic consequences (Montemurro, 2020; Zhai & Du, 2020), transforming relationships among individuals, families, and communities (Paredes et al. 2020).

Professor Shekhar Saxena at Harvard University argues that the COVID-19 pandemic is affecting people's mental health and well-being in three ways:

First, there is the *psychological impact*, which comes from fear and uncertainty associated with the virus. During the pandemic, many people have developed a fear of getting infected or dying, and fear of the virus striking their own family members or city or country. Second, there is the *feeling of loss*. In this pandemic, many people have lost their freedom to socialise and do what they want, leaving many people more distressed, disrupted with a persistent feeling of something missing. Third, there is the *feeling of hopelessness and helplessness*, which are characteristic signs of depression. Whilst not everyone has anxiety and depression as an illness, many people have experienced stress and distress during the pandemic (Saxena as cited in Bhargava, 2020). For some international students, it has become symptomatic, and even evolved into a mental health disorder, impairing normal functioning and requiring help (Cao et al., 2020).

Indeed, the COVID-19 pandemic has brought unprecedented changes to higher education institutions worldwide, resulting in significant pressure and challenges for international students. The pandemic led higher education institutions to shutting down their campuses and suspending in-person class attendance, having consequences on day-to-day life, mental health, and well-being of international students (Soong, 2020). For many international students with pre-existing mental health needs, the closure of campuses or suspension of on-campus learning means a lack of access to resources, decreased socialisation, and exacerbated triggers of poor mental health (Cao et al., 2020).

While mental health problems are believed to exist along a continuum from mild, time-limited distress to severe mental health conditions (Patel et al., 2018), the pandemic has influenced where people are situated on that continuum (United Nations, 2020). Many international students who coped well before the pandemic are now less able to cope because of the multiple stressors generated by the pandemic (Zhai & Du, 2020). Also, international students who had few experiences of anxiety, depression, and distress before the pandemic, now experience an increase, with some developing mental health conditions (Cao et al., 2020). In addition, international students who previously had a mental health condition, now experience a worsening of their condition and reduced functioning, suffering from poor mental health and well-being (Firang, 2020).

Existing studies suggest that the changes implemented by universities to cope with the pandemic and meet government regulations impacted on

international students' mental well-being (Firang, 2020; Paredes et al., 2020; Zhai & Du, 2020). As universities transitioned to online learning, many international students felt alone and disconnected (Firang, 2020). Some reported significant distress (Zhai & Du, 2020) and compounded negative emotions (Montemurro, 2020; Paredes et al., 2020), including experiences of shock, stress, isolation, frustration, trauma, depression, anxiety, fears of contracting COVID-19, betrayal, grief, and confusion (Cao et al., 2020).

Research has shown a strong correlation between stressful life events and the incidence of mental illness (Caron et al., 2012). In fact, international students experiencing social and psychological distress are at an increased risk of suffering poor mental health and well-being (Firang, 2020), which can have detrimental effects on physical health and academic success (van Agteren et al., 2019). Psychological distress impact negatively on student success, academic performance, and learning experience (Baik et al., 2019). It is, therefore, important for higher education institutions as well as the wider communities to step up and endeavour to understand international students' unique experiences, vulnerabilities, and challenges. There is a need to become more aware of what can be done to provide timely and effective interventions for international students in order to prevent psychological distress and improve outcomes.

Research Methods and Procedures

Our research examined how COVID-19 impacted the mental health and well-being of international students in NQ, where there has been an increase in the number of international students from around the world. The research is a mixed methods study, employing quantitative and qualitative techniques. We found that combining different research techniques for data collection would provide the most pragmatic, suitable, and helpful approach for triangulation in answering the research questions (Clark & Ivankova, 2015; Creswell & Clark, 2017) and expanding the evidence base for this study (Shorten & Smith, 2017).

To understand the complexities of the issues being investigated, we adopted a sequential explanatory approach. Quantitative data were collected and analysed in the first phase and then qualitative data were collected and analysed to explain quantitative data (Shorten & Smith, 2017). The quantitative results informed the interview questions. The participants were purposefully selected in

the second, qualitative phase (Creswell & Creswell, 2018). We used understandings from participants' subjective experiences of being international students in NQ during the COVID-19 pandemic to explain in greater details the initial quantitative findings (Creswell & Creswell, 2018). The study received ethics approval from the James Cook University Human Research Ethics Committee. The criteria for inclusion were that 1) participants were international students on student visa aged 18 years and over and 2) were enrolled at a university in NQ.

