Expectancy Value Narratives of Unemployed Mid-Career Workers in Singapore Who Do Not Participate in Employment related Upskilling

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Abstract

This dissertation explores the expectancy value narratives of unemployed mid-career workers in Singapore, focusing on those who do not participate in employment-related upskilling through SkillsFuture credits, a type of Individual Learning Account. Despite the availability of these credits aimed at encouraging lifelong learning and employability, a segment of the population remains disengaged. The study sought to understand the perceived value of upskilling from the perspective of ten individuals over 40 years old, unemployed and had not used their SkillsFuture credits to date. A mixed-methods approach to data gathering was employed, which consisted of an initial 17 item survey which served as a quantitative scoping mechanism to source for participants who fit the research criteria. With ten qualified participants sourced, the second stage of data gathering was achieved through narrative inquiry – 1 to 1, semi-structured interviews with each of the participants.

Eccles et al.'s (1983) Expectancy Value Theory (EVT) was employed to derive each participant's expectancy of success and subjective task value attributions as a means of explaining their non-participation in upskilling. Recognising that participation or non-participation is influenced by both internal orientations and external factors, Cross's (1981) situational, dispositional, and institutional barrier categories were secondarily employed as proxies of EVT's cost construct. Thematic analysis revealed two main themes and a total of five sub-themes. These themes were then superimposed onto expectancy, subjective task value and barrier constructs.

The results revealed that while participants exhibited high expectancies of success in completing employability-related courses, they assigned low subjective task values across intrinsic interest, attainment, and utility dimensions. Notably, utility value—though low—emerged as the principal motivator for considering upskilling, contingent on the assurance of subsequent employment. The research also identifies the situational, dispositional, and institutional barriers affecting participatory behaviours.

The dissertation concludes by offering its practical contributions to current research, as well as suggesting avenues for future ones, ultimately aimed toward achieving a more holistic, aspirational, and "compassionate" definition of education.

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Dedications

To God, through whom all things are possible. I was severely tested these years, but you never gave me challenges that I could not overcome. Writing this dissertation taught me about how to be a better researcher, but I was also reminded on the value of persistence, discipline, and faith.

This dissertation is also dedicated to my family. Thank you for your love, support, and understanding throughout these years. To my wife and children who had to deal with a husband and father who was often there, but not really there, because my mind was consumed by my research. To my mother, who is still here on earth as I submit this.

I hope I made you all proud.

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No words can adequately express how appreciate I am of all of you – thank you again.

Author’s Declaration

I declare that, except where explicit reference is made to the contribution of others, this dissertation is the result of my own work and has not been submitted for any other degree at the University of Glasgow or any other institution.

Printed Name: Adrian Wu

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Date: 31st March 2024

Chapter One: Introduction

I remember filling out the Ed.D application form so many years ago, and it in, one of the questions had asked about the motivation for taking the degree, and how it would be used. At the time, I was working at a public university, in a career services office on the first floor, and where - like a classic description of Gods and men - Deans, professors, and members of the academic staff occupied the highest floors of the building. I remember responding to that question professing my hope that the Ed.D would give me the credibility and legitimacy to sit amongst key decision makers, and with my enhanced "powers", I could be a more effective bridge between academia and the day-to-day issues that I witness and hear as a career advisory professional. Working alongside leaders but with a heart for the man on the streets, I would focus my work on researching, implementing, and rallying for change, in the name of helping people become employable and stay employable, regardless of age and backgrounds. The answer I wrote in that application form so many years ago, is still accurate.

And thus, it was the practice-based orientation that initially drew me to the Ed.D. As a career adviser serving a very particular demographic of professionals, one of the major themes that I frequently encounter in my sessions, is the topic of unemployment and the need for these professionals to get back to work as soon as possible after they lose their jobs. The world is changing rapidly, and the advent of COVID made these changes even quicker. Never before has upskilling been so critical in the preservation and advancement of employment (Narot and Kiettikunwong, 2021; Ng, Lim, and Pang 2022; Yang et.al., 2022; Kilag et.al., 2023).

