

Earning While Learning: A Qualitative Study on The Practices and Challenges in Self-Regulated Learning Among Working Filipino Undergraduate Students

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Abstract: This study explores the self-regulated learning (SRL) experiences of eight working students from a state university in Los Baños, Laguna, Philippines. The research investigates how these students perceive and practice SRL using a phenomenological approach and semi-structured interviews. Findings reveal that working students view SRL as beneficial to their learning and employ strategies such as planning, implementing learning plans, and evaluating their performance. However, they also face individual and external challenges that hinder the effective application of SRL. The study highlights the need for educational institutions, student support services, and policymakers to foster a positive learning environment that supports the holistic and inclusive learning needs of working students. Understanding SRL among working students is crucial in the context of the Philippine education system, particularly in a blended learning setup where students must balance academic, employment, and personal responsibilities.

Keywords: Blended Learning Education, Self-regulated Learning, Working Students

A. Introduction

The COVID-19 pandemic brought unprecedented changes to higher education, forcing a shift from traditional classroom learning to blended learning models that combine in-person (synchronous) and virtual (asynchronous) instruction (Tong, 2022, Attard, 2022). While this transition has provided flexibility and accessibility for many students, it has also introduced unique challenges, particularly for working undergraduates juggling academic responsibilities, employment, and personal obligations. This shift has amplified the importance of self-regulated learning (SRL). This critical skill enables students to take responsibility for their learning in less structured environments with limited instructor support (Almusharraf N., 2020).

Self-regulated learning is a multifaceted process involving goal setting, task planning, performance monitoring, and self-reflection. It integrates cognitive, metacognitive, and motivational dimensions, empowering students to manage their learning processes effectively (De Manuel, 2023). Studies consistently highlight SRL as a cornerstone of academic success, particularly in blended learning environments, where students must navigate competing priorities and varying demands (Lee, 2019; Antipolo, 2021). SRL fosters essential qualities such as independence, adaptability, and resilience by equipping students with strategies for time management, task prioritization, and feedback-seeking (Clark, 2016; Nurjanah, 2022). However, for working students, the demands of SRL are compounded by challenges beyond academics. Some hurdles they face include sustaining motivation, regulating emotions, managing time, and coping with limited peer and instructor

support (Broadbent, 2017; Zembrano-Matamala, 2020). For example, a working student attending asynchronous sessions might struggle concentrating due to workplace interruptions. At the same time, another may find it difficult to sustain motivation when faced with competing deadlines from work and school. Such challenges hinder academic performance and contribute to heightened stress and burnout, making it imperative to address them through evidence-based educational practices and institutional support.

These challenges have broader implications for higher education institutions, which must consider the unique needs of working students when designing support systems, learning environments, and policies. The urgency of addressing this issue lies in its potential to improve student outcomes, reduce dropout rates, and promote equity in educational access, particularly in the Philippine context, where working students represent a significant segment of the undergraduate population. Despite the growing recognition of SRL's importance, gaps remain in understanding how working students navigate SRL in blended learning settings, and current literature provides limited insights into the interplay between their academic and employment responsibilities.

This study seeks to bridge these gaps by exploring the SRL experiences of working undergraduate students in a state university in Los Baños, Laguna, Philippines. Specifically, it aims to address the following research questions:

1. What are the perceptions of working undergraduate students regarding self-regulated learning?
2. How do working undergraduate students practice self-regulated learning in blended learning environments?
3. What challenges do working undergraduate students face in self-regulated learning, and how are these addressed?

This research provides empirical evidence on these questions, highlighting the lived experiences of working students and offering actionable insights for higher education institutions, student support services, and policymakers. The findings aim to inform the development of inclusive strategies and interventions that enhance SRL practices, create positive learning environments, and equip students with the tools to succeed in a blended learning landscape characterized by complexity and change.