Quantitative Phase: Survey (Online Questionnaire)

An online survey was first conducted to reach a wider sample of international students in NQ. The survey link was sent out to the international student population via university noticeboards, the office of international students, and community organisations. Permission/approval was sought from organisations where sites were moderated at which survey links were disseminated. The survey consisted of sixty questions. The quantitative survey collected data in different domains, including identity, ethnicity, education level, pandemic impacts and coping, social needs, socioeconomic status, and life priorities.

A total of 58 students completed the survey. Of the respondents, 15 (25.9%) reported their gender as male and 43 (74.1%) as female. In terms of age, 34 (58.6%) respondents were between 25-34 years of age; 14 (24.1%) were between 18-24 years of age; and 10 (17.2%) were between 34-45 years of age. As for marital status, 28 (48.3%) were married, two (3.5%) were engaged, 27 (46.6%) were never been married, and one (1.7%) was in a de facto relationship. The respondents come from India (n = 35), China (n = 7), Nepal (n = 3), Nigeria (n = 3), Hong Kong (n = 2), Philippines (n = 2), United Kingdom (n = 2), Ecuador (n = 1), Ghana (n = 1), Kenya (n = 1), Sri Lanka (n = 1), and United States (n = 1). As described above, the majority came from India.

Qualitative Phase: Interviews and Participants

To enhance understanding of international students' experiences during the COVID-19 pandemic, open-ended, interview questions were used for the qualitative phase to explore in more depth the initial quantitative survey findings (Creswell & Creswell, 2018). After an examination of the initial survey responses, the researchers decided on the themes that emerged from the responses. The key

themes—the impacts of the pandemic, challenges, well-being, and satisfaction—were explored in more depth with a sample of international students residing in NQ. A purposive snowball sampling method was used to recruit participants. The participants (n = 20) consisted of international students (13 females and 7 males), between the ages of 22 and 40 years.

Table 1: Demographic Information about the Interview Participants

Name (Pseudonym)	Age group	Gender	Origin country	Educational level	Arrival visa	Year arrived
Abigail	18-24	Female	India	Master's degree	Student Visa	2019
Amber	25-34	Female	India	Master's degree	Student Visa	2020
Ann	25-34	Female	India	Master's degree	Student Visa	2019
Arabella	25-34	Female	Ecuador	Master's degree	Student Visa	2017
Ashley	34-40	Female	India	Master's degree	Student Visa	2020
Camila	18-24	Female	Hong Kong	Master's degree	Student Visa	2020
Chelsea	25-34	Female	Sri Lanka	Master's degree	Student Visa	2018
Dorcas	25-34	Female	India	Doctorate	Student Visa	2019
Frederick	34-40	Male	Ghana	Doctorate	Student Visa	2017
Jeffrey	25-34	Male	India	Master's degree	Student Visa	2019
Patience	25-34	Female	India	Master's degree	Student Visa	2020
Paul	25-34	Male	India	Master's degree	Student Visa	2020
Nicole	34-40	Female	India	Master's degree	Student Visa	2013
Rachel	25-34	Female	India	Master's degree	Student Visa	2020

Rosita	25-34	Female	Kenya	Master's degree	Student Visa	2018
Sandy	25-34	Female	India	Master's degree	Student Visa	2019
Sean	25-34	Male	India	Master's degree	Student Visa	2019
Sergio	34-40	Male	India	Master's degree	Student Visa	2020
Simon	25-34	Male	Nepal	Master's degree	Student Visa	2020
Thiago	25-34	Male	England	Doctorate	Student Visa	2018

Written informed consent was obtained from each participant before participation. Also, the purpose of the study were explained to them. As Table 1 indicates, participants came from Ecuador, Ghana, Hong Kong, India, Kenya, Nepal, Sri Lanka, and England. Similar to survey respondents, more than half of the participants came from India. Participation in the study was voluntary and participants were assured of their privacy and confidentiality.

