RESEARCH ARTICLE

Exploring the lived experiences of working female nursing students in a private university in Ho Chi Minh, Vietnam: A phenomenological study

Luu Nguyen Duc Hanh, PhD, RN¹, **Annabelle R. Borromeo**, PhD, RN², **Erlinda Castro Palaganas**, PhD, RN³

Abstract

Introduction: For female nursing students in Vietnam, juggling work, school, and personal obligations can be especially difficult. Research on how these students develop resilience while juggling their multiple roles is still lacking, despite the fact that their numbers in nursing school are increasing. This study explores how the work-life-study balance (WLSB) of female students pursuing an Associate Degree in Nursing (ADN) to a Bachelor of Science in Nursing (BSN) program is shaped by their real-life experiences and sociocultural influences.

Methods: A qualitative research design informed by interpretative phenomenological analysis (IPA) was used in this study. In September 2024, ten carefully selected female nursing students participated in semi-structured interviews at a private university in Ho Chi Minh City. From October 2024 to February 2025, each 45–60 minute interview was subjected to a thematic analysis using Delve software.

Results: The challenges faced by the participants, along with their support systems, coping strategies, and aspirations, were captured in four key themes, each with its own set of sub-themes. The first theme, Navigating Life's Crossroads: The Struggle for Balance, highlighted the students' struggles to manage competing demands, featuring subthemes, Pulled in All Directions, Time as a Scarce Commodity, and Compromises and Sacrifices. The second theme, Anchors in the Storm: Finding Strength in Support, emphasized the vital role of relational support, showcasing subthemes, Peer Solidarity and Shared Struggles, and Family as a Pillar of Strength. The third theme, Pathways to Resilience: Strategies for Survival, focused on coping strategies and adaptive techniques, incorporating subtheme, Faith and Inner Strength, Embracing the Role of a Working Learner, and Prioritizing and Organizing. Finally, the last theme, Purpose, Aspiration, and Future Orientation, brought attention to the participants' sources of motivation and their optimistic outlook, with subthemes, Motivation Rooted in Family and Self and Hope and Optimism as Sustaining Forces. These findings, grounded in the Transformative Resilience Model, illustrate how students harness their inner drive, familial and social responsibilities, and cultural values to adapt and thrive in the face of challenges. To maintain their dedication to education and uplift their families, participants leaned on hope, spiritual insights, and a sense of agency, viewing their struggles as meaningful experiences.

Conclusion: The experiences of Vietnamese female nursing students reveal a remarkable resilience shaped by both heavy social expectations and personal challenges. Drawing from the Transformative Resilience Model, this study highlights how facing and overcoming adversity can lead to significant identity development and personal growth. Institutional support plays a crucial role in enhancing a student's well-being, which can include flexible academic policies, accessible mental health services, and adaptable work-study options. Financial pressures, job-related stress, and academic demands often contribute to burnout. These findings underscore the urgent need for systemic, collaborative efforts to foster inclusive and sustainable learning environments for nursing students who are balancing work and study.

Keywords: Nursing students, phenomenology, ADN to BSN, Vietnam, qualitative research, work-life balance, and transformative resilience

¹ Faculty of Nursing, Nguyen Tat Thanh University, Vietnam; corresponding author: Indhanh@ntt.edu.vn

² Group CNO, Metro Pacific Health, Philippines; Professorial Lecturer, TUA Graduate School

³ Professorial Lecturer, UP Manila, College of Nursing and UERMMMCI, College of Nursing

Introduction

The idea of work-life-study balance (WLSB) has lately been making waves around the world, especially when it comes to the diverse roles women play in society. In Vietnam, though, WLSB is still a relatively new topic, particularly for women in the healthcare field who are trying to juggle their jobs, further their education, and manage traditional family duties all at once. The pressure to excel professionally, pursue higher education, and take care of home responsibilities can weigh heavily on female nursing students, often leading to feelings of emotional burnout, role conflict, and a dip in overall well-being.

This struggle is made even tougher by the ongoing changes in nursing education in Vietnam. The Ministry of Health (MOH, 2015) and the Ministry of Education and Training (VMOET, 2010a; 2010b; 2012) have set a requirement for all practicing nurses to earn a Bachelor of Science in Nursing (BSN) degree by 2025. While this initiative aims to elevate nursing skills to meet global standards, it also adds more academic pressure on nurses who are already balancing work, many of whom are women. These women now have to pursue further education while still handling the demands of their clinical roles and home life.

