MONASH University

Later Life Learning in the Third Age: Factors motivating the engagement of Singaporean Chinese

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Abstract

This study aims to develop an understanding of the motivational factors that influence the later life learning experiences of Singaporean Chinese. It approaches the subject from a life course perspective of ageing, focusing on the lived experiences of Singaporean Chinese in their Third Age, the stage in their lives where they are retired from paid employment and are free from the financial and family responsibilities.

Previous research about later life learning in Singapore grouped participants according to biological age bands. This study however, employed the life course perspective of ageing, with the proposition that an older adult's chronological age is not a predictor of when they transition into their Third Age, and how long they remain in that life stage. A review of the literature also indicated that the learning motivations of Singapore Chinese in their Third Age has not been sufficiently investigated empirically.

This study employed a grounded theory approach, which is an interpretive, exploratory, inductive methodology suited to qualitative research. It involved a rigorous method of data analysis that was designed to ground findings and insights in the interview data. Data were collected through face–to-face in-depth interviews and the theoretical sample comprised 21 Singaporean Chinese who were in the age range of 55 – 65 at the interview.

Data revealed that the Third Age is a period of transition for the participants. The Third Age is characterised by changes to their perception of time, their role and status in the family and the community, their social relationships, as well as their physical and mental wellbeing. These changes stimulated a heightened awareness of the need to maximise time; to be relevant to others; to age with dignity; to cement existing social relationships and establish new social connections; and to delay the decline in physical and mental capacity. The extent to which these realisations motivated the participants to consider later life learning as a plausible response was moderated by the person's pre-retirement life experience of school, family and career, and individual characteristics such as personality and learning values. This study indicated that later life learning of Singaporean Chinese in their Third Age was more likely to be driven by social motives, rather than cognitive interests. The four themes related to social motives include enhancement of sense of wellbeing, being respected and recognised by others; the desire to stay connected to family and the community; a heightened sense of independence; and an affirmation of cultural values of ageing and lifelong learning.

This study provides new evidence that enhances the understanding about factors motivating Singaporean Chinese to engage in later life learning, highlighting a strong social dimension behind the

decision to participate in later life learning. For a multi-racial country like Singapore, an awareness of cultural differences in learning motivations will improve how we offer later life learning opportunities. In addition to providing new theoretical insights that build on the findings of previous studies, this research also informs practice and policy of ways to encourage a higher rate of participation and continued participation in later life learning.

Declaration

This thesis contains no material which has been accepted for the award of any other degree or diploma at any university or equivalent institution and that, to the best of my knowledge and belief, this thesis contains no material previously published or written by another person, except where due reference is made in the text of the thesis.

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Date: 27 February 2017

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Participation in Conferences and Other Academic Activities

Paper Presentations

May 2010

Creating an Environment for an Ageing Society: Recent Monash and International Work. MonRAS, Monash University, Melbourne, Australia

Paper Presentation: *Lifelong Learning – A perspective from Singapore*

The International Federation on Ageing (IFA) 10th Global Conference. Climate for Change: Ageing into the Future. Melbourne, Australia

Paper Presentation: *Lifelong Learning – A perspective from Singapore*

November 2010

World Reading Congress 2010 - Literacy Across Cultures. Manila, Philippines

Paper Presentation: *Lifelong Learning in Singapore – Lessons for Educators*

Age-Friendly Cities with Cooperation and Participation - The Asian Pacific Perspective Regional Conference. Hong Kong, China

Paper Presentation: *Later-Life Learning – Different Considerations for the Emerging Chinese Baby Boomers in Singapore*

January 2011

Building a national program of lifelong learning in Singapore. Council for Third Age-Oxford Institute of Ageing Workshop. Singapore

Paper Presentation: *Cultural Dimensions of Lifelong Learning – Implications for the development of later-life learning policies and programs in Singapore.*

October 2011

Gerontology & Geriatrics 2011. Ninth Asia/Oceania Regional Congress of Gerontology and Geriatrics. Melbourne, Australia

> Paper presentation: *A study of the factors influencing later-life learning preferences of the Chinese population in Singapore*

Gerontology & Geriatrics 2011. Ninth Asia/Oceania Regional Congress of Gerontology and Geriatrics. Melbourne, Australia

> Paper presentation at Symposium: *How personality (proactivity construct), social and cultural factors (rooted in Confucian teachings) influence later life learning decisions of Singaporean Chinese.*

> Symposium title: *International policy and practice perspectives on lifelong learning for older people.*

Participation in Conference, Seminars and Workshops

January 2009

Reinventing Retirement Asia: Employment and Active Engagement Beyond 50. Singapore

October 2009

Asian Gerontology Experience (AGE): A Multidisciplinary Symposium on the Gerontology Landscape in Asia. Singapore

Industry Briefing on "Understanding Singapore's Baby Boomers Survey 2009". Singapore

May 2010

Learning in Later Life Research Workshop (Pre-IFA Conference). Monash University, Gippsland campus, Churchill, Australia

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June 2010

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November 2010

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Asian Literacy Conference – Literacy Across Cultures: Reading Asia

Age-friendly Cities with Cooperation and Participation - The Asian Pacific Perspective. Regional Conference. Hong Kong, China

January 2011

Building a national program of lifelong learning in Singapore. Council for Third Age-Oxford Institute of Ageing Workshop. Singapore

October 2011

Gerontology & Geriatrics 2011. Ninth Asia/Oceania Regional Congress of Gerontology and Geriatrics. Melbourne, Australia

November 2011

LivEnabled Conference 2011. Future of Caregiving – Fostering Partnerships and Empowerment Centre for Enabled Living. Singapore

Asian Gerontology Experience (AGE) Workshop cum Expert Group Meeting: "Capacity Building in Social Gerontology and Translational Research in Asia". The Council of Third Age and Institute of Policy Studies, Singapore.

September 2012

Singapore Human Capital Summit 2012: People Strategies for Asia - Harnessing Change, Managing Complexity, Singapore

June 2013

The 20th IAGG World Congress of Gerontology and Geriatrics: Digital Aging: A New Horizon for Health Care and Active Ageing, Seoul, Korea

September 2013

Singapore Human Capital Summit 2013: Building Future Ready Organizations: The Ultimate Advantage, Singapore

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Chapter One: Motivation to Engage in Later Life Learning

This study is concerned with the later life learning of older Singaporean Chinese in their post-retirement period, focusing specifically on the motivational factors influencing their engagement in later life learning. This chapter describes the setting and rationale for the study, and includes the aim, research questions and the theoretical underpinnings of the thesis.

1.1 The Study Setting

Singapore is a city-state at the southern tip of peninsular Malaysia. Singapore has a population of 5.54 million, living in a 719 km^2 island (The Statistics Department Singapore, 2015). It has limited natural resources with almost all agricultural products imported. The Singapore economy is primarily based on the service industry, as the country's main resource is its people. In 2015, the per capita Gross Domestic Product (GDP) was S$72,711. The literacy rate (those aged 15 and over who can read) is high at 96.8% (98.6% in men and 95.2% in women) (The Statistics Department Singapore, 2015).

Singapore's 5.54 million residents are mainly Chinese (76%), Malay, Indian and Eurasian. The average lifespan of the population is 82.8 years, with women living an average of over five years longer than men (84.8 years vs. 79.4 years). The old age support ratio (i.e. the number of people aged 65 and over divided by those aged 15 to 64 years) is 7.5:1, indicating that there is a dearth of working age people available to care for people in old age (The Statistics Department Singapore, 2015). As early as 2006, the Singapore government was aware of population ageing, predicting that the number of Singapore residents 65 years or older would multiply threefold by 2030 (Committee on Ageing Issues Singapore, 2006). This trend prompted the Singapore government to formulate and implement 'successful ageing' policies and programs. However, these policies and programs were mainly focused on extending the working life of its ageing population so that they would not be an economic and social burden to society. For example, the Work Development Agency (WDA) organises courses and programs to re-skill older adults so they can stay employed for as long as possible.

The Ministry of Community Development, Youth and Sports (MCYS) set up committees and commissioned multiple surveys to explore ways to address the needs of the growing population of older adults. The government set up the S$10 million Golden Opportunities! (GO!) Fund to seed more programs and activities for seniors (Committee on Ageing Issues Singapore, 2006). One of the earlier reports on the ageing population reflected that the emerging cohort of seniors would be 'healthier, better educated and richer' (Committee on Ageing Issues Singapore, 2006, pp. 4-6). This and

subsequent government funded reports and surveys suggested that there is a need to promote more programs and services for seniors (Council for Third Age Singapore, 2009b). The better educated cohort would want to "pursue learning for personal interest as opposed to employability" (Committee on Ageing Issues Singapore, 2006, p. 55). However, apart from articulating this need, the reports did not provide specific mechanisms that would promote 'non-employability related' programs and services for this emerging cohort of seniors. As a result, non-government organisations (NGO) and many community groups stepped in to provide 'non-employability related' programs and services.

In recent years, there has been a growing number of private and government-funded day care centres, casual drop-in, or daily activity centres around the island that run activities and programs for older participants. NGOs that actively engage seniors in active ageing programs include the Council for Third Age (C3A), Singapore Action Group of Elders (SAGE), Retired & Senior Volunteer Programme (RSVP), Women's Initiative for Ageing Successfully (WINGS), National Library Board (NLB), Neighbourhood Link (MCYS), and about 111 government- funded community centres/clubs (Institute of Policy Studies (IPS), 2010). They organise forums and wide range of lifestyle activities, including many short courses in health, hobby, sports, cultural and computer literacy. Senior citizens pay a nominal fee to attend these short courses held at centres located within their neighbourhood. Private institutions of learning also offered older adults the opportunity to pursue degree (academic) programs (Council for Third Age Singapore, 2009b; National Family Council Singapore, 2009).

Later life learning opportunities have expanded over the years, along with generous government funding. In 2014, the government launched the SkillsFuture movement to encourage all adult citizens to engage in lifelong learning. Every citizen from the age of 25 was entitled to claim $500 towards course fees. This encouraged both public and private institutions of learning to mount courses as part of the SkillsFuture movement. Although the courses on offer are more diverse and have increased in number, they are still primarily vocational skills courses that are not targeted at the learning needs of later life learners.

1.2 Rationale for the Study

The range of courses and programs offered to Singaporean older adults is growing. However, there is the lingering question of whether the short 'leisure' or longer 'degree' courses and programs currently available meet the intellectual needs of older Singaporeans, especially the better-educated ones who are joining the ranks of 'seniors' in the next few years. Studies undertaken in many countries reveal that when people first retire, their first thought is that they are going to have lots of 'free' time for leisure activities. However, the research suggests that retirees quickly realise that life may be

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meaningless if they spend the next 20 – 30 years of their lives on 'trivial pursuits' (Thorson, 2013). There is a need to investigate if this finding applies to older Singaporeans, and if it does, the community may want to expand the University of the Third Age (U3A) and encourage the establishment of initiatives such as Elderhostel (USA) to enhance later life learning in Singapore.

Studies have shown that later life learning is considerably different from learning in younger adulthood or as a child in school. Later life learning has been found to include both formal and informal learning, and is usually voluntary, unstructured and interest-driven (Findsen, 2005; Jarvis, 2013). Studies have suggested that later life learning is different from that undertaken earlier in the lifespan because of motivational differences, physical and cognitive changes, different social cultural experiences and transitions that occur in a person's later years. Withnall's study of older adults in the UK revealed that they engage in leisure learning, incidental learning and indulgent learning (Withnall, 2006). Studies in the USA revealed that many later life learners are learning through heritage and art (museums), public libraries, tourism and everyday life (Jarvis, 2001). In comparison, as revealed in Chapter 2, the literature on Singapore later life learning points to learning that is mainly formal and institutional, and is focused on both employability and leisure learning. It may be that the current cohort of Singaporean older adults who are healthier, better educated and more financially secure (Committee on Ageing Issues Singapore, 2006), may seek similar incidental learning opportunities to those seen in the UK or USA. We need to understand if this applies to Singaporean later life learners who are of a different educational and cultural background than their western counterparts. Also, in Singapore, while statistics on attendance at formal later life learning courses are available, this is not the case for informal, unstructured later life learning. This study will provide new information in this area.

Published later life learning (LLL) research studies are mostly about Caucasians (western culture), with few focusing on the Chinese population. Recently, there have been some LLL studies in China and Hong Kong (HK) that address issues like the motivation to engage in LLL and the meaning of learning to older Chinese. Over three-quarters (76%) of the total population in Singapore is Chinese, so a study of how the Chinese population of older adults engage in later life learning is potentially a useful start to exploring whether there are any cultural differences towards learning compared with the other Asian groups making up 22% of the total population (i.e. the Malay Singaporean (14%) and Indian Singaporeans (8%)). Any research findings about later life learning in the Chinese population in Singapore would be both novel and timely given current policy attention to planning for an ageing population.

The Singaporean government is aware that the growing numbers of better educated older Singaporeans are looking to pursue learning for personal interest as opposed to employability (Committee on Ageing Issues Singapore, 2006, p. 63). There is, however, a knowledge gap regarding what this cohort of Singaporean older adults want or can do to stay intellectually stimulated during their retirement years. This study is designed to fill this gap. It will identify the main factors that influence later life learning decisions, and therefore the type of learning that would be intellectually appealing to this cohort of later life learners.

In Singaporean schools, all subjects are taught in English with Mandarin, Malay or Tamil taught as second language subjects. This is different for the Chinese in HK, China and Taiwan where all subjects are taught in Mandarin (to be more specific, in HK, the language medium used in schools is Cantonese, which is a Chinese dialect, different from Mandarin). As a result, Singaporean Chinese, unlike the Chinese in HK, China and Taiwan, are generally more proficient in English than in Mandarin. This difference in the language medium of instruction at schools may have some impact on the extent Singaporean Chinese to which understand and embrace the Chinese cultural traditions and value systems that are rooted in Confucian teachings (learnt by Chinese in HK, China, and Taiwan from a young age in Mandarin). The literature review of later life learning in HK and China revealed that HK Chinese and mainland Chinese are strongly influenced by Confucian teachings about learning. The current study on Singapore Chinese will explore this, and also find out to what extent Singaporean Chinese are influenced by Confucian learning values when they make decisions about later life learning.

This study will explore in depth the link between individual characteristics such as proactive personality and later life learning behaviour, an area that has not been studied in either western or Asian culture. Studies in HK point to 'open-mindedness' as having a link to later life learning (Chou, Chi, & Leung, 2003; Fok, 2010). Other studies in the west have pointed to 'Extraversion' and 'Open to Experience' – two dimensions in the Big Five Personality model - as being related to learning motivation (Major, Turner, & Fletcher, 2006). These studies on the Big Five and later life learning explained intention to engage in LLL. However, the proactive person is action-oriented, and so any study on proactive personality and learning should include explanations of 'actual' participation in later life learning. Participants in the current study will therefore, be sharing experiences of their 'actual' participation in later life learning.

This study is theoretically important as it will explore socio-economic and situational influences on learning and the possible influence of personality factors and cultural values as well. This study

focuses specifically on the later life learning needs and motivation of the emerging cohort of older Singaporeans and will better inform policy and program development of both traditional and non-traditional learning opportunities. This could potentially increase the variety of later life learning opportunities in Singapore, and help the government promote an active later life learning culture.

As discussed briefly earlier in this chapter, population statistics revealed that the average life expectancy of a Singaporean has increased over twenty years, from 76.4 to 82.8 years (The Statistics Department Singapore, 2015). The study will help this growing cohort of older Singaporeans make informed decisions about what they could do to stay intellectually stimulated during the twenty years or more after they retire from paid-employment. Intellectually stimulating learning experiences could delay the onset of ageing-related problems, and promote a sense of wellbeing and satisfaction with their life over the long retirement years. Study findings are unanimous about the benefits of later life learning, ranging from protection against cognitive decline and coping skills to a heightened sense of personal control and wellbeing (Duay & Bryan, 2006). However, the benefits of later life learning are not limited to the individual, but also to society. When later life learning improves the older person's quality of life and sense of personal control, the older learner may be less dependent on social welfare programs, potentially reducing spending on public health care and other ageing-related services. The increased awareness of both traditional and non-traditional learning pursuits that will appeal to the emerging cohort of older adults could trigger more business opportunities and promote the growth of the 'silver' industry in Singapore.

1.3 Research Gaps

The knowledge gaps that will be addressed in the study include:
- To what extent do the findings of published research about Caucasian later life learners (western culture) and the few later life learning studies about Hong Kong Chinese, Taiwan Chinese and Mainland Chinese, apply to the Chinese population in Singapore?
- What intrinsic and extrinsic motivation factors influence Singaporean Chinese older adults' choice and effort in later life learning?
- Compared to extrinsic motivation factors, are intrinsic motivation factors a stronger or weaker influence on Singaporean Chinese older adults' choice and effort in later life learning?
- Are later life learning motivational factors different from those that motivate adults and children to engage in learning?
- To what extent are Singaporean Chinese influenced by Confucian learning values when they decide whether to engage in later life learning?

- Do personal characteristics such as personality traits (e.g. 'extraversion', 'open to experience' in the Big Five personality model) and proactive personality predict later life learning motivation?

1.4 Aim of Study

The aim of the study is to determine key factors that influence adult learning in later life in Singapore, with a particular focus on understanding motivation of older Singaporean Chinese adults who engage in later life learning after they retire from paid employment. The research questions are as follows:

(i) Main research question

What motivates older Singaporean Chinese to engage in later life learning after they retire from paid employment?

(ii) Subsidiary research questions

The following subsidiary research questions leading from the main research question are directed at Singaporean Chinese older adults who are retired from paid employment:

i. What internal factors influence motivation to engage in later life learning, e.g. personality, self-efficacy, learning attitude (values), health?

ii. Do Chinese learning values influence motivation to engage in later life learning?

iii. What is the relationship between later life learning motivation and personal characteristics such as personality traits and proactive personality?

iv. What 'external' factors influence motivation to engage in later life learning, e.g. past learning experiences, socio-economic status, availability/accessibility of learning opportunities, social support, living arrangements?

v. To what extent do 'internal' and 'external' factors influence choice and effort in later life learning?

The subsidiary research questions are depicted in the following diagram:

Personal Characteristics

Self-efficacy

Chinese learning values

Learning motivation

Intrinsic/Extrinsic

Internal Factors

Later Life Learning

Living arrangements

Socio-economic status

Accessibility

Social Support

External Factors
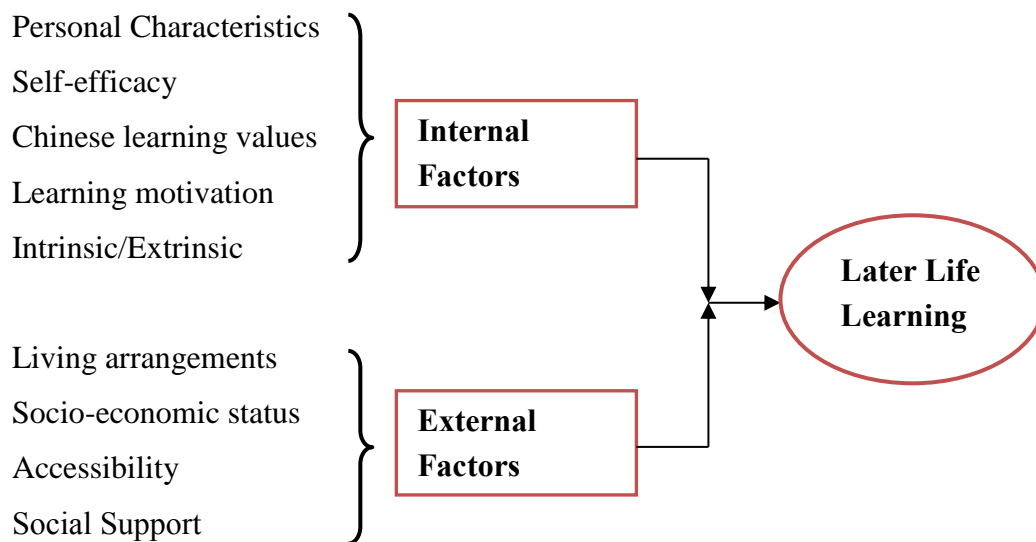
Figure 1.1 Subsidiary Research Questions

1.5 Significance of the Study

Since 2009, the Council of Third Age and government agencies in Singapore have actively conducted surveys and studies to explore opportunities to develop the silver industry in Singapore. One of the surveys that is of particular relevance to the proposed study is the MCYS Survey on the learning needs of seniors in 2008 (E. S. Tan, 2010). This survey found that 52% of older Singaporeans were interested in learning with the strongest motivation to engage in later life learning being 'to keep my mind active', followed by 'to keep up with what's going on in the world'. Lowest on the list of motivations was 'so I can contribute to community/volunteer activity'. The current study could inform policy and practice of older learners' specific areas of interest and a more in-depth understanding of the motivational factors.

In the past, older Singaporeans viewed retirement as a time to relax and rest – a time to be cared for by the family (Mehta & Vasoo, 2002). However, with the increase in life expectancy (mainly due to good public health care), retirement could now last as long as 20 to 30 years. Earlier research suggests that older Singaporeans were seeking to be active and avoid being idle after their retirement from paid employment (Thang, 2005). However, the preferences of the emerging cohort of older adults have not been considered in earlier studies. The proposed study will explore the needs and preferences of the emerging cohort of older adults as they transition to and experience the Third Age of their lifespan.

There are many empirical research studies about the effects of the ageing process on cognitive and physical abilities. The older adult's educational level and state of health are more important than their age in regard to their mental ability and motivation to participate in learning (Knox, 1977). Studies reveal that healthy, well-educated older adults show only a small change in intellectual ability over time. Health is directly correlated with later life learning – that is, healthy older adults are more likely to engage in later life learning.

The literature on human intelligence identifies two main categories of intellectual functioning: the fluid cognitive mechanics (or 'hardware') and the crystallised cognitive pragmatics (or culture-based 'software' of the mind) (Glass, 1996). Fluid intelligence is a function of the neuro-biological development of the brain or the 'hardware'. Fluid intelligence is associated with working memory and basic perceptual-cognitive processes such as comparison and categorisation. Crystallised intelligence is associated with knowledge acquired eg. language skills which are culture-based. Crystallised intelligence (acquired) appears to decline the least as one ages, and fluid intelligence (innate) declines the most (Glendenning, 2001; Moody & Sasser, 2014). Longitudinal studies have shown that the potential for learning remains intact throughout life as long as cognitive functioning is not affected by neurophysiological diseases, such as Alzheimer's disease (O'Brien, 1992; Shuldiner & Cole, 1992; Thornton, 2003). The current study will be focusing on third-agers who fit the profile of healthy, well-educated old adults with intact intellectual abilities. Findings from the current study will potentially be significant in promoting later life learning as a strategy for successful Third Age transition.

Motivation is a major factor in later life learning – if learning is perceived as meaningless or trivial, older adults will not participate (Glass, 1996). The current study will address the main research question of what motivates engagement in later life learning. The study findings will inform policy and practice on how to promote later life learning as a means to increase the quality of life for third-agers, and potentially, delay the onset of physical and mental decline associated with the Fourth Age.

1.6 Summary

This introductory chapter described the setting, rationale, aim and significance of the research study. This study aims to promote an understanding of the later life learning needs and motivation of Singaporean Chinese. It is relevant to Singapore given its highly literate population and high per capita Gross Domestic Product (GDP), as the government is well positioned to promote later life learning amongst its growing population of older adults. This study has the potential to add to the knowledge pool about the learning experiences of Singaporean Chinese in their Third Age. The findings may also inform policy and program development for later life learning in the rapidly growing population of older adults in Singapore.

1.7 Thesis Overview

This thesis consists of six chapters. This introductory chapter will be followed by Chapter 2 which presents a review of existing literature related to the research question. It explores current understanding and knowledge of topics such as ageing, learning in later life, and learning motivation in general. Chapter 3 presents the research methodology and design adopted for the study. Chapter 4 outlines the data analysis process leading to the development of themes and the conceptual framework of the study. Chapter 5 discusses the findings and implications, specifically recommendations in relation to theory, policy and practice of later life learning for third-agers in Singapore. Chapter 6 provides an overview of the findings, discusses limitations of the study and recommends areas for future research.

Chapter Two: Literature Review

This chapter describes the search strategy and the existing literature related to the research question: What motivates Singaporean Chinese to engage in later life learning after they retire from paid employment? The literature review was conducted before commencing the data collection to define and shape the study methodology. The literature review was subsequently updated at different points during the data collection phase and process of data analysis. This continuous literature review process is integral to the grounded theory approach as it provided new insights or perspectives on findings that surfaced during the process of data collection and analysis. Published material reviewed included journal articles, book chapters, newspaper articles, demographic statistics, study reports commissioned by public bodies, and policy reports on ageing, later life learning, learning motivation and later life learning in Singapore.

2.1 Key Terms and Search Words

Key terms were identified from the primary and subsidiary research questions to guide the literature review:

Key term: Ageing

Search words included: older men; older women; ageing; active ageing; successful ageing; productive ageing; wellbeing and elderly; quality of life; life satisfaction; lived experience; retirement; transition to retirement; gerotranscendence; Third Age; lifespan; life transition; life course; gerontology.

Key term: Learning and Motivation

Search words included: learning; lifelong learning; later-life learning; adult learner; older adult and learning; ageing and learning; leisure and learning; life satisfaction and learning; successful ageing and learning; motivation and learning; motivation and older adults; proactive personality; personality and learning; culture and learning; cognitive style and elderly; life transition and learning.

Key term: Singapore and Chinese Learners

Search words included: Chinese and learning; Asians and learning; Singapore and active seniors; dignity; respect; face; ageing in Singapore; Chinese culture; identity; volunteering; Confucian values; Chinese learning values.

The literature search involved several approaches. This included internet data searches using Google Scholar, Factiva for news articles, and Bibliographic database searches (e.g. Academic Search Complete, ProQuest Research Library, JSTOR, ERIC, PsycInfo and PsycArticles); identifying journals that publish in the areas related to the key research question; library catalogue searches; searches of reference lists from key articles and book chapters to identify further publications; and recommendations from interaction with academics, scholars, practitioners in related fields. Online searches were conducted using keywords only, with no time limits. The search was confined to English language publications, including a small number of translated research papers that were originally published in China, in the Chinese language.

2.2 Definition of Key Terms

The focus of the first part of the literature review was to clarify the meaning of terms in the research questions, such as later life learning, motivation to learn and older persons. This exercise helped to determine the scope for the literature search.

2.2.1 Older Adults and Ageing

It is important to define who the participants are to draw the boundaries for the study.
In the literature, 'older adults' usually refers to persons within a chronological age range, with beginning ages ranging from 50 – 65 (Jarvis, 2001; Neugarten, 1979; Thorson, 2013). This chronological approach has been widely used in Singapore as evidenced in survey and studies commissioned by government bodies. These surveys usually present the data for older adults in three age bands: 45 – 54 years old; 55 – 64 years old; and above 65 years (Ministerial Committee on Ageing., 2016; Ministry of Community Development, 2005; E. S. Tan, 2010).

While the research to date in Singapore has focused on chronological age bands, there has been a shift in the wider research literature since the 1960s from chronological age to using 'life stages' to describe the experience of older adults. For a start, the terms 'young-old', 'old-old' and the 'oldest-old' were used to describe older adults across the ageing spectrum (Moody & Sasser, 2014). In the late 1990s, scholars developed other terms such as 'emerging aged' or 'first age' to represent the point at which people are first considered to be 'old' (Laslett, 1996). It was also suggested that older adults are in their 'Third Age' after they retire from paid employment, and free from family and financial responsibilities (Laslett, 1996). To ensure a comprehensive search, both sets of definitions (chronological age, life stages) have been included in the current study. This multi-pronged definition is supported by Findsen who suggested in his book that the use of chronological age as the only criterion to define older adults could be 'misleading and dangerous' since using age alone does not take into account the developmental diversity of individuals within the same age band (Findsen, 2005).

2.2.2 Learning and Motivation to Learn

In clarifying the scope of the study, other key terms that needed to be defined include 'learning' and 'motivation to learn'. The literature indicates that learning has been used in its widest sense as a process employed by adults to acquire knowledge, skills, attitudes and aptitudes (Darkenwald & Merriam, 1982; Findsen, 2005). Lifelong learning is ongoing throughout life, not just in any stage such as in later life (Erber, 2010). Later life learning relates specifically to the learning pursuits of older adults. This will be discussed in Section 2.3 Learning in Later Life.

It is widely accepted that human motivation refers to forces within a person that affect the direction, intensity, and persistence of voluntary behaviour (Steers, Mowday, & Shapiro, 2004). However, for the purpose of this literature review, motivation to learn was defined loosely as the desire to engage in learning and the willingness to put in sustained, persistent effort in learning activities. This helped to widen the search for relevant publications and reports of studies in learning motivation.

2.2.3 Proactive Personality

As the influence of proactive personality on learning will be explored in the study, the literature on proactive personality was also considered. Proactive personality is defined as a dispositional tendency to initiate change in a variety of situations (Bateman & Crant, 1993). Proactive personalities tend to seek out opportunities, show initiative, and persevere to bring about meaningful change; be happy, assured and buoyant; attract people; have internal locus of control, high self-esteem, and are high self-monitors (Bateman & Crant, 1993). Proactive behaviour is defined as the relatively stable tendency to effect environmental change (Bateman & Crant, 1993). Proactive behaviour encompasses a wide variety of constructs including, but not limited to, voice behaviour (Van Dyne & LePine, 1998); taking charge (Morrison & Phelps, 1999); creativity and career-related initiative (Seibert, Kraimer, & Crant, 2001). Proactive personality is considered a compound personality trait and captures "… conceptually and empirically, some unique element of personality not accounted for by the five-factor model" (Crant & Bateman, 2000, p. 66).

2.3 The Ageing Discourse

As older adults were the subjects of this study, the first part of this chapter will explore the literature on what 'old' means in general and in Singapore, ageing-related conceptualisations, and the role of the ageing experience on later life decisions. This exercise helped to shape the context of the study.

2.3.1 Defining 'Old'

While there are differences in what is meant by older, in most cases 'older' is considered to begin somewhere between 50-65 years of age (Jarvis, 2001; Swank, Hollenbeck, Keenan, & Fisher, 2000; Thorson, 2013). Older adults are perceived as the product of 'social structural forces' such as their age and living environment (Hudson, 2014). For example, Earle (2003) categorised older Australians into four groups:

    i.   the emerging aged (50–59 years);

    ii.   the young aged (60–69 years);

    iii.   the mature aged (70–79 years); and

    iv.   the older aged (80 plus years).

Other scholars used similar terms like 'young-old' (55 – 64 years old), 'mature-old or old-old' (65 – 74 years old) and 'oldest-old' (75 years and above) to create arbitrary groupings of older adults for the convenience of social analysts and policy makers. Since 2014, Hong Kong has raised the official retirement age from 55 to 65 years, with the option for early retirement at 60 (Wong, 2014). From age 60, Hong Kong residents are considered 'senior citizens' and are able to collect their pension, enjoy transport, medical subsidies and attend subsidised courses for senior citizens (Leung, Chi, & Chiang, 2008). However, the research to date on older adults who participated in later life learning in China and Hong Kong has focused on a broad age range between 45 to 79 years old (Chou et al., 2003; Fok, 2010; Leung et al., 2008).

Data collection for the current study got underway in 2011 when the participants were in the first and second age bands ('45 – 54' and '55 – 64' years) – the age bands that were associated with the baby boomer cohort in 2011. The mid-point of these two age bands is 55 years of age, which in Singapore is the age at which people are able to withdraw lump sums of money from their Central Provident Fund savings account. Thus, for many Singaporeans this would represent a 'life event' that serves as a marker for a change in lifestyle or life pursuits (Findsen, 2005). Access to these funds may increase their sense of financial security - with more resources at their disposal to pursue their interests. The adults in these two age bands (45 – 64) are the older adults who are 'healthier, better educated and richer' referred to in previous government reports (Committee on Ageing Issues Singapore, 2006). Like the older adults in China and Hong Kong, senior citizen benefits such as medical and transport

subsidies in Singapore also become available at 60. Businesses in the private sector follow suit and apply 60 years old as the cut-off age for any senior's concessions.

Many studies on ageing perpetuate the assumption that being chronologically advanced necessarily implies decline and deficit (Cruikshank, 2013). It was assumed that as older adults advance in years, they would experience a decline in health and physical abilities (such as reduced mobility, illness, failing sight and hearing), and reduced cognitive capacity, particularly in attention and memory. This stereotypical representation of ageing is at the core of ageism which refers to an attitude, deliberate or unintentional, that is prejudicial or discriminatory toward ageing and older adults (Bytheway, 1994; Minichiello, Browne, & Kendig, 2011b). Terms and expressions like 'elderly', 'aged', 'old' when applied to older adults may be perceived to be hostile in tone, negative in image and destructive (Spies & Claassen, 2011). For example, accepting a senior discount may result in a loss of self-esteem at being identified as 'old' (Perry & Wolburg, 2011). Given the longer lifespan of adults, it is not uncommon for adults to live for another thirty years after first being considered 'aged' or 'old'.

In opposition to this stereotypical view of ageing, there are many studies revealing that many older adults do not feel their chronological age, regarding themselves as more fit and active than their parents were at the same age, and also perceiving themselves as a decade younger than their actual age (Myers & Lumbers, 2008; Thompson, 1992). To be perceived as 'aged' or 'old' with its associated negative stereotypes may lead to inaccurate descriptions of the life transitions older adults experience over the thirty plus years of later life. It has also been argued that these negative stereotypes perpetuated by the media may become self-fulfilling with older adults coming to believe that ageing for them will necessarily be a negative progression (Kornadt & Rothermund, 2011).

2.3.2 The Third Age

As noted above, ageing theorists are moving away from using chronological age alone to define 'older adults' in their studies. Findsen suggests that it is misleading and dangerous to use chronological age as the sole selection criterion as this will not take into account the wide variety of experiences and rate of individual development within the same cultural age group (Findsen, 2005). Neugarten suggested that we are living in an 'age-irrelevant society' (Neugarten, 1979, p. 889), where an adult's age does not provide any information about that person's economic or marital status, style of life or state of health. As a result of having lived so long, older adults have had more, as well as a wider variety of experiences. Many ageing scholars believe that the socio-cultural context is significant in understanding the lived experiences of adult learners (Findsen, 2005; Jarvis, 2001; Williamson, 2000). The socio-cultural factors influencing later life learning decisions will be examined in this study.

