



## International Journal of Research Publication and Reviews

Journal homepage: [www.ijrpr.com](http://www.ijrpr.com) ISSN 2582-7421

# From Healing Hands to Business Minds: Lived Experiences of Retired Nurses Shifting to Becoming Nurse Entrepreneur

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### ABSTRACT

Retired nurses who lack formal education or training in business demonstrate entrepreneurial skills driven by their desire to engage in post-retirement activities and opportunities to innovate in healthcare. This study aims to address this research gap by delving into the lived experiences of Filipino retired nurses' entrepreneurial prowess in their transition into entrepreneurs guided by the central question: How do retired Filipino nurses' entrepreneurial prowess describe their lived experiences in their transition into nurse entrepreneurs and in their entrepreneurial endeavors? This study aimed to investigate the experiences of retired Filipino nurses who transitioned into entrepreneurship. The study used a qualitative descriptive phenomenology design. It involved retired nurses from various urban and rural areas in the Philippines. The Philippines' national participants were selected using purposive and snowball sampling methods to ensure they met the specific criteria aligned with the research objectives. The study involved four participants who were interviewed via a face-to-face Zoom meeting with the help of an aide memoire. The data collected were analyzed using Collaizi's method, and verification procedures were performed through member checking. The study ensured the credibility of the research by observing reflexivity, bracketing, and resonance. Throughout the research process, ethical guidelines were followed. The researchers identified the following four (4) themes: (1) Pandemic Challenges and Healthcare Realities, (2) Navigating Post-Retirement with Resilience and Determination, (3) Strategic Transition through Support Networks & Self-Learning, and (4) Integration of Nursing Expertise into Entrepreneurship. Retired nurses have miraculous resilience, which shows how anything can be achieved with determination, support from friends, and a continuous quest for knowledge. Supporting retired nurses through building holistic nursing businesses can be the best way to transition to technological advancements, informed policies, and the practical use of innovations in the healthcare sector.

**Keywords:** Retired Nurses, Nurse Entrepreneurs, Lived Experiences

### 1. Introduction

Nursing and entrepreneurship were traditionally viewed as separate disciplines, each with distinct academic focuses (Bacarisas, 2018). However, the rising interest in entrepreneurship has prompted a recognition of its potential among individuals from various professional backgrounds, particularly retired nurses who are leveraging their skills and experiences to explore new ventures (Tan et al., 2021). Historically, nurses have contributed to significant advancements in healthcare, with notable figures like Florence Nightingale exemplifying entrepreneurial spirit (Vannucci & Weinstein, 2017). Despite comprising only 0.5%–1% of the nursing workforce, nurse entrepreneurship is experiencing notable growth (Vannucci & Weinstein, 2017). In the Philippines, a leading exporter of nurses (Lorenzo et al., 2007), retired nurses are uniquely positioned to establish businesses within the healthcare sector, seeking purpose and fulfillment post-retirement (Neergård, 2020). However, challenges persist, including insufficient training in business concepts within nursing curricula, necessitating independent cultivation of entrepreneurial skills (Vannucci & Weinstein, 2017). This study aims to fill the knowledge gap regarding the lived experiences of retired Filipino nurses as entrepreneurs, exploring the challenges and strategies they encounter. By understanding these experiences, the research seeks to inform policies, support initiatives, and ultimately empower retired nurses in their entrepreneurial pursuits.