B. Methods

The present study aimed to understand the lived experiences of working students regarding self-regulated learning (SRL) using a qualitative research design. A phenomenological approach was employed to align with the study's objective of exploring and describing SRL's subjective experiences, practices, and challenges among working students. This approach was chosen because phenomenology emphasizes understanding individuals' lived experiences and how they perceive and make sense of those experiences. Given the study's focus on working students' perspectives in navigating SRL within a blended learning setup, this methodology was well-suited to uncover the depth and richness of their experiences, which quantitative methods or other qualitative approaches could not fully capture.

The study was conducted in a state university in Los Baños, Laguna, known for its accessibility to working students due to flexible class schedules and affordable costs (Remenick, 2021). Eight working students were selected through purposive sampling to ensure they met the criteria necessary to address the research objectives. The sample size

was deemed sufficient based on phenomenological research standards, prioritizing depth over breadth and typically involving smaller participant numbers to allow detailed exploration of lived experiences (Creswell, 2018). The participants met the following criteria: they were actively pursuing an undergraduate degree at the state university, engaged in part-time or full-time work for at least one year to ensure sufficient experience balancing work and study, and were at least 18 years old to meet the legal age for informed consent and ensure maturity in reflecting on their experiences.

Data collection involved semi-structured interviews, which provided flexibility to probe deeper into participants' experiences while consistently addressing the study's key objectives. The interview guide was divided into four parts. First, participants provided sociodemographic, academic, and employment information collected after they gave informed consent. The second part explored participants' perceptions of SRL, focusing on how they understood and valued SRL in their academic and personal lives. The third part examined participants' SRL practices, delving into specific strategies and routines they employed to regulate their learning. Finally, the fourth part addressed the challenges participants encountered in practicing SRL and how they managed them.

The collected data were analyzed using thematic analysis, following Braun (2006) six-phase framework. First, interview recordings were transcribed verbatim and repeatedly reviewed to ensure familiarity with the data. Next, initial codes were systematically generated to identify recurring ideas and features relevant to the research questions. These codes were then grouped into potential themes that reflected broader patterns across the dataset. The themes were reviewed and refined to ensure consistency and alignment with the data, after which each theme was clearly defined and its relevance to the study objectives articulated. Finally, the themes were synthesized into a cohesive report to address the research questions. To ensure the validity and trustworthiness of the findings, the study employed member checking, wherein participants reviewed summaries of their interviews to confirm accuracy. Additionally, peer debriefing with colleagues experienced in qualitative research was conducted to verify the coding and theme development process.

C. Results and Discussion

Perceptions of Working Students on Self-Regulated Learning

Table 1. Themes and Description of the Perceptions of SRL

Themes	Description
Fostering Long-term Learning Skills	Role of SRL in instilling skills for continuous improvement.
Ownership of the Learning Journey	Experiences of working students in managing their learning in a hybrid learning setup.
Balancing work and study responsibilities	How motivation helps the working student in balancing learning and work commitments.

Fostering of Long-Term Learning Skills

This theme presents how working students define self-regulated learning based on its role in instilling skills or abilities for continuous development. They highlighted that SRL equips them with metacognitive skills, such as time management and self-awareness, that they commonly use to regulate their learning experience. According to them, self-regulated

learning helps them manage their own time and other resources to learn and work simultaneously. Given that time is a crucial factor in the lives of working students, they also perceived SRL as a 'need' to manage their time between work and studies in a limited 24-hour setting.

Working students also defined SRL based on its function of developing self-awareness. Through SRL, the participants gain a deeper understanding of their strengths and weaknesses, encouraging self-awareness. Moreover, SRL also helps them become aware of their own learning progress and setbacks, allowing them to examine their areas for improvement. Furthermore, metacognitive skills also promote cognitive strategies to learn face-to-face and at their own pace in asynchronous learning.