The notion of a Third Age was introduced by gerontologists like Laslett, as it became clear that the experience of ageing covers a heterogeneous group of individuals who chronologically share the same age range, but who in terms of personal characteristics and life experience are quite different (Roth et al., 2012). Many older adults see ageing as a 'journey', rather than an end (Lakin, Mullane, & Robinson, 2008). They do not like to be labelled 'seniors' or 'older adults'. Many prefer terms like 'third-ager', which promote a positive view of life as a journey that is progressive, from first age to second age to third age, and on to fourth or fifth age (Lakin et al., 2008).

Laslett (1996) identified four stages of the life course, the first being that of childhood, the second of adulthood, the third of ageing, and the fourth of decline. In this analysis of life experience, the division between the four stages does not come at birthdays or any specific age range. The 'First Age' associated with childhood, is used to describe a stage of "dependence, socialisation, immaturity and education" (Bond, 2004, p. 13). The 'Second Age' is associated with adulthood in a period of economic activity, "providing independence, maturity, and responsibility" (Bond, 2004, p. 13). A second ager has responsibilities as caregiver to family members, as well as providing financially for the first ager or fourth ager in the family. Laslett used 'Third Age' to describe older adults who are at that stage of their life when they have time to pursue personal interests as they are free from the financial and family responsibilities in 'Second Age', and from the health deficits which characterise the 'Fourth Age' (Laslett, 1996). He suggests that the life orientation of third-agers is primarily focused on experiences that enhance life satisfaction, and bring self-fulfilment. These experiences may include learning pursuits (Laslett, 1996). In Weiss and Bass's words, the 'Third Age' is described as a "life phase in which there is no longer employment and child-raising to command time, and before morbidity enters to limit activity and mortality brings everything to a close" (Weiss & Bass, 2002, p. 3). Withnall (2006) and her research team used 'post-work' as a sampling criterion for this group of older adults (Withnall, 2006). Basically, this Third Age of human existence is characterised by retirement from paid employment and a new way of spending time (Carr & Komp, 2011).

This study aims to target older adults in the post-work phase, so fitting into Laslett's 'Third Age'. They are likely to be part of the baby boomer generation and come from the first and second age bands ('45 – 54' and '54 – 64' years) applied in government statistics and ageing studies. Applying these two bands to the current study will allow for comparisons with findings from other ageing studies commissioned by the government.

Retirement from paid employment at any age is a major adult transitional period. It triggers a recognisable qualitative shift into a new way of living. It has been suggested that older adults are

capable of determining their lifestyle and what they want to do for the 15 years or more after retirement from paid employment(Findsen, 2005; Thorson, 2013). However, this largely self-determined life journey through older adulthood occurs with the perception and realisation that they no longer have a 'boundless future'. This personal insight is referred to in psychological and sociological terms as a 'life turn' and today's older adults who enjoy a longer lifespan, may experience a number of 'life turn' events post-retirement (Illeris, 2003b).

There are a number of frameworks that are applicable to understanding life after retirement. Atchley describes retirement as a series of phases that the older person experience: pre-retirement, 'honeymoon' period, disenchantment period, re-orientation, retirement routine, and termination of retirement. Although people may not go through each step or in the sequence suggested, this model highlights the psycho-sociological changes associated with retirement which may trigger a re-orientation to the new situation and a different pace of life (Atchley, 1982).

There is a growing body of knowledge about how the experience of ageing may influence the way older people choose to lead their lives after retirement (Crawford, 1972; Everingham, Warner-Smith, & Byles, 2007; Fasbender, Deller, Wang, & Wiernik, 2014). For instance, one study revealed that retirees who experienced ageing as social loss and as personal growth were more likely to engage in post-retirement employment a decade later, while retirees who experienced ageing as gaining self-knowledge were less likely to engage in post-retirement employment (Fasbender et al., 2014). In that study, social loss was one dimension that capture negative ageing experience, while personal growth and gaining self-knowledge were two dimensions that capture positive ageing experience. This is relevant for the current study that will gather information about the ageing experience of older adults to understand their motivation to engage in later life learning. Another study in the United Kingdom established that retirement is clearly a benchmark in the ageing process, and adjustment to retirement is part of the general adjustment to ageing for older adults (Crawford, 1972). This is particularly relevant for the current study that is focusing on older adults in their Third Age, and the possibility that later life learning may be one of their adjustment strategies to retirement.

Whilst ageing studies agree that with retirement, role-related networking does decline, the Social Convoy model suggests that the total network size remains the same (Van Tilburg, 2003). This model proposes that older adults are placed in a lifespan developmental convoy of social networks and support, where each person moves through life surrounded by a convoy of people to whom s/he is related through the exchange of support. The convoy may be conceived as three concentric circles, representing different levels of closeness. Whilst the closer relationships are determined more by emotional attachment (usually family), the relationships in the outer circles are determined most by

role requirements such as with co-workers (Antonucci, 2001). The social convoy model is supported by findings of the Survey of Health, Ageing and Retirement in Europe, a longitudinal study of 30,000 individuals aged 50 years or older in 12 European countries. The SHARE survey revealed that older adults in retirement increasingly engage in volunteering activities to improve their social networking, or actively participate in the caring of grandchildren to enhance their familial relationships. This is akin to finding new roles that replace those from paid employment (Hank & Erlinghagen, 2010).

2.3.3 The Conceptualisation of Ageing

Since the late 1900s, ageing has been conceptualised in a number of ways including healthy ageing, successful ageing, productive ageing, positive ageing and active ageing. These concepts focus on promoting a positive ageing experience, on ways to age well by continuing to contribute to the community, maintaining healthy lifestyles, and staying connected to society. (Moulaert & Biggs, 2013; Ranzijn, 2010; Sánchez & Hatton-Yeo, 2012; Venn & Arber, 2011). It is an attempt to discourage ageism and the mindset that being advanced in age is equated with decline or deficit.

Healthy ageing is described as "a lifelong process of optimizing opportunities for improving and preserving health and physical, social and mental wellness, independence, quality of life and enhancing successful life-course transitions" (Peel, Bartlett, & McClure, 2004, p. 115). Promoting healthy ageing (Kendig & Browning, 2010) resonates with government and public health agencies concerned with public health issues, particularly the escalating healthcare costs that appear to correlate with the rising population of older adults. However, a review on healthy ageing revealed that there was a need to establish a standard for defining and quantifying the concept of healthy ageing (Peel et al., 2004).

Successful ageing focuses on avoidance of disease and maintenance of physical and cognitive functioning, allowing active engagement in life (Rowe & Kahn, 1997). 'Successful' in this context is characterised by the achievement of good health and wellbeing. Education is a significant factor in successful ageing (Pruchno, Wilson-Genderson, Rose, & Cartwright, 2010). However, it has been argued that successful ageing is too focused on quantifiable positive health and material outcomes on a personal level, overlooking qualitative achievements and the capacity to age well in the presence of chronic diseases (Holstein & Minkler, 2003; Liang & Luo, 2012; Peel et al., 2004).

The concept of 'productive ageing' focuses on continued participation of older adults in paid and unpaid work after retirement (Doyle, Mc Kee, & Sherriff, 2012; Hank, 2011). A major criticism of

productive ageing is that it overlooks the value and meaning of people's later life as a time for reflection, contemplation and serendipity after years of employment and contribution to society (Hillier & Barrow, 2014).

The World Health Organization (WHO) proposed a broader 'active ageing' approach to consider ageing with a framework that included successful, healthy and productive ageing (Carroll & Bartlett, 2015). The WHO defined active ageing as "the process of optimising opportunities for health, participation and security in order to enhance quality of life as people age" (World Health Organization, 2002, p. 12). The WHO model conceptualises active ageing broadly as "continuing participation in social, economic, cultural, spiritual and civic affairs, not just the ability to be physically active or to participate in the labor force" (World Health Organization, 2002, p. 12). Active ageing promotes individual responsibility for ageing. The WHO model highlights the importance of maintaining autonomy and independence while it also recognises that there is diversity in the experience of ageing across cultures. Scholars warn of the risk of marginalising those who may not seem active according to defined parameters as somehow not ageing as well as their peers (Boudiny & Mortelmans, 2011). It has been argued that the true reason behind government support for active ageing policies is to reduce the economic burden on society (similar to the criticisms of productive ageing).

Conceptualisations about ageing have moved away from earlier deficit models of ageing which promoted negative connotations of increasing ill-health and disengagement from society (Carroll & Bartlett, 2015). While all of these concepts reflect a positive view of ageing, they may unintentionally alienate groups of older adults, who for reasons beyond their control, are not able to age successfully, productively, healthily or actively. For example, studies of Aboriginal Elders in Australia show how some groups of older adults have no access to resources that facilitate active ageing (Ranzijn, 2010). It has been suggested that perhaps a more inclusive concept is 'ageing well' since it enables the older adults to define for themselves what ageing well means to them, and what they need in order to age well (Bowling, 2005). Another paradigm that is potentially more inclusive is 'authentic ageing' which promotes the notion that older adults should author their own ageing experience. Authentic ageing is about ageing in a way that is true to oneself, it is not being fake or being pressured to follow prescriptions of society's ageing norms or policies (S. Biggs, 2004). It has been argued that alternative conceptions of ageing, such as 'ageing well' or 'authentic ageing', may better capture the heterogeneous experience of older adults across cultures and promote social inclusion (Ranzijn, 2010).

2.3.4 The Ageing Experience

There is an emerging understanding that ageing is a lived experience, but few see the scope, the range, or the complexities of older lives. In terms of personality and life experience, older adults are the most diverse part of the population. With every decade of life, every twist in the life path makes people more individual, and less likely to have been shaped by the exact same set of experiences as anyone else. Consequently, as a person grows older, chronological age tells less and less about what they will be like. Stereotyping older adults leads to myths like 'older people are sad and lonely' which creates social stresses and divisions between generations (Carstensen, 2011). The ageing experience is personal, individual and continual. Building on unique abilities, knowledge, personality traits and values, each older adult will cope with the challenges of ageing in his own way (Sigelman & Rider, 2014). The ageing process can be positively or negatively experienced (Fasbender et al., 2014). Further, experience of ageing is influenced by the individual's self-concept and vice versa given that the concept of self develops over the whole lifespan, taking internal and external information into account. There is a constant comparison of how life has changed during this ageing process. These changes are often experienced as either gains or losses.

Based on qualitative and quantitative studies of ageing experiences (Connidis, 1989; Dittmann-Kohli, 1995; Heckhausen, Dixon, & Baltes, 1989; Keller, Leventhal, & Larson, 1988), Dittmann-Kohli established a taxonomy of the psychological ageing experience, which includes four dimensions: physical loss, social loss, personal growth, and gaining self-knowledge. The dimension of physical loss is related to perceptions of declines in an individual's physical abilities, loss of energy and fitness, and problems coping with physical demands (Steverink, Westerhof, Bode, & Dittmann-Kohli, 2001). Physical loss is associated with poor health, high negative affectivity, and low positive affectivity (Steverink et al., 2001; Wurm, Tesch-Römer, & Tomasik, 2007). Individuals who experience ageing as physical loss are likely to be concerned about physical exertion and tend to avoid physically taxing activities. The dimension of social loss refers to the perception of the loss of social contacts, loneliness, and feelings of being less needed and less respected (Steverink et al., 2001). When older adults experience ageing as social loss, they may see later life learning activities as a way to fulfil their needs for social contacts and support. The dimension of personal growth refers to continuous personal development, including learning new skills, improving one's capabilities and increased feeling of self-worth (Steverink et al., 2001). Personal growth is a future-oriented way of experiencing ageing (Wurm et al., 2007). Older adults who experience ageing as personal growth are likely to be confident in pursuing learning opportunities for personal development and improving their capabilities. For instance, learning a new language is popular with older adults. Research on language learning in later

life revealed that there is no decline in the ability to learn a new language as people get older (Andrew D Cohen & Dörnyei, 2002; Andrew D Cohen & Li, 2013). The dimension of gaining self-knowledge refers to self-acceptance (i.e. understanding one's capabilities) and willingness to embrace one's limitations (Steverink et al., 2001). As individuals view themselves over the lifespan, the experience of gaining self-knowledge is likely to give rise to an acceptance of not being as capable as they used to be (Wurm et al., 2007). As individuals accept their limitations, they may prefer to take on learning activities that are within their scope of capabilities.

Research has shown that individuals experience ageing as a combination of these four dimensions. Both positive ageing experiences (of personal growth and/or gaining self-knowledge) and negative experiences (of physical loss and/or social loss) can shape people's behaviour and outcomes (Steverink et al., 2001; Wurm et al., 2007). Some argue that the Third Age of human existence is marked with an increasing probability of loss but with an accompanying possibility of a growing richness in the quality of the ageing experience (Carstensen, 2011; Moody & Sasser, 2014). This is in contrast to people in the Fourth Age (sometimes referred to as the oldest-old or disability zone) who are more likely to experience limitations due to illness, frailty, increasing dependence, and the imminence of death (Lamdin & Fugate, 1997; Laslett, 1996),

2.3.5 The Ageing Experience as a Life Transition

The notion of a Third Age (Laslett, 1996) that was discussed earlier in the chapter, is an example of how late life is also conceptualised as a stage in life transition or lifespan. At the broadest level, transition is a "passing or passage from one condition, activity or (rarely) place, to another" (Grenier, 2012, p. 5). The emphasis is on 'change' or the 'passage' from one stage of development to another. In ageing studies, transition either refers to the changing demographic composition of societies or the individual experiences of particular types of transition, for example, retirement, widowhood (Grenier, 2012). In the current study, transition refers to the lived experiences of older adults in retirement.

The study of transition is multidisciplinary. Sociological perspectives on transition draw attention to how "change across the life course takes place as movement across normative age- and stage-based roles." (Grenier, 2012, p. 47) Social and cultural expectations of a person's role exist at each stage in the life course. Role theory recognises the different social roles that an individual holds throughout the lifespan, with age norms associated at every age (Cottrell Jr, 1942). Older adults may experience role loss (e.g. loss of the partner role by widowhood, loss of the worker role with retirement), leading to an erosion of identity and self-esteem (Rosow, 1973). But at the same time, older adults may also be socialised to new social roles that require learning, like volunteering, or grandparenting. The focus is

on how individuals and groups can achieve continuity despite change – that is, a smooth seamless transition from one stage to another.

The field of psychology contains models to explain individual growth, development and change across the life course or lifespan, which is the preferred term in this field. The themes of continuity and change of transition are understood as movement across developmental stages, anchored in chronological age, such as childhood, adolescence and adulthood. The focus in each stage is to achieve growth through the successful accomplishment of developmental tasks, and adaptation or adjustment in the movement from one defined stage to another across the life course (Baltes, Lindenberger, & Staudinger, 2006; Erikson & Erikson, 1998; Levinson, 1986).

The psychological study of transitions across the lifespan tends to be delineated into developmental stages. Most approaches consider adulthood as the point of maturity, and in doing so overlook later life. The most widely known models to explain human development include Freud's psychosexual stages of development (1910), Piaget's cognitive model (1952, 1997, 1990) and Erikson's lifecycle model (1982). Piaget's model focused primarily on children, and Freud considered the model impossible beyond the age of 40, thus marking adulthood as the end of development (Davenhill, 2004). Only Erikson's stages of the lifecourse, developed from a psychological perspective, considered development into late life. Erikson (1982) outlined eight progressive stages, each characterised by its own unique challenges, which he called crises. These crises of the ego presented challenges to one's identity. Successful development of the personality (or psychosocial development) depends on meeting and overcoming these tasks or crises. Late life, or old age as it is referred to in Erikson's model, is characterised by the tension between integrity and despair, and the developmental goal of 'wisdom'. Erikson's model emphasises that developmental tasks do not end at maturity, but shift in focus to interdependence and interactions with younger generations through the concept of generativity. Generativity is the concern for guiding and promoting the next generation through parenting, teaching, mentoring, leading, and other behaviour that benefit them (Van de Water & McAdams, 1989). Erikson's model outlines a late life developmental stage that occurs in a wider social, political and cultural context, and includes both negative and positive experiences in later life (Erikson, Erikson, & Kivnick, 1986).

Lifelong learning also helps older learners seek a better perspective of their life's meaning and direction. In Erikson's theory of psychosocial development, late adulthood is characterised by a struggle between opposing emotions of integrity and despair (Erikson et al., 1986). It suggests that older adults live out their learning journey in relation to their earlier life experiences. Older adults will be filled with a sense of integrity, fulfilment and contentment if their earlier life experiences were

mostly positive, and perceived to be meaningful and constructive. However, if there were sad memories or failures in earlier life, there will be a sense of despair and struggle to find purpose in life. According to Erikson, older adults need wisdom to navigate through this struggle between the emotions of integrity and despair. It was suggested that the older adult will learn to process this cognitive dissonance in a way which leads to a sense of acceptance, form a positive view of their lives, and communicate these life experiences (positive and negative) to future generations. The desire to leave a legacy is key to the concept of generativity that is an important component of the Erikson's model.

A more recent model to explain psychological adjustment in later life is Baltes' (1997) model of selective optimisation with compensation. In this model, Baltes and colleagues suggest that biological deterioration is offset by individual mechanisms that allow older people to compensate for decline, and optimise their function to the greatest extent possible (Baltes & Baltes, 1990; Baltes & Schaie, 2013). This model rests on assumptions of potential growth, maintenance or function, resilience, and the regulation of losses that occur in late life development. It explains how processes of adaptation can be used to compensate for loss and decline in late life. However, it was noted that this model may have less explanatory power in relation to those in the 'oldest old' category, whose resources for coping may be depleted by the severity of the illness or impairment (Baltes & Smith, 2003). Where Erikson's model speaks of wisdom and leaving a legacy as developmental tasks, this model focuses on adaptation and coping with age-related changes and impairment as key developmental tasks of the late life stage.

2.3.6 Ageing in Singapore

For this study, a literature review of the post-retirement and ageing experiences in Singapore is particularly relevant, starting with consideration of Singaporean population ageing statistics.

Singapore may be a small island state in Asia, but it is one of the fastest ageing societies in the world. In the United Nations Ageing Population 2013 report, Singapore was ranked 59th fastest ageing society in the world, in terms of the percentage of population aged 60 years or over (United Nations, 2014). This dramatic increase is due to post-world war baby boomers born between 1947 and 1964 who are now entering to 'old age', as defined as age 65 and above.

Singapore celebrated its 50th jubilee year of independence in 2015 with demographic figures released by The Singapore Department of Statistics revealing that there were nearly 460,000 Singaporeans aged 65 and above as of June 2015, which was 13.1 per cent of the total population (The Statistics

Department Singapore, 2015). It was reported that by 2050, there will be 1.2 billion people aged 60 and above in Asia, trebling from just 400 million in 2008 (Ministerial Committee on Ageing Singapore, 2009a). The number of Singaporeans aged 85 years and older nearly doubled in the last decade: rising from 22,600 in 2005 to 41,000 in 2015 (The Statistics Department Singapore, 2015).

The ageing of the population is driven by multiple factors, including improved health care, increased life expectancy and reduced birth rate. Along with most countries around the world, increase in life expectancy in Singapore has been taking place for more than a century and continues to increase further (World Health Organization, 2011). Singapore's life-expectancy rates are among the highest in the world with an average life expectancy of a Singaporean is 82.8 years, up from 76.4 years in 1995 (Khalik, 2015a). The birth rate in Singapore has been on the decline. Birth rates that were at 31.9% in the 1960s had fallen to 9.8% by 2014 (The Statistics Department Singapore, 2015).

With increasing life expectancy and low fertility rates, the population in Singapore continues to age. Of particular note is the baby boomer cohort. When this study began in 2011, there was already close to one million baby boomers (born between 1947 and 1960) aged 47 to 64 (H. Y. Tan, 2011).

The increase in life expectancy has resulted in important shifts in the ageing experience because people are remaining physically and mentally healthy longer than ever before. Singapore's official retirement age was raised from 60 to 62 in 1999, and extended to 65 in 2012. However, with average life expectancy rising to 82.8, it is safe to say that on average most Singaporeans are likely to experience another 20 years in retirement, free of work and family responsibilities.

Existing social norms and perceptions of older adults have to adapt to a generation that lead active lives, and continue to contribute to society into their eighties. A young person spends 20 to 30 years building up their family and career. Similarly, an older person in the Third Age could spend 20 or 30 years to complete any perceived gap in life experiences (A. Chan & Yap, 2009).

In the early 2000s, when population ageing in Singapore became more apparent, the government initiated actions to address the challenges associated with a rapidly ageing population (United Nations, 2014). The Ministry of Community Development, Youth and Sports (MCYS) is the government agency taking the lead on ageing issues. It works with other ministries and agencies to address ageing issues such as social integration, financial security, employment of older workers, housing, health care and inter-generational cohesion. The Ministerial Committee of Ageing was established in 2004, and published reports of ageing policy recommendations in 2006, 2009 and 2015 (Committee on Ageing

Issues Singapore, 2006; Ministerial Committee on Ageing Singapore, 2009b, 2015a). In 2007, the Committee on Ageing Issues established the Council of Third Age (C3A) to champion and advocate active ageing in Singapore.

Over the years, MCYS and C3A have commissioned research including learning surveys to gain a better understanding of the situation and to change societal attitudes toward ageing. These include the National Survey of Senior Citizens 2005; Perceptions and attitudes towards ageing and seniors survey 2008; Understanding Baby Boomers 2009; State of the Elderly in Singapore 2008/2009; Learning Needs of Baby Boomers Survey 2010; Lifelong Learning among Older Adults in Singapore 2012 (Council for Third Age Singapore, 2009a, 2009b; Fei Yue Community Service, 2012; Institute of Policy Studies (IPS), 2010; Ministry of Community Development, 2005; E. S. Tan, 2010). The survey reports published in English, address older adults as 'senior citizens' or just 'seniors' – terms which are well accepted by the Singapore community as neutral and non-judgmental. In Chinese media and publications, older adults in Singapore are addressed as 'le ling ren shi 乐龄人' (meaning 'people in their happy age') or 'le ling 乐龄' ('happy age') in short.

These surveys inform policy makers on ageing issues in Singapore. For instance, in 2009, the MCYS commissioned a survey to understand the aspirations of the baby boomer cohort in Singapore. The survey was carried out on a nationally representative sample of 3,000 Singapore citizens and Permanent Residents born between 1947 and 1964. The survey revealed that amongst economically active respondents aged between 43 and 60, almost half wished to or expected to work for as long as they could. Among those who specified an age at which to retire, about 3 in 10 expected to do so at age 65 or older, beyond the current retirement age of 62 (A. Chan & Yap, 2009).

More recently in 2014, a C3A survey was commissioned to examine the perceptions and attitudes of older adults in Singapore. This questionnaire was administered to 2,006 Singaporean citizens and permanent residents aged 50 to 74. The respondents were randomly picked from residents in public apartments (under the Housing & Development Board, HDB) with three or more rooms, private apartments, condominiums, or landed property. The study found that in general, seniors in Singapore have a positive outlook of their future – over six in ten respondents (aged 50 to 74) saw themselves as 'successful agers'. In this survey, only 18 per cent of respondents indicated that they were likely to start a new career and 64 per cent of respondents wanted to enjoy a slower pace of life after working so hard over the past few decades (Seow, 2014).

Government funding has been generous for programs that promote active ageing, spending S$100 million over 5 years (2010-2014) to promote wellness and active ageing, as well as to enhance eldercare services(A.-L. Chang, 2011). In 2010, the government also set up a S$1 billion Community Silver Trust Fund under which charities caring for older people can receive dollar-for-dollar funding in lieu of private donations made to them. By 2011, The Council for Third Age had already disbursed more than $9 million of a Golden Opportunities Fund to more than 90 community projects, benefitting about 400,000 seniors. This fund supported organisations providing programs and activities that meaningfully engage seniors.

On 26 August 2015, The Ministerial Committee on Ageing unveiled a new $3 billion national plan to help Singaporeans age confidently and lead active lives, with a key focus on strong bonds with family and community. The Action Plan for Successful Ageing includes about 60 initiatives covering 12 areas, namely: health and wellness, learning, volunteerism, employment, housing, transport, public spaces, respect and social inclusion, retirement adequacy, healthcare and aged care, protection for vulnerable seniors and research. It came after a year-long series of consultations involving over 4,000 Singaporeans and grassroots leaders by the Ministerial Committee and its partners. The full Action Plan report was released in 2016, and served as the blueprint to help Singapore transform into a Nation for All Ages – aiming to make Singapore the best place to grow old in, and an icon for successful ageing in the region (Ministerial Committee on Ageing Singapore, 2015a, 2015b).

2.4 Learning in Later Life

It is well established that the learning strategies developed by adults are different from those learnt in school when they were children or youth (Illeris, 2004). The following sections provide background on the subject of later life learning and various adult learning theories that are related to the later life learning process.

2.4.1 Defining Learning

Learning has been defined broadly to cover all processes that lead to relatively lasting changes in capacity, whether they be of a motor, cognitive, psychodynamic (i.e. emotional, motivational or attitudinal) or social character (Illeris, 2003b). In other words, learning is a process employed to acquire knowledge, skills, attitudes and aptitudes that lead to relatively lasting changes of the person's capacity. In contrast to the notion that learning is intentional, there is another view that learning is an existential phenomenon, that is, learning is part and parcel of the process of living (Jarvis, 2001). According to Jarvis, learning is lifelong and it "occurs whenever we are conscious and it needs have no objective in itself, although it frequently does have a purpose." (Jarvis, 2009, p. 10). In this case,

the learning process is triggered at the point of what sociologists termed 'disjuncture' when the individual is confronted with an unknown or novel situation. In order to cope with the unknown or novel situation, individuals are forced to think about it or adapt to it in some way – to learn. In a rapidly changing world, disjuncture is a given and thus individuals have to keep on learning throughout their lifetime – or engage in what is termed 'lifelong learning'. Later life learning is simply the later expression of this lifelong learning. The understanding of learning as a response to disjunctive life situations also gives rise to the recognition that individuals do learn from their life experiences, beyond receiving instructions in a formal setting like the classroom. The notion of informal vs. non-formal learning will be elaborated in a later section.

2.4.2 Adult Learning

For adult learners, learning has been used in its widest sense as a process employed to acquire knowledge, skills, attitudes and aptitudes. Learning is considered to be a lifetime quest to understand self-identity, personal purpose and meaning of existence, while conforming and adapting to the perceived and real confines of society (Darkenwald & Merriam, 1982). This lifetime quest gives rise to the notion of lifelong learning as a broad educational concept that is flexible, diverse, available at different times and places, and is pursued throughout life (Hake, 1999). Lifelong learning is ongoing throughout life, not just at specific stages (Erber, 2010).

Thornton's lifespan learning reflects the lifelong learning concept of moving in and out of education throughout an individual's lifespan according to his/her changing situation, needs and desire (Silseth & Arnseth, 2011). He suggested the notion of lifespan learning as "learning how to develop, sustain, and even change embedded potentials and to acquire behaviours that enhance development and optimize aging" (Thornton, 2003, p. 55). Thornton proposed three meta-strategies for lifespan learning: learning to learn; learning for growth, and; learning for wellbeing. 'Learning to learn' refers to learning as an enjoyable pursuit that satisfies cognitive interest. 'Learning for growth' involves learning strategies that help older adults reshape connections and make sense of the present and the future. 'Learning for wellbeing' involves engagement in therapies and interventions such as meditation, exercise therapy and stress management techniques, that positively affect the emotions, physical health and general life satisfaction (Thornton, 2003).

The European Union (EU) declared 1996 as the European Year of Lifelong Learning in response to the rising number of older adults who were able, and desired to remain employable and productive. The EU's definition of lifelong learning was inclusive and covers all learning activity throughout life, with the aim of acquiring knowledge, skills and competencies within a 'personal, civil, social, and/or

employment-related perspective' (European Commission, 2001). The EU wanted to 'institutionalise' learning as an activity that an individual should engage in throughout life and to promote a 'cradle to grave' learning culture amongst its members. This gave rise to a strong growth in the adult education and training sector to provide short vocational training courses (Jarvis, 2001). This EU campaign reflected the productive and successful ageing conceptualisations discussed under 2.3.3 above, leaving it prone to the same criticism that lifelong learning is more than just the acquisition of skills and qualifications and should include learning for interest or pleasure, or a combination of utility and pleasure (Aspin, Chapman, Evans, & Bagnall, 2012). Scholars in the field of later life learning tend to favour the notion that learning is unanticipated or unintentional, mostly self-initiated (Withnall, 2006).

2.4.3 Later Life Learning

Later life learning is essentially lifelong learning in later years (Etienne & Jackson, 2011). Glendenning (2001) suggested that later life learning opportunities should be sensitive and responsive to different ways older adults learn. He proposed that the focus should be on learning rather than on education. Older adults have diverse learning aspirations because of different life experiences that span decades. As a result, discussions of later life learning began to shift from the perspectives of education providers and policy makers to focus on the needs of learners themselves. Later life learning studies became learner-centred – focusing on their learning preferences rather than what policy makers and providers would like them to be (Cole 2000).

Some scholars in the field of educational gerontology have argued that later life learning is considerably different from learning in younger adulthood or in school as a child. Later life learning has been found to include both formal and informal learning, usually voluntary, unstructured and generally interest-driven (Findsen, 2005; Jarvis, 2009; Withnall, 2012). Jarvis (2001) built on Coombs and Ahmed's (1974) original notion of formal, non-formal, and informal learning contexts to define the terms formal, non-formal, informal, intended learning and incidental learning. He defines formal learning environments as: "formal education and training in an educational institution" - typically institutionally sponsored, classroom-based, and highly structured; non-formal as "any form of systematic learning conducted outside of a formal organisation"; informal as "learning that occurs when a friend or colleague provides an answer to a problem or shows somebody how to perform a procedure in an informal manner" - may occur in institutions, but it is not typically classroom-based or highly structured, and the learner has control of the learning experience; intended learning as "learning that is planned and deliberate", incidental as "learning that is unplanned and not intended" (Jarvis, 2001, pp. 21-22). Jarvis suggests that intended and incidental learning occur across all three learning environments: formal, non-formal and informal.

A comprehensive view of the scope of later life learning therefore includes a mix of intended and incidental learning in formal, non-formal and informal social environments (Jarvis, 2009). Withnall's study in the United Kingdom revealed that older adults engaged in leisure learning, incidental learning and indulgent learning (Withnall, 2006). In Withnall's study, 'indulgent learning' refers to learning activities that older adults chose for themselves, in contrast to 'compulsory learning' that were imposed on them earlier in life. Third agers who are free of family and work responsibilities have the time to pursue their own interests and 'indulge' in later life learning of their choice.

Some scholars have suggested the need to focus on learning (the process whereby individuals acquire knowledge, skills, attitudes and aptitude), rather than education that is organised, structured learning (Findsen, 2005). This is reflected in the current study which gathers information on all forms of learning, not just those taking place as part of formal structured learning.

Informal and incidental learning is at the heart of adult education because of its learner-centred focus and the realisation that lessons can be learned from life experience. It was widely accepted that informal and incidental learning take place wherever people have the need, motivation, and opportunity to learn (Marsick & Watkins, 2001) . Informal learning is usually intentional but not highly structured. Examples include self-directed online learning, coaching, mentoring that includes opportunities for feedback and evaluation of the learning. Incidental learning is however by definition unintentional and is a by-product of some other 'intended' activity such as completing a task, interacting with others, adjusting to a new organisational culture or even participating in formal learning. When people learn incidentally, their learning may be taken for granted, tacit, or unconscious. Learning only occurs when a passing insight is probed and intentionally explored. Incidental learning happens, for example, when the individual reflects and learns from the process of trial and error (Marsick & Watkins, 2001). After a review of several studies on informal learning in the workplace, it was concluded that this form of learning is not highly conscious, is haphazard and influenced by chance, is an inductive process of reflection and action, linked to learning of others, integrated with daily routines, and can be triggered by an internal or external jolt (Swanson, Marsick, & Volpe, 1999).

2.4.4 Later Life Learning in Singapore

In Singapore, later life learning is actively promoted. In terms of formal learning opportunities, the largest civic organisation providing affordable courses for Singaporeans from all walks of life is the People's Association (PA). It has a wide network of 1,800 grassroots organisations, over 100 Community Clubs, five Community Development Councils, the National Community Leadership

Institute and Water-Venture Centres (People's Association, 2009). The PA also organises tours to neighbouring countries, museum and historical site visits (guided tours), book clubs, and various activities aimed at promoting informal and non-formal learning.

Over the years, the government has made training funds available to help defray costs and thereby encourage employers and adults in general to engage in lifelong learning that improves an individual's employability. Examples include the Skills Development Fund that was established in the 1990s, and more recent funding as part of the SkillsFuture movement in 2014. Considerable funding has been provided, although the reimbursement or subsidy eligibility criteria vary. The Skills Development Fund is for employers only, and focuses on course fee funding and absentee payroll funding of skills upgrading courses for employees who are Singapore citizens (Skills Development Fund, 2016). The funding from the SkillsFuture movement is, however, an entitlement for all citizens from the age of 25, whether they are retired or in full time employment. Older adults who signs up for SkillsFuture courses or workshops are entitled to claim $500 towards the course fees. With the help of the Council for Skills, Innovation and Productivity (CSIP), education and training providers, employers and trade unions, there are close to 10,000 SkillsFuture-supported courses. These courses support the mission of providing learning support for 'Every Singaporean, every job, at every stage of life, counts' espoused on the SkillsFuture website (SkillsFuture, 2016).

Formal learning for later life learners in Singapore can occur at universities or through Ministry of Education approved private educational and training institutions. Non-formal learning is usually free or heavily subsidised by the government and organised by community clubs, civic organisations such as the People's Association, public libraries and museums, professional bodies, voluntary welfare organisations and private learning organisations (Wee, 2013). Overall, the emphasis is on employability and skills upgrading programs.

In 2014, the later life learning landscape in Singapore was expanded with the introduction of the 'National Silver Academy' that offers a wide range of both vocational and non-vocational learning opportunities for seniors to learn for interest and to stay active. It aims to provide more than 30,000 places for seniors by 2030. The Academy coordinates a network of institutions that have the capacity to run workshops and courses. Included in this network are voluntary welfare organisations (VWOs), community organisations and post-secondary education institutions. Programs offered under the Academy include the Intergenerational Learning Programme (ILP) developed by the Council for Third Age (C3A). C3A aims to reach out to a total of 100 schools and VWOs/community organisations to participate in the ILP. Another government initiative to expand learning opportunities for older adults in Singapore is 'The President's Challenge' program that champions a national movement of senior

volunteerism, to encourage an additional 50,000 seniors to contribute their talents and experience to community development by 2030 (Ministerial Committee on Ageing Singapore, 2015a, 2015b).