In-depth semi-structured interviews (40-60 minutes) were conducted with the participants, allowing the researchers to gain a rich understanding of participants' experiences and challenges (Patton, 2015; Udah & Singh, 2019). The interviews were exploratory and stimulated the narration of experiences that would remain unexpressed within a questionnaire format (Udah & Singh, 2019). The interview questions focused on participants' decisions to study abroad, study experiences, personal and socioeconomic conditions, satisfaction, and well-being. Most interviews were conducted and recorded via zoom, with a few face-to-face in the researchers' office while complying with social distancing guidelines. The interview data were recorded with the permission of participants and transcribed verbatim for analysis.

Thematic Analysis

Thematic analysis was used to analyse the interview data—to identify, interpret, and report common thematic elements across the data (Braun & Clarke, 2006; Cresswell & Cresswell, 2018). The data were coded using NVivo. During the coding process, the researchers searched for keywords, buzzwords, and

metaphors to support analysis and interpretation (Udah et al., 2019). Themes that emerged were related to financial challenges, unemployment or loss of income, loss of productivity, isolation, and lack of social connectedness driven largely by COVID-19 restrictions. (The themes are presented later in this article.) We drew on interview data extracted from six participants to establish and provide valuable insights into the experiences of international students during the pandemic. Participants were given pseudonyms to protect their identity. The quotes used in the following section are direct quotations and excerpts from the transcriptions of the qualitative interviews.

Findings/Results

Based on the responses of survey respondents and the accounts of several participants, many international students in NQ experienced stress and distress during the pandemic, impacting their studies and well-being. For example, survey respondents and many interview participants reported experiences of depression and anxiety. When respondents were asked in the survey as to how they felt during the pandemic, 21 (36.2%) respondents felt anxious, 14 (24.1%) lost, two (3.4%) abandoned, and six (10.3%) supported. Similarly, several participants felt anxious and helpless during the pandemic. As Sean, a Social Work student from India, explained, "They [international students] were basically struggling due to hopelessness."

When Sean arrived in Australia in 2019, he received minimal support and struggled to adjust to life because of cultural differences. He had also troubles getting to know how things work, and finding part-time job. He found it difficult and stressful when his university closed because of the COVID-19 pandemic. He was anxious and became confused about what will happen to his studies. Sean stated:

> I was a bit confused about what is going to happen like my studies and everything that I got. So, because of that, I started going down a bit. Yeah, that time, due to online education and everything, yeah, I found it difficult.

In the above quote, Sean talked about 'going down a bit.' He felt confused because of everything happening during the pandemic. His account indicated that the disruptions, pressure, and restrictions brought by the pandemic resulted in

significant social, emotional, and mental health challenges among international students. Like Sean, many participants felt anxious, confused, and down a bit emotionally. They also found things difficult and felt everything was beyond their control.

For many participants and survey respondents, the COVID-19 pandemic further exacerbated their challenges and vulnerability, impacting their mental health and well-being. For example, 56.14% (n = 32) of survey respondents extremely worried about the impact of the pandemic on their life and psychological well-being. The pandemic impact on the mental and physical health of international students in NQ was also well-illustrated in the accounts of many participants. For example, Dorcas, who is a doctoral student, considered the pandemic as having a huge impact on her studies, personal life, and mental health. While Dorcas sees herself as a studious person, she believed that the pandemic was affecting not only her work productivity and performance but also her mental health and well-being. Dorcas noted:

> I have not been able to see my family for two years. So, it has also affected my study because if I am not feeling happy here, how can I focus on my work?… I am emotionally down because I cannot meet my people, my family and I am not getting enthusiasm or motivation to continue my work. So, it is impacting my study and personal life a lot.

There is an indication in the above quote that Dorcas' productivity and performance reduced because of lack of social support, enthusiasm and motivation to continue her studies. Dorcas felt isolated and believed that visiting her family in India would re-energise her. She added:

> I am emotionally very weak…. If I would have gone to India and come back like meet them, refresh my mind, and come back; I would be more energetic or more motivated for my work.... I think a lot of dropping out of my PhD because I am more concerned about my mental health and for my well-being.

