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# Gaining by losing: The daily living experience of international female doctoral students in Aotearoa New Zealand

Faridah Che Arr , Clare Hocking  & David Healee 

Faculty of Health and Environmental Sciences, Auckland University of Technology, Auckland Central, the traditional lands of the Ngati Whatua iwi, Aotearoa New Zealand

## ABSTRACT

This Straussian grounded theory study explored how female doctoral students from South East Asia managed their daily occupations while studying in Aotearoa New Zealand. Twenty-three participants who were living or had lived in Auckland, one of Aotearoa New Zealand's metropolitan cities, completed semi-structured, in-depth interviews on their experiences of occupation in that context. Data were also collected via participant observations. The analysis of data through open, axial, and selective coding yielded a substantive theory: **Gaining by Losing**, which entailed a three-stage process of Choosing to be International Students, Meeting Challenges, and Returning Transformed. Each stage was characterised as being in dynamic tension of initially exploring opportunities/making sacrifices, then encountering difficulties/making adjustments to daily occupations while studying, and ultimately living with their choice/experiencing changes. The findings revealed that temporarily moving to a city with a high cost of living elicited changes in the way they performed daily occupations, such as studying, cooking, shopping, caring for children, and so forth.

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## Introduction

People relocating to a new country experience a range of occupational changes. Immigrants to Aotearoa New Zealand, for example, have reported that the socio-cultural environment affected their daily lives, which in turn influenced the ways they performed occupations at home and in the community (Harmi, 2022; Kim, 2014; Nayar, 2009). The nature of the transition they experience has been variously characterised as “navigating” between their culture of origin and the culture encountered in this new context (Nayar, 2009), regaining control (Kim, 2014), and as enacting strategies to engender a sense of belonging (Harmi, 2022; Wright-St Clair &

Nayar, 2017). Less is known about the occupational adjustments of temporary migrants (such as international tertiary students). While they similarly leave behind a known environment, stable routine, and established social supports, the length of their stay, financial situation, and legal circumstances as holders of a student visa are different, with unknown impact on managing necessary daily occupations. This study sought to address this knowledge gap by bringing to light the strategies used to manage mundane aspects of daily living, alongside their doctoral research, by international female doctoral students from South East Asia [SEA] (i.e., Singapore, Malaysia, the Philippines, East Timor, Thailand, Indonesia,

**CONTACT** Clare Hocking  [clare.hocking@aut.ac.nz](mailto:clare.hocking@aut.ac.nz)

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and Cambodia) residing in Auckland, a major city in Aotearoa New Zealand. The aim was to elucidate how they managed their daily occupations while living and studying overseas, in addition to providing a basis from which to advocate for better support and services from the universities.

Within occupational science, occupations are typically defined as the things people do (their daily occupations) and what they do is connected to their health and survival (Wilcock & Hocking, 2015). In this paper, our view of occupation is focussed on the mundane but necessary occupations that female doctoral students routinely perform, which include cooking, shopping, and commuting. The term daily occupation is used interchangeably with other terms such as daily living, daily lives, chores, tasks, and daily doings; and reflects an occupational science perspective.

### **The Challenges of Living Overseas While Studying**

Previous studies have consistently shown that international students encounter a variety of challenges while overseas. The factors underlying those challenges include the new academic environment, language and cultural differences, and social relationships (Baba & Hosoda, 2014; Brownlow et al., 2023; Khanal & Gaulee, 2019). Adjustment to the new educational system and practical learning skills are cited as barriers to gaining academic success for some international students (Li et al., 2002; Skyrme, 2007). In addition, lack of language proficiency is a primary challenge for students who are not native English speakers studying in an English-speaking country (Howe et al., 2023; Niroo & Williams, 2022). Lack of fluency also disadvantages them from establishing rapport with domestic students who might otherwise provide academic, social, and psychological support. Moreover, international students are inevitably exposed to a culture and society that operates very differently from their home country (Zhou et al., 2008). Tensions arise from having to adapt to the unfamiliar cultural setting, including the challenge of making sense of the new social norms and regulations in the host country (Benson, 2013; Presbitero, 2016; Ward et al., 2001). Family relationships, unstable employment, and financial strain have also been noted as sources of tension, and

concerns have been raised in relation to levels of perceived stress, isolation, and mental health (Brownlow et al., 2023).