Aside from navigating blended learning, working students perceive SRL as essential for developing metacognitive skills for fostering long-term (lifelong) learning. According to Donker (2021), metacognitive skills can be applied to various learning contexts, which makes it an important foundation for becoming an effective lifelong learner. The findings of this study are also aligned with the results of other studies, indicating that students perceive SRL as beneficial to developing long-term learning skills. Other skills were also highlighted in their studies, such as self-reliance and responsibility (Nurjanah, 2022)2.) adaptability and accountability (Boyd, 2022), 3.) greater confidence in learning (Thomas, 2016), and 4.) autonomy (Ebardo, 2021). The participants' perception of SRL highlighted the idea that SRL brings benefits in managing their own learning and developing valuable personal skills that they can utilize for academics, work, and other aspects of their lives.

Ownership of Learning

Another theme emerged from the participants regarding how they perceive SRL. They define SRL as a way to independently teach themselves, understand, and retain information. This theme was aligned with the cognitive component of SRL, which involves using actual mental processes to comprehend information and achieve learning goals.

Self-regulated learning was perceived as significant to working students' lives about the university's current learning setup. In an asynchronous learning mode, students can learn at their own pace and schedule within a timeframe provided by the curriculum. By using SRL, participants can manage their time to teach and learn independently based on the schedule given by their professors.

They also emphasized that their work commitments made it difficult for them to learn in a blended learning environment. However, SRL allows them to grasp their own learning and employ strategies to navigate the learning materials. It empowers them to actively take ownership of their learning and utilize cognitive strategies despite the difficulties they commonly experience in balancing work-study responsibilities. Despite the challenges of balancing blended learning demands with their work commitments, they still find ways to settle the dilemma and learn effectively by utilizing self-regulated learning. The study of (Ebardo, 2021) supports the result, suggesting that working students take advantage of the flexibility of blended learning by using SRL strategies to study the course modules and complete the various tasks on their own time. This result suggested that working undergraduate students can foster greater independence and responsibility using SRL (Martin, 2018).

Balancing Work-Study Responsibilities

For this result, the participants highlighted the importance of SRL's motivational component in their lives as working students. They perceive SRL as essential for helping them balance their work-study responsibilities by fostering motivation and giving them a glimpse of their learning goals and aspirations. For the participants, it keeps them engaged and motivated to learn while still earning.

SRL emphasizes the importance of motivation in the lives of working students to ensure that neither work nor study commitments are compromised. Despite their multiple commitments, motivation drives working students to finish school activities (Pitoyo, 2016). This component also allows students to empower themselves in adversity and difficulties.

The results highlight that the participants persist and remain optimistic despite challenges in balancing work and study responsibilities in a blended learning environment. Their primary motivation lies in achieving their learning goals, such as completing their degree and helping their family afterward. They also wanted to learn to achieve their goal of obtaining a job aligned with their academic background and personal preferences.

Although some of their goals were delayed due to the COVID-19 pandemic, this still motivates them to engage in academic activities and increase their academic productivity. Furthermore, their goals motivate them to study and regulate their behavior, emotions, and thoughts (Afandi, 2021) despite the work commitments they also need to accomplish.

The motivational component of SRL is also crucial to using other SRL practices, such as effort regulation and metacognitive practices (Baars, 2017). This implies that motivated students are more likely to engage in self-regulatory practices to fulfill their learning goals.

Practices on Self-Regulated Learning in Blended Learning

Table 2: Themes and Descriptions of Practices in SRL

Themes	Description
Analyzing tasks	How working students plan their learning tasks and the necessary resources to achieve them.
Implementing Learning Plans	Actions and strategies carried out by the participants to execute their learning plans.
Self-monitoring	A practice of keeping track of one's own emotions, motivation, and progress to accomplish learning goals.
Collaborating with others	Experience of working students collaborating with peers and workmates to evaluate and improve their own learning.
Resilience-building	How working students cope with setbacks to achieve learning success.

Analyzing Tasks

In the Zimmerman Model of SRL, the first phase of self-regulated learning is called the Forethought phase. This area covers the setting of goals and planning of tasks in consideration of their skills and resources (H. , and V. S. Khiat, 2022). Based on the findings, the participants practice task analysis in their planning.