Dorcas articulations above highlighted the importance of family support for health and well-being of international students. The above quote suggested that family support could help strengthen international students' coping skills in the

face of adversity. One of Dorcas' biggest challenges in Australia was socialising and connecting with people. Dorcas articulated:

> As an international student, one of the biggest challenges I feel is connecting with people. You are from a different cultural background, different language, and worldviews but they are different. So, it has happened to me with socialising with people and I think, sometimes, I am isolated…. So, this is the main problem. I like to make friends here, local, and the main causes are language or cultural difference…. The ways people here live are quite different, and our mentality is also different that might be a reason I could not make some friends here.

While studying abroad provide opportunities to further education and international experience, Dorcas' account above suggested that it also brought challenges. For many participants in this study, language and cultural barriers were significant problems they faced in NQ. However, almost half (44.83%) of survey respondents indicated that language barrier was the most important challenge facing international students in Australia. Interview participants confirmed that language and cultural barriers could lead to isolation. Like Dorcas, many participants felt isolated and disconnected not only because of language barriers but also because they were far away from their families and close friends, ethnic community and cultural environment.

For many participants, the pandemic-induced disruptions and restrictions together with their existing challenges affected their well-being. Explaining how the COVID-19 pandemic affected her, Arabella from Ecuador stated:

> As an international student, it was very hard time for me…. I lost my job and dad, and I was not entitled to get the support the university was providing…. I felt more disconnected and was not able to travel home. It affected me financially and emotionally…. It was a huge thing. The COVID-19 thing affected me.

Arabella came to Australia, believing that her studies would be an open door for success in life. However, the pandemic hit her hard. She lost her job and her father during the peak of the crisis. Not only that she was ineligible to receive support from her university, she could not also travel home for her father's funeral.

Combined with linguistic, cultural, and financial challenges, the pandemic had a real impact on her mental health and well-being. Linking the topsy-turvy emotional rollercoaster of COVID-19-induced stress to her experience as an international student in NQ, Arabella explained that being an international student came with a package of challenges. She described international students as people in "a constant rollercoaster of emotions." Arabella elaborated:

> One day, you gonna feel like you are able to get anything that you want. You feel so capable. You feel that everything is going perfectly in your life. And tomorrow, you gonna see yourself on the floor and feel, sometimes, extremely sad, extremely useless, and extremely disappointed that you are not capable to do things because of all the things, challenges that you are facing in different aspects. Next day, you gonna laugh of that feeling—you know why, I was so sad yesterday and everything is so perfect now because then you gonna maybe receive good news about the assignment that you took. Yeah, you did that work very well and later, maybe, you gonna meet friends and you gonna share emotions. Yeah, I will say that it is a rollercoaster because you learn in a good sense and in a bad sense. All of this makes you, makes part of the experience of studying and living here.

Many participants found themselves on a similar constant rollercoaster of emotions. While 75.44% (n = 43) of survey respondents reported that they were satisfied with life in Australia, additional difficulties brought by the pandemic made many participants felt stressed and depressed. Despite pre-existing challenges of international students before COVID-19, the pandemic was sending many international students on emotional ups and downs, which were compounded by their lack of support from families, friends, and even from the government of their host countries.

The pandemic brought additional challenges to international students in NQ. According to our online survey, international students in NQ had deep concerns about their ability to pay their tuition fees. More than 72% (n = 42) of survey respondents reported that paying tuition fees and getting jobs were the most

important challenges facing international students in NQ. For example, Rosita, a female Master of Social Work student from Kenya, said:

> I think right now with the pandemic and everything, I am unable to get the tuition fees. It has been a challenge for me. It is really a challenge because before, you can get somebody from home to assist you. Right now, everybody's life is really tight and so yeah, I am thinking tuition fee is what makes it so difficult.

When COVID-19 broke out, everything Rosita was expecting crashed. She was expecting to receive support from her husband in the USA and mother in Kenya. These supports never happened. Her husband lost his job and her mother could not travel to support her. As the borders were closed and with no job, Rosita worried a lot on how to raise money for her tuition fees during the pandemic. Consequently, she found it difficult and very stressful. Like Rosita, many other participants worried about their tuition fee and being unemployed during the pandemic. Explaining how the pandemic affected her, Ann from India said:

> Yeah for me, it is financial instability because more than the pandemic in Townsville, my family was also affected in India. So, my parents were like I should try to find a good job and pay my fees. So I found it like a responsibility. So, when this pandemic came in, luckily, I had a job. I used to get to work like 20 hours a week, thankfully and I could pay like half of my fees. But then, I was always skeptical about my job whether I would get work to do and I was like always praying please: I need work because I don't want to be a burden to my parents again. I guess all international students were concerned mostly about the money and the fees we pay and how we could at least ease the burden of our parents so that would be fine as well…