## 2. Materials and Methods

### 2.1 Procedure for Data Collection

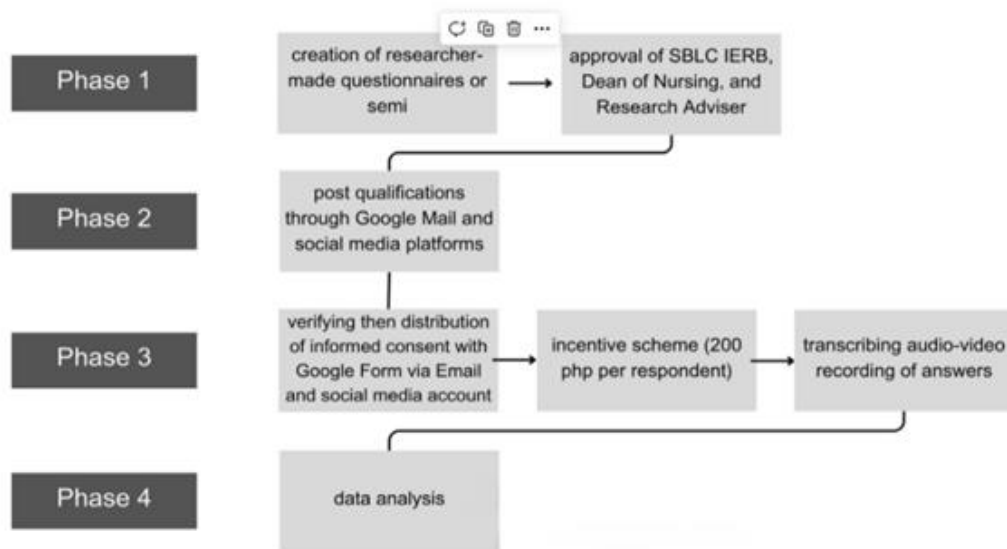


Fig. 1 – Data Gathering Procedure

### 2.2 Theoretical Framework

This research investigates the entrepreneurial transition of retired Filipino nurses through the lens of two key theories: Afaf Meleis' Transition Theory and Human Capital Theory by Gary Becker and Theodore Schultz. Transition Theory emphasizes the complexities individuals face during life transitions, including retirement and career changes. It identifies crucial elements such as the individual, the transition process, situational factors, and social support, making it essential for understanding how retired nurses adapt to their new entrepreneurial roles. Human Capital Theory complements this perspective by focusing on how retired nurses apply their accumulated knowledge, skills, and experiences in entrepreneurship, underscoring the economic value of their expertise.

For the study, purposive and snowball sampling methods were employed to target retired Filipino nurses via professional networks, nursing organizations, and online platforms like Facebook. Informed consent was obtained, and ethical standards were upheld through IRB approval. Semi-structured interviews, conducted either face-to-face or online based on participants' preferences, facilitated a diverse geographic representation and allowed for in-depth exploration of individual experiences. Each interview, lasting between 30 to 60 minutes, was recorded, transcribed, and anonymized to protect confidentiality.

Data analysis utilized Colaizzi's seven-step approach, which involved highlighting significant statements and organizing these meanings into thematic categories. To enhance the reliability and credibility of findings, member checking and peer debriefing were employed, allowing participants to validate results and external colleagues to review the process.

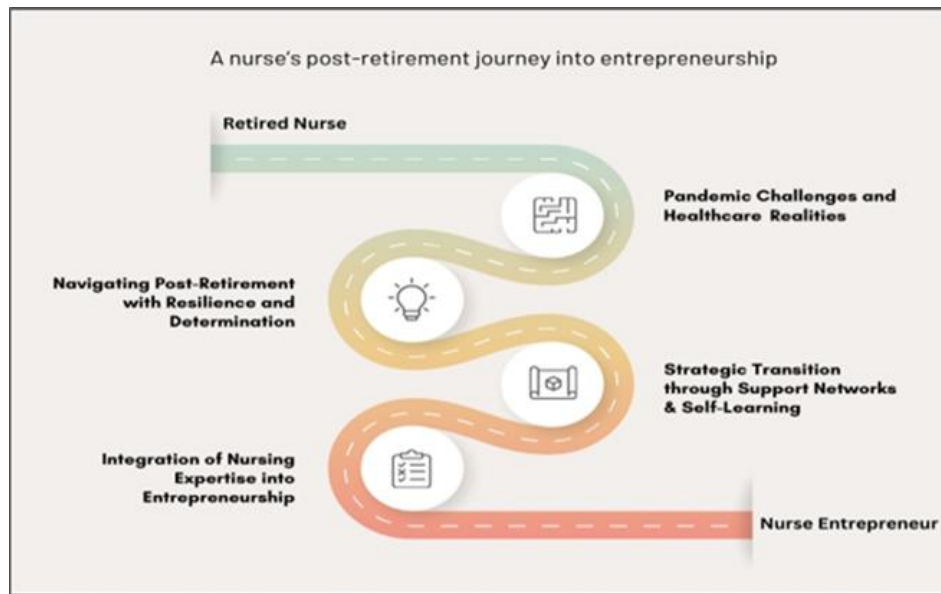
The findings revealed diverse entrepreneurial pathways among retired Filipino nurses, highlighting the following participants: P1, a 41-year-old with 11 years of ER experience now running a pharmacy in NCR; P2, a 40-year-old nurse with 12 years of general ward experience who has become an online entrepreneur; P3, a 48-year-old former staff nurse and clinical instructor managing two private clinics in NCR; and P4, a 53-year-old ER nurse with over 15 years of experience who has successfully transitioned into entrepreneurship.