International female doctoral students experience many of the same barriers, but there are added challenges unique to this population. Compared to undergraduate or other postgraduate studies, a PhD takes longer to complete (Denholm & Denholm, 2012). The duration and rigorous nature of the academic work, coupled with restricted timeframes and financial constraints, research difficulties, and supervision issues, can hinder progress, cause stress, and affect doctoral students' health and well-being (González-Ocampo & Castelló, 2019; Mantai, 2019; Usher & McCormack, 2021). In addition, they are often expected or required to maintain multiple life roles outside of academia, such as being a daughter, mother, spouse, and breadwinner, which entail taking care of household responsibilities, shopping, looking after children, and spending time at work. Compounding the dilemma of fulfilling the demands and expectations of competing roles while studying (Brown & Watson, 2010; Wall, 2008), they are likely to put their family's needs before their own need to study (Beasy et al., 2020; Rockinson-Szapkiw et al., 2017).

From an occupational perspective, juggling academic pursuits with personal responsibilities is a work-life balance struggle for many female postgraduate students. Devoting hours to their academic work can create occupational imbalance, with repercussions on their well-being and their academic endeavour. While they focus on their studies, the family may be neglected (Brown & Watson, 2010). The inability to provide proper attention and adequate time for children and spouses can leave both feeling lonely, unloved, isolated, and emotionally abandoned (Matuska, 2010). Even though their spouses might be supportive, previous researchers have noted that they may not share the tasks of raising children and running a household or have the skills to do so efficiently (Aitchison & Mowbray, 2013; Bireda, 2015).

Spouses of female doctoral students who do take over child-rearing tasks may also feel resentful about shouldering the responsibility alone. The situation worsens if family interactions lessen and communication breaks down (Carter et al.,

2013). As such, lacking family understanding and juggling multiple roles and responsibilities exposes female graduates to the risk of physical exhaustion (Denholm, 2006), and with mixed feelings of guilt and being disconnected, doubtful, stressed, and demotivated (Rockinson-Szapkiw et al., 2017) due to role overload and time pressure (Zuzanek, 1998).

This body of evidence supports the need for further research into the uncharted domain of female international doctoral students' daily living. The need to understand their situation and the occupational strategies they adopt and adapt to survive, thrive, succeed, and maintain well-being while living overseas, prompted this study.

## Methodology and Methods

Straussian grounded theory methodology (Corbin & Strauss, 2015) was employed in response to the following research question: How do female doctoral students from South East Asia manage daily living in Aotearoa New Zealand? Being inductive in nature, the Straussian grounded theory methodology fits well with a pragmatic worldview. In this study, the first author, who was also a doctoral student, explored the context in which the female participants managed their daily occupations. The second author has an established background in occupational science and guided examination of the function of women's occupations, to identify the meanings they attached to them. The third author, a grounded theorist, guided the analytic process. Prior to commencing the study, ethical approval was gained from the Auckland University of Technology's ethical review committee (Reference Number 16/314).

## Recruitment

Recruitment platforms included open invitations issued at a conference poster presentation and peer mentoring group meetings, flyers posted on notice boards at multiple university campuses, and word of mouth via intermediaries. The following inclusion criteria were applied: a female doctoral student (regardless of marital status); identifies as South East Asian; has either completed her studies and returned to the home country less than 10 years previously or still enrolled in a PhD

programme in Aotearoa New Zealand; and having lived in Aotearoa New Zealand for at least 6 months at the time of the study. The exclusion criteria were those whose visa was in dispute in Aotearoa New Zealand or who had an insufficient command of the language to be interviewed in English. Any participants known to the researchers (e.g., friends or family members) were also excluded.

Initial recruitment began with purposive sampling (Morse, 2007), wherein five female doctoral students who met the inclusion criteria were recruited into the study. As data analysis progressed, the comparison of similarities and differences in participants' data advanced theoretical sampling, whereby the intention of recruitment was to seek participants who could contribute information and more specific data for developing concepts and categories (Corbin & Strauss, 2015; Draucker et al., 2007; Strauss, 1987). For example, in developing the last category, Returning Transformed, those who had returned home were recruited to gather information on the gains and losses they had experienced to determine the categories and the linkages between the categories that would establish the core category.

## Data collection

Data were collected through in-depth interviews and participant observations. This study involved two modes of semi-structured interviews: participants living in Aotearoa New Zealand and were interviewed on a face-to-face basis, whereas those who had returned home were interviewed online. The interviews, which were conducted in English, took approximately 60 to 90 minutes, were digitally audio-recorded, and transcribed verbatim. Following ethical considerations, pseudonyms in common usage in South East Asian countries were allocated to participants to protect their identities.

The interviews began with an exploratory opening in the form of a general request statement, "Tell me about the things you do every day here in Aotearoa New Zealand," to discover what their usual occupations were like and allow participants to discuss their concerns. Table 1 provides examples of planned interview questions. As data collection progressed and

**Table 1.** Examples of interview questions.**Opening Question:**

Tell me about the things you do every day here in Aotearoa New Zealand

**Indicative Questions:**

Could you describe your experience coming to Aotearoa New Zealand?