2.5 Conceptualisation of Later Life Learning

Earlier conceptualisations of later life learning reflected the stereotypical viewpoint that the learning capacity of older people is reduced because of age-related decline, especially cognitive ability. More recently, a more positive stance has been taken of the learning potential of older adults.

2.5.1 Approaches to Later Life Learning

Many studies on cognition and intellectual functioning of older adults have revealed that older people have the potential for new learning, and may be able to outperform younger adults in verbal performance tasks or wisdom-related tasks in areas of professional expertise (Baltes & Smith, 2003). The literature on lifespan intellectual development distinguishes between two main categories of intellectual functioning: the fluid cognitive mechanics (or 'hardware) and the crystallised cognitive pragmatics (or 'software' of the mind) (Glass, 1996). The 'hardware' determines the speed and accuracy of information processing which involve working memory, and basic perceptual-cognitive processes such as comparison and categorisation. The decline in fluid cognitive mechanics with age (e.g. reaction time and a general ability to solve abstract problems) is inevitable as this function is closely connected to the neuro-biological development of the brain. However, there are learning strategies that older adults could employ to counter or compensate for this decline, especially in the area of memory loss. Crystallised cognitive pragmatics, being primarily acquired or learned knowledge, are not subject to biological decline. Examples of cognitive pragmatics are acquired knowledge and skills such as language, reading and writing skills; educational qualifications and professional skills; as well as 'wisdom' knowledge about the self and about life skills that are relevant to the planning, conduct and interpretation of life (Glass, 1996). Studies revealed that for wisdom-related tasks, older adults performed as well as younger adults, at least up to age 70. After that age however, performance levels seemed to decline in wisdom tasks as well (Baltes, 1997). This positive understanding that it was possible for 'old dogs to learn new tricks' provided the impetus for the development of adult learning theories that were based on the premise that learning brings about individual growth.

One of the early scholars on adult learning, Knowles, suggested that the individual's desire for growth was a strong motivation for learning since "education is by definition, growth – in knowledge, understanding, skills, attitudes, interests, and appreciation. The mere act of learning something new gives one a sense of growth" (Knowles, 1980, p. 85). Jarvis suggested that continuing learning

enables the individual to keep on growing, developing and becoming a more experienced learner and human being (Jarvis, 2001).

2.5.2 The Study of Later Life Learning

Discussions about later life learning are the focus of the field of educational gerontology. Educational gerontology refers to the study and practice of older adults and their educational pursuits (Peterson, 1976). It aims to apply knowledge of ageing and education to extend the healthy and productive years and improve the quality of life for older adults (Sherron & Lumsden, 2013). The field of educational gerontology has three components: education design for older adults to effect a change in behaviour, knowledge, attitudes and beliefs; education of the public to promote a positive perspective of ageing and education; and education of practitioners and scholars working in the field of ageing (Huang, 2010; Peterson, 1976). Everyone working with older adults should have an understanding of how and why they learn.

Howard McClusky is a major contributor to the field of educational gerontology. He promotes the view that older adults (by his definition, those over 65 years of age) need to, and want to engage in educational activities to meet the needs that surface during the late stage of their lifespan. Moving away from the paradigm of physical and cognitive decline and deficit with age, McClusky promoted educational gerontology as a 'positive domain' that aims to maximise the older adult's potential and facilitate continuing growth throughout the lifespan. This positive stance encourages educational gerontologists to explore strategies older adults can employ to prevent premature decline, to assume meaningful roles, and to encourage psychological growth in later life. As an area of knowledge, educational gerontology aims to understand intellectual changes that occur throughout later life, the effective instructional design for later life learning, adaptations required for later life learners, and the motivational factors that determine participation or non-participation in later life learning. (McClusky, 1971a, 1971b).

Another approach to understanding the process of later life learning is 'gerontagogy', which is proposed as a multidisciplinary combination of the science of gerontology and the study of older adults in teaching or learning situations. In addition to understanding the link between ageing and education (which is the focus of educational gerontology), gerontagogy as an area of knowledge aims to understand the older adult's conative (motivational), cognitive (intellectual), and personal (emotional) dimensions that contribute to later life learning experiences (Ackerman, Chamorro-Premuzic, & Furnham, 2011). The conative (motivational) dimension of later life learning refers to the will to learn. The cognitive (intellectual) dimension concerns the content of learning, the knowledge and

skills that help to develop the understanding and ability of the learner (Illeris, 2004). The personal (emotional) dimension involves the affective domain such as feelings, senses, emotions, attitudes and values that can be appreciated, sustained and valued within a community of learners (Brookfield, 2003). There is consensus in the literature that gerontagogy is less concerned with ageing processes and more focused on the older adult's interest in learning (Findsen & Formosa, 2012). It has also been suggested that gerontagogy is a competency-based model focussing on individual's abilities and not on age (Barrett, 2010). From an instructional design perspective, gerontagogy is the preferred approach to understanding later life learning as it is learner-centric, and considers later life learners as a heterogeneous group (Maria da Graça & Veloso, 2005).

Another approach to understanding later life learning is from the 'instructional design' perspective. There are two established areas of study that inform instructional design for adult learners – 'andragogy' that was defined as "the art and science of helping adults learn" and 'gerogogy' that examines instructional strategies for older adults. This is in contrast to pedagogy which is "the art and science of helping children learn" (Knowles, 1980, p. 43).

Malcolm Knowles' andragogy has five assumptions which describe the adult learner as someone who: (i) has an independent self-concept and who can direct own learning; (ii) has accumulated a growing reservoir of life experiences that is a rich resource for learning; (iii) has learning needs that closely related to the developmental tasks of changing social roles; (iv) is problem-centred and interested in immediate application of knowledge and skills; and (v) is motivated to learn by internal rather than external factors (Merriam, 2001). From these assumptions, Knowles proposed a model for designing, implementing and evaluating learning programs for adults. He suggested four principles that should be applied to adult learning (Knowles, 1984):

    i.   Adults need to be involved in the planning and evaluation of their instruction.
    ii.   Experience (including mistakes) provides the basis for the learning activities.
    iii.   Adults are most interested in learning subjects that have immediate relevance and impact to their job or personal life.
    iv.   Adult learning is problem-centred rather than content-oriented.

Andragogy has alerted educators and instructional designers to "involve learners in as many aspects of their education as possible, and in the creation of a climate in which they can most fruitfully learn" (Houle, 1996, p. 30). However, the main criticism of andragogy is its assumption that the four principles of adult learning apply to adults of all ages, overlooking the fact that their learning needs and learning styles are not homogeneous (Hartree, 1984; Lowe & Seminary, 2012).

Gerogogy is defined as the unique instructional considerations related to teaching older adults (John, 1988). This is aligned with the understanding that geragogical education focuses on guiding learning in a manner such that the learning and special needs of older adults are considered (Parker, Powell, Hermann, Phelps, & Brown, 2011). In contrast to pedagogy, there is greater emphasis in geragogy on building on the learner's existing knowledge and skills in the instructional design (Kouri, Ducharme, & Giroux, 2011a).

Educational gerontology, gerontagogy and geragogy are areas of study that seek to explain ageing and learning, in particular how older adults learn as they mature in age. However, in addition to understanding how older people learn, it is also important to consider why they engage in learning activities. This will be covered in the next section.

2.6 Motivation to Learn

It has been proposed that later life learning is different from learning as a child or a younger adult because of motivational differences, physical and cognitive changes, different social cultural experiences and transitions that occur in the person's later years (Illeris, 2004). For instance, unlike children or young adults who have to comply with education systems instituted by society, or to meet vocational requirements, older adults are able to make learning decisions independently.

2.6.1 Defining Learning Motivation

Scholars have defined motivation as the forces within a person that affect the direction, intensity, and persistence of voluntary behaviour (Latham & Pinder, 2005; Pinder, 1998a, 1998b; Steers et al., 2004). Motivated learners are therefore individuals who are willing to put in a particular level of effort (intensity), for a certain amount of time (persistence), toward a particular learning goal (direction). Simply put, motivation to learn explains why people engage in learning and are willing to put in sustained effort in their learning pursuits. An understanding of the reasons why older adults engage in learning will inform policy and practice in the promotion of later life learning.

2.6.2 Conceptualisation of Learning Motivation

Abraham Maslow's Hierarchy of Needs model has been a pivotal theory suggesting that behaviours occur in response to unmet needs (Kiel, 1999). An individual is assumed to work from the lower level needs to higher level needs – from physiological needs, safety needs, belongingness needs, esteem needs to the highest level of self-actualisation needs. Many scholars have proposed that engagement in later life learning is an important element of self-actualisation (Atchley, 1987; Berk, 2013; Boulton-

Lewis & Tam, 2012; Bytheway, 1994; Edwards, Ranson, & Strain, 2002; Fisher & Simmons, 2012; Glendenning, 2001; Imel, 1998; Le, 2011; Lumsden, 1985). This is because participation in later life learning can be a time of renewal and activity that marks a new understanding and meaning in life, thus satisfying self-actualisation needs (Findsen & Formosa, 2012; Fisher & Simmons, 2012; Kaufman, 2000).

There have been multiple attempts to consider the needs of older people, as distinct from those of younger people. At the 1971 White House Conference on Aging, Howard McClusky presented five types of needs of older persons (McClusky, 1971a, 1971b) that can be specifically addressed by learning experiences as:

    i.   Coping needs

    ii.   Expressive needs – where enjoyment inherent in the activity itself

    iii.   Contributive needs – service to others, volunteerism

    iv.   Influence needs

    v.   Transcendence needs – sense of fulfilment, self-actualisation

This was followed by the Atwood and Ellis model (Atwood & Ellis, 1973) that proposed five types of needs individuals might have as basic needs, real needs, felt needs, education needs and symptomatic needs. Taking a sociological perspective, Bradshaw (1974) suggested just four categories of needs as felt needs, expressed needs, normative needs and comparative needs.

The idea proposed in all these needs theories is that older adults engage in learning to satisfy some unmet psychological needs. Other scholars like Houle & Long proposed a more proactive stance where the older adult takes the initiative to engage in learning experiences to achieve some specific goals or targets. Houle conducted the first published study of the impact of learners' orientation on learning preferences. Adult learners were asked why they engaged in learning. The study identified three types of learners: 'goal-oriented' learners who are purposeful and have specific learning objectives; 'activity-oriented' learners who engage in learning to fill time or for social reasons; and 'learning-oriented' learners who seek knowledge and skill for its own sake (Houle & Long, 1988).

A more popular method of characterising learning orientations has been to distinguish between expressive and instrumental goals. In the 1990s, Carroll Londoner developed a framework that suggested two main clusters of reasons, or motivations, that explain participation in later life learning: expressive and instrumental motivations or goals. This was based on early works of sociologists Havighurst and Parsons on instrumental and expressive educational activities. They developed the

systems analysis approach to the study of social structures and the behavioural orientations of people who interact within social structures (Havighurst, 1964; Londoner, 1990). Londoner used the term 'expressive or intrinsic' to refer to doing something for its own sake, while 'instrumental or extrinsic' refers to doing something for some other reason. McClusky's 'coping needs' (McClusky, 1971a, 1971b) would be considered instrumental – for example, older adults reading books about healthy eating to learn how to look after their health. On the other hand, intrinsically motivated adults will be reading the same books because they are interested in the subject of healthy eating, or simply because they enjoy reading.

2.6.3 The Relationship between Motivation to Learn and Personality

There is some evidence that personality factors are related to the motivation to learn. Studies showed positive links between the proactive personality, and motivation to learn. Personality has been defined as relatively enduring pattern of thoughts, emotions, and behaviours that characterise a person, along with the psychological processes behind those characteristics (Carver & Scheier, 2011; Funder, 2015). A person's stable, individual characteristics that indicate general behavioural tendencies and predispositions are central to understanding who will be motivated toward learning.

The five-factor model of personality is one of the most widely accepted and comprehensive models of personality (Digman, 1990). The five-factors that are commonly referred to as the 'Big Five' are neuroticism, extraversion, openness, agreeableness and conscientiousness. Neuroticism is the tendency to experience negative affects, such as fear, sadness, embarrassment, anger, guilt, and disgust. Extraversion is the tendency to like people, prefer being in large groups, and desire excitement and stimulation. More extroverted people are also likely to be assertive, active and talkative. Openness is the tendency to have an active imagination, aesthetic sensitivity, intellectual curiosity, and be attentive to feelings. Agreeableness refers to the tendency to be altruistic, cooperative, and trusting; and conscientiousness to the tendency to be purposeful, organised, reliable, determined, and ambitious. Studies revealed that extraversion, openness, and conscientiousness, are positively correlated to motivation to learn (Barrick, Mount, & Gupta, 2003; Colquitt & Simmering, 1998; Major et al., 2006). Individuals high in conscientiousness are more achievement oriented and set very clear goals for themselves. They may engage in learning to prepare for the future or to take on more responsibility. Individuals high in openness may be interested in learning for the sake of learning. These individuals are generally more likely to try something new. Extraverted individuals are more likely to be assertive and sociable and these qualities seem related to a desire to learn.

In a related approach, Bateman and Crant developed the concept of a proactive personality, which is a relatively stable tendency to effect environmental change that differentiates people based on the extent

to which they take action to influence their environments (Bateman & Crant, 1993). Individuals with a proactive personality "identify opportunities and act on them, show initiative, take action, and persevere until meaningful change occurs" (Crant, 2000, p. 439). They tend to set high standards, show initiative and seek out opportunities to achieve those standards. Later life learners with proactive personality are likely to be willing and determined to achieve their learning objectives.

Research has shown consistent positive relationships between proactive personality and two Big Five factors: Conscientiousness and Extraversion (Bateman & Crant, 1993; Crant, 1995; Crant & Bateman, 2000). In one study, a proactive personality was also positively correlated with openness and negatively correlated with neuroticism (Crant & Bateman, 2000). A later study also revealed that proactive personality was positively related to extraversion, conscientiousness, and openness and negatively related to neuroticism (Major et al., 2006). Another finding in this later study showed that of the Big Five factors, the 'openness' factor had the most facets related to proactive personality, including actions, ideas, and values. Proactive personality was related to two facets of the Extraversion factor (assertiveness and activity), two facets of the Conscientiousness factor (dutifulness and achievement striving), and only one facet from both the Neuroticism (vulnerability) and Agreeableness (altruism) factors. The proactive personality construct fits well conceptually with the current emphasis on self-directed learning opportunities (Seibert et al., 2001).

2.6.4 Learning as a Pathway to Wellness

There is an emerging understanding that older adults are motivated to have a good quality of life in their later years, with later life learning a strategy used to improve the quality of their ageing experience.

An older adult enjoying a good quality of life will score well in the following areas: health, happiness, mental capacity, life satisfaction, adjustment to life changes, physical activity, close personal relationships, social activity, and a sense of purpose in life (Knight & Ricciardelli, 2003). Good quality of life is associated with wellness and wellbeing with studies suggesting a "strong associations between social support, network structure and mortality, and mental and physical health status and well-being" (Bowling et al., 2003, p. 271). The National Wellness Institute in the USA defines wellness as "an active process through which people become aware of, and make choices towards, a more successful existence" (National Wellness Institute, 2007). The six aspects of wellness described in the 'Whole-Person Wellness' model include physical wellness, intellectual wellness, emotional wellness, social wellness, spiritual wellness, occupational wellness (Montague, 2000). The positive outcomes of wellness as conceptualised by this model include increased quality of life, longer and better physical, mental and emotional health, and independence (Kang & Russ, 2009). It was

suggested that engagement in later life learning will also have similar positive outcomes as later life learning suggests "associations of freedom, autonomy, independence and learner primacy" (Brookfield, 2003, p. 19). In particular, engagement in learning has been found to enhance the quality of life for older adults (Berk, 2013; Tam, 2012).

Older adults are, within some limits, living their life as they please before being overtaken by physical frailty. They are at a time in their lives where they are able to engage in learning activities of their choice. Many are motivated to engage in those activities that allow for personal reflection, growth and development (Reichstadt, Sengupta, Depp, Palinkas, & Jeste, 2010). They are also motivated to engage in learning that will help to enhance their self-identity and enable them to have more control over their lives (Adams, Leibbrandt, & Moon, 2011). Learning may be a means by which older adults resume a neglected interest, or reflect on life experiences, thereby leading to greater self-understanding and individual insight (Withnall, 2006). Later life learning is transformational as it helps older adults to make sense of, and give meaning to, their ageing experience (Brookfield, 2003). For many, learning is a lifetime quest to understand self-identity, personal purpose and meaning of existence while conforming and adapting to the perceived and real confines of society (Zhao & Biesta, 2012).

Older adults will not be motivated to engage in learning they perceive as meaningless or trivial (Glass, 1996). For many, continued engagement in learning helps them to keep up with 'what's going on in the world' (Swank et al., 2000). The expectation is that successful later life learning brings about an enhanced sense of positive self-identity, self-acceptance, self-satisfaction and self-actualisation (Zielińska-Więczkowska, Muszalik, & Kędziora-Kornatowska, 2012). All these positive outcomes of successful later life learning will contribute to their intellectual wellness, emotional wellness, social wellness and spiritual wellness – four out of the six dimensions listed in the Whole-Person Wellness model.

2.7 Cross-cultural Differences in Learning Motivation

Published studies about later life learning are mostly about Caucasians (western societies). The literature on later life learning in Asian societies has increased, but is still relatively sparse. This section will present the studies on later life learning experiences of Singaporeans, Caucasians in the United States of America, the United Kingdom, Spain, Australia, New Zealand, and the Chinese community in China, Hong Kong China SAR and Taiwan.

2.7.1 Later Life Learning Preferences of Older Caucasians

Studies have revealed that in most cases, older Caucasian adults learn out of interest and the desire to understand or gain experience in certain subjects. Studies of later life learners in countries like US, UK, Spain, Australia and New Zealand reveal that the strongest motivations among older learners are cognitive interest (intellectual curiosity) and a desire to learn (Brady & Fowler, 1988; Bynum & Seaman, 1993; Furst & Steele, 1986; Russett, 1998; Scala, 1996; Wolfgang & Dowling, 1981).

Further, it was revealed that learning in later life is characterised by personal preferences, the innate desire to learn, and the absence of external incentives (Illeris, 2003a). Not surprisingly, older learners are more likely to attend courses for reasons such as 'to learn for the sake of learning', and 'to seek knowledge for its own sake'. Findings from another study concur that learners' interest in the course content and the relevancy of the course content to their daily lives are some of the essential determinants of enrolment decisions for older learners (Silverstein, Choi, & Bulot, 2002).

Another important motivation to learn stated by older people was personal growth and satisfaction. This includes items such as 'enrichment', 'enjoyment', 'self-satisfaction', and 'sense of accomplishment' (Scala, 1996). Older learners also often choose social contact or social relationship as an influencing factor in their participation (Furst & Steele, 1986).

A study in the United States concurs with earlier findings that cognitive interest appeared to be the strongest motivator for learning followed by social contact (A. Kim & Merriam, 2004). Older adults' motivation to learn originates from their connections to families and communities (Beatty & Wolf, 1996). Family and friends influence the choice of learning, the 'what' and 'how' of learning.

Other studies on Caucasian populations found that gender, marital status, educational attainment, employment, economic status, and past learning experience were related to enthusiasm in later life learning (John, 1988; Jung & Cervero, 2002; Swindell, 2002). For example, in a study conducted in Canada, fourteen factors, including location of the hostel, travelling, program, course content, accommodation, cost, dates, and sites were found to influence decision to join the Elderhostel programs (Arsenault, Anderson, & Swedburg, 1998). Elderhostel programs are essentially educational travel programs. Started in 1975, Elderhostel is an American not-for-profit organisation that provides educational travel throughout the United States and Canada, and in approximately 150 other countries (Road Scholar, 2017). Elderhostel is well supported with experts, local insiders and other educators willing to enrich the tour experience with interesting history and background not often shared with tourists on most commercial tours (Szucs, Daniels, & McGuire, 2002). In 2010, Elderhostel has been re-branded and changed its name to Road Scholar (Road Scholar, 2017).

A study conducted in Boston, USA, found that expressive motivation was positively associated with taking classes, while instrumental motivation was not associated with taking classes (Caro, Caspi, Burr, & Mutchler, 2005). In the study, respondents cited expressive motivational goals as reasons for taking classes such as 'to keep my mind fresh', 'for the joy of learning', 'to meet people with interests similar to mine', and 'to assist me in searching for meaning and wisdom in my life' (Caro et al., 2005).

In Spain, a qualitative research study of 36 older adults involving a semi-structured interview (Villar, Triadó, Pinazo, Celdran, & Solé, 2010), suggested that seniors who participated in university programs did so because they:

- Wanted to remain active and fill time in a positive way
- Valued the therapeutic function that attending university courses might have, i.e. external benefits and escape from a problematic situation
- Saw it as a way of compensation for a lack of education in previous life stages
- Needed to know more for personal growth, i.e., learning for learning's sake

In addition to understanding why older learners from Caucasian countries engaged in learning activities, it is also important to consider the barriers that may impact on their learning. The American Council on Education identifies four types of barriers the older adults face (American Council on Education, 2008):

- Situational barriers – these relate to age and include health, time, race and geography issues that impede the ability of seniors to gain access to or pursue education opportunities. The most frequently cited problems include family commitments, limited time, and distance from the learning opportunity.

- Attitudinal barriers – these relate to seniors' perceptions of their abilities or forms of ageism that can come from seniors themselves or other people. Examples include self-confidence, attitudes about the benefits of learning and attitudes about self that might negatively affect learning.

- Structural barriers – these relate to limitations present in the methods institutions use to design, deliver and administer learning activities that can be biased or ignorant towards the needs of seniors, such as the lack of transportation, convenient access or financing. Lack of funding, particularly, is cited as one of the top reasons why seniors do not pursue higher education.

- Academic barriers – these refer to skills essential to successful learning. These include literacy skills, numeracy skills, computer skills or even attention and memory skills.

Two additional barriers have been suggested by another study (MacKeracher, Suart, & Potter, 2006):

- Pedagogical Barriers – these refer to the methods or strategies adopted when teaching adult classes. Instructors in educational institutions may not be equipped with the skills needed to teach seniors, which may turn senior learners away from lifelong learning courses.

- Employment Training Barriers – these refer to problems faced by seniors during work-based training or professional development opportunities. For example, older workers receive fewer hours of work-related training than their younger counterparts.

2.7.2 Meaning of Learning for Older Caucasians

Learning is described by Caucasian older adults as a social experience, a coping strategy, a way to have fun and keep updated with the world, to be more self-reliant, to stay healthy and protect against cognitive decline (Ardelt, 2000; Duay & Bryan, 2006; Glendenning, 1997; Purdie & Boulton-Lewis, 2003; Walker, 2002). Older adults learn for spiritual or personal growth, for pure enjoyment in learning something new, and to keep up with what is happening in the world (Swank et al., 2000).

When people first retire they think it is going to be an opportunity to spend more time on leisure activities but it soon becomes obvious to them that it is not satisfying to spend the rest of their life in 'trivial pursuits', and there is a need to find worthwhile things to do (Thang, 2005; Thorson, 2013). Duay & Bryan's study reported that older adults found meaningful ways, such as learning, to re-establish their sense of identity and meaning in the later stage of their lives (Duay & Bryan, 2006).

Learning takes on many different forms for older adults. A two-year research project involving ten focus group discussions with 98 later life learners from different parts of the United Kingdom, revealed that later life learners engage in leisure learning (including sports and exercise), incidental learning (e.g. as a result of volunteer work), and indulgent learning, that is, 'self-chosen' (Withnall, 2006). In Withnall's study, indulgent learning is 'self chosen learning' as opposed to 'compulsory learning' undertaken earlier in life "which had frequently been prescribed by others and in which there was little sense of individual choice or control" (Withnall, 2006, p. 40).
 Leisure learning, incidental and indulgent learning is also taking place through heritage and art (museums), public libraries, tourism, everyday life, and activities related to spiritual life (Jarvis, 2009; Merriam & Mohamad, 2000).

2.7.3 Later Life Learning Preferences of Chinese in China, Hong Kong (China SAR) and Taiwan

Factors that influence the desire of older Chinese to learn in later life include the culture of lifelong learning; past learning experience; attitude to learning; social support; living arrangement; self-efficacy in learning; personality; boost self-image and self-confidence (Fok, 2010; Leung et al., 2008; J. Li, 2002; W. Zhang, 2008).

Several studies point to expressive motivation as the main driver behind later lifelong learning. A study involving paired surveys was conducted in Hong Kong in 2001, looking respectively at the later life learning experience among 190 older Chinese people in Hong Kong and the experiences of nine directors of the centres providing the learning opportunities (Leung, Lui, & Chi, 2005). The surveys revealed that most people aged 55 and above in Hong Kong engaged in learning for five main reasons: to meet people, fill up time, learn something new, make life more meaningful and develop personal interests or hobbies. Generally, these five reasons belong to the category of expressive motivation, as the older adults are engaging in learning for intrinsic, rather than extrinsic reasons. The same study further revealed that instrumental motivation goals were cited by older adults who engaged in work, career, and skill training, while expressive motivation goals were reasons for engagement in personal development activities, and learning for social reasons. Another qualitative study conducted in China also found that for older adults engaging in later life learning, courses relating to hobbies and interests (such as painting, music and dancing) were significantly more popular than skills courses like computer operation and internet surfing (S. Li & Southcott, 2015).

The literature on Chinese learners also highlights the importance of personal effort and diligence in the learning process. Examples of how Chinese people believe that everyone is educable, and that failure is due to a lack of effort on the learner, have been provided by a number of studies conducted in China. A survey conducted in the Chinese city of Guangzhou in 2006 found that over 60% of adults dropped out of their studies because of perceived lack of time to put in their best effort to complete the studies successfully (M. Zhang & Luo, 2006). To the Chinese people who equate effort with learning success, a perceived lack of time suggests a lower chance of success. Another survey conducted in Shanghai found that the greatest difficulty for distance learners was not having enough time, while other barriers included cost, use of technology, learning methods, and lack of typing skills (W. Y. Zhang & Ha, 2002).

Seniors have a range of motivators for participating in lifelong learning activities in Taiwan. In 2008, the Ministry of Education in Taiwan conducted a survey to analyse the factors related to learning motivation of older adults. Statistical analysis of the data collected from 4,649 respondents identified the need to be continually active; the desire to maintain or extend social networks; learning for the

purpose of both paid and volunteer work; the ability to teach and give back (D.-F. Chang & Lin, 2011).

2.7.4 Meaning of Learning for Chinese Later Life Learners

Chinese people place a high value on learning. The Chinese proverb 'learning is the noblest of all human pursuits' has long been rooted in the hearts of the Chinese people. According to Confucian beliefs, "lifelong learning is an effort made throughout one's lifespan to inculcate a morally excellent life, and to develop into a virtuous person" (K. H. Kim, 2004, p. 117). The reason for engaging in learning, according to Confucius, is to enrich one's life and character – a process of self-perfection. The most famous saying that strongly influences Chinese youth's lives, is 'Keep learning as long as you live', which was from the Confucian master, Mengxi (J. Biggs, 1996; Cheng, 1998; J. Li, 2002). In Hong Kong, it was found that over 90% of older adults aged from 55 to 90 years old believed in Confucian learning traditions such as 'education for all', 'learning is a never-ending pursuit', and 'learning without flagging' (W. Y. Zhang & Ha, 2002). Li (2002) argues that Chinese learners were influenced by Confucian philosophy to view learning as a lifelong process, and led them to cultivate a strong desire and disposition for learning. They are motivated to improve themselves continuously. (J. Li, 2002)

Chinese achievement motivation and learning are argued to be primarily collectivist, in contrast to the more individualistic approach of Caucasians. Chinese mothers promote high expectation, studying hard, and family sacrifice as highly important for their preschool children, whereas their European-American counterparts emphasise personal social development, fun, and self-esteem (Stigler & Stevenson, 1992; Xu et al., 2005). These attitudes inculcated during childhood are likely to influence learning decisions later in life.

Western learners have been shown to value ability, whereas their Asian peers favour effort in their learning (Hau & Salili, 1996; Ho, 1994; Stigler & Stevenson, 1992).
They stress 'effort' and diligence during the learning process, and feeling 'shame-guilt' (or 'loss of face') for the lack of desire to learn or poor learning performance. Chinese people accept the proverb that "Effort can compensate for a lack of ability, diligence compensates for stupidity" (W. Y. Zhang, 2008, p. 555). Effort is regarded as the most important factor for Chinese learners to succeed in their studies. Therefore, lack of time, rather than lack of interest, is regarded as the major barrier for adult learners in their study (J. Li, 2002; S. Li & Southcott, 2015; M. Zhang & Luo, 2006; Q. Zhang, 1997).

Interestingly, Chinese older adults perceive that their engagement in later life learning will conjure respect from the younger family members. In the cities, the virtue of filial piety, or 孝 顺 (pronounced as 'xiao shun' in Mandarin), has been watered down due to the impact of modernisation and urbanisation (Hui, Sun, Chow, & Chu, 2011). Older adults feel they are less respected or worthy in the eyes of the younger generation. The pride and satisfaction the older adults get from their learning can compensate for this feeling of loss of respect and worthlessness. When this ability is validated and appreciated by their family members and friends, it gives older people a sense of achievement and enhances their self-esteem (Fok, 2010).

2.7.5 Later Life Learning Preferences in Singapore

The literature on ageing in Singapore is largely built on the findings of national surveys commissioned by government bodies. National studies targeting the ageing population in general or specific age bands such as baby boomers have been conducted every few years. A few used in-depth interview techniques with focus groups, but the majority used questionnaires (A. Chan & Yap, 2009; Committee on Ageing Issues Singapore, 2006; Council for Third Age Singapore, 2009a; Infocomm Development Authority of Singapore, 2012; Institute of Policy Studies (IPS), 2010; Mathews & Leong, 2014; Ministerial Committee on Ageing Singapore, 2009b; Ministry of Community Development, 2005; National Family Council Singapore, 2009; E. S. Tan, 2010). There is limited scholarly research in Singapore on the impact of ageing on the economy and society (A. Chan, Malhotra, Malhotra, & Østbye, 2011; H. Chan & National University of Singapore Society., 2007; Mehta, 2009, 2015; Mehta & Vasoo, 2002), or on lifelong learning and the experiences of leisure in later life (P. Kumar, 2004; Thang, 2005)

Over the years, a number of surveys have been commissioned by the Council of Third Age and government agencies to explore opportunities for the development of the silver industry in Singapore. One of the surveys of particular relevance to the current study was conducted by the Ministry of Community Development, Youth and Sports (MCYS) on the learning needs of seniors in 2008 (E. S. Tan, 2010). A total of 1,500 Singapore citizens or permanent residents of aged 40 – 74 years completed a questionnaire administered by the research team. To ensure that the findings were representative of the population, the sample was weighted by ethnicity, with adjustments made for age and gender. The survey found that 52% of older Singaporeans were interested in learning. The strongest motivation to engage in later life learning was "to keep my mind active", followed by "to keep up with what's going on in the world". Lowest on the motivation list was "so I can contribute to community/volunteer activity".

The MCYS survey on the learning needs of seniors divided seniors in Singapore into three age bands: 40–54 (post-baby boomers), 55–64 (baby boomers) and 65–74 (current seniors). Current seniors were driven by expressive learning needs and were interested in lifestyle and leisure courses, while post-baby boomers and baby boomers preferred job or career-related courses. Post-baby boomers also tended to be better educated and more willing to take up technology-related courses (E. S. Tan, 2010). Funding was also a consideration. The study noted that 85% of seniors took courses with full sponsorship, and that further support from employers and the government was needed to encourage lifelong learning.

Within Singapore, the most cited reason for not participating in lifelong learning was found to be the lack of time. Reasons for the lack of time have been attributed to heavy workload, housework and family responsibilities. Similar to research elsewhere, the MCYS survey on the learning needs of seniors found that seniors preferred courses that were conveniently located and easily accessible, flexible in timing and availability, interactive, and well-funded. They also preferred courses that included socialising activities and networking opportunities (E. S. Tan, 2010).

Online learning is not prevalent with later life learners in Singapore. According to the Infocomm Development Authority's 2011 survey on internet use in Singaporean households, 86% of households had access to at least one computer at home and 85% had household access to the Internet. Among younger older adults (50 to 59 years), 47% had used the computer in the past 12 months while 44% had used the Internet in the past 12 months. Among older adults 60 years and above, the percentages were 16% and 15%, respectively. Few used the internet for working and learning purposes, at around 1% for each group of older adults, while social networking activities are more common, at around 19% for younger older adults and 12% for older adults 60 years and above) in the past 12 months (Infocomm Development Authority of Singapore, 2012). However, users still comprised a small proportion of the older population.

Another challenge for the delivery of learning programs pertains to senior learners who resist being positioned as students. One study notes that senior Singaporean workers prefer 'dialogue forums' and other forms of reciprocal learning where they have the opportunity to learn and teach at the same time, over traditional forms of classroom teaching (Billett, 2010). This suggests that dignity and self-esteem are important factors for senior learners, especially during on-the-job training and career-related courses.

As noted earlier in Chapter 1, older Singaporeans used to view retirement as a time to relax and rest – a time to be cared for by the family (Mehta & Vasoo, 2002). However, with the increase in life expectancy (mainly due to good public health care) and a cultural shift away from filial piety, older adults do not expect to be cared for by their families for 20 to 30 years or to indulge in relaxing leisure activities for the rest of their lives. They may indulge in the tradition of 'xiang qin fu' (enjoying the fortune of doing nothing) for the first few months years of retirement, but to spend the remaining 20 to 30 years of their lives doing nothing is no longer enjoyable or desirable. Older adults in their Third Age are seeking to do something meaningful after their retirement from paid employment. An ethnographic study conducted in a retiree activity centre in Singapore, revealed that motivation to participate in organised activities at day centres or drop-in centres included longing for a place to belong; desire to learn and try new things; and desire to expand interpersonal network of older persons (Thang, 2005).