Four main themes emerged from the data analysis: (1) Pandemic Challenges and Healthcare Realities, (2) Navigating Post-Retirement with Resilience and Determination, (3) Strategic Transition through Support Networks and Self-Learning, and (4) Integration of Nursing Expertise into Entrepreneurship. These themes collectively illustrate the complex landscape of challenges and adaptations faced by retired nurses as they embark on their entrepreneurial journeys.

### 2.3 Ethical Approvals

Ethical considerations were strictly adhered to, ensuring confidentiality, voluntary participation, and informed consent. Participants were assured they could withdraw from the study at any time without repercussions, and privacy was safeguarded by removing identifying information from reports.

### 3. Results and Discussion



**Fig. 2 – A nurse's post-retirement journey into entrepreneurship**

This research explores the lived experiences of retired Filipino nurses transitioning into entrepreneurship, highlighting a critical gap in understanding their journeys amid the pandemic and the realities of the Philippine healthcare system. The theme of "Pandemic Challenges and Healthcare Realities" uncovers the significant obstacles these nurses face, particularly the financial strain exacerbated by economic instability and low pay during the pandemic. Additionally, the demanding work environment, characterized by long hours and heightened infection risks, contributes to increased stress and anxiety among participants, prompting their search for better opportunities outside of nursing.

In contrast, the theme of "Navigating Post-Retirement with Resilience and Determination" showcases the adaptability and resilience of retired nurses as they embrace new roles in entrepreneurship. Despite facing challenges, they exhibit self-empowerment and a positive outlook, finding purpose in their entrepreneurial ventures and overcoming feelings of identity loss.

The research also emphasizes the importance of support networks and continuous self-learning, encapsulated in the theme of "Strategic Transition through Support Networks and Self-learning." Family and peer support are crucial in providing encouragement and practical assistance, while retired nurses engage in informal education and market observation to develop essential entrepreneurial skills.

Furthermore, the study highlights the "Integration of Nursing Expertise into Entrepreneurship," demonstrating how retired nurses leverage their nursing skills and knowledge to enhance their services and foster strong customer relationships. Many gravitate towards ventures related to healthcare, aligning their backgrounds with market demands and increasing their competitiveness.

Overall, this research provides a comprehensive understanding of the entrepreneurial journey of retired Filipino nurses, offering insights that can inform policies and initiatives to better support their transition into entrepreneurship. By addressing their challenges and strategies, the findings contribute to advancing healthcare entrepreneurship in the Philippines, promoting innovation and sustainability within the healthcare industry.

**Table 1 - Themes identified from a retired nurse's journey into entrepreneurship**

Theme	Category	Description
<b>Pandemic Challenges and Healthcare Realities</b>	Financial Strain	Financial difficulties were faced due to low pay or economic instability, significantly heightened during the pandemic. Filipino nurses face long-standing financial challenges worsened by the COVID-19 pandemic. They endure low salaries, with significant wage gaps compared to their international counterparts. As the participants demonstrated, that many nurses struggle to financially support their families, leading to resignations and transitions to entrepreneurship for better prospects. Scholarly sources highlight systemic issues, emphasizing the urgent need for reforms in the Philippine healthcare system to ensure fair compensation for nurses.
	Health & Well-being Problems	Emotional, psychological, and physical health difficulties experienced by retired nurses due to the heightened stress, anxiety, and trauma, which was intensified during the pandemic. Filipino nurses, especially the participants, experience significant health issues, including burnout, stress, and anxiety, exacerbated by the demands of their profession and intensified