What contributed to your choice of PhD study in Aotearoa New Zealand?

How different is doing daily chores in Aotearoa New Zealand compared to how they were done back home?

How different is your (or family) life in Aotearoa New Zealand compared to your previous lifestyle?

In what ways have things have changed for you?

What factors bring these changes in your life?

How do you manage these changes?

Who or what helped you to make decisions about what to do?

Were there any effects of your decisions on yourself (or your family)?

concepts started to be drawn from data analysis, interview questions were refined to include specific questions to understand how participants dealt with the challenges of daily living. Interview techniques such as probe and lead questions (using what earlier participants had provided as a starting point to elicit responses and reflections from later participants) were applied; for example, “*My other participants find the cost of living is expensive here. Can you tell me more about the cost of living?*”

Participant observations were conducted to complement the interview method and increase the authenticity of the data (Corbin & Strauss, 2015; Laitinen et al., 2014). Adhering to an observation protocol, and with participants’ permission, the first author visited their rented accommodations to have a closer look at their living environment and conditions, and accompanied them to places they mentioned in the interviews to experience the journey of going to, for example, the campus, Asian grocery stores, or *Halal* meat shops located outside of the central city. The visits were made either by walking or taking public transport (a bus or train), to know how much time and cost was involved in getting to the destinations. Field observations after interviews provided a means to observe participants’ natural behaviour as they went about their daily occupations, which helped with the interpretation of data beyond the interview transcripts.

Since the first author was also a doctoral student at the time of data collection, several measures were taken to avoid biases. Among them were having a pre-suppositions interview to be aware of her own opinions and potential biases, practising reflexivity, adopting a non-judgemental stance towards participants’

responses, engaging in self-reflection during data analysis, and not going native (going along with participants’ stance) by taking the one foot in and one foot back approach in analysing data (Bowers, 1988).

### Data analysis

Following Straussian grounded theory methodological procedures, data were analysed via three series of coding, namely: open, axial, and selective coding (Corbin & Strauss, 2015). Core elements of grounded theory, which encompass theoretical sampling, constant comparison, and memoing, were also applied. Open coding was performed on interview transcripts by going through them line-by-line and assigning codes. Whenever useful, *in vivo* codes, which refer to participants’ direct quotes (Charmaz, 2014; Strauss, 1987), and gerunds (i.e., words with the suffix *-ing* attached to locate process and action) were used. Codes were then labelled and collapsed into conceptual categories. Constant comparison was used to identify the properties and dimensions in the data, and to guide the next data collection. Analytical tools suggested by Corbin and Strauss (2015), for example, waving a red flag (i.e., being critical of terms such as ‘always’ or ‘never’ to check on conditions) and life experiences (i.e., drawing upon personal encounters that are similar to what participants experienced), were deployed to increase the effectiveness of the process of comparison.

Axial coding was performed to elaborate on the categories and subcategories developed in the initial stage of open coding. In axial coding, categories were related to subcategories and linked along the lines of properties and dimensions (Strauss & Corbin, 1998) using the

paradigm model, whereby the context, conditions (both micro and macro), actions/interactions (strategies), and consequences were laid out. In this way, the relationships between categories and patterns that formed the basis of generating theory were made more explicit. This paradigm model is exemplified in Figure 1. In selective coding, the core category, which represents the theory’s central theme, was identified and deemed *grounded*, since it held explanatory power and the ability to integrate categories and subcategories with confirmed linkages.

**Findings**

Twenty-three women met the inclusion criteria and participated in the study. Their ages at the time of recruitment ranged from 30 to 44 years old. Five were single, one was single with a child, and the rest were married with or without children. Most of the participants were sponsored students with scholarships from either Aotearoa New Zealand or their own government; just four were fully self-funded. Participants were at different stages of PhD completion.

Three categories were conceptualised from the analysis of data: **Choosing to be International Students, Meeting Challenges, and Returning Transformed.** Each consists of two