2.8 Summary

The literature on what 'old' means is well developed. It has been established that using chronological age as the benchmark makes the erroneous assumption that the ageing experience is homogeneous for adults in the same age band. Many scholars have argued that it is necessary to ground our understanding of the diverse ageing experience of older adults in a socio-cultural context, rather than the age of the person. This led scholars to shift their focus on ageing as a lived experience, and on understanding the needs of older adults who are in the 'Third Age' of their life cycle. Ageing has been conceptualised as healthy ageing, successful ageing, productive ageing, positive ageing and active ageing, and more recently, some have argued for a more inclusive concept of ageing as 'ageing well' and 'authentic ageing'. While the concepts propose different ways of ageing, they all reflect a positive view of ageing as a process of growth and staying connected to society. The concepts also encourage older adults to exercise autonomy and make independent lifestyle choices for the remaining 20-30 years of their post-retirement years. Learning in later life could facilitate this process, and be a major component of the ageing experience. The ageing discourse therefore, has provided the context for the current study on later life learning.

Later life learning is rooted in the broad educational concept of lifelong learning. The literature has depicted learning as a basic human behaviour that occurs throughout the lifespan. Learning is also understood as a process that brings about individual growth. The desire for growth is in turn, a strong motivation for learning. As older adults have diverse learning aspirations because of different life experiences, studies have shifted from the perspectives of policy makers and education providers, to focus on understanding the needs and motivations of the learners themselves.

Conceptualisation of the motivational factors influencing later life learners is grounded in the unmet needs paradigm that older adults are 'pushed' to participate in learning activities so as to satisfy some unmet psychological needs. While the needs models have been helpful in understanding the motivation of later life learners, some researchers have proposed frameworks that promote a more proactive stance. Later studies in learning motivation focus on learners' behaviour orientations and motivational goals. Londoner's framework that suggested two main clusters of motivational factors: expressive goals and instrumental goals, is widely used to classify data identified in surveys on learning motivations.

The literature on the learning experiences of older adults in different cultures reveals interesting findings. It appears that Caucasian, and Chinese later life learners in East Asia and in Singapore, show enthusiasm for later life learning and embrace the concept of lifelong learning. However, motivational factors may differ between Caucasian or Chinese later life learners, and specifically, Singaporean Chinese later life learners. This is mainly due to different cultural values about learning. For instance, while Caucasians identified cognitive interest as the strongest motivating factor, cognitive interest is not a significant motivating factor for the Chinese later life learner unless the knowledge or skill is related to self-perfection. It was also noted that the potential of developing social contact or social relationships through participation in later life learning is an important consideration for both Caucasian and Chinese later life learners. However, this factor is about widening the Caucasian social circle, while the Chinese later life learners have a higher expectation that later life learning may help to re-establish respect from younger members of the family (Committee on Ageing Issues Singapore, 2006).

The current study on the motivation of Singaporean Chinese later life learners focuses on the emerging cohort of older adults (the baby boomers), who have a different profile from the respondents of the earlier national surveys. The emerging cohort of older adults was noted to be healthier, better educated and richer (Committee on Ageing Issues Singapore, 2006). Also, while the national surveys have been helpful in identifying the type of learning experiences and general reasons for participation, there is still a lack of understanding of the psychological and cultural influences on later life learning decisions. The current study will add depth to the knowledge pool about the later life learning experiences of Singaporean Chinese. This literature review on ageing, later life learning and cultural influences on learning motivation will help to frame the discussion of the findings from the current study.

Chapter Three: Research Methodology and Design

This study sets out to examine the factors that influence the later life learning decisions of older adults in Singapore. This chapter provides an overview of the process of selecting an appropriate research methodology to address the key research question.

3.1 Research Methodologies

Three research approaches are suggested in the literature: qualitative, quantitative, and mixed methods. Scholars of research methodologies have pointed out that qualitative and quantitative approaches should not be viewed as distinct categories or dichotomous, instead representing different ends on a continuum (Newman & Benz, 1998, p. 120). A study tends to be more qualitative than quantitative or vice versa. Mixed methods research is situated along this continuum because it incorporates elements of both qualitative and quantitative approaches (Creswell, 2013).

3.1.1 Qualitative and Quantitative Methodologies

The distinction between qualitative and quantitative approaches is often framed in terms of "using words (qualitative) rather than numbers (quantitative), or using closed-ended questions (quantitative hypothesis) rather than open-ended questions (qualitative interview questions)" (Creswell, 2013, p. 4). Qualitative data tend to be 'richer' than quantitative data as they are framed in terms of the "broad and flexible resources of natural language, rather than using the finite descriptive repertoire provided by a measurement scale" (Hammersley, 2002, p. 162). As a result, qualitative data not only provide data directly relevant to the research question, they also provide information about the wider context. Qualitative methodology helps the researcher to gather rich material that could explain why certain outcomes might occur, providing insights to the research questions without the concern for frequencies of response or whether the sample was representative of the population (Jones, 1995).

Quantitative approaches are often equated with deduction aimed at 'theory testing', whilst qualitative approaches are equated with induction or interpretation, with the purpose of 'theory building' (Newman & Benz, 1998, p. 20). The concern of qualitative approaches is to understand how a phenomenon is experienced and produced by its participants (Warren & Karner, 2005). Qualitative methodologies are appropriate and suited to research on social phenomena such as later life learning experiences, as the epistemology of human nature and social behaviour is beyond simple quantification (Emerson, Fretz, & Shaw, 2011). Although quantitative data may enrich the understanding of social behaviours and change, qualitative data are more relevant as qualitative

methodologies are developed on the assumption that humans are active participants in the creation and modification of their social world (Morgan & Smircich, 1980). Qualitative methodologies focus on participants' points of view and accounts of their experiences.

Combining qualitative and quantitative data is common in research studies. It has been frequently observed that in most social sciences research studies, qualitative researchers regularly verbalise quantitative claims through the use of terms such as 'frequently', 'regularly', 'generally', 'sometimes', and 'typically' (Hammersley, 2002). Counting, measuring and statistics can supplement, extend, or complement qualitative data to add to the ultimate findings (Breitmayer, Ayres, & Knafl, 1993). When making choices, researchers are concerned with the usefulness and appropriateness of various alternative procedures, whether these are qualitative or quantitative.

3.1.2 Rationale for Qualitative Methodology

As the key research question of the current study is exploratory in nature, it is not possible to survey participants regarding their lifelong learning experiences – as we simply do not know the questions to ask. Instead, the starting point will be the participants' open-ended account of their later life learning experiences. The research methodology selected should therefore be qualitative and focus on participants' perspectives of their learning experiences, rather than test assumptions.

Exploratory research adopts a perspective of discovery that generates theoretical information, perspectives and analysis of a phenomenon for which knowledge and understanding is limited (Gubrium & Holstein, 2001). The research occurs incrementally where data and analysis may be developed, improved and added to continually throughout the research project, rather than having to wait until the final stages of the project (Merriam, 1997; Silverman, 2015). Further, exploratory research contrasts with confirmatory research, as the central concern is not the confirmation of a theory about a phenomenon of interest, but rather a process of discovery and understanding (Stebbins, 2001). Qualitative methodologies are suitable for exploratory research as "they build rich descriptions of complex circumstances that are unexplored in the literature" (Marshall & Rossman, 1999, p. 33).

In qualitative research, the conceptual world is not just defined by the researcher, but is immediate and meaningful to the participants (Spinelli, 2005). It allows data and understanding to emerge from the participants themselves, rather than develop from a frequency of responses to a previously constructed set of questions and theories (Creswell, 2013). The process of qualitative research supports an inductive approach to data collection and data analysis. This form of inquiry supports a way of looking at research that honours an inductive style, a focus on individual meaning, and the importance

of rendering the complexity of a situation (Creswell, 2013). It enables the researcher to "illustrate the general by looking at the particular" (Denscombe, 1998, p. 48), in this instance, the experience of later life learners. It is well suited for the discovery, analysis, explanation and comment on the research phenomenon, which in the current research is the motivation of older adults to engage in later life learning (Basit, 2010).

Qualitative research is more than just an account of a personal journey; it is also a synthesis of knowledge that can be transmitted beyond the personal realm into a commonly recognisable, usable knowledge (Lavrnja, 2000a). Using qualitative methodology for the current study made it possible to not only develop a collective picture arising from each of the rich descriptions provided by the participants, but the researcher was also able to access the language that the participants used to describe, explain, discuss and analyse the different learning experiences over their lifespan (Denzin, 2001). The benefit of having access to words, concepts and themes that come from the participants themselves is that it adds a rich dimension to the research (Schwandt, Lincoln, & Guba, 2007).

Educational gerontology is the dominant approach in later life learning research. Educational gerontologists favour qualitative research methods because it considers the perspective of the participants; helps to reveal the complexity of social relationships and understandings; goes beyond matters of perception; and presents fine-grained profiles, not quasi-global generalisations (Gubrium & Holstein, 2001).

Qualitative research methodology is suitable for subject matter that has received little or no academic attention, new topics, samples never previously investigated, complex phenomena that require interpretation rather than measurement, or research problems involving people's construction of meanings that have not been previously explored (Crouch & McKenzie, 2006; Richards & Morse, 2012). This is the case for the current study as theory is lacking with regard to motivational factors influencing later life learning decisions, particularly with respect to the target population of older Singaporean Chinese, and hence there is no adequate basis for deduction. The aim to ascertain what motivates these older adults to engage in later life learning requires a research methodology that acknowledges both the participants' perspectives as well as the role of the researcher in the research process. As the study is exploratory in nature, an approach at the more inductive end of the spectrum was deemed to be more appropriate.

3.1.3 Rationale for Grounded Theory Approach

While the case for taking a qualitative approach is clear, there is a need to determine which of the many qualitative methodologies is suited to the current endeavour. The different types of qualitative research include narrative research, phenomenological research, grounded theory, ethnographies and case study. These will be evaluated for their appropriateness to later life learning research.

Narratives are stories or representations of people's experiences. A key feature of a narrative account is that it should have a sequence with a clear beginning and an end (Bloor & Wood, 2006, p. 120). Later life learning is a lived experience over the late stage of the lifespan. It may not happen in sequence, nor does it necessarily have a clear beginning and an end. Also, story narrations could possibly suffer from unreliability or exaggeration as well as be less easy to generalise (Creswell, 2013). In phenomenological research, the researcher describes the lived experiences of individuals about a phenomenon. This approach is not suitable for the current study which aims to understand why some older adults engage in later life learning, while others are not motivated to engage in later life. This study is not about how people experience or interpret later life learning experiences. Ethnography is more suited for research in the field of anthropology and sociology to provide an in-depth study of a culture by focusing on ordinary, everyday behaviour (Bloor & Wood, 2006, p. 69). The current study on later life learning is not about culture or a shared experience in a community. Given that later life learning experiences vary with individuals as well as over time, a case study approach was considered to be too particular and difficult to generalise over a wide population (Cunningham, 1997). Grounded theory, however, is an approach which is particularly useful for "investigations of subjective phenomena that are best interpreted from the perspective of the participant" (Watson, 2003, p. 8), making it well suited for exploratory studies that adopt a perspective of discovery and understanding.

Grounded theory was developed by Glaser and Strauss during their investigations of institutional care for the terminally ill (Glaser & Strauss, 1967). It was a ground-breaking change from the then pre-occupation with the quantitative testing of propositions derived from a few highly abstract, 'grand' theories (Henwood & Pidgeon, 2003). Charmaz (2006), Corbin and Strauss (2007), and Strauss and Corbin (1990, 1998) further identified the procedures for grounded theory, "where a 'theory' is discovered in, and emerges from the gathered data" (Creswell, 2013, p. 13). The main assumption of grounded theory is that "through detailed exploration, with theoretical sensitivity, the researcher can construct theory grounded in data" (Morse & Richards, 2002, p. 54). A grounded theory is one that is inductively derived from the study of the phenomenon it represents. One does not begin with a theory,

and then prove it. Rather, one begins with an area of study and what is relevant to that area is allowed to emerge (Strauss & Corbin, 1990, p. 23)

Grounded theory involves theoretical coding grounded in the data through a process of constant comparison and theoretical sampling (including consideration of negative cases) until saturation is achieved (Charmaz, 2014; Strauss & Corbin, 1998).

The constant comparative method, that is central to the grounded theory approach, consists of overlapping iterative phases of data collection, note taking, coding, memos, sorting and writing that can occur simultaneously. The grounded theory approach, therefore involves conducting data collection and analysis simultaneously, rather than as discrete steps in the research process (Strauss & Corbin, 1998).

The process of constant comparison pervades the entire research process, as pieces of data are compared from the very outset of data collection in order to construct theory, and such theory is constantly compared with new (or even old) data. Through the comparative process, "events that at first seemed entirely unrelated may be grouped together as different types of the same category, or events that seem similar may be grouped differently" (Ezzy, 2002, p. 9). It allows data to be grouped and differentiated, resulting in 'codes' or 'analytical categories and concepts'.

As the analysis develops, concepts and categories and developing theoretical propositions are compared against the data either by re-analysing previously collected data or by collecting new data. Making comparisons guards against bias, as concepts are challenged with fresh data. Such comparisons also "help to achieve greater precision (the grouping of like and only like phenomena) and consistency (always grouping like with like)" (Strauss & Corbin, 1990, p. 9).

The development of analytical categories and concepts (codes) is not only based on constant comparison, but also the process of theoretical sampling, which in turn is based on these comparative methods. Theoretical sampling is "a process whereby researchers simultaneously collect, code, and analyse the data and decide what data to collect next and where to find them, in order to develop their theory as it emerges" (Glaser & Strauss, 1967, p. 45). Theoretical sampling not only involves deciding *what* data to collect, and *where* to go for it, but also *how* best to go about collecting it.

In the process of comparing data (interviews) with each other, theory (or theme) emerges that can also be compared with the data until there is saturation, the point where nothing else can be added to their properties (Creswell, 2013; R. Kumar, 2014). In grounded theory analysis, the primary emphasis is on

induction. Whilst in other approaches analysis may involve the coding of data according to preconceived theory, in the grounded theory approach, coding is conducted on the basis of categories that 'emerge' from the data, or that are 'generated' on the basis of the data.

When applying the grounded theory approach, "data analysis is like a 'double hermeneutic', where the participant is interpreting their actual lived experience for the interviewer (and where) the researcher when analysing the data is trying to interpret the participant's own interpretation" (King & Horrocks, 2010, p. 205). The participant and interviewer construct meaning and develop a sensible expression of the constructed understanding of the phenomenon of interest. Through the verbal interaction between interviewer and participant, knowledge about the phenomenon is constructed by the researcher who makes sense of, or 'constructs', a particular outlook or explanation relating to that phenomenon (Lincoln, Lynham, & Guba, 2011b). Theory that emerges from people constructing their own understanding and knowledge of the world, through experience and reflecting on those experiences, is known as 'constructivist' theory (Williams & Keady, 2012).

Kathy Charmaz is a leading proponent of the constructivist approach to grounded theory. Constructivist grounded theory is an analytic framework that allows for implementing multiple interpretive approaches to social phenomenon. As opposed to the objective status given to data in post-positivist (or 'objectivist', as Charmaz terms it) grounded theory, constructivist grounded theorists see data as "reconstructions of experience; they are not the original experience itself" (Charmaz, 2000, p. 514). In her view, data do not provide a window on reality. Rather, the 'discovered' reality arises from the interactive process and its temporal, cultural, and structural contexts. Researcher and participants frame that interaction and confer meaning on it so that "The viewer then is part of what is viewed rather than separate from it" (Charmaz, 2000, p. 524).

A constructivist grounded theory views the process of categorisation as dialectical and active, rather than as given and passive (Charmaz, 2014). A constructivist approach recognises that the categories, concepts, and theoretical level of an analysis emerge from the researcher's interactions within the field and questions about the data. In short, the narrowing of research questions, the creation of concepts and categories, and the integration of the constructed theoretical framework reflect what and how the researcher thinks and does about shaping and collecting the data. The grounded theorist's analysis tells a story about people, social processes and situations. The researcher composes the story; it does not simply unfold before the eyes of an objective viewer. This story "reflects the viewer as well as the viewed" (Charmaz, 2000, p. 522).

Hence, a constructivist perspective assumes the researcher as an active, not neutral, observer whose decisions shape both process and product throughout the research (Charmaz, 2014). According to Charmaz, "We can claim only to have interpreted a reality, as we understood both our own experience and our subjects' portrayal of theirs" (Charmaz, 2000, p. 523). As a result "causality is suggestive, incomplete, and indeterminate in a constructivist grounded theory" (Charmaz, 2000, p. 524). For Charmaz, constructivist theory places importance on subjective feelings such as assumptions, emotions and participant meanings as well as granting "greater significance to the mutual construction of data by researcher and participant in the process–framing interview materials more as 'views' than as hard facts" (Schram, 2006, p. 102). It acknowledges the researcher's place in the creation of meaning throughout the research process. While constructivist grounded theorists may attempt to become aware of, and minimise, their impact on the results, they do not deny their role in the research process.

Constructivist grounded theory acknowledges the researcher's impact as an inevitable outcome of the construction of meaning in social interaction. In the current study, while it is acknowledged that the researcher plays a role in the research process, especially in data analysis, attempts were made to stay close to the perspectives of the participants, so that the findings are dispassionate and are primarily based on the participants' constructions.

In summary, grounded theory was chosen because of its emphasis on induction in the research process. The constructivist grounded theory approach was particularly appropriate as it allowed the researcher to ascertain participant perspectives, while acknowledging the role of the researcher in the research process.

3.2 Research Design

Having established that qualitative methodology, and specifically constructive grounded theory, is the most appropriate to address the key research question, attention will now turn to the research design of the current study. The discussion of the research design will include ethical considerations, the sampling method, sample size and recruitment of participants, followed by the process of data collection and data analysis.

3.2.1 Ethical Considerations

Ethical clearance was obtained from the Monash University Human Research Ethics Committee (MUHREC). As the foreseeable risk is no more than one of discomfort for the participants, an

application was submitted to obtain an 'Ethical Approval of a Low Risk Project involving humans' (Appendix A). The application required a description of the research study; detail about the participants; risks of physical/psychological stress and mitigation measures of required; procedures for explanation and gaining informed consent; procedure for data collection; procedures to ensure compliance with privacy legislations; and feedback and debriefing procedures. Participants were informed that they could withdraw from the study. They were also informed of the steps taken to ensure confidentiality and safe storage of data.

The forms and letters related to the application for ethical approval are in the Appendices:

Appendix A: Human Ethics Certificate of Approval (MUHREC)
Appendix B: Explanatory Statement
Appendix C: Consent Form
Appendix D: Permission Letter
Appendix E: Interview Guide
Appendix F: Personal Particulars Form

Before commencing the interview, participants were given time to read the Explanatory Statement (Appendix B) and the Consent Form (Appendix C). The Consent Form provided a platform for the participants to communicate their consent to participate in the study and their consent for electronic recording of the interview. The Consent Form also informed participants of the requirement that they read the Explanatory Statement, and understood the nature of the study. The Consent Form also emphasised the opportunity to withdraw at any time, and to verify data relating to them. The interview would commence only after the participant had signed the Informed Consent form.

The Explanatory Statement informed participants about the aims of the research and about their role. Included in the Explanatory Statement were reasons for the research, an introduction to the project, information on data storage and use, requirements regarding interviews, privacy and ethical safeguards for participants and contact details of the researcher and research supervisors. It was clear to the participants that they could participate freely in the research without personal impediment or coercion. The researcher would usually explain this verbally just to be sure the participant understood the information.

3.2.2 Sampling Method

Sampling methods fall into two broad types: probability and non-probability sampling. In probability sampling (e.g. random sampling), participants are selected in accordance with probability theory, where "every participant in the population has an equal and non-zero chance of being selected as part of the sample" (Bloor & Wood, 2006, p. 153). Selection bias is avoided in random sampling, and therefore it is more appropriate for studies that aim to generalise a phenomenon statistically from a known population. Probability samples are more typically used in quantitative research than in qualitative research.

The underlying principle of sampling strategy in qualitative research is selecting information-rich cases, that is, cases that can potentially provide the most information regarding the research questions. Non-probability sampling methods are in general more suited for qualitative research because the aim of sampling strategies in qualitative research is not to achieve statistical generalisability from a known population, but rather to have a cohort that can help the researcher to formulate theory (Robson, 2011). In qualitative research the design needs to remain sufficiently open and flexible to permit exploration of whatever the phenomenon under study offers for inquiry (Lincoln & Guba, 1985). Non-probability sampling techniques include convenience sampling, purposive or purposeful sampling, theoretical sampling and snowballing sampling (Bloor & Wood, 2006).

Convenience sampling (or availability sampling) occurs when participants are recruited from convenient groups or locations based on their availability. Facebook polls are a popular example of convenience sampling. With convenience sampling, generalisation is limited and application of findings to a broader population is difficult (Robson, 2011). Convenience sampling is not appropriate for the current study which requires data collection from participants of a certain age group (baby boomers) with experience in a particular area of activity, which in this case is later life learning.

In many qualitative research, participants are selected by means of theoretical sampling, that is, for their ability to provide information (and consequently theory development) about the area under investigation (Morse, 1999). Theoretical sampling was first developed by Glaser & Strauss in 1967 as a rigorous method of obtaining the best possible qualitative data to answer the research questions in the study (Glaser & Strauss, 1967). Glaser explained that the general procedure of theoretical sampling is to elicit codes from the raw data from the start of data collection through constant comparative analysis. As data pour in, codes are used to direct further data collection, from which the codes are further developed theoretically with properties and theoretically coded connections with other categories until, each category is saturated. Theoretical sampling on any category "ceases when

it is saturated, elaborated and integrated into the emerging theory" (Glaser, 1992, p. 102). Theoretical sampling allows for creativity and flexibility in data collection as the sampling is not pre- determined; rather, it is ongoing throughout the study until the point of theoretical saturation. Chenitz & Swanson (1986) elaborated on Glaser's description and demonstrated how theoretical sampling is controlled by the emerging theory. They state that "theoretical sampling is based on the need to collect more data to examine categories and their relationships and to assure that representativeness in the category exists. Simultaneous data collection and analysis are critical elements." (Chenitz & Swanson, 1986, p. 9). The full range and variation in a category is sought to guide the emerging theory. Each category needs to be tested against incoming data. Sampling to test, elaborate, and refine a category is done for verification or to test the validity of a category. Further sampling is done to develop the categories and their relationships and interrelationships. In the current study, theoretical sampling was generally applied by asking new participants increasingly refined questions, and in an increasingly sensitive manner.

Although theoretical sampling is the central tenet of grounded theory, purposeful sampling is widely accepted as an appropriate sampling strategy at the initial stages of the study. Glaser acknowledges that in the initial stages of a study, researchers will go to people they believe will maximise the possibilities of obtaining data and leads for more data on their research question. They will also begin by talking to the most knowledgeable people "to get a line on relevancies and leads to track down more data and where and how to locate oneself for a rich supply of data" (Glaser, 1978, p. 45). According to Patton, the logic and power of purposeful sampling lies in selecting information-rich cases. Information-rich cases are those from which one can learn a great deal about "issues of central importance to the purpose of the research, thus the term purposeful sampling" (Patton, 1990, p. 169). It is, therefore clear that theoretical sampling does involve the purposeful selection of a sample in the initial stages of the study. Then the ongoing sampling is termed theoretical sampling because it is controlled or dictated by the developing categories and emerging theory.

It was suggested that a more accurate term for theoretical sampling could be 'analysis driven purposeful sampling' or 'analysis governed purposeful sampling' (Coyne, 1997). Becker proposed that theoretical sampling is essential to the inductive–deductive process characteristic of grounded theory. "The inductive process involves the emerging theory from the data, whereas the deductive process involves the purposeful selection of samples to check out the emerging theory" (Becker, 1993, p. 256). This combination of sampling strategies was applied in the current study. The first few participants were purposively selected, and what data to collect next was decided according to the emerging codes and categories from the analysis of the data collection at the initial stage of the study.

For instance, as codes and categories emerged indicating that female participants who were homemakers tended to refer to their spouse or adult children when making later life learning decisions, an effort was made to recruit female participants who held full time jobs and were financially independent prior to retirement.

Another example of theoretical sampling is the inclusion of participants who were educated in Chinese-stream schools. In the 1960s and 1970s, Singaporean Chinese had the choice of attending either English-stream schools or Chinese-stream schools. Similarly, Singaporean Malays and Indians had the choice of attending Malay-stream/Tamil-stream schools or English-stream schools. In an English-stream school, students were taught in English except for the second language class – which was the Chinese Language for Chinese students, Malay for the Malay students and Tamil language for the Indians. However, by the 1980s, this system of streaming primary and secondary schools by the medium of instruction was discontinued. Since then, English became the medium of instruction in all schools, with it compulsory for all students to learn their mother-tongue as a second language (Lee, 2008, p. 300). In the current study, five participants who attended Chinese-streamed schools were included in the sample after initial data analysis suggested that cultural influences and prior learning experiences might provide an explanation to the research question.

As codes and categories emerged, increasingly refined questions were asked to increase the pool of theoretically relevant information. However, throughout the process, there was a conscious effort to keep questions as broad and general as possible so as not to limit the participant's response.

Snowballing sampling or "chain-referral" sampling helped to bring on board participants who could best help the researcher understand the research question. Snowball sampling entailed interviewees suggesting other individuals who also met the inclusion criteria, and who may be willing to participate. Snowballing is pertinent to purposive sampling, taking advantage of insider knowledge of participants regarding who else may be suitable and eligible to participate in the study to recruit other appropriate participants (Creswell, 2013). Snowball sampling was employed as a supplement – only four participants out of the 22 participants for the current study were recruited on a snowballing basis, that is, 18% of the total sample.

3.2.3 Sample Size

The sample size of 22 for the current study was not pre-determined, but emerged as a result of theoretical saturation. The point of theoretical saturation occurs when the researcher sees similar instances repeatedly, and cease further data collection and analysis when it seems likely that to

continue would be futile (Glaser & Strauss, 1967). The sample size may seem small but a classic grounded theory study is not concerned with statistical power but with the development of a conceptual theory. In accordance with the principles of theoretical saturation in grounded theory, you stop collecting when gathering fresh data no longer sparks new insights or reveals new information (Charmaz, 2014). Saturation is also not contingent upon sample size. Indeed it has been demonstrated that theoretical saturation can occur within twelve interviews, and that basic elements for meta- themes can be apparent after six interviews (Guest, Bunce, & Johnson, 2006). The sample size of grounded theory research projects typically include "twenty to thirty participants" (Creswell, 2013, p. 189). In addition, a grounded theory method involves revisiting and re-analysing each participant's data many times as new concepts, or aspects of concepts are identified in subsequent data (Weatherall, 2000). The current study of 22 participants provided rich-information grounded in the experiences and ideas of the later life learners themselves.

Of the twenty-two interviews, only one interview was excluded from the analysis. This was because the participant, who was then in full time employment, had misunderstood the aim of the study and the inclusion criteria. The participant had the impression that the interview was to discuss later life learning opportunities that will assist in a career switch. Throughout the interview, it was clear that the participant was pre-occupied with the need for another job that paid more as she was the sole breadwinner for the family.

3.2.4 Recruitment of Participants

As the current study was exploratory and aimed at identifying factors that may influence motivation of later life learners, the inclusion criteria for participants were simple: that the individual was in the age band specified for subjects of the study, had later life learning experience, and was willing to participate. Effort was made to include participants of both genders. Participation was completely voluntary, and participants were not compensated for their participation.

Recruitment of participants was by personal invitation from the researcher, through civic organisations, and by "snowballing" from among participants. Civic organisations that work with older adults and encourage active ageing were chosen to optimise the selection of the best potential candidate for the study. Effort was made to minimise bias by ensuring that the civic organisations were not related to the researcher's immediate work setting, and participants were not friends or related to the researcher.

The process of recruitment commenced with the researcher writing to the administrators of a four civic organisations to request for participants. An explanatory statement (Appendix B) was attached to the

request note. Gatekeepers who agreed to assist in the recruitment of participants were asked to return a Permission Letter (Appendix D) to the researcher. These gatekeepers disseminated the request to their members via email or during meetings. In one instance, the researcher was invited to the organisation to give a talk about the nature of the study and outline the request for volunteers to participate in the study. The gatekeeper provided the contact details of volunteers and the researcher contacted them to arrange for the interviews. For potential volunteers referred to the researcher by existing participants (snowballing sample), the researcher would make a phone call to explain the nature of their involvement. Following the telephone conversation, the researcher sent a copy of the Explanatory Statement to remind them of the aims of the study and the nature of their involvement.

Older adults who participated in the current study included 7 males and 15 female participants. The preponderance of women in the gender mix is reflective of the observation that more women than men participate in learning programmes (Fei Yue Community Service, 2012). The participants were in the age range of 43 to 64 years at the time of the interview, which is the age range for baby boomers. At the time of the interview, all the participants were at least 2 years into retirement from paid employment. All were married, except for one female participant. All were highly educated, with fifty-nine per cent of the participants with university undergraduate/postgraduate and professional diploma qualifications. The rest (9 participants) held Ordinary levels (O-levels) or Advanced level (A-level) high school qualifications. Except for five participants who were educated in Chinese-stream schools, all were from English-stream schools. All participants were in full time paid jobs or business prior to retirement, except for two female participants who were homemakers. All the participants were healthy and active at the point of interview. The general profile of the sample mirrored the description of baby boomers as 'The adults in these two age bands (45 – 64) are the older adults who are 'healthier, better educated and richer' (Committee on Ageing Issues Singapore, 2006). The demographic characteristics and attributes of participants are presented in Table 3.1.

Table 3.1 Demographic Profile of Participants

	Gender	Marital Status	Age[1]	Years in Retirement	Highest Qualification[2]	Language[3]	Occupation[4]
LC1_Grace	Female	Married	60	10	High School	English	Administrator
LC2_Yap	Female	Single	44	2	University	English	Copywriter
LC3_Lim	Female	Married	60	10	Polytechnic	English	Technician
LC4_Goh	Female	Married	58	10	University	Chinese	Journalist
LC5_Peggy	Female	Married	59	9	High School	English	Secretary
LC6_Quek	Female	Married	50	3	University	English	Accounts Auditor
LC7_Kow	Female	Married	62	8	High School	English	Secretary
LC8_Lee	Female	Single	59	5	High School	English	Dental Nurse
LC9_Joycelyn	Female	Married	58	11	University	English	Accountant
LC10_Chia	Female	Single	63	10	High School	English	Counsellor
LC11_Hong	Female	Married	65	8	High School	English	Teacher
LC12_Su[5]	Female	Married	58	0	High School	English	Billing Clerk
LC13_Edwin	Male	Married	62	15	University	English	Accountant
LC14_Cheow	Female	Married	60	4	High School	English	Assistant Pharmacy
LC15_Kuan	Male	Married	64	11	Polytechnic	English	Insurance Manager
LC16_Tan	Male	Married	63	3	University	Chinese	Business Manager
LC17_George	Male	Married	61	20	High School	English	Businessman
LC18_Kek	Male	Married	66	7	University	Chinese	Teacher
LC19_Ho	Female	Married	60	3	University	Chinese	Bank Manager
LC20_Chua	Female	Married	64	4	High School	Chinese	CEO TV Singapore
LC21_See	Male	Married	62	8	University	English	Stockbroker
LC22_Kwong	Male	Married	63	2	High School	English	Airplane Pilot

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[1] Age of participant in 2011 (year when the participant was interviewed).

[2] Refers to educational qualification at point of entry to first job.

[3] 'Chinese/English' indicates participant is more proficient in Chinese or English as the case may be. Higher proficiency in Chinese for those who attended Chinese stream schools during their early school years. Higher proficiency in English for those who attended English stream schools.

[4] This refers to occupation immediately prior to retirement.

[5] This participant was excluded after the interview when it became clear that she did not meet the 'retirement' criteria.

3.3 Data Collection

The decision of an appropriate method of data collection was driven by the need to ascertain participants' perspectives of their later life learning experiences. This required an approach that allowed for a relatively free flow of views and opinions from the participants, leading to the consideration of face-to-face interviews as the data collection method. Face-to-face interview was used in this study since it was not possible to observe participants engaging in learning experiences over multiple years.

3.3.1 Interviewing Techniques

Semi-structured interviewing was selected for the current study after an assessment of different forms of qualitative interviewing techniques such as structured interviewing, unstructured interviewing, focus group interviews and semi-structured interviewing.

Structured interviewing is a formal process where the interviewer reads set questions in a predetermined order that cannot be altered, with interviewee responses recorded verbatim without interpretation or editing. Data gathered from structured interviewing was considered to be limiting and not compatible with grounded theory that requires constant comparison of data. An interview that is based on a pre-determined set of questions also does not encourage participants to share information without hindrance, which is important for an exploratory study. On the other hand, in unstructured interviews, the interviewer and interviewee engage in relatively free-flowing conversations with the researcher asking open-ended questions and allowing participants to share information without hindrance. However, this fluid, unstructured researcher-interviewee interaction tends to give rise to digressions from the key research interest that are irrelevant (Neuman & Robson, 2014).

The purpose of focus group interviews is to collect data from more than one person at the same time on issues related to the key research question. The primary advantage of focus group interviews is that they are quicker and cheaper to conduct than individual interviews with the same number of participants. Focus groups encourage a collegial atmosphere, and can be rewarding and enjoyable for participants (Bloor & Wood, 2006). However, they are harder to organise as it requires all the participants to be at one location at mutually agreeable times (Robson, 2011). In focus groups, there was also the possibility that data may be corrupted as a result of poor group dynamics. This could happen when inputs from participants are unduly influenced by dominant participant or participants in the focus group (O'Leary, 2004). The interviewer needs to have strong facilitation skills to manage the group dynamics, for example, to manage participants who dominate the group and encourage those

who are quieter in order to ensure that the entire group participates actively in the discussion (Bloor & Wood, 2006). Based on these concerns, the decision was made to use semi-structured interviews rather than focus groups.

Semi-structured interviews are characterised by the interviewer having a set of common questions for all the interviewees, with the interviewer having the discretion about the order in which they are asked (R. Kumar, 2014). The interview style is conversational and allows the researcher to probe more deeply regarding a given response, or to add new and salient questions that may emerge from the interview. The conversational style in a one-to-one setting would encourage participants to speak freely too (Harrell & Bradley, 2009). More importantly, this flexible structure allows for the use of the constant comparative method of content analysis, which is central to grounded theory applied in the current study (Glaser & Strauss, 1967). The constant comparative method offered opportunities for new questions to emerge from interviews and be posed to subsequent participants. The ongoing iterations characteristic of the constant comparison method helped to formulate a foundational perspective that could develop a larger picture and provide data for interpretation and discussion (Seidman, 2013).