Similar accounts were shared by other participants. In addition, Ann's account is consistent with the survey findings. In the survey, 45.45% (n = 25) of respondents strongly agreed that COVID-19 would decrease their income while 56.90% (n = 33) extremely worried about their finances. Given that many participants lost their part-time jobs, and had not enough income nor other sources of support in Australia during the pandemic, financial hardship meant that some of

them could not meet their daily needs nor afford basic necessities, such as food and rent. Paul, a Master of Social Work student from India, described what life had been for him as an international student:

> Being an international student coming from India, times have really been hard for me. Coming from a middle class family, I came here with an education loan. So I have to keep an eye on my expenses. Also, I can't always depend on my dad for my pocket money. It's like not very ethical of me asking for money. So what I do is I try to do like several other jobs which is why I'm working at McDonald's and also I am doing workout program for my friends and family back in India.

There is an indication, from the above quote, that Paul was struggling to make ends meet. As an international student, he earned just enough money to live on. He finds his condition very depressing. Paul added:

> It has been a depressing experience. After spending so much money, taking education loan, hoping to study at university and experience the campus life, COVID-19 shattered my dreams…. Financial stress is one of my biggest challenges since COVID-19. I do not really make a lot of money at my workplace. Sometimes, I split my money, eat less just to survive, and live a cheaper life. Back in India, I was living lavishly and eating whatever I want.

Such plights were not peculiar to Paul. Paul's account captured some of the pains and distress of international students during the COVID-19 pandemic. The overwhelming majority of the participants (95%) felt depressed and experienced high levels of psychological distress during the pandemic. The majority felt unable to support themselves financially due to the pandemic. As Paul explained, the pandemic placed international students in difficult financial positions and shattered their dreams of studying, living and working in NQ. While the pandemic did not jeopardize their study plans, financial difficulties during the pandemic added to participants' stress, depression and anxiety levels, impacting their academic performance and mental well-being.

Discussion

The inflow of international students in Australia has increased significantly. International students, most of whom are on temporary visas, accounted for approximately 30% of higher education enrolments in Australia (Dodd et al., 2021). As of September 2021, there were over 356, 143 international students in the higher education sector, representing 52% of the total population of all student visa holders studying in Australia (Department of Education, Skills and Employment, 2021). These students see Australia as a place to achieve their study abroad dreams and aspirations (Udah, 2021). The students also contribute to the diversity and internationalisation of their classrooms, campuses, and communities (Wu et al., 2015). However, the pandemic has taken its toll on international students by bringing additional challenges to them, impacting their mental health and well-being. The impact of the pandemic on the mental health and well-being of international students in NQ was well illustrated in the accounts of many participants.

The findings revealed that international students encountered different challenges and setbacks during the pandemic. The findings from the qualitative interviews with participants were consistent with the survey findings. The findings can inform higher education institutions on what can be done to support the well-being of international students. As a crucial part of students' academic success and overall study experience, identifying ways to strengthen well-being—physically, mentally, emotionally, socially, and spiritually—is therefore critical in enabling international students to cope with the challenges of study abroad and achieve their potential as human beings (Nussbaum, 2011).

As our participants' accounts indicated, international students are vulnerable to the impacts of COVID-19 due to social isolation, unemployment, financial uncertainties, work visa restrictions, marginalisation, and exclusion from government subsidies. Our findings also revealed that international students experienced substantial levels of psychological stress due to the pandemic. The emotional, social, economic, and personal challenges that several participants reported have the potential to adversely affect mental health and well-being. Therefore, there is a need for higher education institutions and policy-makers to consider the multiple stressors, challenges, setbacks, and risk factors exacerbated by the pandemic that contribute to stress and psychological distress among international students when recruiting students from overseas.