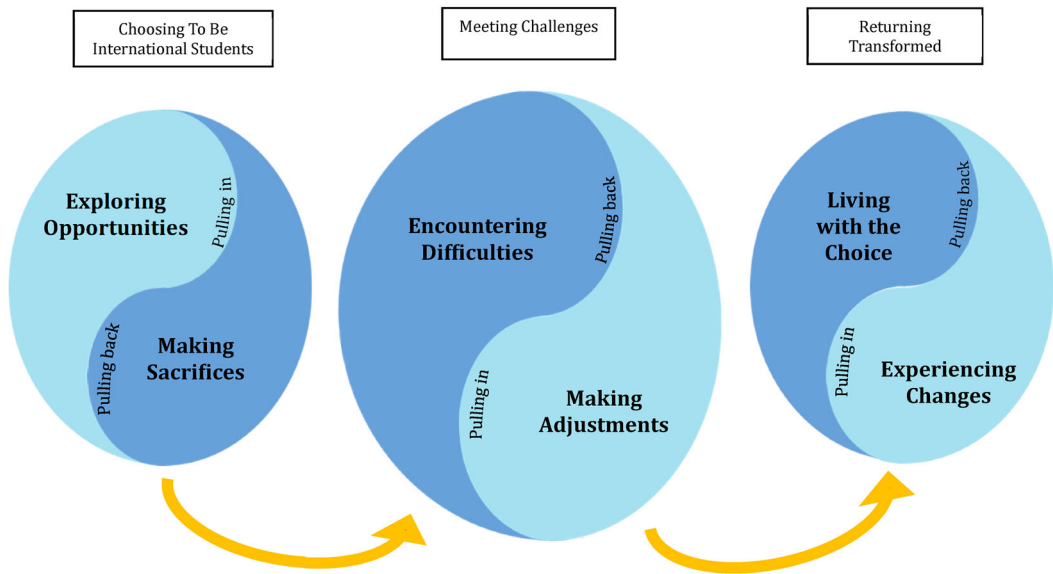
subcategories that are in dynamic tension—represented by a Yin/Yang configuration. Figure 2 provides a visual representation of the essence of the findings, the process of **Gaining by Losing** experienced by the international female doctoral students from SEA who temporarily lived in Aotearoa New Zealand. In total, there are six subcategories: *Exploring Opportunities, Making Sacrifices, Encountering Difficulties, Making Adjustments, Living with their Choice, and Experiencing Changes.* The subcategories represent the dynamic balance of gains and losses that the participants experienced. The arrows show the movement from the first to the last phase. The terms **pulling in** and **pulling back** on the internal borders of each category are the two key strategies that participants employed as they considered, enacted, and completed a doctoral qualification in Aotearoa New Zealand. To enhance comprehension of the findings, an overview of the theory that underpins this study is provided prior to elaborating it below.

**The theory: The process of gaining by losing**

*Gaining by Losing* is a generated theory that delineates the gains and losses encountered by South East Asian women who choose to go

	Properties	Conditions	Actions-Interactions	Consequences
	Residing in a pricey cosmopolitan city	High cost of living – costly living expenses  Currency exchange rate	<b>Pulling back by:</b> Settling for what was affordable within the living budget  Changing the pattern of doing everyday living occupations	Altered lifestyle  Changed habits/routines
	Change from wage and salary earners to full-time students	Lack of income to supplement existing savings or scholarships		

Figure 1. Example of a paradigm model.



**Figure 2.** The process of gaining by losing.

overseas for their doctoral degree. In the preparatory phase, as they anticipate and prepare for the experience, the anticipated gains set up the loss of stability, familiarity, and home-country support. In the second phase, the losses associated with living as students in an expensive city, including lack of means to fully experience life in their host country, leads to learning how to manage daily occupations in constricted circumstances. Finally, in the third phase, the lack of choice about giving up on their studies led to gaining both a higher qualification and new perspectives of themselves, their lives, and their home context.

Through all phases of the theory, participants enacted two basic strategies to adjust to life in Aotearoa New Zealand; *pulling in* resources and support, primarily from family and conationals, personal fortitude to keep going, and benefits gained from living overseas; and *pulling back* from established lifestyles, home comforts, what they and their children could do, and the risks they had taken. The following sections elaborate on the categories and subcategories that make up the findings, and the ways the strategies of *pulling in* and *pulling back* were enacted. Emphasis is placed on the second phase, **Meeting Challenges**, due to its overt occupational focus.

### **Choosing to be international students**

The first category, **Choosing to be International Students**, comprises two subcategories: *Exploring Opportunities* and *Making Sacrifices*, which outline their enthusiasm to pursue a doctorate outside their home country and what they gave up to do so.

**Exploring opportunities.** Reasons to pursue a doctoral degree varied among the participants but, for most of them, it was their lifelong aspiration. Having previously attained tertiary qualifications, they wanted to expand their knowledge through a PhD programme. Sasha explained: “It’s actually my ambition or my passion from first degree. Actually, I started with a diploma, then continued with a degree.” The motivation to seek knowledge at a higher level remained strong even when participants had started a family. Rubi, for instance, was married and came from a country where women seldom pursue doctoral qualifications. According to her, “back home, not many women [are] doing their study at higher education level. So, even [when] I got married, I still have the desire to reach the higher education, as high as possible.” A doctorate was also deemed beneficial in terms of receiving better recognition, a higher salary, and/or greater chances for job opportunities;

additionally, it was seen as a channel for doing something different.