Research from wealthier nations like Canada, Switzerland, Italy, and South Korea has explored the work-life balance of employed nurses and nurse managers (Caruso et al., 2022; Lee & Kim, 2021). Yet, there's a significant gap in our understanding of how female nursing students, particularly in lower- and middle-income countries like Vietnam, handle the added academic pressures that come with pursuing their careers. On top of that, the deeply ingrained Confucian gender norms in Vietnamese culture still place the majority of caregiving and household duties on women (Choi et al., 2020; Zhang, 2020). These societal expectations make it even harder for women to strike a balance between their work, personal lives, and studies.

This study sets out to explore and understand the real-life experiences of female nursing students working while studying at a private university in Ho Chi Minh City, Vietnam. It particularly aims to understand how these women navigate, balance, and adapt to the overlapping demands of their jobs, studies, and personal lives. By using a phenomenological approach, this research hopes to shed light on the complex realities faced by these students and to guide institutional, educational, and policy changes that can help support women's progress in the nursing field.

Methodology

Study Design: This qualitative study used Interpretative Phenomenological Analysis (IPA) to delve into how female nursing students in Vietnam juggle the intricate balance of work, life, and their

academic duties. IPA, which is grounded in phenomenology and hermeneutics, aims to understand how people interpret their lived experiences. This approach was perfect for the study's goal of revealing deep, contextual insights into the daily challenges and coping strategies of the participants. To ensure clarity and thoroughness, the study followed the latest Standards for Reporting Qualitative Research (SRQR) checklist (Niño de Rivera et al., 2024), as well as the updated 32-item Consolidated Criteria for Reporting Qualitative Research (COREQ) checklist (Coffin et al., 2024).

Setting and Participants: The research took place at a private university in Ho Chi Minh City, Vietnam, from September to November 2024, during a time when nursing education policies were changing. Participants were chosen through purposive sampling from the university's Associate Degree in Nursing (ADN) to Bachelor of Science in Nursing (BSN) bridging program. To be eligible, participants had to meet the following criteria: (1) be a female nursing student in her third or fourth year, (2) work full-time (at least 40 hours a week) in a public hospital, and (3) be willing to take part in an in-depth interview. A total of ten participants were interviewed while recruitment continued until we reached thematic saturation.

Data Collection: Data were gathered through semi-structured, indepth interviews conducted in Vietnamese, either face-to-face or through secure video conferencing platforms, depending on what worked best for the participants. Each interview lasted anywhere from 45 to 90 minutes. An interview guide was crafted after reviewing relevant literature and consulting with experts. The semi-structured interview was sent out to 5 (five) members who are qualitative experts, the dean of the faculty of nursing, and a member from the nursing office in one of the largest hospitals for validation and modifications to fit the research purpose. To fine-tune the guide, it was pilot-tested with two nursing students who were not part of the final sample. The feedback from these pilot interviews helped tweak the order and wording of questions to better fit the cultural context and enhance understanding.

As the main author, I conducted all the interviews. I am a female nurse-academic with a wealth of experience in qualitative research and phenomenological interviewing. I have a doctoral degree in nursing and had no prior personal or professional ties to the participants, which helped to reduce any power imbalances. My background as a nurse-educator provided valuable insights, while my training in reflexivity and bracketing assisted in managing bias.

With the participants' informed consent, I recorded all interviews, both audio and video. These recordings were transcribed word-for-word in Vietnamese and then translated into English. A back-translation process was used to ensure accuracy and maintain the

original meaning. I also kept field notes and reflexive journals throughout the data collection process to capture non-verbal cues and contextual details.

Data Analysis: Data were analyzed using a reflexive thematic analysis approach within the framework of Interpretative Phenomenological Analysis (IPA) as outlined by Smith et al. (2009). The process involved a rigorous six-step procedure: (1) multiple readings of each transcript for immersion. (2) initial noting of significant statements, (3) development of emergent codes, (4) clustering of these codes into subthemes, (5) abstraction into broader themes, and (6) identification of shared patterns across cases. Reflexive thematic analysis allowed for the inductive recognition of patterns, grounded in participants' narratives and shaped by the researcher's active engagement with the data. Delve, a qualitative data analysis software, was used to facilitate the systematic organization of codes, support memo writing, and ensure traceability in the analytic process. The iterative and reflective nature of this approach helped deepen the interpretation of the lived experiences of participants while maintaining alignment with IPA's idiographic and interpretative orientation.