In the last decade, we have witnessed significant shifts in population dynamics, primarily due to declining birth rates and enhanced longevity, resulting in an older population demographic (World Health Organization, 2011). In response, numerous nations have implemented a variety of innovative measures and investments aimed at the sustainable management of human resources. These measures include, but are not limited to, policy initiatives that encourage childbearing, provide for the elderly, handle talent, regulate immigration, facilitate e-learning, establish community education hubs, and endorse ongoing education throughout life (Yorozu, 2017).

The concept of lifelong learning has garnered increasing focus from academic researchers due to its potential benefits at individual, community, and even national tiers. Research indicates that engaging in continuous education fosters personal fulfilment by allowing individuals opportunities to follow their interests, as well as to enhance their professional skills (Ng, 2013; Lee and Morris, 2016). Therefore, lifelong learning is posited to be instrumental in boosting employability, thereby potentially decreasing unemployment, mitigating economic disparities, fostering societal cohesion, and combating social isolation and exclusion (Tan, 2017; Woo, 2018). It is also suggested to improve a nation's competitive stance and image in the international arena (Ng, 2013).

Particularly in Asia, developing nations with evolving economies and a scarcity of skilled labour, have enacted policies and legislation in support of lifelong learning. These actions are often taken at a governmental level with broad objectives or through centralized policy directives (Kitagawa, 2012; Tan, 2017). Such policy initiatives are intended to align with the dynamic global job market and aim to foster sustainable socio-economic growth (Han, 2001; Liu, Fernandez, and Grotlüschen, 2019). Singapore, historically aligning with such trends, has adopted this approach to enhance its position in the global economy.

However, with the country’s limited geographical size and the challenge of a diminishing and aging labour force, Singapore has been under pressure to formulate strategies to sustain its labour market. The nation has continuously prioritized education, leveraging it as a tool for both economic enhancement and societal development. In line with this strategic priority, the Singaporean government launched a comprehensive, state-funded initiative in 2015, the SkillsFuture Credit (SFC) program, to promote skills development across the nation. This program – a type of Individual learning account - provides all Singaporeans aged 25 an opening credit of S$500 which they can use on a wide variety of courses - to upskill, reskill, or just to take up a new interest (Chong 2015). In 2020, and additional S$500 worth of additional credits were awarded to all eligible Singaporeans, with a further $500 given to citizens aged 40 to 60. (SkillsFuture n.d).

More broadly, apart from the SkillsFuture credits and career advisory services that my colleagues and I provide, a robust safety net exists for the unemployed which include conversion programmes and assistance packages that respond to the immediate employment challenges posed by economic disruptions. Job seekers can also tap into financial support schemes and receive employment assistance from traineeship initiatives. These, alongside other targeted financial assistance and programs, ensure that Singaporeans have access to a variety of resources to aid in their upskilling, reskilling, and re-entry into the workforce. There are also various agencies such as Workforce Singapore (WSG) that offer comprehensive career and job matching services, and initiatives designed to bolster job search efforts and skills enhancement.

1.1 Research Problem

In defining my research problem and questions, I will start with a visual representation of what this study focuses on and the context in which it exists. I will then break each element down further, before arriving to the research problem and the associated research questions:

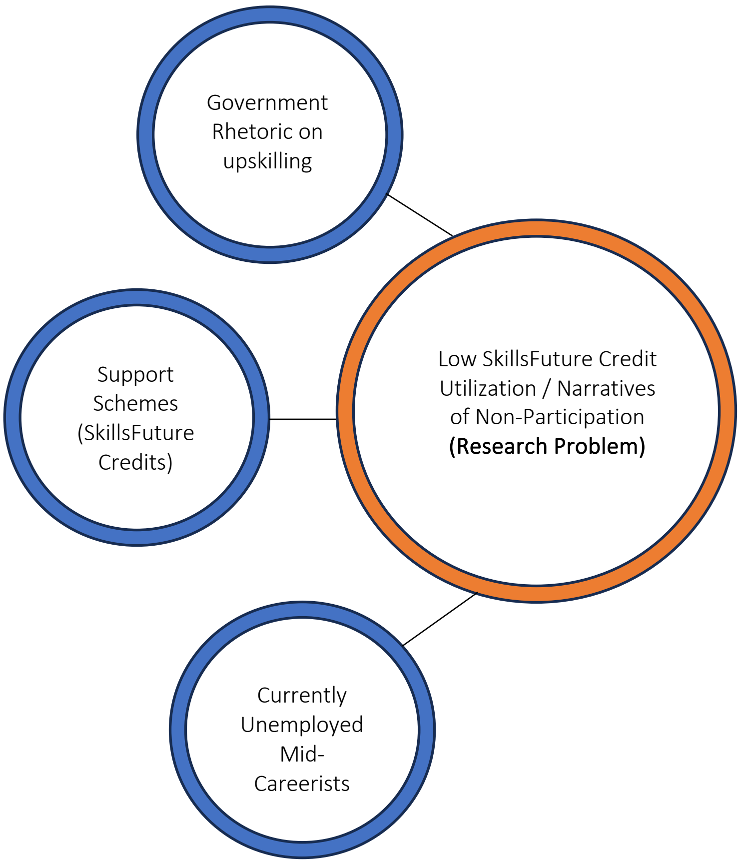

Fig.1.1: Visual representation of research problem and context. Author's own.

I decided to present this in a classic "on the one hand" versus "on the other hand" dichotomy to enhance readability, and emphasis on where the "breakage" point occurs which makes this study interesting and valuable.

“On the One Hand”

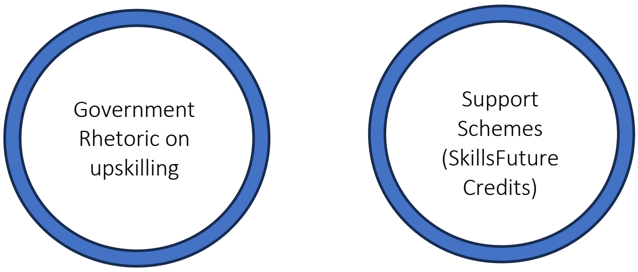

Fig.1.2: “On the one hand”. Author’s own.

As mentioned in the preceding paragraphs, there are numerous schemes and resources that are available to citizens, to encourage them to pick up new skills – be it hobby or leisure related, or employment-related. The scheme that this dissertation homes in on, is the SkillsFuture credits. On the one hand, Government leaders have been promulgating the importance of lifelong learning and picking up new skills, even in 2014, just before the launch of SkillsFuture. In an address to mark the opening of the Lifelong Learning Institute, Deputy Prime Minister Tharman Shanmugaratnam said the following:

> SkillsFuture encapsulates the journey we are embarking on: we want to help everyone develop the skills relevant to the future, and we must build a future based on mastery, in every job…Everyone has to take ownership of this SkillsFuture journey. We can only go forward and succeed if we all take responsibility – as individuals, employers, educators and trainers. The Government will be an active enabler in all these efforts. (Shanmugaratnam, 2014)

Throughout the years, this spirit of the message has been echoed numerous times, and here are two recent ones, first from the Minister of Education, and the second, Singapore’s Deputy Prime Minister:

> This must be a continuous process, where every Singapore will know what are the skillsets they have within their portfolio, and what other skill sets they might want to acquire if they are looking for career transition, or even if they're trying to stay competitive in the same job. Can this be done? Yes. (Chan, 2023)

> We have been working on this for some time under SkillsFuture. But we will shift SkillsFuture to higher gear, and make skills training and lifelong learning a key pillar of our refreshed compact with every worker. (Wong, 2023)