Most participants had the option to study locally but chose to travel overseas due to pull factors (favourable/attractive factors that spurred their decision). They anticipated making gains from their choice which included an international qualification, language skills, exposure to overseas experience, and global networks. For participants who were academics, the non-conducive environment back home, such as long work hours, little possibility for full-time study leave, lack of consistent academic support and resources, unavailability of supervisors in certain fields of study, and high family commitments were cited as push factors (unfavourable factors that initiated the interest and ultimate decision not to study locally).

Anticipating rewarding benefits, they began pulling in information about doing a PhD in Aotearoa New Zealand; exploring the availability of supervisors, university acceptance criteria, safety measures, and immigration policies. To study overseas, they proceeded to obtain a letter of offer from their target university along with their family's consent, and pulled in financial resources (e.g., personal as well as family savings) from their home country and assistance (e.g., loans, sponsorships/scholarships).

**Making sacrifices.** To gain something, participants also lost something. In their own country, they had established stable lives and good jobs. One of them noted her profession in academia: *"In my own country, I'm a lecturer"* (Linda). Another commented on her financial stability, *"I was already earning good [income]"* (Rita). Many owned their homes and had a car. Back home, they knew their way around and were able to manage daily occupations in a familiar environment, *"Living in Malaysia, you are familiar with everything. You know where to go to get things, and it is easier for you"* (Sabrina). They had close family, friends, and neighbours to rely on, and there were housekeeping services. However, this comfort, familiarity, and existing support were sacrificed as they pulled back from it all when moving overseas.

Since the currency exchange rate in Aotearoa New Zealand is higher compared to South East Asian countries (with the possible exceptions

Brunei and Singapore), participants made financial sacrifices before departing by selling their assets (e.g., car, property, or insurance policies). An additional sacrifice when receiving a sponsorship and/or study leave to go abroad was having to accept the terms and conditions of their contract. By signing the agreement, they were legally bound by the rules within the contract.

### **Meeting challenges**

The next category, **Meeting Challenges**, has two subcategories: *Encountering Difficulties*, which highlights the challenges participants encountered upon arriving in Aotearoa New Zealand, and *Making Adjustments*, which focuses on the adjustments they made to cope with the challenges.

**Encountering difficulties.** As mentioned earlier, the participants had secure employment before embarking on their studies; primarily as university-based academics. Typically, they owned a home and car and had stable incomes that enabled personal and family spending. On arrival, they were suddenly presented with challenges. The main one was the high cost of living in the host country, which was beyond what they had anticipated, impacted by being a student living on a reduced income. Attempts were made to supplement their existing income through part-time work, but most could only secure unskilled poorly paid work as cleaners, waitresses, and supermarket workers. Their spouses faced a similar situation; being unable to secure professional employment commensurate with their existing qualifications and work experience. Tia lamented: *"The only job he could do is working as an unskilled worker. It's quite totally different from what he was doing back in Indonesia, but he wanted to support the family."*

Participants found housing, food, transport, leisure occupations, and child-care, which were usually affordable in their home country, to be overly expensive. The high cost of living was a major issue, as recognised by Suzanna, *"The only thing difficult for us in New Zealand is about the living. The problem is about the living cost,"* and Nadia, *"It's really tough living here because it's really like high cost for everything."* Their financial constraints deprived them of

adequate living options and restricted them from many occupations they enjoyed doing and wanted to do. One participant, for instance, observed the drawbacks of her lifestyle:

*In Cambodia, I would spend 10% of my salary to buy things like nail polish or have a haircut or do the massage or go to the gym, but here, I don't do anything except for my kids ... for my own needs, my own interest, it's almost completely cut off.* (Diana)

**Making adjustments.** The high cost of living prompted the participants to adjust, which included pulling in support from existing or newly created networks, drawing on past experiences of being abroad, and consulting the internet; for example, to learn how to cook or for alternatives for expensive or unavailable ingredients. Co-nationals, who were generally other South East Asian international students and migrants already living in the country, were significant sources of support. They assisted participants in a variety of occupations such as settling into accommodation, opening bank accounts, getting their children into schools, making childcare arrangements, as well as finding the grocery shop, medical centre, university, and ways to get to these places. Meeting people with cultural similarities, such as a common language and ethnic background, sped up the adjustment process. For some participants, past experiences of living overseas while studying encouraged them to quickly seek out support systems. Julia, who had previously shared rental homes with friends, was quick to adapt to her co-living arrangement; *"While doing my bachelor's degree, I lived with friends ... my past experience helps me."* Support from newly-made friends, local Kiwis, university personnel, and supervisors was also beneficial. For example, Suzanna recalled being provided with furniture, *"[Staff member] really is like Santa Claus ... he gives the mattress, he gives the chair, he gives table."* Other participants recounted multiple times they were helped, particularly when they needed a job reference, got lost while travelling, or had an emergency.