Based on the findings, the participants plan their learning activities by analyzing and categorizing these tasks in terms of deadline and difficulty level. In planning, they prioritize

tasks whose deadlines are near. The participants also stated that they prioritize tasks according to their difficulty level to promote engagement and motivation. Moreover, they also plan their activities considering their work schedule to prevent overlapping activities.

The result is the same as the study of Pedroso (2023), stating that working students were developing an organized approach to analyze and categorize their tasks every day to accomplish them on time and avoid neglect of responsibilities (Antipolo, 2021).

Furthermore, practicing task analysis is beneficial for students, as they are aware of the time they need to allocate to a task. What tools or resources are needed to accomplish the task? What knowledge do they already have, and what strategies can they use to fulfill the task (Rubin, 2015)? This only means that working students can be more prepared and efficient in accomplishing tasks if they completely understand the task, including its nature and the required strategies and resources.

Implementing Learning Plans

After planning, the participants practice implementing their plans into action. In the performance phase, they apply several learning strategies or techniques to process the information from the materials.

They relate their work's nature to the lessons they have processed from the module. Working students use their work experiences and insights during class discussions, assignments, or group activities, enriching mutual learning for themselves and their peers. Integrating and applying their occupation to their academics motivates the students to participate in the learning process's cognitive but also affective and behavioral aspects (Voukelatou, 2019; Kong, 2021). This means that their learning becomes more relevant, engaging, and meaningful as working students are encouraged to reflect on their work insights and experiences and apply them in learning discussions.

Participants also highlighted the importance of using the university's facilities and resources to gather information. The study location provides access to books, journals, and databases vital for applying their knowledge to a task (e.g., homework). Moreover, participants also utilize study hubs or libraries to focus and engage in learning tasks.

This new learning approach has made students flexible and resourceful in supplementing their understanding with face-to-face lectures. Jereb (2023) suggested blended learning makes materials more accessible to students. They can easily navigate various online resources, such as educational websites, digital libraries, and online videos. It is also important to emphasize that the participants utilize campus libraries and facilities.

It is also important to emphasize the different learning styles of the participants to process and learn new concepts. Writing learners practice taking down notes after reading or watching the materials provided by their professor. Some participants are visual learners, and they use mind maps and diagrams to understand the lesson. On the other hand, some of them prefer to learn through listening. They are the auditory learners who record the materials themselves and listen to them to absorb the reading materials better. Participants learn according to their strengths, interests, and preferred learning styles (visual, auditory, reading/writing). Personalizing their learning experiences can increase their motivation, engagement, and understanding of the material (Pontual Falcão, 2018). In this way, personalized learning can maximize the students' satisfaction with learning and the effectiveness of their overall learning process (Gómez, 2014).

Self-Monitoring

Part of the performance phase is self-monitoring, in which the participants practice tracking their performance and progress toward achieving their learning goals. They often use a checklist or to-do list to ensure which of their learning tasks are completed and what remains to be done. Working students also adjust their learning strategies in real time when urgent tasks need to be accomplished.

The participants also highlighted that they regulate their emotions to keep them motivated and focused on completing the learning tasks. Some participants described their work as a “breather,” as they can escape from the stress of their academic demands. They discuss their emotional challenges with their workmates, who can provide the motivation and tips they might need to improve their learning performance.

They also practice mindfulness in their study routines to reduce stress and balance emotions. According to the participants, they often take a break by engaging in leisure activities or simply taking a nap.

Working students track progress, emotion regulation, and behavior, which might impact their focus, study time, and motivation. To stay engaged in the learning process, the participants practice a rewards system in which they set up incentives for every milestone they have achieved. They also minimize distractions by effectively managing their time using strategies they learned during the pandemic.

In relation to the new learning setup, it was also found that the participants practice monitoring their progress through digital resources, including using specific applications and their devices. However, some participants noted that they still prefer to use the traditional ‘pen and paper’ methods for monitoring, as they find it easier to access their lists even when they are in school or at their dormitory.