Trustworthiness and Rigor: To establish credibility, reliability, and confirmability, several strategies were employed. Member checking was conducted by sharing transcripts and preliminary findings with participants to ensure the accuracy of interpretations. Peer debriefing with experienced qualitative researchers was undertaken to enhance the consistency and rigor of the analysis. Reflexivity was maintained through

journaling and bracketing techniques to acknowledge and to mitigate potential researcher biases. An audit trail was kept to systematically document methodological decisions, supporting transparency and accountability throughout the research process. Rich, thick descriptions were provided to promote transferability, while procedural clarity was observed at each stage of the study. The research methodology and reporting adhered to the Consolidated Criteria for Reporting Qualitative Research (COREQ) checklist to uphold high standards of qualitative inquiry.

Ethical Considerations: Ethical approval was granted by the Ethics Review Committee at Trinity University of Asia (Research Proposal Code 2024-1st-CNU-Luu-v1 approved on August 27th, 2024). It was made certain that informed consent was given by all participants. To protect their privacy, pseudonyms were used, and data was stored securely. Participants were clearly informed that joining the study was completely voluntary and that they could choose to withdraw at any time without facing any negative repercussions. I used QuillBot to enhance the grammar and similarity status of this paper.

Findings and Discussion

In this section is a product of a thorough thematic analysis of the experiences of female nursing students who are also juggling work. The various challenges the participants faced and the strategies they used to navigate their busy lives were explored. An integrated thematic analysis⁴ resulted in four main themes, each with its own sub-themes (Figure 1). I have backed up each

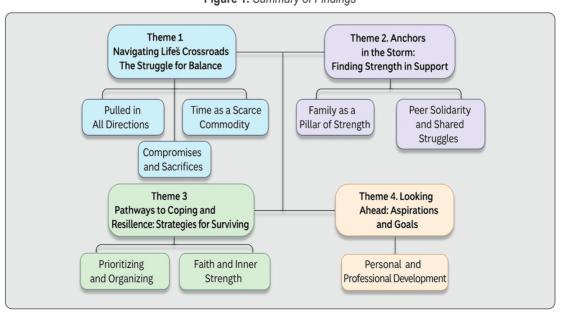


Figure 1. Summary of Findings

⁴ For my dissertation as an academic requirement, I uncovered seven (7) themes with each theme having two-three subthemes. An integrated thematic analysis was done that suggested a deeper level of cross-theme analysis or interaction. This was done for purposes of publishing the academic requirement, and the exercise revealed that the original themes and subthemes can be condensed into three (3) main themes and subthemes, without loosing any data in the process.

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theme with direct quotes from participants and discussed them in the context of existing research and relevant theories.

Theme 1: Navigating Life's Crossroads: The Struggle for Balance

Participants opened up about the tough balancing act of managing academic pressures while also handling work commitments and family responsibilities. The relentless tug-of-war between these demands often left them feeling completely drained, physically, emotionally, and mentally. In Vietnam, these challenges are intensified by deep-rooted cultural expectations regarding family roles, obligations to parents, and societal perceptions of gender and success.

Sub-theme 1.1: Pulled in All Directions

A lot of participants shared how overwhelmed they felt by the competing demands of school, work, and family life. It was as if they were being stretched too thin, struggling to meet the expectations of any one role:

"I take care of all the housework except cooking... We don't have dinner together. We each have one bowl and eat separately. ... During that time, I might go over the nursing training lessons we have at the hospital." (P4)

"Sometimes I feel so tired that I just sit and cry." (P2)

In Vietnam, the influence of Confucian values, especially the concept of hillu (filial piety), plays a significant role in shaping gender expectations. This often leads to women shouldering a heavier load of caregiving and household duties, even if they are also pursuing academic and professional goals. This cultural backdrop creates a sense of role strain, as women juggle the demands of family, school, and work. Research by Nguyen and Dao (2021) highlights how the expectation of emotional endurance (chilu ding) can increase feelings of isolation among nursing students, mirroring the mental health challenges faced by working students in the Philippines (Laguador, 2022). These insights point to a wider trend across Southeast Asia and emphasize the pressing need for educational institutions to implement flexible, gender-sensitive policies that truly reflect the experiences of female students.