In addition to pulling in support, participants pulled back from doing things that would create

losses, particularly financial ones, primarily by adopting a minimal lifestyle. Participants selected rental accommodation based on what they could afford, irrespective of its suitability, the adequacy of furnishings, and distance from the university. Participants reported instances of living in cramped one-room apartments with their family members, including young children, which made them feel confined and depressed. Farah confirmed that *"because we live in a studio, it's only one room. So, the children are always around us ... I got stressed."* Having to accommodate for the lack of furniture or space in their house, they resorted to alternatives when studying: *"We just sit on the floor and do our work"* (Nadia) or *"on the bed"* (Sophia); or in place of a desk, *"I only have a box"* (Diana). Those who could not afford to rent near campus skipped coming to university regularly to save on transportation costs, thus losing out on the opportunity to get study support and access to the better facilities available on campus.

Another major adjustment was pulling back on spending on electricity, groceries, transport, childcare, and entertainment. To avoid high electricity bills, they studied without proper lighting and heating, even during winter. Mia extended her ways of reducing energy costs to wearing *"many layers [of clothes], and then I use very warm shoes, gloves, and then tie a scarf ... when I feel so cold ... I go to the library because there, I can use the central heating."* Prolonged exposure to these conditions, however, had adverse consequences, contributing to health ailments such as back pain, deteriorating eyesight, and episodes of flu.

Living on a very tight budget often led to a basic diet that was not nutritionally adequate, as they learned to restrict the food they bought, make do with the ingredients available in their kitchen, and store leftovers to be eaten when needed. Since money was prioritised to pay rent and other essentials, they opted to learn to cook even though they might never do so back home, and substantially reduced the frequency of eating out. To save time, they learned to use cooking techniques that sped up meal preparation, cooked only once a day, and prepared meals in advance. Their cooking style also changed to be simpler, faster, and cost-effective. While some unmarried participants found they

could still eat outside of the home, they had to create a budget and eat the most affordable food on the menu.

Upon moving to Aotearoa New Zealand, participants also modified daily tasks and found ways to do what was needed with limited resources. They pulled back from their previous reliance on extended family, live-in nannies, or maids, since hiring such services is an uncommon and expensive practice in Aotearoa New Zealand, and instead learned to perform household chores without help. Alternatively, they pulled in help with household chores from immediate family members. For instance, finding it nearly impossible and impractical to juggle academic and family responsibilities, married participants delegated work between family members. They began to encourage their children to be more independent and, to a certain extent, take charge of carrying out household chores. They also became more accepting and appreciative of their spouse's involvement in managing the household.

Adjustments were also made to childcare arrangements, which participants identified as less than ideal but done out of necessity. For example, Sasha chose inexperienced undergraduates rather than qualified childcare providers to babysit her new-born baby. She explained that *"they're Malaysian undergraduate students here. Thirty dollars per day. So, that is for eight hours, from 8:30 a.m. to 4:30 p.m. I know it's not much here."* Cost also largely eliminated opportunities to travel within Aotearoa New Zealand or participate in Aotearoa New Zealand culture. Pulling back strategies included travelling on foot, rather than taking a bus or taxi, and accepting the necessity of buying second-hand goods, something they would not have considered in their home country. Many also pulled back from making personal purchases (e.g., clothing and shoes), and postponed having haircuts and health checks until they returned home. Self-care, such as a manicure or massage, was considered a luxury and thus not pursued.

### **Returning transformed**

The final category, **Returning Transformed**, consists of two subcategories: *Living with their Choice* and *Experiencing Changes*. The former is centred on the downsides experienced by

participants from their choice of going overseas for a PhD, whereas the latter unveils the positive changes of returning home transformed by gaining a PhD and living abroad.

*Living with their choice.* Making the choice to go abroad for their PhD, the participants were stepping into the unknown. As they left behind their home country and made sacrifices for anticipated gains, they carried with them the uncertainties of living in the host country and their destiny. As stated by Rita, *"There is a fear of the unknown ... You fear for the future. You wouldn't know if you would really succeed. Because when you left your country, you risked a lot."* Failing to gain a doctoral qualification would cause a loss of face when they returned to home and work. In addition, those who accepted scholarships or borrowed money to go overseas undertook the consequential financial risks. Failing to comply with contractual requirements would have repercussions such as termination of their scholarship, deduction or withdrawal of allowances, and being asked to refund the money provided for their studies. In addition, participants' guarantors could be subjected to legal action against them to make a payment on their behalf.

Living with their choice meant enduring the downsides and unwanted effects from their choice of going abroad for a PhD, and several years of pulling back from pursuing occupations that they wanted for themselves and/or for their family members, such as exploring many different parts of Aotearoa New Zealand and enrolling their children in after-school programmes.