Another phenomenon highlighted in this theme was monitoring practices adopted during the pandemic. Students tend to navigate the negative educational impacts of the COVID-19 pandemic through various metacognitive strategies (Hadwin, 2022), which was also the same case for some participants. It was also suggested that students tend to adopt monitoring practices - such as time management - that they practiced before the pandemic and have continued to do so during and after the pandemic (Jereb, 2023). For instance, some participants have practiced the Pomodoro Technique since their first year and have continuously adapted it to regulate their behavior and minimize distractions.

Collaborating with others

The last phase of the SRL process is self-evaluation, which refers to the efforts of learners to gather feedback, either through self-observation or from the thoughts of their peers and teachers. This phase evaluates the effectiveness of the strategies used by the learner to attain the learning goals and objectives while also considering improvements for future learning strategies and the overall self-regulated learning cycle (H. Khat, 2017). In evaluating their learning process, the participants also collaborate with others, including their peers and professors. They often utilize the professor’s consultation hours to seek feedback regarding their outputs. When the professors do not leave their insights regarding the students’ performance, the participants pursue their peers’ constructive feedback to evaluate their learnings.

These findings have been supported by (Lim, 2020), who indicate that peer learning is one of the effective ways to encourage self-reflection among students by asking for support. By seeking immediate insights and feedback, peer learning allows students to collaborate effectively, stay motivated, and enhance learning satisfaction. This boosts confidence and encourages self-reflection, as students continuously assess and adjust their SRL strategies based on peer interaction (Hussain, 2019). In addition to their university peers, participants also highlighted that they collaborate with their workmates to evaluate and improve their learning experiences. They also receive tips/opinions from their workmates, which they incorporate into their self-judgment to evaluate their learning outcomes and strategies. The workmates also serve as a driving force to encourage the participants to accomplish their learning goals.

This result is the same as the study of (Pedroso, 2023), indicating that working students reach out to their workmates who provide them with significant insights and techniques that the students can use to improve their academic affairs.

Resilience Building

Participants deal with setbacks by accepting their situations and experiences as working students. Acceptance is present among the participants as they remind themselves that being a working student is an opportunity to grow despite the overwhelming demands of employment and education.

Participants also practice self-evaluation by reflecting on their learning experiences. They allot time to ask themselves thoughtful questions to evaluate their learning outcomes, strategies, and efforts. This practice also helps them to be aware of their emotions during their learning process.

The study's results suggest that self-regulated learning promotes the development of lifelong learning skills, such as self-awareness, through self-reflection. Participants are prompted to reflect on their learning experiences, which increases their awareness of themselves, their learning goals, strengths and weaknesses, and the facilitating and limiting factors that affect their learning process (Chitra, 2022). This awareness of their learning experience allows the participants to draw conclusions and decide and plan for better learning performance, demonstrating a proactive approach to self-improvement throughout their lives.

Challenges in Self-Regulated Learning Faced in Blended Learning

Table 4: Themes and Description of the Challenges in SRL

Themes	Description
Poor time management	Participants' concerns about allocating and utilizing time for learning tasks, while balancing work activities and other responsibilities.
Inconsistent Implementation of SRL	Experiences of working students in the irregular use of SRL practices and strategies.
Environmental Constraints on SRL	External factors that affect the abilities of working students in utilizing SRL effectively.

Even though time management is one of the most common SRL practices among the participants, it still challenges them to study and learn significantly when their work interferes with their learning process.

Moreover, the participants also mentioned that aside from reduced study time, submitting satisfactory outputs is hard since they somehow prioritize their work to accommodate their daily living needs and expenses, compromising the quality of their learning tasks. Working students also work longer, which can affect the time allotted to perform other tasks, such as studying (Afandi, 2021). Hence, it is evident that the challenge exists in how they will use their time for learning and working effectively, not with the limited timeframe (Bangquiao, 2023).