Drawbacks concerning the use of semi-structured interviews include that they may be time consuming and expensive, the quality of the data depends on the quality of the interaction and of the interviewer and the possibility of the researcher introducing their bias (R. Kumar, 2014). A further issue with semi-structured interviews is that it is incumbent on the researcher to keep the interview on track during the session, otherwise there is the danger of a semi-structured interview turning into a rambling friendly conversation (Denscombe, 1998). Measures were taken to mitigate the drawbacks, for example, setting a time limit for each interview session, and writing reflective memos after each interview. These are discussed in the following section on data collection process.

3.3.2 Interviewing Process

An interview is a conversation with a purpose, and the purpose is clarified in the act of setting out core questions and sub-questions that could elicit answers relevant to the key research question (David & Sutton, 2011). While structured interviews with pre-determined questions may be easier to administer, it was suggested that semi-structured interviewing was a more effective way to gather rich and relevant responses, while at the same time having the flexibility to allow for participants to elaborate on a particular area of interest relevant to the study that was unanticipated by the researcher (O'Leary, 2004). Semi-structured interviewing involves asking people broad questions, and listening carefully to the answers given to inform the interviewer of further questions to keep the conversation going.

3.3.3 Pilot Study

A pilot study applying the semi-structured interviewing technique was conducted prior to the main study. It provided the opportunity for informed reflection on the interviewing process, to test and modify interviewing protocol. A small sample of 5 participants were engaged for the pilot study. The interviewing process applied in the pilot study was designed to mirror the proposed format for the main study. Older adults invited to the pilot study were in the same age band of 47 to 62 years of age. The information from these interviews was used to inform the final interview questions in the main study but was not included in the analysis. Electronic recording used during the pilot run was a useful trial-run for the main study. Lessons learnt from the pilot study included:

i. **Digital recording**

Multi-media recording features using laptops with built in cameras were adequate for video-recording of the interview. The quality of the video-recording was excellent as long as there was adequate lighting and the interview was conducted in a relatively quiet environment like the corner of a café in late morning, before the lunch crowd. The microphone was highly sensitive, and so the laptop could be placed at a fair distance from the participant. The important point to note was that the position of the laptop must be adjusted so that the camera 'pinhole' was focussed on the participant. Placing the laptop at a fair distance from the participant facilitated a non-intrusive interview session that encouraged free flowing conversation between the researcher and the participant. From a distance, the camera could capture the participant's body language from the waist-up, which provided additional non-verbal cues.

ii. **Interview setting**

The 'space' should ideally have a small table or chair next to the researcher. This is to station the laptop for recording the conversation. In accordance to safety requirements, the interviews had to be conducted in public premises, not at residence of researcher or the participant.

iii. **Interview process**

'Warm up' questions were necessary to build rapport as the researcher and the participant would be having their first conversation at the interview session. From the pilot study, it was apparent that openings such as 'Thank you for coming, was it easy to find this place?'; 'Good afternoon. Have you taken your lunch? Shall we order a coffee/tea first?' worked well to break the ice with older adult participants.

iv. **Interview questions**

The most useful lessons from the pilot study related to the design of the interview protocol for the main study. In the pilot study, participants were prompted to respond to 3 broad questions:

a) What is your learning experience in a 'formal' setting?

b) What do you learn from everyday life? (i.e. informal or non-formal settings like family/work events, social gatherings, situations);

c) What do you want to learn in the future?

The first two questions on the type of learning environment were found to be too specific, restricting the conversation. In the main study, the broad questions to solicit responses about learning experiences were kept simple as 'Tell me what school was like for you.'; 'What did you learn from this experience?' following on the participant's description of a learning activity; 'Why did you choose to attend this class a xx (venue)?

The third broad question in the pilot study about what they wanted to learn in the future was found to have little relevance to the research questions as it did not elicit information relating to the experience of later life learning and the underlying motivations.

v. **Sampling**

It became clear to the researcher that to facilitate the collection of 'rich' data, participants of the main study must be in their Third Age, with lived experiences of later life learning. It follows that purposeful sampling and theoretical sampling techniques should be applied for the main study, although the data collected as part of the pilot study was not included in the main data analysis.

3.3.4 Development of the Interview Guide

Lessons learnt from the pilot study informed the development of the 'Interview Guide' (Appendix E) for the semi-structured interview sessions in the main study. In the main study, all participants were asked the same core interview questions to facilitate comparison and synthesis of the response data (R. Kumar, 2014). There are two parts: Part A focused on the participant's 'past' learning experiences prior to retirement while Part B focus on the participant's learning experiences as a third-ager, after retirement. The broadness of the initial open-ended questions in the Interview Guide was intended to draw out pertinent information about the participant's learning journey, and to lead them to expand upon their experience (David & Sutton, 2011).

However, during the interview session, other types of questions like clarifying, prompting, and probing questions were used to keep the conversation flowing and at the same time, on track and relevant to the key research question. These include asking questions such as 'what do you mean when you say….' or 'why is activity x interesting to you'. It was found that 'why' questions were particularly valuable as they encouraged the participants to volunteer reasons and views freely. Throughout the interview session, the researcher's approach was to engage the participants in a free-flowing conversation about their later life learning as they perceived it to be (Marshall & Rossman, 2014). The participants were able to express an experience or opinion without interruption by the researcher. In line with the constant comparative method (grounded theory approach), the researcher adopted an open mind, and made a conscious effort to accept the participant's account without pre-conceived ideas or personal judgement. The practice enhanced the free-flowing interaction between the researcher and the participant and facilitated the collection of rich data. Reflections after each interview helped the researcher to refine interviewing skills for subsequent interviews.

At the start of all interviews, the researcher asked general warm up questions including their employment history and family. These allowed the researcher to build rapport with the participants, and also provided valuable information that informed later questions. Warm up questions were a valuable source of sensitive demographic information such as age and former employment. Making the effort to build rapport with the participants also created an atmosphere of mutual respect and trust.

All the interviews were conducted in public spaces at locations such as a meeting room at a university or the premises of the civic organisation where the participant was recruited, a quiet corner of a café close to the participant's home or a bench at a quiet corner of a public park. The main considerations were convenience for the participant, and a quiet environment to facilitate digital recording of the interview.

The interviews were conducted within a five-month period between August and December 2011. Each interview took between one and two hours to complete, mostly within an hour.

3.4 Data Recording

Prior to the start of each interview, the participant would have read and signed the Consent Form (Appendix C), which included permission to record the interview. All interviews in the current study were recorded using the 'Photo Booth' software – which is a multi-media recording software provided with MacBook laptops. The built-in camera and microphone were non-intrusive and proved to be

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excellent recording instruments. The laptop was placed on a table nearby to video-record the conversation. The interview was also recorded using a mini digital audio-recorder. The audio-recording was the primary resource used to transcribe the conversation. As with audio-recording, video-recording is seen to be more reliable than real-time observation and note-taking as it allows for repeated examination of the data, and consequently data are not limited by the problems of selective attention or recollection. More importantly, digital recording meant that the interviewer could be left "free to be an attentive and thoughtful listener" (Minichiello, 1990, p. 134). Note taking could distract the researcher and participant, inhibit responses and interrupt the 'flow' of an interview. All the data were stored in a digital folder that was password protected. The digital recording of interviews made it easier for transcription, and also meant that the interview could be reviewed many times for verification. Transcription of such data enabled thorough analysis and also provided an audit trail detailing how the conceptual theory was developed.

The audio-recordings were listened to several times before being transcribed and again at various stages of the analysis process. At times, the video-recording of the same interview was also viewed to look at non-verbal cues, adding to the accuracy of the transcription. The painstaking and intimate process of transcribing the interview verbatim and in their entirety ensured completeness (i.e. all data are considered), and that the participants' exact words used in articulating their thoughts were included. Each transcription was checked for accuracy by the researcher. This verification exercise meant that the researcher had to listen to the audio-recording at least twice. In the process, the researcher became 'close' to the data. The transcripts were produced in 'line-numbered' format to facilitate line-by-line coding in the data analysis process. Although the process of transcribing was painstaking, it was worth the effort because the transcription provided an audit trail for the researcher to re-visit the data at will for constant comparison during the data analysis process.

After the interviews, participants were offered the opportunity to receive the transcription or audio record of the interview for any further insights, comments, reflections or editing. Only two participants accepted the offer and were sent the digital copy of the audio-recording. They did not request any changes or provide further comments. The others indicated an interest to receive a report of the findings at the end of the study.

The literature on grounded theory suggested memo and note-taking to assist the researcher with ongoing reflexivity (Glaser, 1978; Robson, 2011). Memos were written after each interview and throughout the analysis process. Such memos are records of the researcher's reflection of the main points raised and discussed during the interview; the researcher's initial analysis of the data;

suggestions of code or categorising of theoretical insights. Memos assist the researcher to retain pertinent, creative thoughts and to "capture, track and preserve conceptual ideas" (Glaser, 1998, p. 180). Memos were reviewed and added to transcripts to aid with the reflection on the interview process and for use in understanding, analysis and synthesis of the data collected. Glaser (1998) offers guidelines for preparing effective memos including: keep memos separate from data; when an idea for memo occurs, stop coding and write the memo so as not to lose the thoughts; when many memos on different codes appear similar, compare the codes for any differences that might have been missed; if the codes still seem to be the same, collapse the codes into one code; and separate memos should be written for different ideas to avoid confusion (Glaser, 1978). Examples of memos written are in Appendix G: Memo – Attributes and Appendix H: Memo - Learning.

3.5 Data Analysis

Grounded theory is essentially a research method of developing or 'discovering' theory inductively from close examination of data (Glaser, 1998). Analysis of the data was located within the grounded theory approach. The data analysis was interpretive–descriptive, where themes/categories from the data were explicated, and patterns of interconnectedness identified and expanded (Creswell, 2013). Thus, in this grounded theory approach, analysis began in the early stages of data collection, and continued until theoretical saturation was reached and a theory was generated. In practice, this meant that the researcher reviewed and returned to previously collected data over and over during the data analysis process. It was just not possible to 'see' everything in the data in the early stages of analysis, because the researcher did not yet have the adequate theoretical tools. Revisiting the data deepened understanding and ensured that all examples of a theme were considered. The transcripts were analysed numerous times, ensuring that not only was every concept identified, but that each interview was considered as a whole, allowing the researcher to contextualise comments rather than examining them as isolated examples of a particular coding category. During this process categories were constantly compared in order to identify their properties and dimensions, as well as their links to other categories. The analysis of the data was a dynamic process involving the creation, alteration, deletion, combination and division of coding categories and the frequent re-consideration of how they applied to the data. Memos were written throughout the process of analysis so that the evolution of ideas about the properties of, and connections between, codes were recorded, as well as their theoretical relevance (Strauss & Corbin, 1990, p. 5).

Each transcription was read several times prior to commencing what is essentially a deconstruction of the data. The researcher scrutinised the data line-by-line for words, sentences or phrases that indicate concepts or patterns of behaviour. These data are named or coded, with many separate codes used in

the initial analysis. Subsequent interview transcripts were mined for similarities and new understandings, and recorded and collated into active folders that were employed in the development of themes. Making comparisons using the constant comparison method "assists the researcher in guarding against bias, for he or she is then challenging concepts with fresh data" (Corbin & Strauss, 1990, p. 5). Constant comparison is a rigorous process which involves comparing and contrasting data against data, data against developing concepts, concepts against developing conceptual hypotheses, and hypotheses against hypotheses. Constant comparison contrasts to the scientific method, which tends to separate data collection, and analysis. In theoretical sampling, deciding which data are required is driven by the analysis process. The process does not cease until all the data that are relevant have been integrated into the conceptual theory, and no new concepts can be identified through new data sources. Thus the conceptual theory is grounded in the data, when data saturation is complete.

In the current study, data analysis was conducted in four stages: open coding, revised coding, axial coding and theme generation. The approach was guided by grounded theory principles proposed by Strauss and Corbin's modified grounded theory (Strauss & Corbin, 1990) and Charmaz's social constructivist grounded theory approach (Charmaz, 2014). Open coding involved the initial generation of themes, still at a low level of abstraction, drawing on the main data source (interviews) as well as from notes, memos, comments or any other field data. Open coding "is the part of analysis that pertains specifically to the naming and categorising of phenomena through close examination of the data" (Strauss & Corbin, 1990, p. 63). At the initial stage of open coding, the data were coded largely on the basis of pure content as the researcher is unsure of the theoretical relevance of the data, and the meanings contained in the data. The question that was asked of the data was: 'what is the participant discussing here'.

In the revised coding stage (stage two), transcripts were re-visited and re-coded to take into account new insights or understanding that came with the constant comparison of source data. In revised coding, rather than merely coding a comment, the question was asked 'what does this comment mean' or 'what does this comment say about the participant's motivation or attitude toward understanding of later life learning'. As a result the original coding categories were modified and supplemented. Revised coding was more analytical, and resulted in open codes being re-phrased, re-defined, combined or even ignored.

As the researcher gathered more interview data, it was possible to examine and analyse more material. Through the process of axial coding (stage 3), subcategories emerged to expose relationships between

analysed data. At this stage of data processing, "categories and their properties emerge, the analyst will discover two kinds: those that he has constructed himself; and those that have been abstracted from the language of the research situation" (Glaser & Strauss, 1967, p. 48). Linkages between categories or themes as well as any new questions that may arise were processed and added to the analysis.

In the 'Theme generation' (stage four) or selection coding stage, the major categories of data generated from the axial coding stage were re-visited and consolidated into broad themes, applying the constant comparison technique. It was the final step of scanning data and coding to consolidate major themes and to look for cases that helped to illustrate themes or to compare and contrast responses to explicate theoretical insights (Strauss & Corbin, 1990). Selective coding occurred when all categories were unified around a "core" or main theme. In line with Corbin and Strauss's (1990) conceptualisation of selective coding, a larger pattern of meaning emerged that moved beyond just a simple alignment of responses, to become a more holistic pattern that mapped congruent meanings and understandings about their experiences. The data analysis process and results of data analysis are outlined in Chapter 4.

3.6 Reliability and Generalisability

Reliability, validity and generalisability are measures of quality and rigour typically applied in quantitative research. It is argued that qualitative research of social phenomena cannot, and should not be judged by these measures as in practice, different researchers will always produce different versions of the social world (Golafshani, 2003). However, some assurance of quality is desirable for empirical research, and so while there is a debate about applying these measures to qualitative research, they are still commonly used.

Reliability is the extent to which "research produces the same results when replicated" (Bloor & Wood, 2006). In qualitative research, reliability could be viewed as a measure of precision - the degree to which a research finding remains the same when data are collected and analysed several times. Strategies to ensure reliability include maintaining meticulous records of data collected and the process of analysis. These records will be the audit trail for other researchers to duplicate the process if required. The current study was conducted with this strategy in mind. In addition, the researcher listened to the audio-recording of each interview repeatedly to ensure accuracy and completeness of the transcripts. During data analysis, the data was also read and coded multiple times to improve the reliability of the analysis. The data analysis technique of constant comparison until data saturation is

also a way to ensure that the qualitative data is reliable. Similar observations recounted by different participants add to the reliability of the data and the generalisability of the themes extracted from them.

Validity is the extent to which the "research produces an accurate version of the world" (Bloor & Wood, 2006, p. 147). This involves both internal validity and external validity, also referred to as generalisability. Internal validity refers to the degree to which the researcher's conclusions correctly portray the data collected. This condition is met when the researcher applied constant comparison method that is central to the grounded theory approach. Codes, categories and themes are constantly compared to ensure 'accuracy' and that they are grounded in the data. Participants were offered the opportunity to review the interview transcripts to ensure its accuracy.

The other inference concerns external validity (also referred to as generalisability). Generalisability refers to the extent to which the researcher's conclusions still hold true when applied to other cases outside of the study sample (Bloor & Wood, 2006). Rather than aiming for statistical or empirical generalisation, qualitative research seeks to produce concepts that are theoretically generalisable, i.e. the extent to which theory developed within one study may be exported to provide explanatory theory for the experiences of other individuals who are in comparable situations (Morse, 1999; Popay, Rogers, & Williams, 1998). Therefore, in qualitative research, validity (internal and external) reflects the need to provide an improved understanding of the research subject rather than improved accuracy (Denzin & Lincoln, 2000). Strategies to improve validity include "thorough data analysis in which the researcher searches for deviant cases, thereby revising the theory in the light of the data" (Bloor & Wood, 2006, p. 148). In all interviews, the researcher prompted participants to articulate their reasons for not participating in various later learning activities and their views of older adults who are not active later life learners. The constant comparison and theoretical sampling techniques applied to the data collected in the current study also contribute to the generalisation of the findings. As a result, findings of the study can be applied to the wider population of third-agers, and could be brought into more general use such as inform policy and practice of later life learning in Singapore.

3.7 Summary

Qualitative methodology was selected for the current study as it is exploratory in nature with the objective of understanding later life learning from the participants' perspective. The grounded theory approach was the method of choice as it emphasised induction in the research process, and grounded results in the data provided by the participants themselves. Semi-structured interviews were selected for data collection because they were deemed to be the most effective way to gather information-rich data about participants' experiences of later life learning.

Chapter Four: Data Analysis and Thematic Development

This chapter describes the application of the Grounded Theory data analysis approach to the source data to develop major categories and themes. The major categories were then collapsed into themes, which form the basis for the conceptualisation of the motivational factors that influence Singaporean Chinese to engage in later life learning.

Figure 4.1 illustrates the process of data analysis adopted in the current study, along with the analytical techniques applied. This process was influenced by Charmaz's social constructivist perspective (Charmaz, 2006) and Strauss and Corbin's modified approach (Strauss & Corbin, 1998) to Glaser and Strauss's original version of the Grounded Theory approach (Glaser & Strauss, 1967).
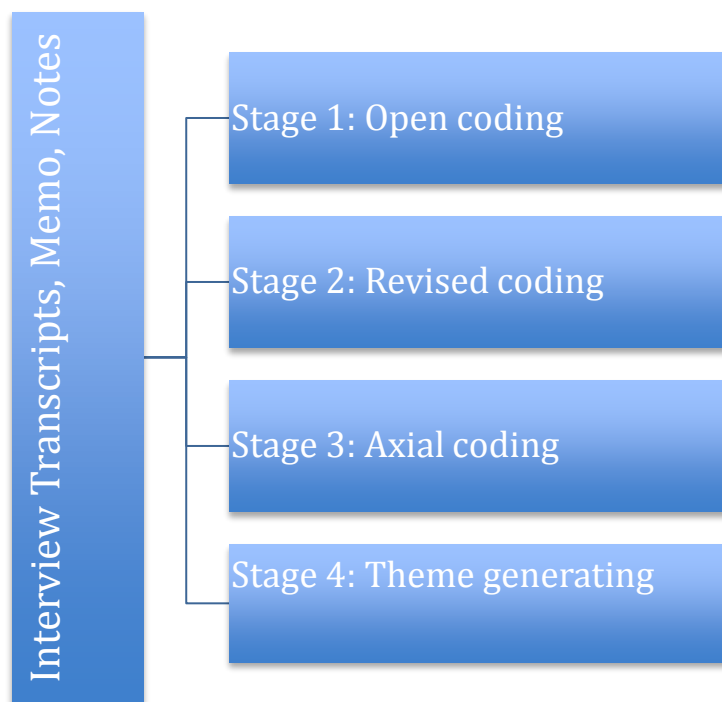
Figure 4.1 Data Analysis Process

Prior to data analysis, source data from all twenty-two semi-structured interviews (including the case that was finally omitted) was transcribed verbatim and in their entirety from audio-recording. This ensured completeness (i.e. all data are considered), and that the participants' exact words used in articulating their thoughts were included. Details of the data collection process are provided in Chapter 3.

4.1 Stage 1: Open Coding

In the first stage of the data analysis process, each transcript was read and re-read a number of times, and meaningful units of the text (could be words, phrase or sentences) were highlighted, and labelled or given a descriptive name or 'code'. This first round of line-by-line coding tends to be descriptive, low level analysis that gives a 'label' to the source data i.e. the speech of the participant in response to the interviewer's question. This is the first step of coding, and is called open coding.

As it was the first attempt at understanding the data, they were coded entirely against the question "what is the participant saying here?" At this stage, the objective was to organise the data that informed the 'what' 'why' 'how' 'when' and 'where' of the participants' learning experience throughout their life, with special emphasis on data about later life learning (LLL) experiences during their retirement years.

> **Example: Data item in Transcript 'Grace'**
> *"You must do something you like or your interest will die."* (Grace 2:73)[6]
> This was coded as 'Liking the activity is important to sustain participation."

> **Example: Data item in Transcript 'Cheow'**
> *"Why do I pick line dancing… because **I like dancing!** Because actually, my husband and I have been in the social dance for quite some time. But then he seems to lose interest ……and **he told me I cannot dance with other men, so line dancing is the only way out.**"* (Cheow 7:180-182)

> In the example above, the data item *"….I like dancing!"* was coded as 'Enjoying activity', while the data item *"….and he told me I cannot dance with other men, so line dancing is the only way out"* was coded as 'Spouse influencing later life learning decision'.

Line by line, data were analysed by breaking down into distinct ideas, events or objects. The name of the label or code for these important ideas can be decided by the researcher or can be taken from the words participants used in the interview. The latter style is often called 'in-vivo codes' (Glaser &

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[6] (Grace 2:73) refers to Transcript 'Grace' page 2 line 73.

Strauss, 1967). The following is an example of the use of abstract or constructed code and in-vivo codes in the transcript of the interview with participant, Lim.

> *"Ya, I am more **fortunate** in the sense that **any time I am free, I can do anything**."* (Lim 2:50)

> (Open code: Feeling **fortunate** to have **spare time** to pursue interest.)

In the above example, an abstract code (i.e. spare time) was used to group the information conveyed in the phrase "any time I am free, I can do anything", while in-vivo code (i.e. fortunate) taken directly from the data was also used. This process is known as line-by-line coding.

The process of open coding involved much effort as each line was read repeatedly and codes were rephrased a few times in an attempt to reflect the 'true' meaning of what the participant said. This line-by-line process of open coding helped the researcher to get a good initial feel of what the data is saying.

4.2 Stage 2: Revised Coding and Memo writing

The 'constant comparison' technique was applied at this stage, where texts within a transcript were examined against previous codes for similarities and differences, resulting in Revised Codes. This process of producing Revised Codes basically means re-visiting previously coded transcripts, and re-coding to take into account new insights. The new insights were gained from re-reading the same transcripts as well as new information from other transcripts. Revised codes is the result of the merging or splitting of source data and re-labelling 'new' units of text. Open codes were re-phrased, re-defined, combined or even 'ignored'. This round of coding was more analytical.

Questions that guided the interrogation of the data included: What is the participant saying here? What's the implied meaning? Is the meaning similar/different to what the participant said earlier? What revised code best describes this set of similar data? Examples of revised codes are provided in Table 4.1.

Table 4.1 Examples of Revised Coding

Transcript "Grace"	Open Codes	Revised Codes
P: I think drilling is one thing. **Drilling will help you (to learn piano). But it is the interest. If you want to learn something, to sustain the learning interest, you must, you must liked it. And you want it and you like it.** Dancing was because I didn't have any experience, but at that time I was very very depressed and because the **music just soothes my soul**. And so I have to use music, to use music. I could not cry to anybody and so music was the one. And because **I lost everything, I lost my job, I lost my self-esteem and back to zero, so dancing is something that I am starting at zero.** And if I can achieve in doing this dance, for example Memories, and Memories so happen to be my first dance. So if I can get it, and could dance it, I will feel very very happy. **So I dance till 11pm and 12 to practice the steps and make sure that I get it. And when I got it, it was like heaven.**	Interest more than drilling facilitates learning.

Believing that liking an activity contributes to learning success.

Enjoying comfort provided by music.

Choosing an activity that helps regain self-esteem

Deriving happiness from learning success. | Interest sustains learning efforts.

Music is therapeutic.

Engaging in 'purposeful' later life learning (LLL) activities.

Success in later life learning (LLL) fosters sense of achievement, boosts self-esteem. |

Sometimes a sentence or phrase with few words was not enough to describe an entire concept or thought that the participant was trying to convey. In that case, notes called 'memos' were written to expand on the label or code. A memo can contain a paragraph or even more if needed. With a memo, the open code cited in the example above (Lim 2:50) was expanded as follows:

*"Ya, I am more **fortunate** in the sense that **any time I am free, I can do anything**."* (Lim 2:50)

(Open code: Feeling **fortunate** to have **spare time** to pursue interest.)

<u>Memo</u>: It was interesting that the word 'fortunate' was used. 'Fortunate' implies gratitude. Possibly 'gratitude' at two levels: one, the participant was grateful for the 'free' time which she didn't have prior to retirement; and at another level, grateful that she had the autonomy to make independent decision on how she spends the 'free' time. The latter could be in contrast to other people she knew who did not have the freedom to decide how they spend their spare time. The participant could be referring to older adults who have family obligations like helping to look after their grandchildren in their spare time. This prompts the researcher to think that on top of having time to engage in later life learning, it was also important to consider if the older adult has the autonomy to decide how they spend their spare time, and what is a meaningful use of time?

Memos were written throughout the data analysis process to help the researcher record thoughts that arose from the literature review or to summarise the researcher's general observations and impression of what the participants were saying at the interview. Examples of memos are provided in Appendix G: Memo – Attributes and Appendix H: Memo - Learning.

4.3 Stage 3: Axial Coding/Category

The process of Open coding and Revised coding provided a better feel of the data, and the general drift of what the data was saying about the participants' later life learning experiences. The third stage of data analysis (Axial Coding/Category) involved moving from one transcript to another, identifying recurring codes or codes that share similar meanings were 'categorised'. The categories and the underlying data items for each category are in a 146-page memo-record. A sample of this record is in Appendix I Memo-Categories and Explanatory Notes. Each category was labelled to give a general description of the similar or recurring codes of the data items. The primary question that was asked of the data at this stage was "Why did the participant engage or not engage in LLL?" This process of 'categorising' similar or recurring codes resulted in the list of 18 categories in Table 4.2.

Table 4.2 List of Categories

Learning Philosophy/Meaning of Learning
Time
Leading a Meaningful/Useful life/Giving Back to Society
Instrumental Learning Goals
Perceived Benefits of LLL
Proactivity
Availability of LLL Opportunities
Reactive/Unintentional Learning
Environment
Interest-driven Learning
Social Motive_Social Connections
Social Motive_Family Relationships
Structured Learning
Affective/Well-Being
Autonomy in LLL Decisions
Instructor
Why not motivated to engage in LLL
Volunteer Work

A description of the 18 categories with explanatory notes is provided in Appendix I: Memo - Categories and Explanatory Notes. Examples of segments of text which illustrate selected categories are in the following section:

  Example: <u>Category</u>: Instrumental Learning Goals

  "It is more when I quitted full time job and went into voluntary work, then yah…I wished I had more HR knowledge and skills. I mean we do pick up along the way when working, but I hoped I had more psychology and counselling skills." (Joycelyn 6:164-167) (Code: LLL to equip oneself as a volunteer)

*"I want to attend things (talks) that are **relevant to my life**."* (Quek 5:175) (Code: LLL for a purpose – to improve quality of life)

*"I like to learn dancing so that I can **teach people how to dance**."* (Kow 31:958) (Code: Purposeful learning – to help others)

*"Yes, if I can learn his methods, I can **teach my grandsons**."* (Kek 12:354) (Code: LLL for a purpose – to be a better grandparent)

Example: <u>Category</u>: Social Motive _Social Connections

*"It (ukulele) is a very **good way of socialising**, singing together, it was so nice."* (Grace 2:97) (Code: Gaining friends/Meeting people/Companionship)

*"…. (they want to **leave their story behind**)…. They do it (publish) on their own and they usually **give to their family members**."* (Joycelyn 16:457-459) (Code: Desire to share their life story – leave a legacy)

*"When I go to WINGS, I join the activities, I **make friends**."* (Quek 14:499-500) (Code: Gaining friends via LLL)

*"She (famous writer from China) came to the Reading Club to share with us. From here, I **can contact such people**. I feel good."* (Tan 9:362-363) (Code: LLL provides opportunity to interact with famous people)

*"Also I can **meet young people** (at the Reading Club)."* (Tan 9:367) (Code: Opportunity to interact with young people via LLL)

4.4 Generating Themes

The main themes were generated through a process of distilling axial codes and major categories. The constant comparison method was applied to the codes and categories throughout the process.

4.4.1 Verification and Quantifying of Major Category

The items (source data) supporting each category were analysed again to check the accuracy of the coding and categorising exercise. While most of the data items remained in the same category, some data items were 'moved' to another category for a better fit.

Following the verification exercise, the number of data items supporting each category was counted. Major categories (with at least 20 supporting items) were considered significant inputs in the conceptualisation process. This quantification process was used to refine the list of categories down to the 7 major categories in Table 4.3.

Table 4.3 Major Categories

Major Category	Count
Proactivity	190
Perceived Benefits of LLL	80
Autonomy in LLL Decisions	76
Social Motive_Social Connections	45
Social Motive_Family Relationships	40
Instrumental Goals	29
Learning Philosophy/Meaning of Learning	28

4.4.2 Meaning of Major Category

Each major category was reviewed repeatedly to gain a better understanding of what the supporting data items and codes conveyed about the participants' later life learning experiences. The meaning of each major category was recorded to provide reference for constant comparison and review of the fit in categorising codes. Examples are as follows:

<u>**Major Category: Learning Philosophy/Meaning of Learning**</u>
Includes data items that reflect the participants' view of learning e.g. Learning is a life-long process of self-perfection; Effort (i.e. working hard) leads to mastery of knowledge; Learning enables one to 'give back' to society/reciprocity; Learning brings respect etc.

<u>**Major Category: Instrumental Learning Goals**</u>
Includes data items indicating that participants have specific learning goals; they learn for a reason e.g. to fulfil a childhood dream; learn to be a better volunteer; engage in purposeful learning etc.

Major Category: Social Motive_Social Connections

Includes data items indicating that participants engaged in LLL to 'Gain friends/Meet people/Platform to share experiences/Acceptance by others/Recommendation by friends influence LLL decisions/Leaving a legacy etc.

Major Category: Social Motive_Family Relationships

Includes data items indicating that family members' approval and suggestions have strong influence on LLL decisions e.g. Seeks approval of spouse/children; Acts on recommendation of family members; Makes family look 'good'; Enhance status in family; Earn respect etc.

Major Category: Perceived Benefits of LLL

Includes data items indicating that LLL gives sense of purpose; brings joy; provides mental stimulation; increase self-efficacy; raise self-esteem; self-worth.

Major Category: Proactivity

Includes data items indicating that later life learners made conscious decision to engage in LLL that allows them to try new experiences; take risks with unfamiliar experiences; step out of comfort zone; try different experience.

Major Category: Autonomy

Includes data items indicating that later life learners want flexibility in their timetable; enjoy the autonomy to decide on timing, LLL content and learning method.

4.4.3 Development of Themes

The meanings of each major category were further analysed, and distilled into broad themes. The result of the distilling process of selected categories is illustrated in Table 4.4.

Table 4.4 Development of Themes (Major Categories)

	← THEMES →			
	Wellbeing	**Social Connection**	**Independence**	**Cultural Values**
Major Category: **Learning Philosophy/Meaning of Learning**	X	X	X	X
Major Category: **Instrumental Learning Goals**	X	X		X
Major Category: **Social Motive_Social Connections**		X		X
Major Category: **Social Motive_Family Relationships**		X		X
Major Category: **Perceived Benefits of LLL**	X	X	X	X
Major Category: **Proactivity**			X	
Major Category: **Autonomy**			X	

4.4.4 Discussion of Themes

Four major themes of enhancing wellbeing, establishing social connections, heightening independence and embracing cultural values were distilled from a rigorous process of data analysis. These themes will be discussed in the following sections.

4.4.4.1 Theme: Enhancing Wellbeing

The theme 'Wellbeing' was developed from major categories like instrumental learning goals, perceived benefits of LLL, learning philosophy and meaning of learning.

Many participants found joy in later life learning, for example:

> *"I **enjoy** the acting."*   (Peggy 13:385)

> *"I think I learn, I read is because I **find pleasure** in it."* (Ho 10:314)

> The participants continued engaging in the LLL when it was enjoyable, in one instance, the participant recounted that she "look(s) forward to (it) every week".

> *"And (diving lessons) it's been **so fun** and it's been **incredibly fun**! It's something that I **look forward to every week**…."*   (Yap 17:515-516)

On the other hand, participants also revealed how they avoid LLL that they do not enjoy or perceived as beyond their learning capability.

> *"I have an organ but I just **have no interest**. Now I am so free and I also have this keyboard at home, my husband says "Eh go and take ulah"…Just no interest. I didn't (it) take up."* (Peggy 19.559-561)

> *"No, I do not want to learn tai-chi, it's **very difficult** and I **do not like it**."* (Goh 17:508)

Participants described with pride how their achievement in LLL promoted self-worth and self-confidence. Being appreciated and recognised gave the later life learners a boost in their self-esteem, made them feel respected. It would appear that LLL could provide a platform for older adults to re-gain the respect they perceived they had lost after they retired from full-time employment.

> *"…..give our survivors the chance to stand on stage with **confidence**, and that is very important. It's not about being boastful but the fact that you can just stand there and dance, is more like you gain your **self-esteem**, your own **achievement** and **self-confidence**."* (Grace 5:247-250)

*"…….it's such an **achievement** for me also when I've done it and to even go for races… Okay fine, we lose but the fact I'm still doing it is an **amazing** thing…"* (Yap 16:502-503) (Memo: Yap was proud that she was competent enough to participate in a boat racing competition)

*"…I feel that I need to build up my own **confidence** that I am somebody and I am not nobody."* *"Yes, **self-esteem** and **self-worth**."* (Cheow 14:400-401; 15:417)

*"I didn't expect that being a volunteer, I could end up on the stage giving away prizes, that really… I really felt **appreciated**."* (Peggy 6:161-162)

*"To do this kind of social work, volunteering work, that's why I don't want to work in a company. Then I can enjoy. In fact I **enjoy so much** you know, doing this. It is so **meaningful**."* (Chua 18:574-575)

LLL could be mentally stimulating, and with success came a heightened sense of self-efficacy. Participants gained self-confidence in their learning ability. They enjoyed a heightened sense of achievement and satisfaction when they completed tasks that they, and others did not think they were capable of.