The pandemic has laid bare the vulnerabilities and structural challenges that many international students still experience when living and studying abroad. Our findings provided knowledge regarding the international students' well-being and experience and highlighted areas that deserve attention in mitigating the impact of COVID-19 on international students. As our study revealed, the stress, anxiety, and depression experienced by many participants resulted not only from their financial uncertainties and difficulties finding employment, but also from their isolation, lack of social support, family, and friends during the pandemic. The pandemic related stresses are likely to persist as long-term stressors, affecting international students' physical, cognitive, emotional, and interpersonal functioning, as well as performance (Huang et al., 2020), leading to learning difficulties and course attrition (Baik et al., 2019). Therefore, every effort should be made to respond to the mental health and well-being needs of international students.

The well-being of international students depends on a fine balance of teacher support, family support, social support, and coping strategies (Shadowen et al., 2019). Often, their families and friends are valuable sources of resilience and support in dealing with issues, such as academic challenges, language barriers, acculturation stress, financial difficulties, social isolation, discrimination, difficulties accessing resources, and other issues associated with studying and living abroad (Huang et al., 2020). Support from families, friends, teachers and university environment can help to build and strengthen their resilience, consequently enhancing their well-being. However, the lack of emotional and social support can be a risk factor for poor health and well-being among international students (Soong, 2020). A lack of support can increase risk for depression and anxiety (Shadowen et al., 2019). Depression and anxiety, resulting from the lack of social support, language barriers, and perceived discrimination, are likely to have significant impact on the academic performance, interpersonal relationships, well-being and overall study experience of international students (Huang et al., 2020). Therefore, it is important that higher education institutions support and promote the well-being of international students by enabling them to strengthen their resilience and develop inner, personal abilities (Nussbaum, 2011).

There is also a need to provide nurturing and effective supportive environment that allows them to use their abilities (Dodd et al., 2021). To do this,

however, higher education institutions need to be aware of and understand the pandemic related challenges and other potential sources of setbacks in the lives of international students. There is no doubt that unexpected events and emergencies such as the COVID-19 pandemic can make people, including international students feel anxious, and stressed, producing significant emotional effects detrimental to mental health and well-being (Commonwealth of Australia, 2021; Paredes et al., 2020). Similarly, the loss of income and social support and connectedness afforded by COVID-19 restrictions can increase risks for mental health and well-being of international students. As indicated in the accounts of many participants, a lack of social support and employment are significant risk factors for poor mental health and well-being. While their financial hardship can be linked to their loss or lack of part-time jobs during the pandemic, the lack of social and emotional support can adversely impact on their coping strategies and academic learning and engagement (Huang et al., 2020). Thus, recognising international students' risk factors can help higher education institutions to plan and provide interventions to properly address the mental health and well-being issues caused by the COVID-19 pandemic.

Higher education institutions have social and ethical responsibilities to ensure the mental health and well-being of international students. As social and emotional support is vital for student well-being and continued learning (Dodd et al., 2021), it would help also to provide a learning environment that enables international students to achieve their potential by engaging in learning that is of high quality, meaningful, genuinely relevant, and potentially transformative (Dodd et al., 2021; Udah, 2021; Zhai & Du, 2020). Given the emotional and physical impacts of the pandemic, it is important to offer supportive resources and services with multifaceted strategies to address the challenges of international students. Thus, higher education institutions need to develop and implement timely and effective well-being interventions for international students. Such interventions could be provided through intentional outreach aiming to improve access to available support services by international students with special needs and circumstances. Many participants see it as very important to supporting their well-being. Reaching out to students intentionally can help improve access to service and enable students to control their feelings and stay away from the misfortunes brought about by the COVID-19 pandemic (Zhai & Du, 2020).

In addition, the findings of this study indicated the need to ease international students' financial burden. Higher education institutions need to consider providing financial assistance and more scholarships for international students, especially for the students whose employments are restricted and who cannot receive support from both their families and governments of host countries. However, this financial support must be paralleled with culturally competent and easily accessible mental health support (Soong, 2020). Furthermore, there is a need for higher education institutions to support the language proficiency and cultural integration of international students. For some participants, their lack of English proficiency and cultural differences are barriers to their access to adequate resources and successful socialisation in NQ. This, in turn, can lead to poorer mental health, and well-being outcomes (Paredes et al., 2020; Zhai & Du, 2020). Supporting international students' language proficiency and cultural integration could enhance their academic learning, and participation in society (Wu et al., 2015). Many international students in Australia could benefit from workshops and oriental programs where they can learn about Australian culture and become familiar with colloquial English and common slang words used in Australia. Such workshops and programs can teach international students about Australian academic, social, and cultural mores for effective communication both in academic and non-academic settings (Wu et al., 2015). It is imperative to educate international students on mental health issues. Educating students on mental health issues can increase their awareness and understanding of mental health problems, enhance their ability to cope with daily life challenges, participate meaningfully in society, and encourage them to seek professional help when needed (Barkham et al., 2019). Therefore, providing mental health literacy and stress management training would be important for supporting their well-being (Dias et al., 2018) and encouraging the development of the core human capabilities (Nussbaum, 2011).