*Sometimes, that [lack of money] is the limitation. I couldn't support [the children] to go to extra classes. They used to have swimming lessons in Indonesia, but here I could not afford it. Life can be very boring because we are financially limited.*  
(Sophia)

Above all, they persevered with their studies, remaining committed to their PhD studies and steadfast in their choice to study abroad. When they returned to their home country, participants did so with the self-knowledge that they had faced numerous challenges related to

studying at a doctoral level and had managed to endure much discomfort related to the high cost of living. Obtaining a PhD overseas was accepted as both a huge undertaking and a personal risk: “*PhD is a journey ... It’s a big journey*” (Rita), which they understood and accepted, “*I’m not complaining ... It’s my risk that I have to take*” (Farah).

**Experiencing changes.** Going through the challenges of the PhD and relocation experiences ultimately brought about changes in participants. These changes came in the form of both personal self-development and daily living practices. Following the completion of their PhD overseas, participants noticed changes in their ways of thinking. According to Natasha, “*The PhD journey is an eye-opener for many aspects of my underlying beliefs, thinking, and ways of working.*” These women became critical thinkers, had the confidence to make decisions, and were vocal with their thoughts, as evidenced by the following disclosure: “*My thinking has improved, in being critical ... I gained this strength, confidence, freedom of thinking, have a voice*” (Amy).

Aside from changes attributable to their educational achievements, living among people from around the globe who had different values and cultures, being on their own, and having to brave challenges without proper family support sparked unexpected changes. Many of the participants admitted they had become less biased, and more independent and spiritual, feeling closer to their Creator when seeking solace during difficult times. Their daily occupations had also changed through adopting the host country’s practices, such as caring for the environment and positive parenting. Additionally, they learnt to be financially savvy, continued with the habits they had embraced (e.g., cooking more often at home), and had become more family oriented. In other words, the process of living and studying in Aotearoa New Zealand brought transformation to participants in both intended and unintended ways. As they returned home with a sense of gain, however, participants sometimes found themselves returning to a place that had not changed in the same ways they had, or was yet to open to changes, and they were again presented with challenges. In particular,

participants pointed to implicit attitudes about women expressing opinions, lack of environmental awareness, and, in some instances, endemic racism. Nevertheless, experiencing the changes, they pulled in what they had learned and developed from managing daily life overseas.

## Discussion

Living and studying overseas can be an advantageous move for South East Asian female doctoral students. The opportunities they received included achieving an international qualification, receiving research support and resources, building an international network, as well as having an overseas experience for themselves and family. However, to embrace these opportunities, participants had to face occupational and financial challenges that they otherwise might not have encountered. The challenges that participants faced living in a Aotearoa New Zealand city were akin to other international studies that have looked at people moving to countries where the high cost of living impacted on the affordability of basic needs such as housing, food, and transportation (Agnes, 2020; Suto, 2013).

In response to the environmental challenge of living in an expensive city, participants altered their occupations to align with a minimal lifestyle. In contrast to a philosophically driven minimalist lifestyle, where people choose to live with less but with the possibility of purchasing items when desired, living a minimal lifestyle equates to living without certain items or fewer material resources (Dopierala, 2017). The necessity of adopting a minimal lifestyle has been reported previously in studies in which participants similarly reduced heater usage, bought second hand items, and limited the amount spent on groceries (Anderson et al., 2012; Dobson et al., 1994; Lokshin & Yemtsov, 2001).

These findings highlight the predicaments experienced by female doctoral students in Aotearoa New Zealand, particularly those with dependents. Although it is their choice to study overseas, international students should not be put into unfavourable conditions of sub-standard accommodation and living near impoverished lifestyles. This situation is ultimately

unsustainable and puts Aotearoa New Zealand's reputation as an international tertiary education provider at risk. This issue is addressed in the Aotearoa New Zealand government's International Education Strategic Plan for 2018-2030, which identifies the dual objectives of delivering excellent education and experiences to international tertiary students and, at the same time, ensuring that their well-being is safeguarded (Education New Zealand, 2018). Assistance with securing suitable housing, heating, food, transportation, and childcare is required, perhaps in the form of paving the way to more lucrative part-time work opportunities and higher levels of integration into the local community. With post-pandemic increases in the cost of living, institutional and societal responses to international students' occupational needs are even more urgent

### ***Implications for occupational science***

The influence of environmental contexts is well recognised within occupational science, where engagement in occupation is conceptualised as a transactional process with the environment (Hocking, 2020; Nayar & Hocking, 2006). The transactional perspective is largely underpinned by the works of John Dewey (Cutchin & Dickie, 2013; Dewey, 1922), whose interests encompassed finding pragmatic solutions to everyday situations. Within occupational science, occupational challenges have been interpreted as including difficulty with or barriers to necessary or desired occupations (Cutchin & Dickie, 2012). A transactional perspective was instrumental in this study as a tool for understanding the contextualised nature of participants' engagement in daily occupations as they enacted pulling in and pulling back as survival strategies to manage the necessary occupations of daily life.