In a large survey conducted during the midst of the pandemic (Lam, 2020), it was revealed that an overwhelming majority of employees in Singapore—90%—acknowledge the need for continual skills development to maintain a competitive edge, post-pandemic. Amongst the 1,080 Singaporeans that participated in the poll, it was anticipated that there would be difficulties in finding new positions amid economic downturn and rapid digitalization, with 88% believing that companies will favour versatile candidates who can handle various responsibilities. Furthermore, the survey indicated a strong expectation among 87% of respondents that businesses would lean towards digital solutions over new hires, and 88% foresaw the potential for job cuts as a strategy to reduce expenses. Older workers, particularly those aged 56 to 65, were most concerned about their job prospects, with 98% emphasizing the importance of upskilling or reskilling. Similarly, a high percentage of the younger age group, those between 24 to 55 years old, echoed this sentiment, with approximately nine out of 10 expressing the necessity for skills enhancement. Therefore, there seems to be corroboration and alignment between Government rhetoric and the populace.

<u>"On the Other Hand"</u>

Fig.1.3: "On the other hand". Author's own.

Yet, according to Lim and Yang (2023), seven in 10 people across all age groups have not used the SkillsFuture Credit since the scheme was started in 2015. In addition to this startling statistic, in my own practice, an average of 8 of every ten unemployed people I meet and coach have yet to use their SkillsFuture Credit because "have you used your SkillsFuture credits for upskilling" is something I always ask during my consultation sessions, if someone tells me that they have lost their jobs. With the presentation of this statistic, the disconnect is apparent. What is happening here? Why are people not utilising their credits? Those were the questions that served as the genesis of my research. The answers I tend to get are normally “lack of time” and outcome-related reasons.

In a study of the effectiveness of the SkillsFuture credit scheme, Kim and her colleagues (2021) also found that “lack of time” was the predominant reason for non-participation, and non-utilisation of SkillsFuture credits . Their results are also consistent with research done Tan (2017), where she asserts that there is an underdeveloped culture of lifelong learning, especially in the context of balancing full time employment. However, as my research deals with people who are currently unemployed, “lack of time” is confounding because being unemployed means one actually in fact, has more time on one’s hands. Thus, was this “a socially acceptable or face-saving reason for not participating, camouflaging the more complex and possibly unrecognized reasons (?)” (McGivney, 1993, p. 18). This is also seemingly in opposition to studies done in Singapore where “mature workers appeared highly motivated to accept opportunities to upskill and reskill even beyond the age of 62, in order to remain employable” (Hoskins and Facchinello, 2018, p.6). In their study, Hoskins and Facchinello also found that “nearly 9 in 10 accepted the opportunity to participate in training” (ibid). The difference between their study and mine is that theirs surveyed mature workers who were employed, while my participants were not.

Pertaining to employment outcomes, I draw on a paper that political economist Gordon Lafer (1994) wrote. His analysis in "*The Politics of Job Training: Urban Poverty and the False Promise of JTPA*" offered a critical perspective on the role of job training programs, with insights that seem to be applicable to the context of Singapore and its government's approach to upskilling. Lafer contends that the implementation of such programs, has been more politically than economically motivated. He underscores a significant discrepancy between the rhetoric and reality of these programs, pointing out that despite the purported economic benefits, their effectiveness in genuinely improving employment prospects remains questionable. This argument is particularly relevant when considering Singapore's rapidly aging population and the increasing emphasis on upskilling and retraining older workers. Lafer's analysis suggests that while governmental focus on upskilling as a strategy to combat unemployment mirrors a globally popular approach, he highlights the potential conflict between the stated objectives of job training programs and their actual outcomes, a consideration that could be pertinent for Singapore in ensuring that its upskilling initiatives genuinely contribute to enhancing employment opportunities and economic security for its aging workforce. In a more recent article that Lafer contributed to (Rogers, 2023), he and his fellow economists and researchers continue to suggest that the promise of upskilling may be overstated, as evidence showed that it did not significantly impact long-term career advancement compared to other factors like union representation and minimum wage policies. The article pointed out that while upskilling programs can potentially enhance diversity in high-skilled jobs, they often fail to deliver the promised career changes and financial benefits. Closer to home, I offer this relatable excerpt of an interview with a 50 year old Singaporean gentleman, for consideration:

> “I'm embracing what the Government wants - to take up all my courses, which I did. But I don't have someone who wants to give me the opportunity,” he said. (cited in Chew, 2021)

In this excerpt and the article, job interviewers were not convinced that this gentleman was digitally savvy, even when he said he had a Tik Tok account and had gone for courses to brush up his digital skills. Thus, what Lafer wrote, coupled with excerpts like the above, spurred to me find out more about the importance of employment outcomes on one’s decision to participate (and use SkillsFuture credits to upskill).

<u>The Population</u>

Fig.1.4: Defining the Population. Author’s own.

The selection of participants for this dissertation, focusing on mid-career unemployed individuals, was driven by a combination of practical accessibility and theoretical relevance. A mid-career professional as defined by Workforce Singapore (2023) is an individual above 40 years of age. Pertaining to their current state of unemployment, when prolonged, leads to significant financial and psychological hardships. Research, including that by Sumil-Laanemaa et al. (2021), highlights these challenges. Older individuals who lose their jobs often face extended periods before finding new employment. I find this evident in my day to day work where the majority of newly unemployed slowly but surely become classified as “long term unemployed” (LTU) as their unemployment goes beyond 6 months (Ministry of Manpower 2023). Tracking my caseload of people whom I work with, the majority of those who manage to secure jobs are the ones who accept fixed term contracts, and lower salaries. This is also supported by work done by Chan and Stevens (2001) and Samorodov (1999) who also found that are typically shorter in duration, lower in pay, and of inferior quality compared to previous jobs. As a knock on effect, unemployment therefore reduces income and can adversely impacts retirement savings, leading to increased economic marginalization in later life (Chan and Stevens, 1999). Brand (2015) also estimated that individuals can suffer a cumulative lifetime earning loss of around 20%. Therefore, older workers, who are more likely to remain unemployed for longer periods, face an even greater challenge in recovering these financial losses, resulting in potentially more severe economic consequences.

On participant selection, this demographic was specifically chosen as it represents the population that I engage with regularly in my professional context. This approach also aligns with the recommendations in academic literature, which emphasize the importance of selecting a study population that is both accessible and relatable to the researcher (Patton, 2002; Creswell and Creswell, 2017). Moreover, the rationale behind focusing on individuals over 40 is grounded in existing research that indicates this age group often faces unique challenges in the workforce, particularly in the context of unemployment and career transition (Ng and Feldman, 2012). As a first stage, I obtained written permission from the Managing Director of a training agency to deploy a survey to a database of clients. If respondents met certain criteria, they were invited to participate in the second stage of the research, which were the narrative interviews. Purposeful sampling allowed to finally secure ten participants for stage two, whose narratives allowed for contextually grounded insights that I hoped to add to the understanding of SkillsFuture participation and its value for this demographic.

1.2 Research Questions

The formulation of the three research questions (RQs) in this dissertation is deeply rooted in the ontological and epistemological underpinnings of my research. Ontologically, the study acknowledges the complex and subjective nature of human experience, particularly in understanding the decision-making processes of these ten unemployed mid-career professionals.

This ontological stance recognises that the reasons behind their choice not to use SkillsFuture credits are not merely objective facts but are intricately tied to their personal histories, perceptions, and social contexts. Epistemologically, the study seeks to delve into the depths of their lived experiences, aiming to comprehend their historical and current thought processes and how these have evolved over time. This epistemological approach prioritises the subjective meanings and interpretations that these individuals assign to their experiences, rather than seeking an objective 'truth'. Therefore, the research questions are designed not just to skim the surface of observable phenomena, but to explore the rich, nuanced understandings that underlie the participants' choices and experiences, thereby offering a more comprehensive view of their decision-making processes:

> RQ1: What is the individual’s perceived level of confidence in completing an employability related course of study?