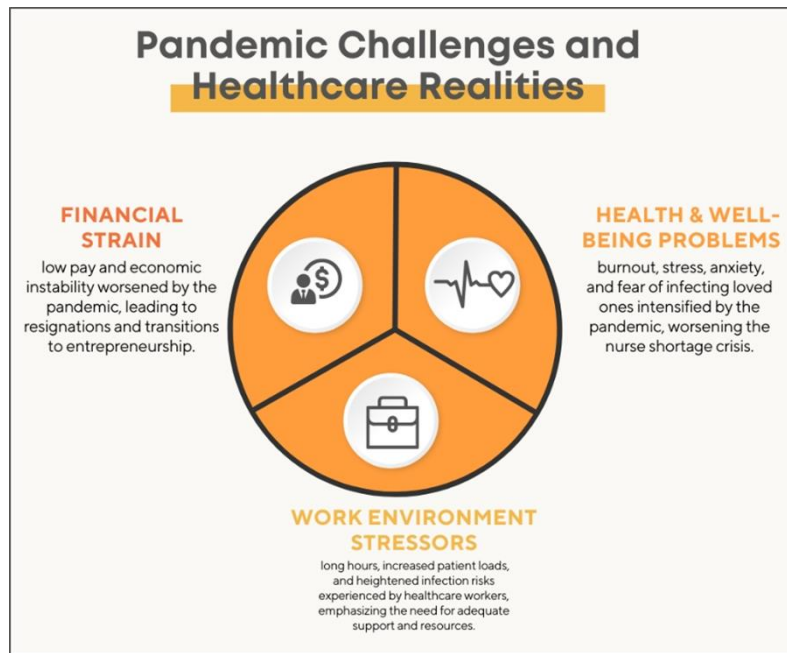
		<p>during the pandemic. Extreme burnout and mass resignations worsen the nurse shortage crisis. Nurses also face emotional strain, physical toll, and fear of infecting loved ones. Addressing mental health support, improving working conditions, and providing comprehensive support systems are essential to mitigate these challenges and ensure nurses' overall well-being.</p>
	Work Environment Stressors	<p>Challenges related to the work environment during the pandemic include long hours, increased patient loads, and heightened risk of infection. The participants encountered significant stressors in their work environments during the pandemic, including increased risk of contracting diseases like COVID-19, long hours, and high patient loads. Fear of infection and concerns for loved ones' safety add to the pressure and anxiety experienced by healthcare workers. Adequate support and maintaining effective healthcare delivery during crises.</p>
<b>Navigating Post-Retirement with Resilience and Determination</b>	Adapting to New Roles and Responsibilities	<p>Retired nurses show flexibility and adaptability in adjusting to the transition from nursing to entrepreneurship. Also, overcoming feelings of loss or identity shift and finding meaning in entrepreneurship to pursue personal goals are evident. Retired nurses, particularly the participants, adapt to new roles and responsibilities in entrepreneurship, facing challenges such as assuming diverse responsibilities and emotional shifts. Retirees persevere and find new meaning in their ventures despite initial difficulties and uncertainties.</p> <p>Entrepreneurship becomes a platform for personal growth and fulfillment, showcasing the transformative power of adapting to new roles post-retirement.</p>
	Self-Empowerment	<p>Self-empowerment emerges as a key theme among the participants, demonstrating resilience and determination in entrepreneurial transitions. Retirees emphasize self-reliance, application of learned principles, and asserting agency in pursuing career paths aligned with their expertise. These narratives underscore how self-empowerment fosters confidence, self-reliance, and belief in one's abilities, enabling retirees to embrace new challenges with resilience and determination. Retired nurses employ self-empowerment to build trust, self-reliance, and belief in their abilities during the entrepreneurial transition.</p>
	Emotional Resilience	<p>Demonstrations of determination and persistence with a positive and firm outlook and attitude toward post-retirement. Despite negative perceptions, uncertainties, and risks, retirement life and entrepreneurial ventures were observed. Emotional resilience is pivotal for retired Nurses navigating post-retirement life and entrepreneurship. Retirees maintain a positive outlook despite self-doubt and uncertainty and employ strategies to combat negativity. They emphasize perseverance, confidence, and transformation from doubt to firm belief in their abilities. Emotional resilience serves as a driving force, enabling retirees to approach post-retirement life and entrepreneurship with determination, persistence, and a positive mindset.</p>
<b>Strategic Transition through Support Networks &amp; Self-Learning</b>	Family & Peer Support	<p>Assistance, encouragement, and moral support provided by family members or peers during the transition into entrepreneurship is observed. Retired nurses transitioning into entrepreneurship rely heavily on familial and peer support systems. They seek financial assistance, moral encouragement from family members, and guidance from peers with entrepreneurial experience. Family support includes financial aid, belief in capabilities, and practical advice from knowledgeable relatives. Peer support networks offer advice, camaraderie, and shared learning experiences, fostering a supportive environment conducive to successful transitions.</p>
	Self-Learning through	<p>The pattern of self-study, self-mastery, observation, and informal education to acquire new</p>