*"Yes and then I begin to enjoy it and it was very **stimulating**. And I think this will be good for the ladies so I like to share it."* (Kow 13:396-397)

*"It is always my passion to draw, but I didn't know whether I can draw or not. So when I did it (painted), and I am quite **surprised I can do it** (draw)."* (Kuan 16:665-666)

"At first, I was very sceptical. I was thinking I can never sell anything, you know, when people come and knock on your door, you will say 'not interested', so can't imagine myself doing such a thing." *"Then I was quite surprise, all those people I spoke to, nobody was rude and they were willing to listen… **I never thought I could do it**."* (Hong 23:686-688; 25:734-740)

"Maybe I learn so many garbage in my life, a lot of these things started to click, you see. In fact, I think in terms of fun, I am now having a lot of fun when I am learning the language

*compared to when I was 18 years old." "So, to me now to study Chinese words, it is **not a chore, it is a lot of fun**."* (George 20:662-664; 20:676)

*"In spite of everything, can still function, also got the **recognition of the State**. (Whispers) Today I am the Justice of the Peace, I also got PPM, I don't know how!" ....."it is **very flattering** lah...."* (Chia 4:110-111; 7:233) (Memo: Chia was proud to receive public awards for her voluntary work even though she was not a university graduate)

4.4.4.2 Theme: Establishing Social Connections

LLL provided social connections for participants. Participants were motivated to engage in LLL activities that provided opportunities to connect with the family and the community. They were keen to strengthen family ties, and enjoyed the friendships established while learning together. Data coding made a distinction between connections with family members and connections with non-family members. Data under the two major categories of Social Motive_Social Connections and Social Motive_Family Relationships contributed to this theme.

Participants valued the friendship with fellow later life learners and the interaction with people outside their homes. They found that it was easier to establish friendship in a social setting, where the focus was on leisure pursuits and not work related. It was also refreshing that they get to meet people outside their usual social circle, for example younger adults.

*"....it is so **easy to make friends** (in LLL) **as compared to an office**."* (Grace 6:282-283)

*"....where to find a sport where there are so many people and I **get along with them so well**."* (Yap 16:498-499)

*"...some of us have bonded, we go on trips together and we go to movies. So we **hang out together**.....yah I've **made some great friends**."* (Yap 16:510-512)

*"**These people so nice**, I have friends all over and I think it's the **friendships that I enjoy** also..."* (Chia 17:526-531)

*"I find that, why did I choose (acting), I find that life in my previous job, **working** for people **is so transactional. There is no relationship building**. I thought something is lacking in my life.*

*So my **motivation is** that to join these things, public speaking, volunteer, **to build relationship**. There is something that is missing in my life, the first part of my life."* (See 7:293-297)

*"She (writer from China) came to the Reading Club to share with us. From here, I **can contact such people** (like the writer from China). I feel good."* (Tan 9:362-363)

*"Also, I can **meet young people**."* (Tan 9:367)

Many participants were open to learning from others whether on a one-to-one setting or in a group. They appreciated the learning that came with 'sharing' and exchange of information. It enabled participants to learn from self-reflection. Group learning also provided an opportunity to socialise and connect with others.

*"The interesting part is that you get to see **different people from different background** and the **most interesting is the sharing part**."* (Grace 3:131–132)

*"I like to widen my horizon, learn a little bit you know **from people from all walks of life**."* (Hong 11.322)

*"(During sharing sessions at the Guided Autobiography writing program, we found that)...our perspective is being shared by the majority. If we don't do that (have sharing sessions), what will effectively happen is those with emotional baggage, carry the baggage all the way to the grace. But **by sharing**, I have seen with my own eyes, the **people started to change their position**, because if this party can think like that, maybe should not be too hard on a conclusion."* (Ong 15:495-496)

The volunteer instructor of a Sudoku class for older adults emphasised that learning together was enjoyable:

*".....this is not teaching, I am a volunteer and I also share with you. So it is not like I know everything and I emphasised that it is a **sharing and interactive** session. Like we come here and we **make friends (and learn together)**. And the ladies they love it."* (Kow 15:441-444)

A participant who was a volunteer with the Samaritans of Singapore (SOS) disclosed that learning was two-way.

> "I learn a lot from people who call up with problems. It also **widened my depth**, not everybody is like that. They are people worse than that and people better than that." (Lim 6:298-299)

Many participants felt that LLL, in particular information technology and social media provided connection opportunities with the world in general, and stay connected with family members and friends wherever they are.

> "....so what really happen is with (internet), I communicate with anybody in the world. The internet, I am in touch, not being forgotten by them (familyand friends overseas)."
> (Ong 9:290-293)

> "I just go (online) and surf the Net sometimes and then I will look at all the teaching centres and see what are interesting courses available. I like to learn new things all the time."
> (Kow 23:693-695)

> "I can send 30 sms (short messaging system) and hoping people will join me."
> (Tan 12:513-514)

In addition, they were motivated to participate in LLL activities that provided an opportunity for them to leave a legacy for the family, for example a published autobiography. A volunteer instructor of many "Guided Autobiography Writing" workshops disclosed that older adults attended the workshop because:

> "... (they **want to leave their story behind**).... They do it (publish the autobiography) on their own and they usually **give to their family members**." (Joycelyn 16:457-459)

> "...and I **share with my family members** and I thought was quite nice because to me is that, I can find things to talk to my children. Ya, sometimes in the car, or at the dinner table, I will say, I just attended a talk." "Create conversation." (Quek 15:514-516; 15:524)

A participant disclosed that as a result of her LLL experience in staging theatre works, she was more confident when engaging her guests in social gatherings. Discussing the LLL experience made interesting conversation in social gatherings, enhancing the status of the participant as a hostess.

> *".....And then we entertain a lot so at least I **have some topics to talk about**, rather than I am a housewife. And then you know when you entertain and people know that you are a housewife, the feel is different, don't know what to talk to you."* (Peggy 18:516-518)

4.4.4.3 Theme: Heightening Independence

The two major categories 'Proactivity' and 'Autonomy' had the highest and second highest number of supporting data items. This indicated that the challenge of new experiences, being able to exercise autonomy and make independent decisions about LLL, are very strong motivational factors for Singaporean Chinese later life learners.

Some participants in the current study expressed anxiety after retirement, when they realised that they will have so much free time on hand. One of the participants articulated this feeling of anxiety:

> *"I found that I have **so much (time) on hand**, I **don't know what to do** that I was **going crazy**."* (Grace 1:16)

Others were more relaxed and enjoyed the freedom that came with the notion that they had much free time on hand.

> *"………any time I am free, **I can do anything**."* (Lim 2:50)

> *".……now everything is **free and easy**. When I feel like getting up, I get up. When if I feel like going to bed, I go to bed. It is **so nice as compared to what I am doing before**."* (Kwong 4:129-131) (Memo: Kwong was a pilot prior to retirement. His working hours were regulated and he had to adhere strictly to flight schedules set by his employer)

At the same time, participants also had a sense that time was finite - being fully aware that their remaining time is coming to an end, they felt that their 'future' was limited. Therefore for many participants, making meaningful use of their time was a major consideration in their later life learning decisions.

*"I took up karaoke singing for about a year. But I stopped it because I find that (although) it is enjoyable, but I just **did not find the value and meaning** to it…it is more like having fun and it does not enrich my life."* (Joycelyn 19:555-557)

*"What then happen was after they taught us, we felt it (Guided Autobiography writing course) was **valuable**. Not because we are going to write an autobiography, but because it has a value of helping us reflect."* (Ong 15:495-496)

*"Now I am free, but then **age is catching up**…… (So) I make it a point **every year to learn something new**."* (Lim 4:174-181)

This quest for meaningful later life learning pursuits was prevalent amongst participants. Participants were selective about the LLL programs they undertook. They demanded that programs or courses they selected should 'enrich' their lives – which included improving their fitness (e.g. fitness, healthy eating ambassadors program), helping them to fulfil a childhood dream (e.g. playing the piano they could not afford to do previously).

Participants also used the word 'useful' when making decisions about their LLL.

*"….has this desire to learn new things, something new, that you **find something useful** for you, or whether is it to **help other people**, or to **help yourself**, I will go for it."* (Quek 14:483-486)

*"…everyone has problems, who has no problem? So, I floated into…**why don't I do a very structured course in how to really help people**, so that was (how I signed up to attend) the counselling course."* (Chia 4:126-129)

*"For me is when you learn something, you are armed with that and **when people need it, you can come up and say ok, I can do it for you**. Just like I did line dancing for about 10 years already, so when the Home for the Deaf asks somebody to teach the kids to line dance, I said ok. I come along and teach them 5 sessions for their performance. Their family day, so the children put up a dance."* (Lim 16:770-774)

Almost all participants described how they enjoyed making independent LLL decisions such as: choose content, set clear learning objectives, decide on method of instruction (including self-study methods), which private instructor to engage/dismiss, frequency of lessons, the level of competency they wish to achieve. This is probably because previously (that is, prior to retirement), many

components of their learning decisions were made by the school authorities, their employers or dictated by family circumstances if they were homemakers.

Most participants were clear about the content of what they want to learn, their learning objectives and the learning method. They were specific about the content of their LLL, as the following quotes illustrate:

> Grace specified what she wanted to learn at her private piano class.
> *"Because I want to and I want to **learn a certain song** e.g. Memories. ……. I give her (piano teacher) 2 or 3 songs and I know that those are the songs that are coming. Very specific songs."* (Grace 4:182-184)

> *"I think the best part now is, when I learn I am **only accountable to myself** and there are no exams. I **choose the course that I want to do**, when I think it is reasonably priced, I pay to attend it. It is **not** as if I have **to clock the hours** which is like the CPE hours which I think is so stupid, **or because my boss sends me** and I must come back and write a report… None of those things! I account to myself and I am **responsible to myself**, so it is very good. And I have **no stress**."* (Joycelyn 22:642-647)

> *"I think when you after 50s already, as I say, you don't learn just for the sake of learning. You learn because you enjoy it, because there is **nobody forcing you to learn**."* (Ho 11:343-344)
> *"I suppose people say I am a self-made man. I **choose the things that I want to do**."* (See 2:77)

> *"Yes. I like about 60% of the courses here. **I like it, and then I go. If I do not like it, I do not go**."* (Tan 4:171-172)

> *"When there is examination, I am not interested, I want to be **free to do what I want**."* (Tan 14:583-583)

Participants enjoyed the freedom to decide on how and when they engage in LLL. This autonomy with LLL decisions was mostly expressed with relief, as if they were pleasantly surprised by the sense of control they now have on their life.

> *"No….I **don't like group activities**, other people will distract me. I am very private."* (Goh 17:512-516)

*"**I liked being… in control of my time** and… that I could really come back to about erm…spending the time with myself and **figuring out the things I could do for myself**."* (Yap 4:106-107)

*"Yes, I like that freedom (to do things myself……I will **just go wherever I want** (when on vacation in a foreign country)."* (Lee 21:626)

*"Yes, at my **own pace**."* (Lee 23:733)

Asserting their independence, participants reported that they engaged in self-learning or peer learning on an informal basis.

*"I have my **own way of learning**. I am now into Tang dynasty. I read about it (via books, internet), then I will go and look at the artefacts. Then I get very curious because, I will look at the geography and match up."* (George 7:209-219)

*"I **learn all these by myself**. Then I realise that when this technician course came out, I don't know, but I get to go to the library there to read up. What is it sometimes? I got the kind of perseverance. Even though I don't understand, I can read over and over."* (Lee 10:275-277)

*"I learn (about the country) through the **internet**, and I will go to Kinokuniya (a bookstore) to pick up a **travel book** about the country, and read."* (Ho 6:148)

*"If any problem (computer), I **learn from my friends**." (Kek 6:181)*

*"So, if for example, I am interested in Photoshop, Dreamweaver, those things that my son can do, pretty picture. I **want to learn**. Either he teaches me or I go and buy software (**to learn by myself),** which is quite expensive."* (Ong 16:542-544)

Many participants sought to engage in LLL that provided a different or new experience for them. The participants emphasised the word 'I' in making their interests known. This reflected that they were able to, and enjoyed the autonomy they had in making LLL decisions. It was their decision, not a decision imposed on them. That in itself was a 'new' experience for the participants, as previously they were subjected to learning decisions of employers and educational institutions.

*"...**I** make it a point every year to learn **something new**."* (Lim 4:182)

*"**I** wanted something **TOTALLY DIFFERENT**; I don't want anything with numbers."* (Joycelyn 8:221)   (Memo: Joycelyn was an accountant prior to retirement. She revealed that she had worked with numbers throughout her career)

*"I've been cooking for 30 years. **I don't want** to take on cookery classes."* (Peggy 10:290)

*"So when I am a bit more free, then I will go and **explore something that I have not done before** and I may do it."* (Kow 19:574)

A participant who was a teacher prior to retirement completed a course to qualify for a taxi driver licence:

*".... just curious. **Curious** to find out what a taxi driver course is all about."* (Hong 18:532)

*"So **I** was a rebel, I go and **do the opposite** and go and sign up for this taxi course"* (Hong 19:579)

A few participants experienced the physical and mental decline that was inevitable biologically.

"I will help around (with the chores). In my age, nothing much we could do" (Tan: 3:122) (Memo: The participant was referring to decline in physical fitness – lacking in physical strength and energy of a younger person)

*"We are ageing and **do not have the energy**. After going to a few places (to talks, seminars), you feel so tired."* (Tan 16:697-698)

Many participants choose LLL activities that improved their physical fitness and mental health.

*"I enjoy acting." "Because you **worked your brains**, you know. Okay, this character what is it she has to do, okay, yes she should ……"* (Peggy 13:385; 14:404 – 405)

*"Do you know I tried to influence my husband to take up singing for **health reasons**? You know, actually ah, you need to vent out our emotions…everyone has to vent out…and somehow, singing is the best way to vent out. Because you breathe out mah, your energy circulation very good so you become very powerful and very energetic."* (Goh 19:583-587)

*"Line dancing is **good exercise**, and it is also good for your mind….exercise on the **mind and body**."* (Cheow 7:183-184)

Some participants were adventurous and wanted to engage in challenging activities that stretched them physically and mentally.

*"…..it was a time where I was open to things and I thought 'what the heck man, **I**'ve never done it (sea diving) before, erm **why not try** it?"* (Yap 15:475-476)

*"**I** just go and surf the net sometimes and then I will look at all the teaching centres and see what are the interesting courses available. I like to **learn new things** all the time. "* (Kow 23:693-694)

*"When I did my MBA, my intention was …switch to a more **higher level** of doing things and experience."* (See 3:129)

"At first, I was very sceptical. I was thinking I can never sell anything…so can't imagine myself doing such a thing (learning to sell real estate). But I was quite surprised… (that I could do it!)" (Hong 23:686) (Memo: Hong was a teacher prior to retirement. 'Selling' was out of her comfort zone.)

Others were looking to LLL for a 'contrasting' experience from their work prior to retirement, seeking a 'balanced' intellectual experience. A participant who was an engineer prior to retirement disclosed this desire for LLL experience that developed different skill sets from those required at work.

*"I like this area to balance my work life because factory, I would say, is very grey. So I do a lot of art courses. Very short art courses. I do copper tooling, I do aluminium etching, photography because my first job is with a camera factory, so I did photography. A lot of painting, sewing, all these things are **very different (from what I do at work)**."* (Lim 4:154-157)

"I think it balances out. Your activities should not be exactly the same as what you're working as." (Lim 8:372-373)

*"Forex trading is **mentally stimulating**."* (Lee 13:389) (Memo: Lee was a dental nurse, but in retirement she enjoyed foreign exchange trading, which required a totally different skill set)

4.4.4.4 Theme: Embracing Cultural Values

Participants' motivation to engage in LLL is strongly influenced by their values about learning and ageing. Engagement in LLL gave the Chinese an opportunity to leave a legacy for their children or the next generation. In addition, through LLL, they can 'give back' to society as a volunteer, community worker. This relates to the concept of generativity discussed in Chapter Two, and also to the Confucian value of reciprocity.

Participants described learning as a 'natural' way of life. To the Chinese, lifelong learning is a virtue. Learning is regarded as a continuous process of self-perfection and self-cultivation. Data indicated that many participants viewed lifelong learning as ingrained in their way of life.

"I would think so, definitely. After they have finished all their academic learning, they should still learn… I attended a Chinese lesson also to brush up my Chinese, and the teacher always say 活到老学到老 and 进了棺材才毕业 ." (Translation: **Learning for as long as you are alive**; you **graduate only when you are in your coffin**)" (Joycelyn 20:586-587)

*"I think it is because of my Chinese value system, 不进则退 (translation: you **don't learn you will be left behind**) - you live to strive to improve."* (Chua 4:98)

*"……I am very keen to learn…….. It **comes naturally**. It is in me."* (Chua 7:202)

*"I would think that **learning is like breathing**. It is a **natural** process."* (George 9:290)

*"**As long as your eyes are open, you learn**. After you learn, don't just stop there, organise it so that you can use your knowledge."* (Chua 20:627-628)

*"People give and people **return the favour**, as we are **honourable** people. This is also Confucius."* (Chua 21:641)

Almost all participants revealed that they wanted to apply what they learnt for the benefit of family members or members of the community. They chose to engage in LLL that will equip them to contribute or give back to society.

> *"....when I continue learning is how much I can **apply to use it**."* (See 10:440-441)

> *"Yes. I am reading this book given to me by my sister, and is written by her church member. A well written book, called Modern Sun-Zhi Ping Fa (Sun Zhi - The art of war). It teaches you how to educate your child. The writer is a grandfather himself. If there is opportunity, I would like to read how he teaches his grandson……..Yes, if I can learn his methods, I can **teach my grandsons**."* (Kek 12:349-354)

> *"Yes, will try to understand (reading Chinese classics, literature). **If not, I will not be able to answer when my grandchildren ask**."* (Kek 12:340)

In the Chinese culture, scholars are accorded respect and higher status in the community. Later life learners appeared to take pride in following the examples of their highly respected family members who were scholars.

> *"And also with the **upbringing** of the family…"* (Chua 2:33)

> *"I think it is from the family, that is why I say upbringing. My **grandfather is a big man, a great man. He is a professor** from Qin Hua University."* (Chua 4:100-101)

> *"To address one of your earlier curiosities why some of us are like more inclined to have this attitude of wanting to learn… I think is background of the person lah. **My papa** is a very quiet man, but **a learner**… always see him… he is quite insipid…he is **an educated man**, that's his personality… he is a learner and he is always reading."* (Chia 2:43-51)

> *"...(father) **by role example**, we have inherited. So that is to answer about the background."* (Chia 2:56)

> *"In the Asian history, I mean the problem in Asian environment, we go through the Imperial Exam system, other (type) knowledge is kind of ignored. Anything that is artisan. So you see mathematics, pharmaceutical and biology and all that, are classified next to the fortune teller.*

*So **in terms of social status, it is never, you are an artist is even more important than a mathematician**.*" (George 13:433-437)

Many participants held the view that interest was not an important ingredient of learning success. Data indicated that participants were concerned about learning success, and since learning required time and effort, if they did not have time, they would not embark on it.

*"If my physical health still permits, I will still do art, and will learn calligraphy. I find that without calligraphy, Gou Wa cannot be good. Not that I have not held a brush before but I was proud! In secondary school, in one of the calligraphy competition, I came in 2nd. Better not to get 2nd because after getting it, I have not held a brush again and only telling people of my achievement. Now I am embarrassed to write, and so I think **I need to spend plenty of time to learn**."* (Kek 10:294-299)

*"I did try the Japanese Language long ago, but after a few lessons, I know I am not going to make it and definitely **lack of practice, so I dropped it**."* (See 10:413-414)

A participant disclosed that she was brought up by parents who believed that good school grades were a result of the student's effort and hard work. Students were expected to perform well in school, and hard work was the only way academic success could be achieved. Interest in the subject or aptitude for the area of study can be cultivated. Interest was not considered to be important for academic success.

*"… (parents) just say learn, you must go to school and you **must do well**."* (Lee 5:121)

*"Yes. They just **blame you for not working hard**."* (Lee 5:129)

*"**I told you to study**. I told you to study, every day you come home and just watch television. I told you so, didn't I? Whack, whack, whack."* (Lee 5:146-148)

*"**You are good at it, the interest will come**. Each time you do, you find success. It brings you to a higher level. That's where interest will come in."* (Lee 27:778-780)

*"Yes. **Interest can be cultivated**."* (Lee 27:784)

*"I am thinking of becoming a museum guide, but I am afraid that I do not have sufficient time (to master the skills and knowledge required). To contribute, you **need time to study**."* (Tan 15:654-655)

Data also revealed that family approval was an important consideration in LLL decisions. Family members especially their spouse, influenced LLL decisions. In most cases, participants considered their spouse's input when making decisions of participation or non-participation in LLL. Family's approval and encouragement were perceived to contribute to good familial relationships. This is aligned with the Confucian value of harmony in the family.

*"Of course **my husband knows** about it. Yes whatever I do, he knows about it and he **does not stop me**."* (Peggy 5:145-146)

*"....I feel that my **husband must be supportive**. If for example if I go and help out with my daughter's school. If he is not happy, he will say, "Why you every day go out?" that kind of thing. Then it is not very nice. My husband is not like that."* (Quek 12:430-432)

*"Especially when **my husband doesn't really like it** (opera singing). My husband said, so noisy. 吵死人! (translated: so noisy!) **So what am I learning for?**"* (Grace 7:336-337)

*"I did that (waltz or rock and roll) when I was young, but **my husband is not keen on dancing so I dropped it**. He is interested in golf but I am not, because I hate the sun so he also dropped it."* (Kow 32:977-978)

"No lah (have not published the autobiography)…but the children loves it. Daddy, I didn't know something like that. They (children) love it." "That's where the encouragement comes from." (Kuan 15:643; 15:647)

".....he (spouse) also actually likes to listen to songs and he can sing a little bit, and then recently, he bumped into somebody, an old friend who is still learning Cantonese opera and I told him 'go ahead, go and learn'. So now he is learning Cantonese opera which is very difficult." (Goh 19:591-594)

"Why do I pick line dancing… because I like dancing! Because actually, my husband and I have been in the social dance for quite some time. But then he seems to lose interest because…

*so I feel that I don't get much of it, and **he told me I cannot dance with other men, so line dancing is the only way out**."* (Cheow 7:180-183)

4.5 Developing the Conceptual Framework

Conceptualising what motivates later life learning necessitates the development of a framework that shows what motivated Singaporean Chinese older adults to engage in later life learning to help them navigate smoothly and successfully through the changes they experienced in transition through their Third Age.

The conceptual framework in Figure 4.2 is derived from the themes identified, and grounded in the data. It describes how changes in perception and the needs of an older adult, moderated by individual characteristics and pre-retirement experiences, support the four broad motivating factors of enhancing wellbeing, establishing social connections, heightening independence, and embracing lifelong learning that is ingrained in the Chinese culture. The components of the framework will be discussed further in Chapter 5.
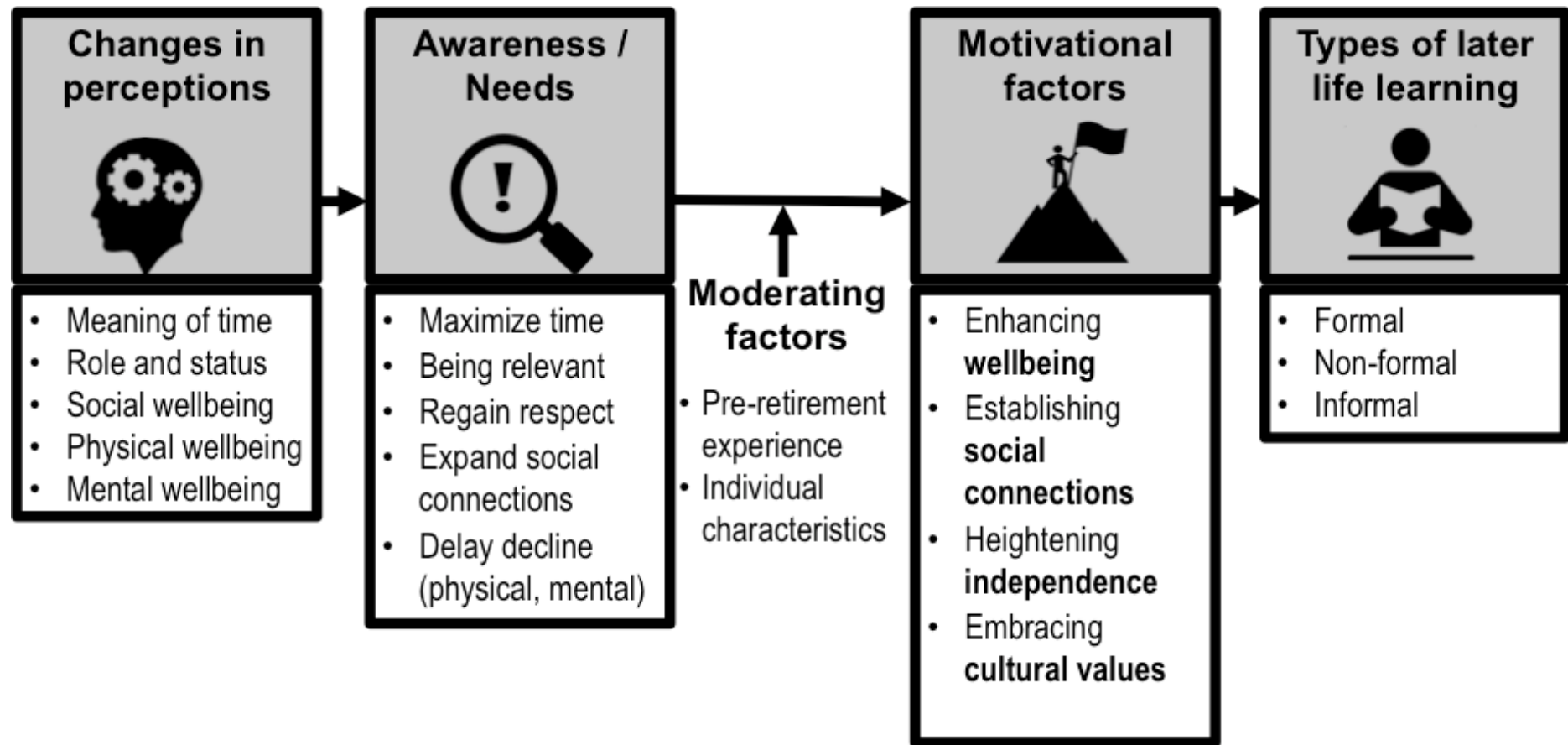
Figure 4.2 Motivation to Engage in Later Life Learning

4.6 Summary

In the grounded theory approach, data analysis, data collection and memo writing happen concurrently, and are not completed in sequence. This chapter described in detail the different level of analysis that lead to the generation of themes, and the conceptual framework. Theoretical understanding of the data increased as the researcher completed the rigorous process of open coding, revised coding and axial coding. Throughout the data analysis process, theoretical sampling and the constant comparison method were applied. Theoretical saturation was reached when constant comparison of codes and categories yielded no new insights. Recurring codes were 'categorised', resulting in a list of 18 categories. Verification and quantification of the categories resulted in the identification of 7 major categories that informed thematic development. Further analysis and distillation of these categories generated the four themes of wellbeing, social connections, independence and cultural values. The resulting conceptual framework in Figure 4.2 provides structure to the discussion of the findings in the next chapter.

Chapter Five: Discussion of Findings

This interpretive and exploratory study, applying the grounded theory approach, sought to develop an understanding of the motivational factors that influence the later life learning experiences of Singaporean Chinese. Centred on the key research question, 'What motivates older Singaporean Chinese to engage in later life learning after they retire from paid employment?' the aims of the current study were to:

1. develop an understanding about the later life learning experiences of Singaporean Chinese aged 55 years and older;
2. explore what drives or motivates them to engage in later life learning experiences; and
3. consider ways in which the learning needs of older adults can be met in community policy and planning.

The discussion is organised under three sections in line with these three aims.

5.1 Later life learning (LLL) experiences of Singaporean Chinese

The Singaporean Chinese who participated in the current study were all from the baby boomer generation (born 1947 – 1964) and were retired from paid employment. By 2030, this group is predicted to swell the ranks of retirees when one in five Singaporeans will be over 65 years old (The Statistics Department Singapore, 2015). There are also statistics showing that Singapore's baby-boomers have similar characteristics to those elsewhere in the world, including being more likely to have higher education levels, skilled occupations, and salaries than the preceding generation (A. Chan & Yap, 2009). The same survey which involved 3,000 respondents between age 43 to 60, revealed that among the economically active i.e. still in paid employment, those with primary-level or no formal qualifications were the most likely to feel compelled to forego retirement; on the other hand, a sizeable proportion of the university-educated expects to retire before age 65 despite having the skills to continue being engaged in the workforce. The former were more likely to emphasise income considerations as the most important reason for wanting to continue work past retirement age, but the motivations among the latter were to keep active, do something meaningful and to have a sense of self-worth (A. Chan & Yap, 2009). Irrespective of what older adults want to do after they turn 65, statistics indicate that they may have many years ahead of them. It was recently reported that Singaporeans are living longer and enjoying more healthy years (Khalik, 2015b). On average, in 2015, a Singaporean's life expectancy is 82.8 years old. Singaporeans can be expected to be healthy and ambulant until 77 years old, up from 82 and 73 years old respectively in 2004. The numbers point to the reality that

retirees in Singapore will, on average enjoy 20 to 30 years of what life course scholars termed the 'Third Age'.

While there is some debate as to the meaning and duration of the Third Age, the simplest definition is that the "Third Age is the stage of life that occurs after the termination of paid work (that is, retirement) and before the onset of health problems sufficiently disabling to restrict activities" (Carr & Komp, 2011, p. 246). At the time of the interviews, all the participants included in this study were situated in the Third Age life stage according to this simple definition. They were situated somewhere between post-family- and career-building years, and the frailer years of later adulthood.

Analysis of in-depth semi-structured interview data revealed mixed emotions as the participants' transit into, and navigate through the Third Age. This is due to the changes in perceptions and needs they experienced after retirement from full time employment. The conceptual framework in Figure 4.2 illustrates how changes in perception and the needs of an older adult, moderated by individual characteristics and pre-retirement experiences, support the four broad motivating factors driving participation in later life learning. The changes in their perception of time, role and status, their social wellbeing, and physical and mental wellbeing lead to a heightened awareness of the need to maximise time, to stay relevant, regain respect, reconnect with family members and the community, and delay physical and mental decline that are inevitable as one ages. It was apparent that the values ingrained in Chinese culture, including the desire to satisfy needs of enhancing wellbeing, establishing social connections, heightening independence, and embracing values of ageing and lifelong learning, motivated these older adults to engage in later life learning.

5.1.1 Changing Perceptions and Needs

Applying a life-course perspective, these changes in perception and needs of a third-ager are discussed in more detail in the following sections.

5.1.1.1 Meaning of Time

Prior to retirement, the participants' time was structured by the demands of work and/or family responsibilities. For many participants, the first change that marked their entry into the Third Age was the loss of this structure. At the onset, the older adults had a new experience – they were free! There was plenty of time on hand, with some participants commenting that there was 'too much' time on hand. They had the freedom to choose how to spend their days, including doing nothing. A recent study in Singapore highlighted that the retirees - and particularly among the Chinese, who make up 76% of Singapore's population -the ideal retiree lifestyle is encapsulated in the Chinese cultural

concept of 'xiang qin fu', which literally means 'enjoying the fortune of doing nothing' (Thang, 2005).

At the same time, the rising occurrence of life events such as deaths of peers and health issues associated with ageing, reminded the third-agers that time was running out and they were approaching the end of their life journey. In other words, while they were enjoying the 'fortune of doing nothing' with the long hours on hand, they were also conscious that they had limited time. Data showed that this cognitive dissonance led to a sense of urgency to maximise their time. This also meant that there was an urgency to spend time (which they perceived had a looming end point) in a meaningful way. This was reflected in the participants' LLL choices that were motivated by 'wellbeing' needs. Many participants recounted with pride how they were recognised and respected by family members and their community for their voluntary services, which had a positive impact on their psychological wellbeing and brought meaning to their lives. LLL that equipped them to succeed in their voluntary work was therefore, deemed as meaningful.

Their choice of LLL was in some instances, related to the acquisition of knowledge and skill that would benefit the next generation. This desire to leave a legacy has been highlighted in the concept of generativity in the Erikson's model of human development (Erikson & Erikson, 1998). There was a strong desire amongst the participants to guide and promote the next generation though their role as parents or grandparents or as senior members of the community. Many participants engage in voluntary work to mentor young adults, or engage in later life learning activities related to knowledge that would benefit the next generation. Intergenerational learning also provided older adults with a platform to reconnect and stay relevant with the younger members of the family and the community; something deemed as meaningful use of time. Many participants were drawn to LLL that provided them with a 'new' and/or 'different' experience from their pre-retirement life. For instance, if they see travelling as an opportunity to learn about the culture of another community, they made it a point that each trip was to a different destination. In these cases, repetition was perceived as a waste of time.

5.1.1.2 Role and Status

In their Third Age, the participants were largely relieved of their work and/or family roles and responsibilities. When that happened, many participants perceived that they were no longer relevant to others, and had lost the opportunity to develop aspects of their psychological and emotional wellbeing, in particular their self-worth and self-esteem. Older adults who were previously homemakers, realised that their dominant roles at home as parents and caregivers were no longer needed as their children successfully transit into adulthood, from dependence to independence. The loss of relevance was more abrupt for those retiring from paid employment. In addition to having no more role and

responsibilities at the workplace, they experienced the loss of status and position, especially for those who previously held senior management positions or were respected professionals in specialised fields.

To compensate for the loss of a meaningful role and status, many participants actively sought LLL activities that provided a platform for them to showcase their newly acquired competency or achievement, thereby enhancing their self-worth and self-esteem. The need to 'compensate' for the loss of role and status is supported by Baltes' model of selective optimisation with compensation (Baltes, 1997). These LLL activities included volunteer work and performing arts lessons or workshops that gave the participants the opportunity to 'showcase' their competency in that field. When participants went on stage to receive commendation awards or to perform a dance, they reported experiencing pride and a sense of achievement. They reported increased self-confidence and self-efficacy as they felt they were being appreciated by the beneficiaries or the audience. The compliments or acts of appreciation were an affirmation that once again, they were relevant, and could still make an impact on the lives of others.

To this end, participants would also choose LLL experiences that they believed they could complete successfully. In the Chinese culture, learning success comes with time and effort (W. Y. Zhang, 2008). If an individual failed, it was because he did not devote the required time to complete the task successfully. To the Chinese, there is a positive correlation between learning success and the amount of time spent on learning the content. It was therefore, not surprising that many participants indicated that they would not engage in any LLL that they perceived as requiring a lot of time (that is, relative to the amount of 'free' time available) to achieve mastery.