Sub-theme 1.2: Time as a Scarce Commodity

Time constraints have surfaced as a major source of stress for students. Many expressed their frustration about how their busy schedules leave little room for relaxation, let alone socializing:

"There's never enough time. After my duty, I go straight to class. By the time I get home, I am already exhausted." (P2)

The issue of "time poverty" is especially pronounced in Vietnam's bustling cities, where the privatization of higher education and soaring living expenses push many students to juggle jobs alongside their studies. The lack of sufficient financial aid from institutions only adds to this strain, leaving students reliant on family support or their own earnings. While cultural values like mlt nlng hai sllng (working tirelessly from dawn to dusk) highlight the importance of hard work, they can also unintentionally promote overworking and mask its negative impact on health and happiness. This situation reflects the idea of structural time poverty discussed by Ramos et al. (2021), where a lack of flexibility in institutions, like limited class schedules or inadequate support for working students, perpetuates unequal access to education and increases the challenges students face.

Sub-theme 1.3: Compromises and Sacrifices

Participants frequently recounted experiences of skipping meals, losing sleep, and sacrificing leisure or social activities:

"Oh, it's been a long time. Maybe once every few months." (P6)

"No, I don't have time. And during lunch breaks, I wouldn't even have time to eat..." (P2)

The stories highlight the tough choices that Vietnamese nursing students, especially women, face as they strive for academic success, often at the expense of meals, sleep, and social life. These sacrifices stem from a mix of gendered caregiving expectations, financial struggles, and cultural norms that celebrate quiet endurance. Feminist intersectionality theory helps us see how these overlapping pressures hit working-class female students the hardest (Cayaon, 2023; Pham & Bui, 2020). The fact that such sacrifices are seen as normal points to deeper systemic inequalities that need to be addressed by institutions, including culturally aware mental health support, student services, and focused interventions. The experiences of these students not only showcase their personal strength but also reveal significant gaps in educational equity and gender-sensitive support.

Theme 2: Anchors in the Storm: Finding Strength in Support

Even though juggling work, school, and family can be quite a challenge, participants discovered a sense of stability and encouragement through their social support networks. This theme delves into how family, friends, and even teachers became vital lifelines, offering both emotional backing and

practical help. In Vietnam's collectivist culture, these support systems are not just nice to have; they're absolutely essential.

Sub-theme 2.1: Family as a Pillar of Strength

Family support stood out as a significant motivator and source of resilience. Participants frequently shared how the emotional encouragement and practical help from their families enabled them to keep pushing forward in their academic pursuits:

"Yes, without family support, it would have been very difficult for me to pursue my education. Even if I had the money, commuting long distances, like from Binh Duong to Nha Be, would have been exhausting. I could have managed for a few months, but not for one, two, or four years. I do not think I could have handled it." (P1)

"When my husband goes to work, my grandparents help, and in the afternoon, if I am busy, he will look after the child so I can study. In general, my husband helps me a lot in both work and life." (P8)

In Vietnam, the strong sense of family interdependence, deeply rooted in Confucian values of filial piety (hillu), serves as both emotional and practical support for female nursing students who are juggling work, studies, and caregiving duties (Nguyen & Hoang, 2023). Often, extended family members step in to help ease the burden of conflicting responsibilities, which can lead to stress and burnout among healthcare students (Varpio et al., 2018; Hensley & Munn, 2022). Phan and Doan (2024) also point out that ongoing family support significantly boosts psychological well-being and academic involvement, especially for students from lower socioeconomic backgrounds. These insights highlight how crucial family support is as a source of resilience in the educational journeys of working women in Vietnam.

Sub-theme 2.2: Peer Solidarity and Shared Struggles

Support from classmates, especially those who understand similar challenges, fosters a sense of belonging and validation:

"We help each other study, even when we're all exhausted. Just knowing that someone else gets it means a lot." (P1)

Collectivist values are strong in Vietnam, making the bonds formed through tình bin thân thiit (close friendship) play a vital role in providing both academic and emotional support. This kind of peer connection helps students build resilience and feel

less isolated. When students come together in study groups or informal mentoring networks, it boosts their motivation and persistence, leading to greater academic confidence and lower dropout rates, as shown in studies by Zhang et al. (2025) and Le & Truong (2022). These networks align with Bandura's Social Cognitive Theory, acting as small communities that foster care and support, enhancing coping skills and self-efficacy through social modeling, as noted by Vu & Nguyen (2021). Ultimately, peer support is a culturally ingrained strategy that is essential for student success.