This question aimed to delve into the individual's self-assessment of their ability to successfully engage in and complete an employability-related course. By exploring participants' perceived level of confidence, I sought to understand how their beliefs about their abilities influence their decision to participate in employment-related upskilling.

> RQ2: What is the individual’s perceived level of added employability value after completing an employment related course?

The second question specifically attempted to address the value that individuals assign to the completion of an employment-related course. This question aimed to assess how individuals perceive the potential benefits of such courses in enhancing their employability, thereby influencing their motivation to take on employment-related upskilling.

> RQ3: What might be the perceived barriers that may prevent the individual from commencing the course, and using his or her SkillsFuture Credits?

Whereas the first two RQs were more internally focused, this third RQ attempted to understand external barriers that hinder participation by the generalisation of narratives and for formulating strategies to enhance participation in adult learning initiatives.

1.3 Theoretical Framework

In selecting a theoretical framework for my dissertation, I engaged in a comprehensive evaluation of various motivational theories, and my journey to couple Expectancy Value Theory (EVT) (Eccles et al., 1983) with Cross's (1981) barriers to participation will be discussed. I was very clear on the questions I wanted to answer and I knew my demographic well, and as such I sought a theoretical framework that was well researched, rigorous and in which I could fit in specific aspects pertaining to expectations, cost/benefits, and outcomes. Choosing to employ EVT was a decision driven by the theory's depth, its comprehensive understanding of motivational constructs, and its applicability to adult learning contexts. The model is centred on the premise that an individual's choices, persistence, and performance in a task are shaped by their expectations of success and the value they ascribe to the task (Eccles and Wigfield, 2002). This framework, with its dual focus on expectancy beliefs and task value, provides an extensive lens to scrutinize the complex motivational dynamics at play among mid-career professionals who might be weighing the benefits of participating in employment-related upskilling while unemployed. As mentioned in my research questions, I wanted to explore participants' participation choices and it was important to investigate their upbringings, and parental influences on their perception of the value of education. In this sense, EVT allows for this because it incorporates the role of individual beliefs, past experiences, which informs current decision-making processes, and in this case, why they do not upskill, even when they seemingly have the time to do so, and when they are unemployed. The theory's recognition of the influence of sociocultural backgrounds and contextual factors on motivation aligns well with the specific challenges and incentives faced by my target demographic in the Singaporean context. The flexibility and adaptability of EVT also played a significant role in my choice. EVT allows for the incorporation of other relevant concepts and theories as subsidiary explanatory tools, making it a versatile framework for my research. Furthermore, EVT's empirical validation across various educational settings and its proven predictive validity in understanding individuals' engagement in learning and development activities affirmed its suitability for my study (Wigfield and Eccles, 2000).

After completing all the interviews and documenting each participant's expectancy and subjective task value constructs, I superimposed these onto Cross's (1981) barriers to participation model. While EVT primarily delves into the cognitive aspects of motivation and subjective task values, Cross's model allowed me to broaden the scope by focusing on external factors and barriers, while also acting as a proxy for the cost construct of EVT, which I will also discuss later.

By incorporating Cross's model alongside EVT, I hoped to achieve a holistic understanding of the participants' decision-making processes. While EVT allowed me to explore participants' intrinsic motivations, their expectations of success, and the subjective value they attach to upskilling and participation, Cross's model enabled me to contextualize these motivations within the external landscape, identifying situational, dispositional and institutional barriers that might hinder or facilitate their participation. As I planned to conclude the dissertation with policy-enhancing recommendations, employing Cross's barrier model was very useful in helping me achieve this.