To address their concerns about time management, participants commonly employ the rewards and punishment system to control their behavior, especially when they pay less attention to their learning process. According to Syahrir (2023), implementing rewards and punishment systems is a way to motivate students to improve their learning. Moreover, it can also help reduce the circumstances of unpleasant behavior that can negatively impact the students' learning process. In the case of the participants, they give themselves rewards and punishment to promote task engagement among working students (Reeve, 2018).

Inconsistent Implementation of SRL

Due to their unique circumstances, working students experience challenges consistently implementing SRL. These inconsistencies manifest in their learning process, mainly in implementing their learning plans and monitoring their progress.

The participants stated that they often shift priorities between working and learning, which leads to the learning goals and plans being sidelined due to urgent and unexpected work demands. Moreover, they also experience irregular self-monitoring as they struggle to balance tracking their performance and finding time to rest. Fatigue and burnout were common among working students (Martinez, 2013). This challenge gives them little time to assess and adjust their learning strategies, leading to ineffective application of SRL practices. Hence, it is important for working students to utilize effective prioritization and time allocation to help them monitor their deadlines and progress and apply effective study techniques and strategies

(Murray, 2022). It gives them the framework for focusing on essential tasks, managing their time effectively, and balancing work and study responsibilities.

To address this issue, they adapt flexible learning plans to accommodate unexpected work demands. Moreover, they regularly revisit and adjust their learning goals to motivate the participants further and clarify priorities, creating harmony between work-study affairs. Consistent revisiting of goals and plans also assists learners in initiating and sustaining SRL processes make the whole application of SRL a habit and thus more consistent.

Environmental Constraints on SRL

Participants also stated common external factors that affect their abilities to apply SRL in their lived experiences as working students. One of these factors was an inconducive learning environment. According to the participants, it is a challenge for them to learn asynchronously as they have difficulty setting boundaries between meeting studies, work,

and household responsibilities. Jereb (2023) mentioned that blended learning can negatively affect students' learning performance due to unfavorable conditions and distractions at home.

To address concerns about their learning environment, they ensure they utilize external resources to accommodate their learning plans, such as using the university/college library, asking in their support group, and going to learning hubs outside the university. These findings are in line with the results of (Ebardo, 2021), implying that acquiring support from library resources and collaborating with university communities are essential adaptive mechanisms to sustain a healthy and conducive learning environment for working students, especially in the context of asynchronous learning.

Aside from that, the participants' lack of support and consideration from professors and classmates also affects their learning. They feel discouraged from seeking help and assessing themselves, leading to feelings of demotivation and frustration. The participants navigate this challenge through proper communication between parties. Working students inform their professors and classmates of their work-study situation as much as possible.

The findings suggest that building positive relationships between professors and students is important. A healthy relationship between teachers and students can help build confidence among students in regulating their learning and interaction with their peers (Jederlund, 2023). Moreover, perceived social support promotes student persistence despite learning dissatisfaction (Poór, 2014). This means that working students can be motivated to regulate their learning better since they are aware that they can rely on their peers and professors for support.

D. Conclusion

The study highlights that working students define self-regulated learning (SRL) as managing their learning experiences amidst work commitments involving cognitive, metacognitive, and motivational processes. Participants practice SRL dynamically, adjusting their strategies to meet changing needs and challenges while facing internal and external obstacles such as balancing work and study and limited support from peers and professors. These findings underscore the importance of tailored support systems, including diverse learning approaches, timely feedback, and resource access, to enhance SRL practices. Educational institutions should offer workshops, financial aid, and resilience-building programs, while workplaces can support student employees with flexible schedules and study leave policies. Future research should adopt a holistic approach, considering individual and contextual factors, and explore SRL practices across diverse settings and populations to improve generalizability. Overall, the study emphasizes the need for meaningful strategies to ensure that working students graduate equipped to apply their learning effectively in the workforce.

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