Theme 3: Pathways to Coping and Resilience: Strategies for Survival

Even in tough times, participants showed incredible adaptability and resilience. Their stories not only highlight personal strength but also illustrate how coping strategies are influenced by cultural beliefs, social expectations, and the realities of life in Vietnam.

Sub-theme 3.1: Prioritizing and Organizing

Managing time and planning ahead emerged as essential tools for survival:

"Prioritizing is also important... I think the key here is how to arrange time properly." (P8)

"Well, I have to have good organizing skills." (P7)

The development of self-regulation and problem-solving skills is essential for Vietnamese working students navigating academic, professional, and personal demands. Grounded in Self-Determination Theory, such strategies enhance intrinsic motivation and perceived competence (Ryan & Deci, 2020). In Vietnam, these behaviors are shaped by both individual agency and sociocultural expectations. Family and peer encouragement fosters proactive planning (Nguyen & Le, 2021), while students who engage in goal setting and time management demonstrate greater resilience and academic performance (Trinh, Vo, & Le, 2025). These habits reflect internal drive and culturally valued ideals of perseverance and diligence.

Sub-theme 3.2: Faith and Inner Strength

Spirituality has emerged as a powerful source of strength and emotional support for many:

"Whenever I feel uneasy, I go to worship at the temple." (P3)

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"Because I am Buddhist, I express my gratitude to Buddha, the monks, and the Dharma protectors who watch over me." (P7)

"When life gets overwhelming, I turn to prayer. I genuinely believe that God is helping me through it all." (P9)

Spirituality holds a crucial place in how Vietnamese students cope, providing them with emotional balance and a sense of purpose when faced with academic and personal challenges. Practices like ancestor veneration, prayer, and trips to pagodas are deeply rooted in their culture and serve as effective ways to handle tough times (Nguyen & Dinh, 2020; Le, 2022). In line with the Positive Psychology approach, spirituality boosts resilience and well-being by helping individuals find meaning and manage their emotions. Whether it's through Buddhism, Catholicism, or local folk beliefs, these spiritual practices act as a moral guide and strengthen ties to family and cultural heritage, serving as both a psychological support and a cultural foundation.

Sub-theme 3.3: Embracing the Role of a Working Learner

Many participants shared stories that highlighted the acceptance of hardship and the ability to turn struggles into meaningful experiences:

"So even if you have to suffer, you have to hold it and try." (P2)

"So that is why I kept telling myself, keep trying, it will pass by." (P9)

The stories shared by the participants highlight a journey of transformative learning, where facing challenges leads to deep reflection, personal growth, and a stronger sense of agency (Mezirow, 2018). This journey is intricately woven into the fabric of Vietnamese collectivist culture, where enduring tough times is closely linked to meeting family and societal responsibilities. Research indicates that students balancing the roles of both learners and workers often come out with greater emotional resilience and overall life satisfaction (Pham & Tran, 2024; Ho & Nguyen, 2023). These insights point to the idea that the resilience seen in Vietnamese nursing students is influenced not just by their personal drive but also by cultural values, societal expectations, and effective coping strategies like setting goals, finding spiritual support, and viewing challenges as opportunities for growth.

Theme 4: Purpose, Aspiration, and Future Orientation

Despite enduring hardships balancing academic demands, financial constraints, and caregiving roles, participants demonstrated a strong sense of purpose anchored in aspirations for a better future. This future orientation, shaped by familial responsibility and personal ambition, emerged as a key source of resilience, identity formation, and meaning-making in the lives of Vietnamese working nursing students.

Sub-theme 4.1: Motivation Rooted in Family and Self

"I want to make sure my job is stable. So I am trying to both work and study. I try for my work but also for my family" (P9).