<b>Integration of Nursing Expertise into Entrepreneurship</b>	Informal Education & Market Observation	<p>skills and knowledge necessary for entrepreneurial ventures can be observed. As well as participation in workshops, seminars, or online courses aimed at developing entrepreneurial skills and Knowledge outside of formal educational settings. Furthermore, using social media and observing market trends and consumer demands to inform business strategies and decision-making is also regarded. Retired nurses engage in continuous self-learning and market observation to succeed in entrepreneurship. They pursue ongoing training, upgrade skills, and adapt to industry changes. They use social media and internet resources to gather information on advertising, market trends, and consumer preferences. This proactive approach to self-improvement enhances their entrepreneurial skills and competitiveness, demonstrating a commitment to</p> <p>continuous learning outside formal educational settings.</p>
	Applying Nursing Knowledge Interpersonal Skills	<p>Based on the patterns exhibited, the application of experience, skills, and knowledge acquired from nursing careers in entrepreneurial ventures, such as patient care, interpersonal communication, and problem-solving, is common. I also built customer relationships through my nursing background, such as patient care. Retired nurses, specifically the participants, seamlessly integrate their healthcare background into entrepreneurship, utilizing skills such as effective communication and empathy honed during patient care. They apply systematic approaches akin to nursing care plans to business strategies. Communication skills are crucial in managing operations and fostering positive interactions with employees and customers. Empathetic customer service, reflecting their patient-centered care approach, builds strong customer relationships and fosters loyalty. Emotional intelligence gained from patient care enables understanding and rapport-building with customers,</p> <p>underscoring the enduring impact of nursing skills in business.</p>
	Health-related Entrepreneurship	<p>Pursuing entrepreneurial ventures directly related to healthcare or nursing expertise, such as starting healthcare clinics, providing consulting services, or developing medical products, can be observed.</p> <p>Participants transition into health-related entrepreneurship, leveraging their nursing expertise to address healthcare needs. Establishing clinics and pharmacies aligns with their knowledge and connections, ensuring convenient access to medical care and supplies for communities. Ventures reflect resilience and determination to positively impact healthcare, highlighting the seamless integration of nursing knowledge into entrepreneurial pursuits. Their initiatives drive transformative change within healthcare entrepreneurship, prioritizing patient-centric care and</p> <p>sustainable solutions.</p>

The theme of "Pandemic Challenges and Healthcare Realities" delves into the reflections of retired nurses regarding the challenges they faced during the pandemic and the broader realities of the healthcare system. These insights illuminate the diseases and health challenges that were exacerbated by the pandemic, highlighting the strains placed on healthcare systems and the lasting impact on the perspectives of retired nurses. Central to this theme is the issue of low pay for nurses and healthcare professionals, examined through the lens of retirees who provide valuable retrospective views on financial disparities and compensation concerns.

Additionally, the theme addresses the mental pressures and challenges that retired nurses endured during the pandemic, offering poignant reflections on the emotional toll and stressors experienced during their active years in healthcare. This is supported by the study of Arnetz et al. (2020), which investigates the most salient sources of stress in the early stages of the pandemic. The physical and mental exhaustion resulting from their demanding work is also emphasized, illustrating the enduring effects of their past experiences on their overall well-being.