In their Third Age, older adults had the freedom to live life as they please, including how and when they engage in learning at this stage of their life. Previously, learning decisions had to be made in consideration of factors such as time availability, financial constraints, school requirements, and employment requisites. However, in their Third Age, a high percentage of the participants were proactive and they enjoyed the autonomy they had in making LLL decisions. They chose what, when, where and how they learn. However, while participants enjoyed the autonomy, they were also willing to take on board suggestions and objections from family members. In many instances, participants revealed that their family members (especially their spouse) had a strong influence on their decision to join or drop a particular LLL experience. Participants would not commence or stop engaging in LLL activities that their spouse disapproved of. Many participants revealed that they embarked on particular LLL journey on the recommendation of family members and friends. It would appear that

social considerations, rather than cognitive considerations such as interest or intellectual curiosity, have a stronger influence on LLL decisions.

5.1.1.3 Social Wellbeing

With the end of paid employment, working relationships also abruptly came to a close. Participants might maintain connections with former colleagues, but mostly on a social basis as friends. Many older adults took the initiative to establish new 'working' relationships through LLL. For instance, after the successful completion of a 'Guided Autobiography Writing' workshop for older adults, some of the participants got together to offer the same workshop to the community. The platform to re-establish social relationships was also facilitated by participation in programs run by the University of the Third Age (U3A) where all courses are written, led by and for third-agers (Swindell, 2002).

All participants in the study were able to expand their friend and family support network through participation in LLL. Participants spoke favourably of LLL models that engaged them in group discussions or sharing such as reading clubs and workshops. This type of instructional design gave them the opportunity to connect with other people who shared their interests. Participants frequently shared their learning with family members, generating discussions and increased family bonding time. Workshop participants enjoyed the social relationships with fellow participants, and at times, with their instructors too.

Homemakers in particular, indicated a preference for LLL experiences that gave them the opportunity to establish a social circle outside of the family. If they wanted music lessons, they preferred to attend classes that were conducted at a location outside their home. It expanded their social experience and gave them the opportunity to interact with people who were not related to the family. For this group of third-agers, the LLL experience provided a refreshing change of lifestyle that enabled them to engage in different, and often new experiences while expanding their social circle. Information technology workshops were top choices for later life learners seeking to connect socially in a different way. Information technology and social media are 'new' communication platforms that enabled later life learners to connect with the world in general, and stay connected with family and friends wherever they were.

In Chinese culture, learning is a virtue, with learned individuals held in high regard. Many participants indicated with pride that engaged in lifelong learning in order to follow the example of their well respected family members who were learned men or women. For these individuals, LLL was perceived as a means to regain the respect they used to enjoy prior to retirement. Through LLL

success, they were able to elevate their status or social standing as a learned person, with new talking points or knowledge to share with family members, new friends and old. These finding are also reflected in LLL studies conducted in Hong Kong, Taiwan and China that explored learning motivation in a Chinese cultural setting (Fok, 2010; Hui et al., 2011; J. Li, 2002).

The third-agers' focus on staying connected socially is supported by the Socio-emotional Selectivity Theory (SST) (Carstensen, Fung, & Charles, 2003). This lifespan theory of motivation proposed that when time is perceived as limited, individuals prioritise emotion-related goals over information goals. Young adults with a lifetime ahead of them, tend to pursue information goals such as acquiring knowledge and social contacts to help achieve their career aspirations. When constraints on time are perceived, older adults tend to focus on emotion-related goals that optimise their wellbeing in the 'present' (Carstensen et al., 2003). These emotion-related goals motivate older adults to explore ways to cement their relationships with family members, and expand their social networks – and as this study indicated, for many older adults this was achieved through participation in later life learning.

It was suggested that as older adults engage in social activities, they are able to adjust to the effects of old age more positively. This view is supported by the Activity Theory where a positive relationship exists between social activity and life satisfaction (Cox, 2015). To age successfully, older adults maintain the roles, relationships, and status that they had in middle age, by taking on age-appropriate replacements for past roles through productive roles in voluntary, faith-based and leisure associations. Participation in volunteer work provides the older adults with opportunities to develop self-confidence, contribute through leadership and be respected for their contribution (Auger, 1999).

Although their pool of friends tend to decrease, retirees can still tap onto their 'bonding' social capital, those strong bonds with family members that aid in 'getting by' (Cox, 2015). At the same time, retirees may have the opportunity to engage in more activities and enrol themselves in organisations to increase their pool of acquaintances and friends.

5.1.1.4 Physical & Mental Wellbeing

Traditionally, research on ageing has focused on the decline in physical and cognitive functioning that comes with age. Although the third-agers participating in this study were not incapacitated by health issues, it was clear from interview data that with age, they were aware of the gradual decline in some aspects of their physical and cognitive function such as physical fitness, strength, eyesight, hearing and memory. Participants were drawn to LLL as it helped them delay the decline. These LLL programs included healthy eating, physical and mental fitness such as exercise, tai-chi, golf, chess, Sudoku, reading clubs, art, and drumming and other musical instruments. Data also indicated that self-efficacy

was a consideration in LLL decisions that involved physical exertion or mental alertness. Participants indicated that they favoured tai-chi or golf as these activities were physically less demanding, or that they engaged in Sudoku classes to help them improve their memory. These findings aligned with Baltes and Baltes' (1997) lifespan development model of Selective Optimisation with Compensation (Baltes, 1997). This model recognises that "an individual's experience of ageing is subjective and unique, and individuals can optimize their chances of achieving desirable outcomes or goals by choosing activities and interests that suit their abilities and can compensate for their limitations" (Tam, 2014, p. 882). This is illustrated by 80-year-old concert pianist Arthur Rubinstein, who credited his ability to maintain a high standard of playing to the strategy of playing fewer pieces (selection); practicing the selected pieces more often (optimisation); and, counteracting his loss in mechanical speed by "introducing slower play before fast segments, to make the latter appear faster (compensation)" (Baltes, 1997, p. 371). This model basically suggests that the ageing experience is a process of continuous adaptation and adjustment. This accords with the current study in which engagement in LLL was characterised by adaptation and adjustment strategies employed by older adults as they navigate through transitions of the different stages of late life.

Society in general tends to have a negative view of ageing and a belief that old age is a period of decline, especially cognitive ability. Contrary to that belief, many studies on cognition and intellectual functioning of older adults reveal that the ageing mind has potential for new learning. Studies have shown that older adults were able to outperform younger adults in verbal performance tasks or wisdom-related tasks in areas of professional expertise where mental activities involve products of culture (or crystallised cognitive pragmatics such as educational qualifications) and experience rather than products of basic brain fitness or fluid cognitive mechanics such as the speed and accuracy of information processing (Baltes & Smith, 2003). There are many examples of adults in their 60s, 70s or 80s outperforming younger adults in the business world. They include Warren Buffett (finance) and Lang Lang (music). Older adults in the current study were mostly university graduates or professionals in their field. Armed with their professional expertise and strong intellectual abilities, they were drawn to LLL that required strong intellectual input such as conducting seminars in their area of expertise, and being a volunteer mediator at the Family Court. LLL that required speed and accuracy of information processing (for example, speed reading courses) were not the priority.

5.1.2 Moderating Factors

It was clear that participants' lived experiences were varied and unique to each individual as they transit into, and navigate through their Third Age. The extent to how these changes influence their learning motivation was moderated by their individual characteristics and pre-retirement life

experiences. For instance, participants who were in senior management positions prior to retirement responded more actively to the change in role and status than other third-agers not in senior management position. Participants who were in careers that involved number crunching (e.g. accountants, engineers), declared that their choice of later life learning must not have anything to do with numbers.

Individual personality differences are likely to influence older adult's response to life changes. An understanding of individuals' predispositions is helpful in predicting who will be motivated toward learning. In this study, the major category of 'Proactivity' had the highest count of 190 (versus the lowest count of 28 for 'Meaning of Learning'). Many participants recounted how they chose to step out of their comfort zone to try new, different learning experiences. As noted in the review of the literature, studies have demonstrated that proactive personality, openness to experience, extraversion, and conscientiousness were associated with motivation to learn (Major et al., 2006). In the current study, a participant who was a teacher prior to retirement, completed a qualifying course for real estate agents to experience the training for a totally different line of work. Many also embarked on courses they have no prior knowledge of, like counselling skills, art or calligraphy. In some instances, participants took the initiative to organise classes or instructors if none were available. One participant who was good at solving Sudoku volunteered to start a class at a women's welfare organisation for members. The class was well received, and she enjoyed teaching the course for many years. Participants who described themselves as outgoing (extraversion), expressed preferences for group sessions or classes. Whereas those who described themselves as 'private', would only consider one-to-one instructional settings.

5.1.3 Type of LLL Experiences

It was suggested in the literature that LLL experiences could involve formal, non-formal and informal learning (Jarvis, 2001; Withnall, 2012). Although some participants attended formal diploma or degree programs run by universities and other approved education providers, most of the later life learning experiences reported in this study were through non-formal and informal means.

Non-formal programs are those sponsored by the community, civic, and voluntary organisations such as public libraries, community clubs, museums, professional bodies, voluntary welfare organisations and private learning organisations (Wee, 2013). As highlighted in Chapter 2, the People's Association (PA) is the largest civic organisation in Singapore with its wide network of 1,800 grassroots organisations, over 100 Community Clubs, five Community Development Councils, National Community Leadership Institute and Water-Venture centres (People's Association, 2009). The PA has

government funding to provide heavily subsidised non-formal programs for the population. For instance, in celebration of Singapore's 50th year of independence, the PA offered 2,000 free courses from 4 July 2015 to 30 September 2015 for all Singaporean citizens and permanent residents. These courses were mostly fitness classes (e.g. tai-chi, Pilates, aerobics), cooking classes and a few classes on cyber security.

Participants' perception of formal learning was about attending courses, talks and workshops, rather than about accreditation. These were 'classroom' settings which involved instruction and knowledge/skill sharing through instructors, speakers or facilitators. While the PA has a wide reach and the resources to offer affordable or free courses, participants who engage in formal learning reported that they either attend courses conducted by other civic organisations or private organisations. A participant lamented that:

> *"In fact the PA has **missed the opportunity**. They have already lost us! Why are we not attending PA classes? Because I say, it **is not for us** (because of the lack of quality)."* (Kuan 23:1003-1004).

Another chose to learn how to play the guitar at a private music school instead of classes organised by the PA at one of its Community Clubs (CC).

> *"I did explore CC first because I was Choa Chu Kang CC toastmaster so I know the programs. But the perception of quality is not there. I went to learn from 'Eight-Note' company and they are **professionals**. They are **really qualified, really very good**."* (See: 6:240-242)

Courses organised by other civic organisations that participants attended included the Guided Autobiography writing workshops organised by the Tsao Foundation (a charitable organisation dedicated to helping seniors in Singapore), Healthy Eating workshops conducted by the Singapore Health Promotion Board, counselling course organised by the Association of Women for Action and Research (AWARE), reading clubs organised by the National Library Board (NLB).

Participants also revealed that they engaged in non-formal learning opportunities offered by businesses and professional bodies, including a Foreign Exchange Trading course offered by stockbroking companies, talks on estate planning by law firms or Japanese drumming course by the Japanese Association. The reasons they cited for choosing such courses range from personal motives like it

being mentally stimulating, to more social motives like leaving behind a legacy and improving one's ability to help others.

Informal learning is that which occurs as part of day-to-day living (Jarvis, 2001). Informal learning experienced by participants includes self-directed learning which occurs as when engaging in volunteer work, reading books, do online searches on a country's culture prior to the visit, learning about Chinese history from reading and museums. Self-directed learning may involve just the participants learning on their own via their own methods or learning from another person of their choice. Learning from another person provides an opportunity for connection and interaction. While informal learning maybe self-directed, and cannot be organised as such, it can be promoted by creating interest groups for older adults to explore their common area of interest. Informal learning can also take place when older adults volunteer and serve the community. In general, participants took pride in their ability to learn by themselves, and enjoyed the freedom to choose how, what, when they learn and who they learn from. The self-directed learning process increased self-confidence and self-esteem. Their self-esteem was further enhanced when given the opportunity to showcase the newly acquired knowledge/skill on stage in front of an audience.

Many participants were enthusiastic about their participation in LLL activities like the 'Guided Autobiography Writing' workshops, book clubs, and theatre groups. For instance, participants enjoyed the experience so much that many volunteered to facilitate the 'Guided Autobiography Writing' workshop for other older adults. These are LLL activities that some researchers termed 'wisdom-related' knowledge. It has been suggested that greater emphasis on developing wisdom rather than intellectual knowledge could be more relevant to older adults (Ardelt, 2000). While intellectual knowledge enables older adults to understand what is happening around them, the knowledge becomes obsolete or of no value very quickly in a rapidly changing world (Jarvis, 2001).

Wisdom is a complex construct. There is no consensus on the definition of wisdom, however, in a recent paper on age-related changes in economic and social decision making (Lim & Yu, 2015), it was suggested that components of wisdom include pro-social behaviour (that is, acting beyond one's self-interest to benefit other people in one's social group and/or society); resolving social conflicts (that is, having the social wisdom to recognise and respect individual differences and successfully navigate social issues in life with a preference for compromise); emotional homeostasis (that is, regulating emotions in order to stay positive and resilient when dealing with life challenges); self-reflection (that is, self-understanding/insights from self-directed thought processes including autobiographical reminiscence, self-referencing and self-esteem); and dealing effectively with uncertainty (that is,

making effective decisions in situations of risk and ambiguity). These are examples of 'practical' knowledge that does not become outdated, but will help older adults successfully navigate challenging social situations (Moody & Sasser, 2014). Wisdom-related knowledge learning will be discussed further in Section 5.3 Implications and Recommendations.

5.2 Motivation of Singaporean Chinese later life learners

All the participants in the current study showed enthusiastic and serious attitudes toward their learning. All of them had a positive attitude towards later life learning. It seems that when faced with the abundant time available upon retirement, they made LLL decisions that would help them live out their remaining years in a manner that is meaningful for themselves and for the community.

Older adults experience changes in role and status after retirement from paid employment. Crawford represents retirement as a psycho-social crisis for older adults, suggesting that the loss of the work role for those in full employment brings a series of other losses – loss of income, loss of occupation (i.e. something to do during the day), loss of status identity (of a social position based on the job, and financial contribution to the family), and partial loss of a peer group (of colleagues) (Crawford, 1972). It would be reasonable to surmise that the 'retired' homemakers (mostly women in Asian culture), may also feel disengaged and irrelevant to the family. The discussion of the four motivational themes identified in this study will explain why older adults engage in later life learning as part of their ageing experience, and how the perceived psychological benefits of LLL may ameliorate for their sense of loss and feeling of disconnection to the family and the community.

5.2.1 Enhancing Wellbeing

The current study found evidence for LLL enhancing wellbeing via a number of pathways. Participants were intrinsically motivated to engage in LLL because of the perceived psychological benefits of LLL. Data indicated that these benefits included enjoyment, sense of achievement, self-confidence and self-worth. These perceived benefits coincide with Deci and Ryan's proposition that when people are intrinsically motivated, they experience enjoyment and interest in the subject, they feel competent and self-determining (Deci & Ryan, 1985).

Deci and Ryan conceptualised intrinsic motivation in terms of the needs for competence and self-determination. The need for competence was based on White's concept of 'effectance motivation' where there is an inherent satisfaction in exercising and extending one's capabilities (White, 1959). Deci and Ryan viewed self-determination as freedom in initiating one's behaviour (Deci & Ryan,

1985). The need for self-determination, therefore is about the experience of being able to make choices that are based on one's own values and desires. Deci and Ryan proposed that it is not the need for competence alone that underlies intrinsic motivation. It is the need for 'self-determined competence' (Deci & Ryan, 1985).

These intrinsic needs for competence and self-determination in turn motivates people to seek and conquer 'optimal' challenges, i.e. challenges that are neither too easy nor too difficult to conquer given what they believe are their competencies (Deci & Ryan, 1985). Activities that are too easy (relative to a person's competencies) are likely to lead to boredom, while activities that exceed one's capabilities are likely to generate anxiety. This motivational model is supported by the findings of the current study where participants indicated a preference for 'new' or 'different' LLL pursuits that are outside their comfort zone to stretch or challenge themselves, but where they could be sure of success – closely related to effort and time available.

Much of the western literature on the non-economic benefits of later life learning is associated with improvements psychological wellbeing, especially self-esteem and self-confidence (Jenkins, 2011). Studies using in-depth interviews with older adults who are 'post-work' in the UK found that participation in learning had a range of benefits for respondents, including intellectual stimulation and increased wellbeing (Withnall, 2012). This is true for the participants of the current study.

Comments like *"I enjoy the acting"* (Peggy 13:385), *"I love singing….I feel that singing is the best way to express a person's feelings"* (Goh 30:949) were used to describe the enjoyment they derived from the LLL activity. Enjoyment is associated with pleasure, satisfaction, relaxation and fun. Some considered their enjoyment so beneficial that they viewed it as "therapy". For instance, Grace sought comfort in music when she was depressed:

> *"….at that time I was very very depressed and because the music just soothes my soul. And so I have to use music, to use music. I could not cry to anybody and so music was the one."*
> (Grace 4:191-193)

The data also highlighted many instances where participants enjoyed the learning, and because the learning was a positive experience, they were motivated to continue with it. The positive learning experience was in some cases, the highlight of the day or week for the participants. Others described the sense of achievement they experienced when they found themselves staging a play to a paid audience or participating in a dragon boat race after they had learnt the skill from scratch. This sense

of accomplishment and satisfaction were strong factors in motivating the older adults to continue their engagement in some LLL.

The physical and cognitive benefits that participants perceived they gained from LLL motivated many to engage in, and continue to engage in sports and performing arts. A participant recounted the benefits of Japanese Drumming:

> *"I find it a good form of exercise as it **balances out your left and right**. ……must start learning how to use the less used side of our body. So if you are right handed, you must learn to learn how to use more of your left side. So the Japanese drumming is both sides. Must be together same time. So I think it is a **good exercise**. And yes, I think it is fun, and I find it is good."* (Lim 10:471-476)

Participants also revealed that they experienced a boost of self-confidence and self-worth when they engaged in LLL. This finding is in line with studies conducted in Hong Kong (Fok, 2010; Hui et al., 2011). Engaging in LLL and succeeding in it, is an affirmation to the older adult that they still have the capability to learn. Through learning new knowledge and skills, participants found that they were better equipped to contribute as a volunteer and continue to be relevant to people around them. This may help compensate for the feeling of loss and worthlessness that many older people report after retirement. Being appreciated also gave the later life learners a boost in their self-esteem.

5.2.2 Social Connections

LLL provided social connections for participants, enabling participants to strengthen family ties and expand their social circle. This is supported by previous research showing that older adults utilise learning opportunities as a way of staying involved with family, the community and the world around them (Bynum & Seaman, 1993; Duay & Bryan, 2008; A. Kim & Merriam, 2004).

Family relationships are central to many cultures. A study on later life learning in Malaysia found that family relationships are important in the Chinese culture (Merriam & Mohamad, 2000). In studies examining adults learning the piano, a significant number of adults take up keyboard lessons because they want to be able to share music with their family members (S. Li & Southcott, 2015). In the current study, it was clear that participants were motivated to engage in LLL that facilitated interaction with their family members. They would attend seminars and talks on subjects that were good discussion topics for the family. Participants were keen to engage family members in their learning activities such as learning computing skills from their children. The importance of strong family

relationships was demonstrated by participants' descriptions of how family members influenced their LLL decisions. For instance, it was their children who prompted the participant in each of the following cases to engage in the LLL activity.

> *"...**my son** is a teacher, he says the schools need many volunteers...says "Mum, go and find something to do (there)...."* (Peggy 6:155-156)

> *"No lah (have not published his autobiography)...but **the children love it** (the account of his life). Daddy, I didn't know something like that (happened in your life). They love it......That's where the encouragement comes from."* (Kuan 15:643-647)

Family input could also see participants cease LLL activities, as seen in the following example:

> *"I did waltz and rock-and-roll when I was young, but **my husband is not keen on dancing so I dropped it (class)."*** (Kow 32:977-978)

While the data showed that the participants very much enjoyed the autonomy to make learning decisions independently, they would not engage in any LLL that their family members (in particular, their spouse) did not enjoy or disapprove of. The emphasis on 'harmony' in the Chinese culture might explain for this interesting finding.

Other than family members exerting influence on LLL decisions, the participants were also motivated by also described motivational factors that relate to the wider social circle outside of the home. In particular, participants valued the friendship with fellow later life learners and the interaction with people outside their homes. Participants saw LLL as an avenue that took them 'out of the house', 'to meet people from different walks of life'. Many participants also appreciated the learning that came with group sharing during shared learning sessions. Shared learning sessions also facilitated reflective learning which helped to increase self-awareness.

> *"And one thing that I am really happy to have the opportunity to do this work is for me to **learn from others** who are in this area, and who are **older or younger than me**. But I learnt so much from the different ages. I think at each age, you interact and you learn and it has allowed me to age better!"*   (Yap 29:889-892)

5.2.3 Independence

The terms autonomy and independence are widely used in the literature on learning languages (Benson & Voller, 2014). The term 'independence' is often used synonymously with 'autonomy' in learning, although Dickson (1992) associates 'autonomy' with the idea of learning alone, making self-determined learning decisions, while 'independence' with active responsibility for one's own learning and not relying on others for support or help. The notion of autonomy and independence has a certain ambiguity, because it implies both individual responsibility and freedom from constraints imposed by others.

The concept of learning autonomy and independence are supported by learner-centred learning practices e.g. experiential and collaborative learning, peer learning, project-based learning. Learning autonomy and independence both emphasise the role of learners as active agents in their own learning. The current study revealed that participants make autonomous later life learning decisions (i.e. decisions of their choice), independent of whether these decisions were supported or not. For instance, if a particular course of study is not supported or not available, the participant will take the initiative to start a class.

The two major categories 'Proactivity' and 'Autonomy' had the highest and second highest number of supporting data items. The study revealed that participants took responsibility for their LLL decisions and were proactive in implementing those decisions. This suggests that being able to exercise autonomy and make independent decisions about LLL are very strong motivational factors for Singaporean Chinese later life learners. The notions of autonomy and independence are related to the concept of 'agency'. Agency, empowerment and disempowerment are often used as conceptual indicators and measures of 'successful' ageing and quality of life (Wray, 2004). Agency is essentially the feeling of being in control of one's life, and the participants in the current study were able to experience this in their Third Age.

Almost all participants described how they enjoyed making independent LLL decisions such as: selecting content, setting clear learning objectives, deciding on the method of instruction (including self-study methods), which private instructor to engage/dismiss, frequency of lessons, and the level of competency they wished to achieve. This is probably because previously (i.e. prior to retirement), many components of their learning decisions were made by the school authorities, their employers or dictated by family circumstances if they were homemakers. Participants enjoyed the freedom to decide on how and when they engaged in LLL. Data included in the categories of proactivity and independence, also indicated that the participants were drawn to new learning experiences.

Their choice of study/topic was deliberate – they had very little inclination to really learn something they did not perceive as meaningful to their own life goals. The purposeful, selective approach to LLL decisions is in line with instrumental or extrinsic learning orientation described in the literature (Havighurst, 1964; Londoner, 1990). This instrumental orientation concurred with the findings of a survey on the learning needs of older adults in Singapore that the strongest motivation to engage in later life learning was 'to keep my mind active', followed by 'to keep up with what's going on in the world.' (E. S. Tan, 2010)

Participants wanted to exercise control over their life (as noted above). LLL was an avenue for them to re-experience this sense of control. It is interesting to note that this autonomy with LLL decisions was mostly expressed with relief, as if they were pleasantly surprised by the sense of control they now had on their life.

Now that participants were able to make independent LLL decisions, they were able to avoid unpleasant or negative learning experiences. They do not want to be judged by others on their progress (as they do in formal education institutions). Participants avoided learning that had formal assessments or examinations. They were determined to avoid the unpleasant experience of 'failure', and so did not want others to impose learning targets or objectives that they may not be able to achieve. As 'effort' is believed to be the key to learning success, this also explained why the participants revealed that they did not want to engage in any LLL that they did not have time for. In general, participants were drawn to learning experiences that they felt they could succeed in and derive a sense of accomplishment from. For instance, Grace decided to drop out of opera singing classes because although she had a strong interest in it, she felt that it was unlikely that she would ever be good enough to perform on stage.

Other than a strong possibility of success, learning activities that provided a new or different experience to the participants were popular choices. There was also a desire for change in scene and outside stimulation. This is in line with a 2005 survey of 6000 older adults from across Australia, which found that what people wanted to learn most were new things and new skills (Boulton-Lewis, 2010). There was a strong desire to stay connected with the world, becoming a more informed person and as a result, gain self-confidence and self-respect. This could be particularly important to the third-ager who perceived a loss in role and status after leaving full time employment.

Participants drew on their prior knowledge and life experiences to make decisions on what was different or new. For example, a participant's decision on a holiday destination was based on being different from where she had visited previously.

> *".....every year, we would travel twice at least.....**Somewhere new always**."* (Peggy 31:953-957)

In general, there was a strong inclination to achieve 'balance' in their life experiences through LLL. For instance, the participant who did technical work in the engineering industry, opted for art and craft classes. The retired accountant was determined not to engage in any LLL that involved numbers, attending a counselling course and writing classes instead. There appeared to be an effort to fill 'gaps' in to complete their life experiences.

5.2.4 Cultural Values

The current study revealed that participants' motivations to engage in LLL were strongly influenced by their cultural values about learning and ageing. All the participants held a positive view towards older adult learning, agreeing that it was good for older adults to take up some study. Participants described learning as a 'natural' way of life and as a continuous process of self-perfection and self-cultivation. Data indicated that many participants viewed lifelong learning as ingrained in their way of life. These show the strong influence of traditional Chinese cultural values such as 'Keep learning as long as you live', which was from the Confucian master Mengxi (J. Biggs, 1996; Cheng, 1998; J. Li, 2002). Once embarked on this journey of later life learning, it was a journey without end for most of them.

Most participants reported that LLL enabled them to 'give back' to society as a volunteer or community worker. There was also the notion of wanting to leave a legacy. Almost all participants revealed that they wanted to apply what they learn for the benefit of family members or members of the community. This is probably influenced by the notion of 'reciprocity', which is prevalent in Asian cultures.

In a social study of older adults in Singapore, Mehta discussed how the older adults experienced a loss of respect in the family as a result of being perceived as 'out of touch' and 'falling behind' (Mehta, 2009). Mehta suggested that respect for elders in Singapore has shifted from being 'obedience' to 'courtesy'. Although not articulated as such, the desire to 'give back' could be the later life learner's strategy to stay relevant to the family and the community. The current study showed that being

'relevant' and 'useful' helped the older adult regain the respect they perceived they have lost after they retired from paid employment.

In Chinese culture, scholars are accorded respect and higher status in the community. Participants took pride in following the examples of well-respected scholars in their family. For instance, a participant attributed her positive learning attitude to her father who was *"a learned man, loves reading"* (Chia 2:49), while another attributed it to the influence of an uncle who was a professor at a renowned university (Chua 2:33). Participants wanted to emulate family members who enjoyed a lot of respect because of their scholarly achievements. This is in line with a study in Hong Kong where older adults perceived that that their participation in later life learning conjured respect from family members and the community (Hui et al., 2011). The pride and satisfaction participants obtained from their LLL compensated for the perceived loss in status and relevance.

Many participants held the view that interest in the topic was not an important ingredient of learning success. Learning required time and effort, and if they did not have time, they would not embark on it. The avoidance of LLL that participants did not have time for, could possibly be a reflection of the Chinese belief that "effort can compensate for a lack of ability, while diligence compensates for stupidity" (W. Y. Zhang, 2008, p. 555). Participants did not want to risk being perceived as not making the effort or 'stupid' if their effort was not enough to compensate for the lack of ability or intelligence to master it.

This suggests that learning success was important to the participants. Learning success is valued in the Chinese culture. When family members or others in the community validate and show appreciation for this success, it gave participants a sense of achievement and boost their self-confidence and self-esteem. Learning success would also assure participants that they still have the mental and physical capacity to learn new knowledge and skills.

5.3 Implications and Recommendations

The study was exploratory, and the results suggested that the LLL decisions of the third-agers were driven by social motives and the desire to have a positive ageing experience. In this study, a positive ageing experience appeared to be derived from meaningful LLL activities (including being a volunteer) of choice that maximised time and which, in turn, brought respect from family members and the community. The findings have a number of key implications as follows:

5.3.1 Understand learning needs of third-agers

Policy makers and LLL providers may want to focus on the changing needs of the emerging cohort of baby boomers in their Third Age. Being generally better educated and having higher incomes and higher skilled jobs (A. Chan & Yap, 2009), the motivation of boomers to engage in later life learning is likely to be more than simply a time filler.

The current range of LLL programs on offer tend to focus on improving physical wellbeing and leisure activities – including fitness classes (tai chi, Pilates, yoga), health talks, healthy cooking, IT literacy classes, financial management classes, line dancing, karaoke singing etc. These courses may be popular with the current cohort of older adults, but are they appealing to the emerging cohort of third-agers? More consideration needs to be given to what type of learning programs will attract the future-old, i.e. the third-agers who participated in this study, and the adults who will soon be transiting into the Third Age of their life course. The future-old are likely to have greater learning needs because of the increase in healthy lifespan, and likely to want to participate in more challenging programs. In terms of quality, it is likely that they will expect programs that are mentally challenging because of higher education, and physically challenging because of their healthier profile.

There may need to be more emphasis given to 'higher-level' courses, but still non-formal, that are more intellectually challenging. Participants in the current study were looking to achieve mastery, not mere acquisition of knowledge and skills at entry level. Programs should also include a 'stage' or platform to showcase high competency or mastery in the subject. For instance, singing classes that lead to a competition or concert performance; guided autobiography writing course with publishing opportunities; art appreciation programs with the prospect of being trained as a tour guide for a local museum or participation in an art exhibition.

5.3.2 Re-positioning the role of the LLL providers

The People Association (PA) is Singapore's largest civic organisation that has the resources to provide affordable and accessible learning opportunities. It has access to government funding, and many centres around the island. The PA is known as a course provider for the masses. Perhaps the PA could re-position itself and consider taking on the role of a facilitator of LLL instead. The current third-ager participants in this study valued the freedom to make later life learning decisions, and they are motivated to participate in programs of their choice, not one chosen for them. As a facilitator, the PA could take on a learner-centred approach with the perspective of meeting the learning aspirations of older adults themselves, rather than apply a broad brush approach of providing general programs that are likely to appeal to most people.

Like the PA, policy makers and LLL providers in both the public and private domains could also consider taking a different perspective as they review the LLL needs of the growing population of third-agers. For instance, many participants described how they benefitted from sharing sessions and learning from fellow learners. To facilitate this in a non-formal setting, civic organisations and LLL providers could consider organising space for older adults to gather for sharing sessions or creating learning portals to allow older adults to exchange ideas.

5.3.3 Allow for older adults to participate in LLL program development

The emerging cohort of baby boomers in their Third Age are capable of, and have a strong desire to make independent LLL decisions. They can be demanding and exacting in their choice of LLL. Policy makers could engage them in developing LLL programs both in terms of identifying areas of interest and designing the learning opportunity to meet their needs. This could be via focus groups of third-agers or feedback sessions. Third-agers should be encouraged to form interest groups, with support from civic organisations like community clubs and public libraries.

5.3.4 Increase understanding of third-agers' learning readiness

This study suggested there may be a possible time lag between entry into the Third Age and activation of LLL decisions. The participants recounted the feeling of relief they felt during the first few months or even a year into retirement when they just wanted to enjoy doing 'nothing'. This is probably the 'honeymoon' period described in the Atchley's six phases of retirement (Atchley, 1982). How long they dwell in this phase of 'doing nothing' varied with individuals, but it appeared to correspond to the intensity and duration of pre-retirement work. The more intense and inflexible the working hours, the longer the retired third-ager will dwell in this stage of 'doing nothing'. For example, one of the participants who was a pilot with relatively little control over his working hours was happy to take his time just enjoying catching up on his reading, walks and time with the family. This happened for a full year before he started considering 'doing something' rather than 'doing nothing'.

Learner readiness is an important consideration for policy decisions aimed at promoting LLL. To ensure accuracy, learning needs studies should include third-agers who have emerged from the 'doing nothing' phase of retirement.

5.3.5 Focus on developing wisdom rather than intellectual knowledge

As discussed earlier in the chapter, it has been suggested that greater emphasis on developing wisdom

rather than intellectual knowledge could be more relevant to older adults (Ardelt, 2000). Wisdom-related knowledge is 'practical', and helps older adults successfully navigate challenging social situations, while much intellectual knowledge becomes obsolete or of no value very quickly in a rapidly changing world (Jarvis, 2001; Moody & Sasser, 2014). To this end, it was suggested that the study of liberal arts and the humanities, and writing guided-autobiography were particularly relevant for the promotion of wisdom-related knowledge (Ardelt, 2000).

Autobiography writing required the older adults to conduct a life review to make sense of their lives and to come to terms with the past. This psychosocial task of a guided life-review is one way to help older adults overcome their subjectivity and projections, and reduce their self-centredness. This in turn could make it easier to accept the present and past life, and to develop sympathy and compassion for others. Knowing oneself is an important foundation for relating to, understanding, and serving others (Brady, 1990). This combination of reflective, cognitive, and affective qualities was considered to be the basis for promoting wisdom.

The study of liberal arts and humanities was actively promoted at Elderhostel and the University of the Third Age (U3A) in western societies. Participants in these programs reported that they gained new information and learnt critical thinking but also report personal development, an increased appreciation of others, other cultures, history, and of the self, and an expansion of their self-concept (Shuldiner & Cole, 1992). Overall, these programs help older people to place their own lives in the larger frame of the human culture.

LLL providers might want to consider working with established institutions of higher learning such as local universities to mount liberal arts and humanities programs for mature students. Traditionally, instructional-based LLL programs have primarily focused on the acquisition of intellectual knowledge. To date, LLL providers in Singapore have focused on leisure or lifestyle programs that were in demand by participants. Only a limited number of guided-autobiography writing workshops were conducted in 2011 and these were discontinued due to lack of funding. LLL providers such as the People's Association could be persuaded to re-introduce guided-autobiography writing workshops that were known to facilitate valuable learning for older adults. LLL providers could also consider learning content to equip older adults who want to assume volunteer roles. Participants in this study derived meaning and much satisfaction from their volunteer roles. Like them, there are many older adults who are looking for new social roles and opportunities to 'give back' to the community. LLL providers could organise specific knowledge and skills training to equip these aspiring volunteers.