The data reveal a complex motivational landscape rooted in Self-Determination Theory (Ryan & Deci, 2020), where personal goals blend with deeply held cultural and family responsibilities. In Vietnam's collectivist society, the pursuit of education is not just a personal dream but also a moral obligation, anchored in values like hillu thillo (filial piety) and trách nhilm vili gia đình (family responsibility) (Nguyen & Serow, 2022). For many, especially those from low-income backgrounds, achieving academic success is seen as a way to honor their family and create opportunities for future generations (Nguyen & Hallinger, 2023; Pham et al., 2021). This drive is further influenced by Vietnam's post-Đii Mili neoliberal reforms, which emphasize merit and entrepreneurship (Le & Harwood, 2020). As a result, student motivation is a blend of traditional values and the new economic realities they face.

Sub-theme 4.2: Hope and Optimism as Sustaining Forces

Hope acts as a powerful coping mechanism, helping students navigate their current challenges while keeping their eyes on the future. In Vietnam, this resilience is deeply rooted in cultural and spiritual beliefs that view suffering as meaningful and endurance as a virtue (Vu et al., 2022). The thoughts shared by participants resonate with the idea of "grit" (Duckworth & Eskreis-Winkler, 2020), but they're framed within a context influenced by Buddhist and ancestral values.

"So that is why I kept telling myself, keep trying, it will pass by" (P9).

However, this sense of optimism often collides with a prevailing meritocratic narrative. While this narrative can be empowering, it sometimes overlooks systemic issues like financial struggles and unequal access to education (Tran & Dempsey, 2023). As a result, students' motivation reflects not just their personal drive but also the larger socio-cultural conversations about success. Their resilience showcases not only individual

determination but also highlights the pressing need for institutional changes that promote fairer educational opportunities.

Closing the gap: Toward a Transformative Resilience Model

The four interrelated themes of Purpose and Aspiration, Coping and Resilience, Support and Solidarity, and Balancing Acts and Sacrifices shed light on the varied and intricate experiences of female nursing students. They also draw attention to a process of dynamic transformation. Together, these themes create a proposed Transformative Resilience Model that shows how these students deal with systemic stressors, look for help, and eventually come out stronger. According to this model, a complex adaptation process begins when contextual stressors such as role strain, time poverty, and emotional exhaustion occur.

The four interconnected themes, Balancing Acts and Sacrifices, Support and Solidarity, Coping and Resilience, and Purpose and Aspiration, shine a light on the rich and complex experiences of female nursing students. They also highlight a dynamic transformation process. These themes come together to form a proposed Transformative Resilience Model, which illustrates how these students tackle structural stressors, seek out support, and ultimately emerge with a stronger sense of self. This model outlines a journey that kicks off with contextual stressors like role strain, time poverty, and emotional exhaustion, setting off a complicated adaptation process.

Students draw on protective factors like family and friend support, spiritual grounding, effective time management, and a societal acceptance of adversity when faced with these obstacles. In addition to being survival techniques, these culturally based coping strategies are also means of finding purpose and overcoming hardship. The transformative outcomes, indicators of transformative learning such as increased resilience, self-efficacy, agency, and notable personal growth, are at the core of the model.

This study provides an analytical framework that situates these women's experiences within broader socio-cultural and

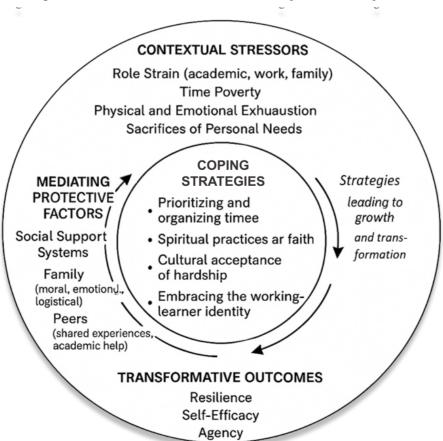


Figure 2. Transformative Resilience Model of Working Female Working Students

institutional contexts, going beyond simply describing themes. According to feminist and intersectional perspectives (Sherman et al., 2023; Younas et al., 2024), the stories presented here highlight the difficulties in pursuing education due to the intersection of variables such as gender, socioeconomic status, and caregiving responsibilities. These overlapping roles create a crucible for resilience because women are typically more responsible for emotional labor and caregiving duties (Bhandal et al., 2023; Newcomb, 2021). The lived experiences of these students actively challenge and resist the cycle of inequity perpetuated by institutional neglect of these intersections, as highlighted by feminist critiques (Ruiz et al., 2021; Collins, 2024).