By sharing their perspectives, retired nurses provide essential insights into the complex challenges faced within the healthcare landscape. They underscore the urgent need for support and systemic innovations in the healthcare sector. This assertion is corroborated by Rutkowski (2021), which highlights the unique viewpoints that retired nurses contribute, identifying areas for potential improvement within healthcare systems. Their observations are invaluable for recognizing and addressing persistent issues, fostering advancement and innovation in the delivery of healthcare services.

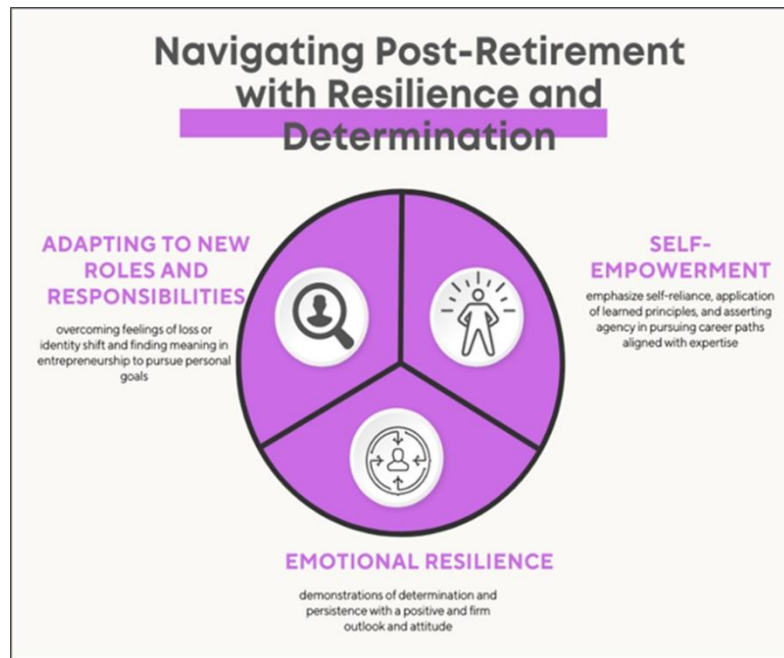


**Fig. 3 – Pandemic Challenges and Healthcare Realities**

The experiences of Filipino nurses reveal a complex landscape of challenges, particularly in the context of financial strain, health and well-being issues, work environment stressors, and their transition into entrepreneurship post-retirement. Financially, Filipino nurses endure significantly lower wages compared to their counterparts in Southeast Asia and the United States, with private hospital salaries as low as ₱12,000 (\$215) monthly, while U.S. nurses earn an average annual salary of \$77,000. The onset of the COVID-19 pandemic exacerbated these financial burdens, compelling many nurses to seek additional income or entrepreneurial ventures to support their families. Health and well-being issues, including severe burnout, stress, and anxiety, stem from long working hours, high patient loads, and the emotional toll of patient care. Personal accounts from nurses highlight the profound impact of their profession on family life and personal health, further underscoring the need for enhanced mental health support within healthcare systems.

Moreover, the work environment presents significant stressors, as nurses face occupational risks, particularly during the pandemic, including fears of infection and high mortality rates among colleagues. The testimonies of nurses stress the critical need for improved support systems to address the immense pressure they experience. Many retired nurses have turned to entrepreneurship as a means of achieving financial stability, navigating new ventures with varying degrees of confidence. While some retired nurses express optimism in adapting to entrepreneurship, others recognize the challenges involved in entering unfamiliar industries. These findings correlate with existing scholarly literature, which emphasizes the necessity of fair compensation, better working conditions, and mental health support for nurses.

Additionally, studies by Adler (2016) and Jakobsen et al. (2021) highlight the emotional transitions that retired nurses face, including feelings of grief and loss, as well as the complexities surrounding their professional identities when pursuing entrepreneurial opportunities. Overall, the experiences of Filipino nurses underscore the urgent need for systemic reforms within the Philippine healthcare system to address the comprehensive needs of healthcare professionals. Such reforms are essential for fostering improved financial opportunities, mental health support, and resources, ultimately enhancing the well-being and satisfaction of healthcare professionals throughout their careers and into retirement.