5.3.6 Preparation for Third Age transitions

While not the primary focus of this research, data hinted that the timing of LLL participation might be linked to emotions experienced during the transition to retirement. Participants recounted the mixed feelings they experienced about retirement: happiness and relief at the start of retirement, then anxiety when they become bored with 'doing nothing'. These feelings appear to correspond to some of the phases of retirement described in the Atchley model of retirement outlined in Chapter 2.

In Singapore, it would appear that older adults are generally not well prepared for retirement. Many had vague ideas of what to 'do' in retirement. Participants in the current study reported that they enjoyed the initial period of their retirement. However, the initial feeling of relief quickly turned into feelings of anxiety when they emerged from the 'honeymoon' period. They were at a loss on how to spend their time meaningfully.

Full time employment or caregiving has long been a means of achieving self-worth and social worth. The resulting association between retirement and loss of status, role and self-identity is problematic, and causes much anxiety to third-agers (Fei Yue Community Service, 2012). Public and private organisations in Singapore have focused on employability education and training to maximise the potential of the workforce. However, given the expanding population of older adults in retirement or about to retire, it is time to focus on retirement preparation to help older citizens transit smoothly into the Third Age.

Chapter Six: Conclusion

This concluding chapter provides an overview of the findings, discusses limitations of the study, and recommends areas for future research.

6.1 Overview of Findings

For older adults, the Third Age is a period of transition characterised by changes to perceptions in time, their role and status in the family and the community, their social relationships, as well as their physical and mental wellbeing. These changes prompted the older adults to reflect on how they should use their 'free' time that was now in their full control. They also began to think about staying relevant to others, cementing existing social relationships and establishing new social connections. Most of all, confronted with the physical changes associated with ageing, the older adults became more aware of reduced physical and mental capacity. The extent to which these realisations motivated older adults to engage in later life learning is moderated by their pre-retirement life experiences of school, family and career, and individual characteristics such as personality and learning values.

This study revealed that the later life learning activities of Singaporean Chinese were more likely to be driven by the following motives:

    i. enhancement of the sense of wellbeing;
   ii. staying connected to family and the community;
  iii. heightening the sense of independence;
   iv. affirmation of the older adults' cultural values of ageing and learning

These findings add to the understanding of the needs and aspirations of older Singaporean Chinese as they transit into the Third Age. They will also inform policy and practice in promoting later life learning as a strategy for older adults to help themselves overcome the psychological and physical changes they experienced as they navigate through the Third Age.

6.2 Limitations

As with all research studies, this study has a number of limitations which are outlined as follows:

    i. Given the qualitative nature of this study, the findings are generalisable but not 'measurable'. Four motivational factors were identified in this qualitative study, and the frequency analysis method was applied to provide an initial assessment of the relative importance of each factor in

later life learning decisions. However, the question of which of the four motivational factors has the strongest impact on later life learning decisions needs to be explored in more detail. Future research on the same phenomena could apply a mixed method approach to empirically test the relationship between the motivational factors and engagement in later life learning

ii.   Another limitation of qualitative methods is that they prevent the examination of a large sample of people that could yield definitive and maybe universally applicable findings. However, qualitative semi-structured methods were chosen in order to stay close to the perspectives of participants and in light of the exploratory nature of this study.

iii.   One of the limitations that came with semi-structured interviews is the possibility that participants could be influenced by what they perceived as socially desirable responses. Social desirability is the tendency to provide what was perceived as 'correct' answers to portray a positive impression. This is a similar phenomenon to experimenter demand effects and highlights the possible role that the researcher has on the responses of the participants (Steenkamp, De Jong, & Baumgartner, 2010). Further studies could include questions that facilitated the evaluation of the extent to which responses were influenced by the tendency to give socially desirable responses.

iv.   In accordance with the purposeful sampling method, participants recruited for the study were already later life learners. Although participants had the opportunity to discuss reasons for non-participation in LLL, their views might not be representative of those from the non-learners group. Studies about why people do and do not participate in LLL must include third-agers who are not later life learners to understand their perspective.

v.   It is accepted that no researcher enters a study without a set of pre-conceived ideas about the research questions. The qualitative researcher is not an objective observer who stands outside and above the study of the social world (Denzin, 2001). It is 'human nature' to hypothesise and give meaning to the world (Becker, 1993). This researcher preconception, the study sample, and the study setting are all potential sources of bias that could have affected the study findings and their interpretation. On balance, the rigorous application of the grounded theory approach to data analysis as demonstrated in Chapter 3, have ensured that the findings are grounded in the data provided by the participants, and are not unduly influenced by the researcher's preconception of the phenomena under study.

vi.   Another limitation is that the sample was confined to healthy retirees who were socio-economically of a high status. Findings might be quite different for poorer, less healthy and/or less educated Singaporeans eg. regarding courses provided by the People's Association.

6.3 Future Research

The results of this study are working hypotheses that can serve as the foundation for further research, particularly with regard to LLL in Singapore where there are considerable knowledge gaps.

i.   Is non-participation in LLL 'permanent' or just a phase in the transition in Third Age? The current study indicated that participants' readiness to engage in LLL varies in terms of intensity and timing. Participants did not plunge into LLL the moment they retired from full time employment. They were ready to consider engaging in LLL only after a period of 'xiang qin fu' - which literally means enjoying the fortune of doing nothing. Empirical studies that identify the factors influencing third-agers' readiness to consider LLL will inform policy makers on the opportune time and duration of this window of time they have to promote LLL. Timing and appropriate promotional tactics/strategy hinge on an understanding of the target audience.

ii.   The study was based on data collected from one ethnic group, Singaporean Chinese, which again limits the generalisability of the findings to older Singaporeans as a whole. Although the Chinese make up 70% of the population, a representative sample from the other two major ethnic groups of Indians and Malays should be considered for future studies. There could be important cultural differences that influence later life learning decisions.

iii.   More research is needed to understand non-formal and incidental or informal learning as these modes of learning are prevalent amongst later life learners. For instance, it is not clear when and where informal learning takes place in Singapore, and to what extent cultural values influence participation. Could learning opportunities be embedded in everyday life? This research will be interesting if it also examines measures to evaluate the effectiveness of informal learning.

iv.   While the current study identified four motives for engagement in later life learning, it did not examine the relative strength of each motive. For instance, is the motive of enhancing

wellbeing the dominant consideration in all LLL decisions for a particular individual? Under what circumstances will each motive be the prime consideration in LLL decisions?

v. Future research could focus on groups of later life learners from different educational backgrounds. For instance, although this study established that engagement in later life learning is driven by social needs, it is yet to be determined if this applies to the highly educated third-ager who might be driven by cognitive interest rather than social needs. This research may also shed light on whether wisdom-knowledge learning is the preferred choice for this group of later life learners.

vi. Finally, there is a need for empirical research focused on understanding the lived experiences of third-agers in Singapore. This is especially important given that in Singapore, there is a dramatic demographic shift to an ageing nation of third-agers. In addition to the growing numbers, the longer lifespan means that many older adults are enjoying a good 20 to 30 years of healthy life in which they have abundant discretionary time and resources at their disposal. There are many empirical studies of the physical and cognitive impacts of ageing, but there is a dearth of research that addresses the impact of the transition into the Third Age. This understanding will have implications for social policies (which include later life learning) aimed at the older adults in Singapore.

6.4 Closing Comments

The participants of this study are baby boomers in transition into, or already in the Third Age. In Singapore, these baby-boomers are generally better educated, financially able and expected to enjoy a longer lifespan due to better health care and living conditions (Committee on Ageing Issues Singapore, 2006). They are able to make independent decisions on how they want to live their later years, especially the many years as they transit through the Third Age when they are not limited by health issues. In this study, the participants were found to be actively using later life learning as a strategy to help them transition into, and through active and engaged Third Age. Through later life learning (which includes volunteer roles), they worked towards addressing any social isolation they may have experienced as a result of retirement. The participants embraced the Chinese cultural values of ageing and lifelong learning, and were energised through their engagement in later life learning. It gave them a new lease of life, and had a positive contribution to their physical, mental and psychological wellbeing.

This study adds to the pool of knowledge about the later life learning experiences of Chinese older adults in Singapore, and in particular what motivates them to consider later life learning in their Third Age. The findings can inform policy and practice in the development of later life learning in Singapore. It is significant that older adults can look forward to more later life learning opportunities that help them not only thrive, but also enjoy their journey as they navigate through transitions in the Third Age.

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Appendix A: Human Ethics Certificate of Approval (MUHREC)

MONASH University

Monash University Human Research Ethics Committee (MUHREC)
Research Office

Human Ethics Certificate of Approval

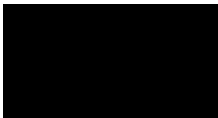|	
Date:	**27 May 2011**
Project Number:	**CF11/0937 – 2011000470**
Title:	**What motivates older Singaporean Chinese to participate in later life learning**
Chief Investigator:	**Prof Colette Browning**
Approved:	**From: 27 May 2011 To: 27 May 2016**

Terms of approval
1. The Chief investigator is responsible for ensuring that permission letters are obtained, if relevant, and a copy forwarded to MUHREC before any data collection can occur at the specified organisation. **Failure to provide permission letters to MUHREC before data collection commences is in breach of the National Statement on Ethical Conduct in Human Research and the Australian Code for the Responsible Conduct of Research**.
2. Approval is only valid whilst you hold a position at Monash University.
3. It is the responsibility of the Chief Investigator to ensure that all investigators are aware of the terms of approval and to ensure the project is conducted as approved by MUHREC.
4. You should notify MUHREC immediately of any serious or unexpected adverse effects on participants or unforeseen events affecting the ethical acceptability of the project.
5. The Explanatory Statement must be on Monash University letterhead and the Monash University complaints clause must contain your project number.
6. **Amendments to the approved project (including changes in personnel):** Requires the submission of a Request for Amendment form to MUHREC and must not begin without written approval from MUHREC. Substantial variations may require a new application.
7. **Future correspondence:** Please quote the project number and project title above in any further correspondence.
8. **Annual reports:** Continued approval of this project is dependent on the submission of an Annual Report. This is determined by the date of your letter of approval.
9. **Final report:** A Final Report should be provided at the conclusion of the project. MUHREC should be notified if the project is discontinued before the expected date of completion.
10. **Monitoring:** Projects may be subject to an audit or any other form of monitoring by MUHREC at any time.
11. **Retention and storage of data:** The Chief Investigator is responsible for the storage and retention of original data pertaining to a project for a minimum period of five years.

Professor Ben Canny
Chair, MUHREC

cc: Prof Helen Bartlett, Ms Kheng Min Ma

Appendix B: Explanatory Statement

April 2011

Explanatory Statement

Title: **What motivates older Singaporean Chinese to participate in later life learning?**

This information sheet is for you to keep.

My name is Ma Kheng Min and I am conducting a research project with Professor Colette Browning and Professor Helen Bartlett in the Department of Primary Health Care towards a Doctor of Philosophy (PhD) at Monash University. This means that I will be writing a thesis which is equivalent of a 300 page book.

Why did you choose this particular person/group as participants?

I am looking for participants who are Singaporean Chinese, in the age band of 45 – 70 years of age, and are actively engaged in later life learning (in a formal or informal setting).

The aim/purpose of the research

The aim of this study is to determine the key factors that influence retired Singaporean Chinese to engage in learning during their spare time. I am doing this research to find out how a person's social-economic background, his/her cultural values and personality will influence decisions on whether to engage in learning, and if so, his/her learning preferences – that is, how s/he learns and what type of learning.

Possible benefits

The study findings will inform older Singaporeans that there are a variety of learning opportunities in later life, outside of formal institutional learning. This knowledge will promote a greater interest in later life learning and provide the impetus to develop an active later life learning culture in Singapore. The findings will also inform policy and program development of traditional and non-traditional learning experiences, thus increasing the variety of later life learning opportunities for the emerging cohort of older adults in Singapore.

What does the research involve?

I am looking for participants from your organisation who are willing to take part in a one-to-one semi-structured interview to discuss their learning experiences after retirement. This segment of the study involves recording via a laptop with built-in recording programmes.

How much time will the research take?

The interview session should not take more than 60 minutes.

Inconvenience/discomfort

There is no risk of any discomfort beyond what is expected of a friendly conversation between two individuals for the first time, in an informal setting.

Can I withdraw from the research?

Participation in this study is voluntary and you are under no obligation to consent to participation. However, if you do consent to participate, you may only withdraw prior to having approved the interview transcript or multimedia recording.

Confidentiality

Names will not be mentioned during the recording. The recording storage media (compact disk) will be assigned an identification code using nicknames e.g.Mickey John. Personal particulars (e.g. name, age, courses attended etc.) will be in a written form that will be filed separately in a locked cabinet. Each written form will have an identification code that matches the one on the storage media. Data collected will be kept anonymous at all time.

Storage of data

Storage of the data collected will be in accordance to the University regulations and kept on University premises in a locked cupboard/filing cabinet for 5 years. A report of the study may be submitted for publication, but individual participants will not be identifiable in such a report.

Use of data for other purposes

The data may be used for other purposes but because it is anonymous data, nobody will be named and you will not be identified in any way.

Results

If you would like to be informed of the summary research findings, please contact Ma Kheng Min at her office at ███ ████████████████████████

If you would like to contact the **researchers** about any aspect of this study, please contact the Chief Investigator:	If you have a **complaint** concerning the manner in which this research is being conducted, please contact:
Professor Colette BROWNING **Telephone** ████████████████████ ████████████████████	Executive Officer, Human Research Ethics Monash University Human Research Ethics Committee (MUHREC) Building 3e Room 111 Research Office Monash University VIC 3800 Tel:███████████ ███████████████ ███████████

Thank you.

████████████

Ma Kheng Min

Appendix C: Consent Form

Consent Form

Title: What motivates older Singaporean Chinese to participate in later life learning?

NOTE: This consent form will remain with the Monash University researcher for their records

I agree to take part in the Monash University research project specified above. I have had the project explained to me, and I have read the Explanatory Statement, which I keep for my records. I understand that agreeing to take part means that:

1. I agree to be interviewed by the researcher ☐ **Yes** ☐ **No**

2. I agree to allow the interview to be audio-taped and/or video-taped ☐ **Yes** ☐ **No**

3. I agree to make myself available for a further interview if required ☐ **Yes** ☐ **No**

I understand that I will be given a transcript of data concerning me for my approval before it is included in the write up of the research.

I understand that my participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any stage of the project without being penalised or disadvantaged in any way.

I understand that any data that the researcher extracts from the interview for use in reports or published findings will not, under any circumstances, contain names or identifying characteristics.

Participant's name

Signature

Date

Appendix D: Permission Letter

Permission Letter for research study "What motivates older Singaporean Chinese to participate in later life learning"
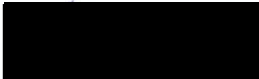
27 April 2011

Ma Kheng Min
Lee Kong Chian School of Business
Singapore Management University
50 Stamford Road
Singapore 178899

Dear Kheng Min,

Thank you for your request to recruit members from **The Institute of Elders** for the above-named research.

I have read and understood the Explanatory Statement regarding the research and hereby give permission for this research to be conducted.

Yours Sincerely,

Rev. Dr. Lee Chong Kau
Director
Institute of Elders
Singapore

樂齡學院 *INSTITUTE OF ELDERS*
c/o 600 Upper Changi Road, Singapore 487012   Tel: (65) 6241-2151 Fax: (65) 6241 8058 Email: leling@asc.org.sg

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Appendix E: Interview Guide

List of Broad Questions for Semi-Structured Interview

There will be 2 parts to the interview. In Part A, the interview will be directed at the participant's past learning experiences. Part B of the interview session will focus on the participant's life experiences (could be learning or non-learning experiences) as a Third Ager, after retirement from paid employment.

Part A: Sample Questions

Objective: To explore the older adult's past learning experience and learning motivation

I. **Questions that draw factual information about the participant's 'past' formal learning experiences:**

- Tell me about your school years – as a Primary school kid, Secondary school/O-level/ITE; Junior college/Pre-university or Pre-U/A-levels/HSC; polytechnic/university/open university/correspondence degree course.

- Tell me about the last 'formal' school you attended. When did you graduate, at what level?

II. **Questions that encourage the participant to evaluate his/her learning experiences (both formal and informal learning experiences):**

(This segment may highlight what learning means to the participant, and what factors motivate the participant to engage in learning)

- Tell me about events that bring back happy memories of your school years e.g. winning prizes, recess time, friends. Tell me about events that bring back unhappy memories of school e.g. fierce teacher, being punished, failing exams etc.

- Who were the most influential people at various stages of your formal education years? What happened?

- Tell me how you feel about school. Was school 'useful' other than giving you a paper qualification? What were the 'useful' things you learnt from schools you attended? In what way was it 'useful' or 'not useful?

- If school was not compulsory, would you recommend that people go to school? Why?

III. **Questions directed at the participant's learning experiences while at work:**

- Do you remember attending any training programmes or training courses before you started work or while at work? Was it a personal initiative or you were asked by your employer to attend the programme? Tell me where, when that happened, what did you learn? Who taught the course? What was it like for you? Which course was most enjoyable, why? Which was

memorable – learnt a great deal from attending it. Why? Which course was a waste of time, why?

- Did you have a 'shi-fu' or mentor in your career? Who? What did you learn from your mentor/shi-fu? What was it like for you when you were with your 'shi-fu' or mentor? Would you say you learnt more from your mentor than any of the courses/training programmes you attended? Why?

Part B: Sample Questions

Objective: To understand the older adult's learning experiences as a Third Ager (i.e. after retirement from full time employment)

I. Questions directed at what the participant does typically after his 'retirement':

- Tell me about a typical day. What do you do on a typical day (try to get the older adult to talk about it systematically e.g. Morning, afternoon, evening. E.g. If watching TV, what programme, how long is the show? Etc.) Which part of the day do you enjoy most? Why? Which part of the day do you dislike most? Why? Any activity that makes you feel you have 'learnt' so much after completing it?

- Do you live alone? Are you a care-giver or has any responsibilities at home e.g. looking after grandchildren/ageing parents?

- How much of what you do in a day is your personal choice or imposed on you?

- For leisure activities, do you plan ahead e.g. Do you just turn on the TV and watch whatever is on, or do you pick and choose what programme you watch? If reading, do you choose a subject/topic, and read books that cover that subject/topic? How do you benefit from these leisure activities?

II. Questions directed at 'activities' that the participant engaged in for a longer time frame:

- Tell me about the courses/programmes you have attended since you retired. Where was it held? Why did you choose to attend the programme/course? Duration of programme/course.

- How do your family members /friends encourage you to attend programmes/courses? What do they suggest you do to keep yourself occupied during the day?

- Describe a memorable activity (that is not a course/programme) you were engaged in recently. What did you do? What was the objective of the activity – i.e. what were you trying to achieve? Duration? How did you feel i.e. happy/unhappy experience; 'useful'/not so useful experience? Why?

III. Questions that explore the participant's learning philosophy and motivation to engage in learning:

- In what ways do you feel you are different now, compared to you when you were in your 20s or 30s or 40s or 50s? Physical – fitness, health, mobility – how different? Learning abilities – how different? Emotionally – upbeat, motivation to learn – how different?

- Who do you usually 'hang out' with nowadays? What do you and your friends usually talk about? What do your friends enjoy doing? Why do you think they like/dislike the activity (activities)?

- If a young person wants to know what the most significant lesson you have learnt in your life is, what would you say?

- Why do you bother to make a conscious effort to learn from people around you? What motivates you to sign up for training courses or engage in activities that you classified as 'learning' activities?

- What kinds of things give you the most pleasure now? When you were in your 20s, 30s, 40s, 50s, and 60s?

- What is the meaning of learning? What is your learning philosophy? Do you subscribe to any Confucian learning values?

- If you were given the opportunity to go to 'school' again, would you go to, for example, open university, distance learning courses, workshops, seminars, conferences? If yes, what course would you do? Why?

- If not a 'school', how would you like to learn? E.g. travel? Voluntary work? Watching documentary? Reading?

- If you were given the opportunity to do anything at all for 4 weeks (all expenses paid), what would you want to do?

- How can one prepare for old age? What's your worst fear as you mature in age?

Appendix F: Personal Particulars Form

Name of Participant: _____

Year of Birth: _____
(Note: Participant must be within age band 45 – 70 years old i.e. born between 1941 – 1966)

Nationality: Singapore citizen/Singapore PR/Others: _____

Race: _____

Contact details: Mobile/Tel: _____

Address (if in Singapore) _____

Occupation: _____   Working hours per week: _____

Employer/Own Business address: _____

I am staying at (address) _____alone/with _____.

Appendix G: Memo – Attributes

Attributes Memo _LC19_LC20

	LC19_Ho	LC20_Chua
Gender	Female	Female
Age[7]	60	64 (pg. 21)
Spouse[8]	Spouse (probably supportive, not mentioned in conversation)	Spouse (probably supportive, not mentioned in conversation)
Children[9]	Grown daughter, overseas. No influence on LLL decisions.	Daughter, still in school, probably no influence on LLL decisions
Highest qualification	Graduate (Chemical Engineering Pg. 3) 1st Class Honours (Pg. 4)	Non-graduate (probably O-levels, was evasive when asked pg. 4)
Science/Arts major[10]	Science (pg. 2)	Arts
Language[11]	Chinese (Pg. 1)	Chinese
Occupation[12]	Project Analyst/Relationship Manager in a bank (pg. 5)	CEO, Singapore Broadcasting (Radio & Television); Formerly radio producer and presenter (first radio newscaster (Chinese)
General guidelines for learning decisions	(i) Learning what is necessary to do job (pg. 7) (ii) Interest in understanding how people think, analyse situations (pg. 8) (iii) New experience (go places that not frequently visited by tourists pg. 16)	(i) High standards – took initiative to seek learning opportunities (reading, talking to others in the field) pg. 6 (ii) Self-improvement – "….learning to improve oneself" pg. 7; "…can use….contribute.." pg. 13

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[7] Age of participant in 2011 (year when participant had the conversation)

[8] Spouse's influence on participant's LLL decisions.

[9] Children's influence on participant's LLL decisions.

[10] Science or Arts stream at university or secondary school

[11] 'Chinese/English' indicates language which participant is more proficient in.

[12] Occupation/career prior to end of full time employment

Mode of Learning	(i) Self-learner (learn on the job, on your own pg. 7) (Read, consult colleagues pg. 7) (ii) Reading (wide interest pg. 7, 8) (Reading a hobby pg. 18) (iii) Exploratory, open mind, experience firsthand – sensory pg. 16; "go in with an open mind...pg. 21"; (iii) Specific interests, not general courses at community centres/clubs (iv) appears to be very focused…attends one course at a time (counselling course and nothing else pg. 21)	(i) Self-learner – learning has …"no boundaries…" pg. 27; "…bilingual…reading, communicating in English and Chinese…" pg. 6 "…unknowingly….comes naturally" pg. 13; (ii) Semi-formal, independent – e.g. long distance Gerontology course pg. 22); business trips overseas to learn from industry experts e.g. how to start media academy pg. 16 (ii) Learn and apply – broadcasting pg. 5 – 12; media academy pg. 18 – 21; ageing pg. 22 – 24; (iii) Lifelong learning – pg. 40; enjoy volunteer work pg. 37
LLL journey	(i) Started at 58 in 2009 (resigned from full time employment pg. 6). (ii) First 6 months relax, travel with spouse to 'new' places. Took advantage of strong S$. Interested in learning about culture of people. Learning from a total sensory experience (pg. 16) (iii) Reading hobby provided continuous learning (pg. 8, pg. 18) (iv) Counselling course (pg. 13) in preparation for a second career. Possibility, not firm choice or desire to start a second career (pg. 14)	(i) Started LLL at 61 (retired as CEO). (ii) Lifelong learner of English (pg. 6) (iii) Learnt Russian (pg. 11) (iv) Learning on the job as a broadcaster (pg. 5 -12); Learning comes naturally (pg. 13) learn from others how to start Media academy (pg. 16) (v) Gerontology long distance programme (pg. 22) (vi) Learning as a volunteer pg. 37 (e.g. board member of C3A pg. 24; Board member of CEL pg. 29; Board member of Assurity and Medial Alliance pg. 24, 30).
Benefits of LLL	Learning about other people's way of life, their thinking, philosophy (Travel pg. 16; books pg. 8) . Equips one for a second career (Certificate in counselling pg. 14) . Learning a new skill (pg. 21)	

Why others do not engage LLL	(i) Nothing of interest. Because LLL is voluntary, there will be no participation unless it is of interest. (Pg. 20)	
Others	. Chose to study chemical engineering (didn't want to study Math, didn't like the idea of becoming a teacher who has to grade lots of paper pg. 3) . Discouraged from studying engineering (pg. 3) . Did not get any job interview in petroleum industry even though graduated top of class (pg. 4) . Had to join a bank (financial sector)…definitely will not consider teaching, although perceived as a patient mentor at bank (pg. 4) . Didn't expect that chemical engineering knowledge was relevant at the Bank. Was involved in corporate banking feasibility studies of Singapore's first petrol chemical complex. (pg. 6) .Realised that university degree equips one with generic skills. Learning on the job, on your own (pg. 7) . On the job learning from reading and consulting colleagues in the bank. (Pg.7) . Read widely; Reading a hobby (pg. 7) Interested in understanding the human mind, how they analyse situations (Pg. 8) . Resigned at 58 (2009), spent first 6 months relaxing. Travelled with spouse (pg. 9)	. A qualified concert pianist (pg. 3) . Very proficient in mandarin. Was radio presenter and producer pg. 3? TV & Radio newscaster. Radio management. TV producer. 1st mandarin lady news reader pg. 5 . Was piano teacher. Joined broadcasting at 21 pg. 10. . Positive learning attitude pg. 6 – "…too late if learn only when retired…cannot make if you don't have that mindset." "bu jin ze tua" pg. 7 .

	. Spouse interested in ceramics and photography – motivation for travel (pg. 12)	
	. Took up counselling course because it is a 'people helping' profession, also a profession that is not so demanding (as in a bank) (pg. 13) Counselling course. Initial motivation was counselling as a second career. (pg. 13). This was one of reasons for resigning at 58 years old. Wanted time to practise as a volunteer, and start a practice to provide adult (professionals) counselling service. Reckons that there is another 10 years to pursue second career (pg. 14).	
	. Father (editor of newspaper) strong influence on reading habit. Mother, an entrepreneur (sewing training school) Pg. 16, 17.	
	. Parents working, sister much older, so was left alone a lot to read and imaginary play. Pleasure in reading. (Pg. 18)	
	. Very focused. Other than counselling course, did not attend any other LLL programme. (pg. 21); Involved in church activities e.g. senior citizen fellowship and Institute of Elders (pg. 22)	

Appendix H: Memo - Learning

Memo _ Themes/ trends_identified from data analysis (26 Nov 2014)

I. Characteristics of the Later Life Learning (LLL) activities older persons engage in. That is, the "What" of LLL:

As I code the transcripts, I have a general sense that Later Life Learners want to engage in activities that:

(i) have high self-efficacy – i.e. they tend to engage in LLL activities that tap on their existing skills and knowledge. Could be that they want to increase their chances of success (to regain respect/recognition, satisfaction, sense of achievement?). They also tend to choose activities that they are interested in so that they have a better chance of sustaining/completing the learning process that leads to mastery/achieve objectives. This need to increase chance of success may be related to helping them to 'look good', and to gain approval/ recognition from their significant others e.g. spouse, children.

(ii) have high instrumental value – that is, serves a purpose (leading to acceptance and respect from significant others?) Later life learners tend to engage in LLL activities that equip them to help others/do volunteer work; bring health benefits (personal); helps them to remain connected to the world outside; get new/different experience (emotions/connect with people from other walks of life or different life experience/thrill/adventure);

(iii) Gives them a new or different experience. Very high percentage of participants engage in LLL activities that are new experiences (never done it before) or different experience (e.g. took up counselling course because it is very different from pre-retirement work as an engineer). There appears to be a high expectation that LLL activities should enable the older person to enjoy some elements of autonomy in learning decisions e.g. did regular hours at work, so want autonomy to decide on timing of LLL activities; Was stuck at the office previously, now chooses LLL that is not deskbound; Work previously was in hard sciences e.g. math, engineering, so will go for LLL activities that allow for learning experiences in soft skills; Previous learning experiences involve assessment, LLL choices favour programmes that do not have final assessment; Previous learning experiences were imposed, so now wants to have autonomy to make LLL decisions independently.

II. The 'Why' of LLL. What motivates these considerations in LLL decisions?

(i) Why 'High efficacy' - better chance of doing well in the area if already have prior skills and knowledge

Want to set up for success to **regain respect** – lost status that came with retirement, wants success in LLL to show self and others that I am still capable, I 'can'

(ii) Why 'High Instrumental Value'?

Stay relevant to others; Wake up feeling 'useful' (reciprocity ---- if useful, will be 'loved' in return?); Develop sense of achievement (increase sense of wellbeing), feel good factor;

(iii) Why the emphasis on 'A Different Experience' in LLL?

'Escape' from 'pain' or unpleasant experiences (e.g. regular working hours; being engaged in career that is not a personal choice?) Affirmation that there are pleasant, enjoyable experiences of choice. An opportunity to fulfil dreams? Renewed sense of confidence and self-efficacy?

Appendix I: Memo - Categories and Explanatory Notes

List of Categories and Explanatory Notes

1. **Learning Philosophy**
2. **Time** (Sense that time is limited/Urgency to live remaining life to the fullest)
3. **Leading a meaningful/useful/purposeful life** (Desire to be relevant to others/ connected to others) (Contribute/serve others)
4. **Instrumental Learning Goals** (Learning for a reason/purposeful learning/specific learning goals/relevant learning/fulfil a childhood dream/leaving a legacy) (Voluntary learning to be a better volunteer) (Learning to help skill mastery in another subject)
5. **Perceived Benefits from engaging in Later Life Learning** (thus motivated to continue engaging in LLL) (Triggers that prompt engagement in LLL) (Brings joy) (Fascination with the subject) (Mental stimulation)
6. **Proactivity** (Try new experiences)(Take risks with unfamiliar/different experiences) (Step out of comfort zone) (Choose to learn 'new' experiences/knowledge/skill) (Self Learner) (Independent Learner) (LLL decision based on level of difficulty and sense of self-efficacy)
7. **Availability** (Accessibility) (Affordability)
8. **Reactive (Unintentional)** (By chance) (Unexpected finds) (Should create opportunities or availability to increase the possibility that more people will 'chance' upon it)
9. **Environment** (LLL decisions)
10. **Interest** (LLL decisions)
11. **Social Motive_Social Connections** (LLL decisions) (Gain friends) (Meet people) (Platform to share experiences) (Acceptance by others) (Recommendation by friends influence LLL decisions) (Leaving a legacy)
12. **Social Motive_Family** Approval (LLL decisions) (Approval of spouse, children) (Family member's influence on LLL decisions)
13. **Structured Learning (Learning Style)** (structured, formal learning environment) (structured programme – specific duration, regular sessions) (Specific course requirements)
14. **Affective / Well-Being** (LLL decisions) (Feelings/emotions) (Sense of achievement/self-worth) (Enjoyment)
15. **Autonomy** (LLL decisions) (wants flexibility) (autonomy to decide on timing, content and learning method) (autonomy to decide what NOT to do)
16. **Instructor** (Patient/Understanding/Facilitates, not teach/As an angel – protects/love/provides comfort)
17. **Why not motivated to engage in LLL**
18. **Volunteer Work** (LLL Choice)

Examples of memos with sample text that support each category

Category #2 Time Factor

(Explanatory Notes: Sense that time is limited/Urgency to live remaining life to the fullest)

Grace 1:16 "I found that I have so much time on hand I don't know what to do that I was going crazy." (Time filler) (Need to fill time)

Grace 7:326-328 "I don't know. Maybe even after learning, so what, what am I going to do? Piano is really I enjoy it. Mandarin is like literature, it is like ok la. I know a bit more, appreciate, but it doesn't really show me so much." (Priority is to engage in learning that matters/that is relevant/that will 'show') (Utility value in LLL…expect 'visible' results/outcomes/rewards e.g. Performing art like piano, dance) (Knowledge is not 'visible', learning is internalised e.g. Chinese literature, stronger command of the language)

Joycelyn 19:555-557 "I took up karaoke singing for about a year. But I stopped it also because I find that it is enjoyable but I just did not find the value and meaning to it… it is more like having fun and it does not enrich my life."

Peggy 6:153-154 "Eh this (playing mah-jong) is not what I am going to do, I just want to make myself useful."

Peggy 19:543 "No no no, he dislikes golf. He thinks it's a waste of time." (Considered waste of time if dislike)

Quek 15:535-537 "……..to me is you don't waste your time at home. To me is you don't waste your time. Because you don't learn anything. Of course as a clerk, they don't teach you a lot of things. But you learn that money is not easy to earn." (Not to waste time)

Yap 4:106-107 "I liked being… in control of my time and… that I could really come back to about erm…spending the time with myself and figuring out the things I could do for myself." (Wants to be in control of personal time) (Autonomy)

Category #3 Leading a meaningful/useful/purposeful life

(Explanatory Notes: Desire to be relevant to others/ connected to others/ Contribute/serve others)

Goh 26:792-793 "I decided that I love to do social work because I love to help people." (Choice of study influenced by desire to help others) (Interest driven by perception of self-efficacy).

Quek 8:281-285 "volunteer… (at) a day care centre for old folks. So we went there and we distributed 'soon kuay' and all those to the old folks, then after that we talk, in mean a little bit of interaction and then we had a karaoke. Somebody will sing. I find that, some of the old folks are really very appreciative of our efforts so they will thank us. I feel very satisfied, very happy." (Meaningful volunteer work) (Sense of wellbeing as a volunteer)

Yap 27:834-839 "…….there is a simple reason why I do this work. I am ageing and I think people have been ageing since they were a child, everybody looks at it as a bad thing but that's the way life is. And I think it's about how you embrace and how you deal with it, and you can say 'Oh my god I'm going to get older, I'm going to die' but it's how you deal with it. Either you make your life what it is or you make it like shit. Exactly! You can make it as hard for the rest of your years or you can make it easy and have a great time with your life."