Both a useful theoretical framework and a useful point of view are provided by the Transformative Resilience Model. It gives those working in nursing education crucial insights that allow them to work together to create practices and policies that empower students while tackling systemic issues. In the end, this strategy will promote equity, inclusion, and empowerment in nursing education by more effectively bridging the gap between educational ideals and the realities that students encounter.

Conclusion and Recommendations

Gender-based expectations in Vietnam are still shaped by deeply ingrained Confucian values, especially hillu (filial piety), which place an excessive amount of caregiving and household duties on women, even those pursuing education and careers. As women balance conflicting demands in the areas of family, education, and employment, this cultural setting exacerbates role stress. Similar mental health issues among working students in the Philippines have been documented, and studies by Nguyen and Dao (2021) highlight how standards of emotional endurance (chlu dling) can worsen isolation among nursing students (Laguador, 2022). The findings highlight the need for educational institutions to implement adaptable, gendersensitive policies that address the lived realities of female students and point to a larger regional trend in Southeast Asia.

Based on the Transformative Resilience Model, this study recommends that nursing schools design inclusive, adaptable programs that meet the needs of female students who work. This entails putting in place flexible course schedules, providing hybrid learning choices, and creating regulations that acknowledge the difficulties associated with time poverty and role strain. Comprehensive support networks must include time management instruction, mental health services, and culturally appropriate activities that complement the coping mechanisms that students actually employ. To better address studentworkers, faculty development should emphasize gendered labor, intersectionality, and inclusive teaching practices.

Establishing solidarity groups and peer mentorship is also crucial for fostering resilience via mutual support. Stakeholders should advocate for equitable and flexible tuition policies, access to academic resources, flexible tuition, and financial aid for working students at the policy level. In order to better understand the work-life-study balance in higher education and to look into diverse student populations, more research is also required.

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ABOUT THE AUTHORS



Hanh Luu Nguyen Duc, DNM, RN, is currently the Vice Dean of the College of Nursing at Nguyen Tat Thanh University in Ho Chi Minh City, Vietnam. She earned her Bachelor of Science in Nursing, along with a minor in Human and Animal Physiology, from the University of Wyoming, USA, in 2010. Later, she

completed her Master of Science in Nursing at Meiho University in Taiwan in 2018. She earned her Doctorate in Nursing Management from the Trinity University of Asia, Philippines. Beyond her administrative responsibilities, Dr. Nguyen Duc teaches medical terminology at all levels of the nursing program. She is deeply passionate about providing high-quality nursing education that empowers nurses to take on more significant roles in healthcare. Her research interests revolve around fostering academic growth while supporting the well-being of working nurses who are pursuing higher education.



Annabelle R. Borromeo, PhD, MHA, RN is a clinical practitioner, teacher, and mentor to emerging leaders and researchers. Her clinical and administrative practice is deeply rooted in research and performance improvement. She is currently connected with Metro Pacific Health as its Group

Chief Nursing Officer. She also teaches at Trinity University of Asia. Dr Borromeo received her basic Nursing Education (GN) from the UP-PGH School of Nursing, her BSN (Supplemental) from St. Louis University in Baguio City, her MSN major in critical care Nursing Education from the University of Texas Health Science Center in Houston, Texas; and her PhD, major in Nursing, minor in Statistics from Texas Woman's University in Houston. After she completed her Doctorate, she proceeded to obtain a Master's in Healthcare Administration from The George Washington University in Washington, D.C. Her research focus is on Nursing Administration specifically on mentoring emerging leaders, workforce productivity, operational efficiency, and work-life integration.



Erlinda C. Palaganas, PhD, RN, FAAN, is an esteemed leader, advocate, and trailblazer in community health nursing and research. A retired Professor 12 and University Scientist III at the University of the Philippines Baguio, she has dedicated her career to championing nurses' rights.

equitable healthcare, and qualitative research. She graduated cum laude with a Bachelor of Science in Nursing from UERMMMCI in 1979, receiving the Community Health Service Award. She then earned her Master of Public Health from the UP College of Public Health in 1985, In 1996, she completed her Doctor of Philosophy (PhD) in Nursing at the University of Sydney, Australia, further solidifying her expertise in health sciences and qualitative research. Her research interests include social determinants of health on issues such as migration, climate change, indigenous knowledge and practices, poverty.

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