**Fig. 4 – Navigating Post-Retirement with Resilience and Determination**

In this study, retired nurses transitioning into entrepreneurship demonstrate remarkable resilience and determination as they navigate new roles and responsibilities. Participants face initial challenges such as the complexities of sole proprietorship, financial risks, and bureaucratic hurdles. Despite these obstacles, they express a willingness to overcome them, emphasizing the significance of self-empowerment and emotional resilience. As they adapt, retired nurses explore personal passions, asserting their autonomy and agency in seeking fulfillment beyond traditional nursing roles. Support networks, including family and peers, play a crucial role in providing financial and moral assistance, aiding their strategic transitions. The study highlights how retired nurses leverage their previous experience, engage in self-learning, and confront stereotypes associated with their identity shift, underscoring the transformative power of adapting to new ventures in their post-retirement lives. This exploration reveals the multifaceted nature of retirement, illustrating the diverse pathways individuals traverse in search of meaning and purpose beyond their professional careers.

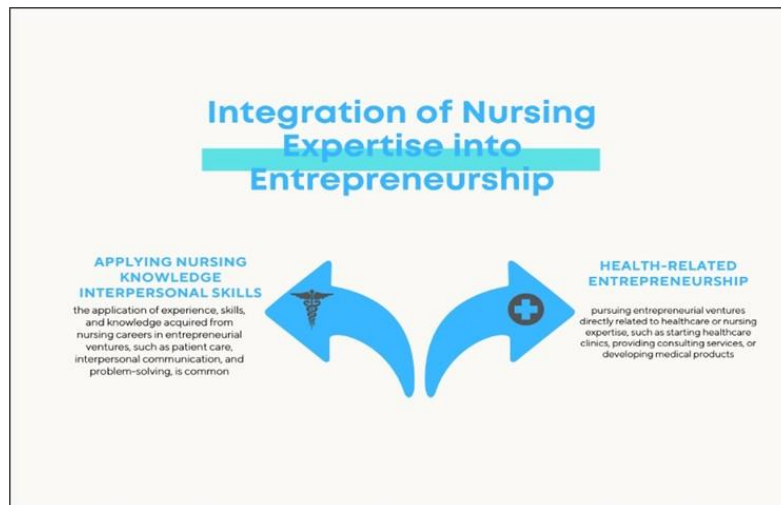


**Fig. 5 – Strategic Transition through Support Networks & Self-Learning**

Family and peer support play a vital role in helping retired nurses transition into entrepreneurship by providing financial assistance, emotional encouragement, and practical guidance. Studies, such as those by Adler (2016) and Bao et al. (2020), underscore the importance of social networks, particularly family and close peers, in supporting entrepreneurial ventures. The participants in this study highlight the value of familial and peer support, such as P1, who relied on his wife's family for funding and received guidance from knowledgeable relatives. P2 similarly leaned on his wife for advice during the COVID-19 pandemic, while P3 emphasized the importance of long-standing relationships for emotional backing. Peers also contribute valuable insights, as illustrated by P4, who sought advice from a friend with experience in the milk tea business. These networks foster solidarity, shared learning, and encouragement, all crucial elements in navigating the complexities of entrepreneurship.

Additionally, self-learning and market observation emerged as key strategies for retired nurses to succeed in entrepreneurship. Participants actively engaged in continuous learning through online tutorials, workshops, and social media platforms to acquire essential skills and stay up-to-date with

industry trends. Studies by Turan, Kaya, and Aydin (2017) and Jakobsen et al. (2021) support the importance of ongoing education and market research in nursing entrepreneurship. P1 and P3 exemplified this by continuously seeking training and engaging in market research, while P2 highlighted the necessity of adaptability and flexibility to stay competitive. Social media and online resources were also used strategically to enhance advertising and business development, further underscoring the importance of self-learning in entrepreneurial success.