While experiences of international students may differ, from a practical standpoint, it is important that higher education institutions take a holistic—a whole-of-institution—approach to creating a supportive learning environment and address the risk factors common among them (Wright & Winslade, 2018). Taking the holistic approach requires introducing a range of programs and workshops, which include special orientation for learning and development of intercultural competence and friendship, tutoring programs to guide international students to

succeed in their academic learning, and counselling services to support their psychological stress (Wu et al., 2015). In addition to providing services targeted to international students with adjustment difficulties (Ahrari et al., 2019), creating a healthy working and learning environment for everyone would benefit the student community at large. This process also calls for developing a model of care that is more creative, responsive, and needs-orientated for students' well-being (Dodd et al., 2021). Programs that prevent international students from feeling a worsening sense of entrapment or being boxed-in by their circumstances should inform such a model of care (Soong, 2020). To effectively support and promote the mental health and well-being of international students, models of care and support must be sensitive to cultural differences (Huang et al., 2020). It is not sufficient to simply improve existing services, but a greater understanding of how international students think about and talk about mental health and well-being issues is required to better meet their needs. Thus, it is essential for higher education institutions to incorporate, and strengthen, if needed, culturally responsive services and practices that are respectful, inclusive, and relevant to the needs of international students (Cunningham, 2019).

Implications and Conclusion

Using qualitative and quantitative techniques of data collection and analysis, this article has explored and examined the impact of COVID-19 on international students living and studying in NQ. While the findings of this study may not be generalised beyond the study participants, studies that have examined the experiences of international students in other parts of Australia during the pandemic may be compared to check whether the accounts reported in this study match well with national trends. Due to the word limit, the current study does not report other variables, such as migration motivations and reasons for living and studying in NQ, Australia. Future studies exploring these variables and needs of international students in regional areas of Australia beyond the COVID-19 pandemic would be beneficial.

Given that there are to date, no empirical accounts in the available literature of the impact of COVID-19 on international students' well-being in NQ, this study is timely. The accounts of study participants were socially and culturally relevant and provided rich insights into what life has been for international students

in NQ, Australia. The accounts were chosen not because they represent the general experience of international students, but because they best revealed something about the impact of COVID-19 in relation to the well-being of international students (Creswell & Creswell, 2018). Furthermore, they shed some light on and enhance understanding of the experiences of being an international student in regional areas of Australia and further contributed to the field of comparative and international education, theoretically, methodologically, and practically.

The participants' experience can be applied to decision-making processes, heuristically or dynamically, allowing higher education institutions to understand international students' challenges and risk factors exacerbated by the pandemic and strengthen their resources while ensuring access to effective services that improve well-being and outcomes. In accordance with Nussbaum's (2011) capabilities approach to well-being, we argue that supporting and promoting the well-being of international students is of primary importance. We call for higher education institutions to play a crucial role in enabling international students to achieve their potential as human beings, thereby, fulfilling their core mission of providing high-quality learning experiences and positive graduate outcomes (Baik et al., 2019). As Nussbaum (2011) argues, there is a need to promote justice through improving everyone's well-being. The impacts of the pandemic on international students' well-being require higher education institutions to prioritise steps towards social justice and inclusive practices. Such institution-level endeavors would facilitate international students in developing certain core human capabilities essential to thriving in their classrooms, campuses, and host societies. Creating justice-oriented and inclusive practices can be accomplished by enabling international students to live full and creative lives, ensuring physical and mental health, promoting freedom of thought and critical reflection, providing opportunities for emotional development, and granting permission for social interaction, recreational activities, and participation (Nussbaum, 2011). These core human capabilities are necessary components for promoting international students' well-being and improving their overall outcomes.

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