The concepts of pulling in resources and pulling back on one's standard of living are novel to this study, giving insight to participants' efforts to look after themselves and their family in the face of the occupational challenges they faced as temporary migrants with limited financial assets and income. Previous studies with female post-graduate students have also documented shifts in household and childcare responsibilities that might be characterised as pulling in support,

such as husbands and children taking more responsibility for household tasks than would be typical in their country of origin (Liamputtong 2006; Pho & Mulvey, 2003). Conceptualising these strategies as pulling in and pulling back furthers that body of knowledge in revealing the meaning of observable changes in occupational patterns, while also drawing attention to both contextual influences (such as greater awareness of gender equality in the host country) and the positive and negative consequences of pulling in resources and pulling back on adequate and warm accommodation, nutrition, childcare, use of personal transport, ergonomic work spaces, leisure pursuits, and the opportunities to interact with local people that they had anticipated. Overarching strategies to manage daily living responsibilities have not, to our knowledge, been documented in the occupational science literature previously. Further research into strategies people adopt when faced with radical shifts in their living circumstances is warranted.

Additionally, in contrast to previous occupation-focused research with permanent immigrants to Aotearoa New Zealand (Harmi, 2022; Kim, 2014; Nayar, 2009; Nayar & Sterling, 2013; Wright-St Clair & Nayar, 2017), the occupational patterns and choices of the doctoral students in this study were dominated by their low financial status. Moreover, this situation did not resolve over the timeframe of completing a doctoral qualification. The findings raise questions in relation to students' limited capacity to secure work roles commensurate with their qualifications and experience (in the absence of employment opportunities within the academies). One possible explanation for this outcome is endemic racism and exploitation of this international 'workforce' who, in relation to Aotearoa New Zealand's fiscal policy, are more commonly accounted for as an income stream to the publicly funded educational system. Mpofu and Hocking's (2013) earlier study with foreign health professionals who had immigrated to Aotearoa New Zealand and were working as taxi drivers lends some support to this conclusion. Alternatively, it may be that the apparent success of permanent immigrants is inflated by those who remain in vulnerable circumstances choosing not to participate in

research or, without commitment to an objective such as securing a postgraduate qualification, not remaining in the country. This possibility points to the need to extend occupational science studies with populations experiencing insurmountable barriers to meaningful occupation beyond the refugee populations thus far reported (e.g., Burchett & Matheson, 2010; Hart, 2023; Steindl et al., 2008).

### Limitations and Recommendations for Future Research

This study provided empirical findings to explain the daily occupations of international students studying overseas. The grounded theory of *Gaining by Losing* depicted the gains and losses of international female doctoral students at different stages of their educational journey, including those who had returned home as graduates. However, it does not encompass those who voluntarily opted out of their educational pathway or whose enrolment was suspended by the university.

Data in this study were gathered from women studying in a major city in a single country. Acknowledging that each city is unique, the explanatory potential of the study is limited to one gender and a specific context. The range of occupations discussed with participants is also limited, as both researchers and participants respected cultural and gender norms about discussing family and religious practices. Inclusion of a fuller range of occupations that postgraduate students manage could provide a better insight into their daily lives. Recommendations for future research include conducting a longitudinal study to take a closer look at the relationship of PhD attrition and daily living challenges that contribute to that. Other recommendations include extending the study to male postgraduate students and teasing out the interrelationship of living on a low income versus temporarily relocating internationally.

### Conclusion

This study addresses the paucity of information available about the daily lives of international doctoral students living as temporary migrants to Aotearoa New Zealand. Their daily living

experiences within a country known for its high cost of living contributed to the substantive theory: *Gaining by Losing*. Although participants garnered considerable gains, there were undeniable losses from embarking on their doctoral journey. Given the economic and academic benefits to their host countries, educational providers may have cause to intervene to minimise those losses. The findings point to the nature of the pastoral and financial support required to fulfil the intent of the Aotearoa New Zealand government's International Education Strategic Plan. More broadly, the findings point to the need to better understand how people in vulnerable circumstances manage their daily occupations in order to achieve the things they hold as important.

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### ORCID

Faridah Che Arr

 <http://orcid.org/0009-0005-1767-1307>

Clare Hocking

 <http://orcid.org/0000-0003-0364-5157>

David Healee

 <http://orcid.org/0000-0003-2921-3731>

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