**Fig. 6 – Integration of Nursing Expertise into Entrepreneurship**

Filipino retired nurses transitioning into entrepreneurship leverage their nursing expertise and interpersonal skills to succeed in business. This emphasizes the importance of applying their medical knowledge to healthcare-related ventures, such as pharmacies or clinics, as exemplified by nurses like P1 and P3. The figure would highlight how communication skills, empathy, and emotional intelligence skills honed in nursing can be crucial in building strong customer relationships and managing business operations. Retired nurses are encouraged to approach business planning similarly to nursing care plans, taking a systematic, step-by-step approach to crafting their strategies, as P2 illustrated. Additionally, it would stress the importance of mentorship and joining support networks to gain advice and guidance from experienced entrepreneurs. Adaptability and continuous learning would also be key themes, reminding nurses to stay flexible and ready to adjust their strategies as market demands evolve. The infographic would motivate nurses to celebrate their milestones along the way to maintain their confidence and drive. Finally, it would showcase success stories of retired nurses who have identified gaps in healthcare and used their nursing background to establish businesses that meet these needs, providing both community impact and financial support for themselves. This infographic would serve as a practical guide to empower retired nurses as they navigate the entrepreneurial landscape.





**Fig. 7 – Proposed infographic to visually communicate critical recommendations for retired nurses transitioning into entrepreneurship.**

The guide for nurses transitioning into entrepreneurship emphasizes the importance of continuous learning and adaptability. It begins with self-reflection, encouraging nurses to assess their skills, interests, and passions to identify business ideas aligned with their expertise. Next, it guides them through essential business planning steps, including developing a strong business plan that outlines the concept, target market, and financial projections. Nurses are advised to explore various funding options, such as loans, grants, or personal savings, to support their ventures. Ensuring legal compliance by meeting registration and licensing requirements is also highlighted. With the groundwork laid, nurses are encouraged to confidently execute their plans, establish their brand, and market their business effectively. The guide underscores the importance of seeking mentorship from experienced entrepreneurs and connecting with supportive networks for advice and encouragement. Flexibility is key, as nurses are reminded to adjust strategies to meet evolving market demands and challenges. Finally, the guide highlights the significance of celebrating milestones along the entrepreneurial journey to maintain motivation. Overall, it empowers nurses with the knowledge, skills, and confidence to navigate entrepreneurship successfully.

## 4. Conclusion

### 4.1 Conclusion

The study concluded with two significant findings: an urgent need for healthcare system reforms and empowerment through entrepreneurship and support networks. The financial and emotional challenges faced by retired nurses emphasized the necessity for systemic reforms in the Philippine

healthcare system to ensure fair compensation and improved working conditions. Despite these challenges, retired nurses demonstrated resilience and adaptability, underscoring the importance of support networks and continuous learning in fostering their entrepreneurial success.

#### 4.2 Recommendations

In light of these findings, several recommendations were made. For government and healthcare regulatory bodies, it is crucial to revise salary structures to ensure equitable compensation and establish professional development opportunities, alongside prioritizing mental health initiatives to combat burnout and prevent mass resignations. Additionally, fostering a culture of entrepreneurship through collaboration, financial support, and mentorship opportunities is essential. For healthcare education institutions and private organizations, integrating business-related subjects into nursing curricula will prepare graduates for entrepreneurship. Offering specialized training on business management, establishing mentorship programs, and providing access to funding will further support retired nurses venturing into business. Promoting continued education and psychosocial support will address the emotional challenges of retirement and entrepreneurship, ultimately enhancing the overall healthcare system in the Philippines. By implementing these recommendations, stakeholders can better support retired nurses in their entrepreneurial journeys and contribute to meaningful improvements in healthcare delivery.

#### Acknowledgements

This study was made possible by the generosity of many individuals, whom we are delighted to recognize. First and foremost, our esteemed course facilitator and mentor, whose expertise and consistent guidance steered this research from its inception to its analysis. The insights and constructive feedback provided were incredibly valuable. A special thank you to the College of Nursing at SBLC, our beloved Dean, and the dedicated staff and faculty, whose unwavering dedication and support have been instrumental in the successful completion of our research.

We are also grateful to the retired nurse entrepreneurs who share their experiences with openness. Their contributions form the foundation of this study and provide insights into transitioning from healthcare to entrepreneurship.

Furthermore, our colleagues created an environment of support and intellectual challenge that was vital for the research. Their collaboration and encouragement significantly contributed to the success of this study.

#### Declaration of Interest Statement

The authors declare that they have no conflict of interests.

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