1.4 Methodology

While I employed a mixed-method approach with an initial quantitative scoping mechanism by way of a survey, the bulk of the data gathering and analysis was done through the employment of narrative inquiry. This, combination with EVT was very suitable because EVT is predicated on the notion that individuals' choices, persistence, and performance in various domains are influenced by their expectations of success and the subjective value they ascribe to the task (Eccles and Wigfield, 2002). While EVT provided a structured theoretical model for predicting behaviour, it inherently demands an exploration of subjective experiences and perceptions that are deeply rooted in individual contexts. This is where narrative methodologies become instrumental. Narratives allowed me to explore lived experiences, offering a nuanced understanding of how people construct meaning and how this meaning influences their motivation and behaviour (Clandinin and Connelly, 2000). As such, I was able to delve into the personal stories that shape expectancy beliefs and task values, providing a rich, contextualized complement to more quantitative methods. This synergy is particularly important in educational and psychological research, where understanding the depth of human experience is crucial for theory development and practical application. Therefore, while the initial survey helped me to locate suitable participants who fit my research criteria, the application and confluence of narrative inquiry and EVT also helped to enrich the theoretical understanding, and the practical applicability of research findings in real-world settings. I will discuss narrative inquiry in further detail in Chapter 3.

1.5 Research Significance

In summary, my dissertation attempts to offer a critical analysis of why this specific demographic, despite having access to time and SkillsFuture credits and being in a phase of unemployment, chooses not to engage in upskilling programs. This exploration is particularly significant Singapore's emphasis on lifelong learning and the government's significant investment in upskilling initiatives as a pathway for navigating a rapidly changing job market and rapidly ageing population. In the Prime Minister’s own words:

> Our population is not just ageing, but ageing rapidly. In 2010, about 1 in 10 Singaporeans were aged 65 and above. A decade later, in 2020, it has risen to about 1 in 6. By 2030, another 10 years later, it would be almost 1 in 4 Singaporeans over 65. (Lee, 2023)

The Prime Minister states the urgency of addressing the challenges and opportunities presented by an aging society. One significant aspect of this integration is the encouragement of unemployed older workers to utilize their SkillsFuture Credit, a strategy aligning with broader societal, and economic benefits. The scheme was designed to encourage lifelong learning and skill development, which is crucial for older workers. The rapidly evolving job market, driven by technological advancements and changing industry needs, necessitates continuous learning to remain employable and competitive. For older workers, particularly those facing unemployment, the SkillsFuture Credit offers an avenue to update their skills, aligning with current and future labour market demands. This upskilling is not only beneficial for the individual's employability but also contributes to the broader economic goal of maintaining a skilled and adaptable workforce. Desjardins noted that from an economic perspective:

> Government support, the least common source of financial support, tends to benefit those who already display high rates of participation, namely younger adults, the higher educated, and those who are in white-collar high-skills occupations, rather than vulnerable groups. (Desjardins, 2011, p.213)

This is not the case when it comes to SkillsFuture as the credits benefit all citizens above 25 in their lifelong learning endeavours, be it for employment or otherwise. As such, I attempted to investigate the reasons why these ten participants have either de-prioritized or have decided to completely overlook this resource, which could help them with updating their professional skills, thereby increasing their employability. In the Lim and Yang (2023) article that I cited stating that seven out of ten people across age groups have not yet utilised their credits, it would be impossible to know for those that did use their credits, if the credits were used to for employment or leisure related courses. Taking a course in gardening can be leisure to someone, and employment related to another who intends to be a professional gardener. Thus “the distinction between job and non-job related reasons is not so clear cut” (Desjardins, Rubenson and Milana 2006 cited in Hovdhaugen and Opheim 2018, p.561) This was also echoed in 2020, when Singapore’s then-education minister was quoted as saying, “What is (considered as) leisure by me may be a profession to another” (Ong, cited in Ng 2020). As such, even if the seven out of ten non-participants were to utilise their credits, the conundrum would still exist. However, the significance of my research is that it attempts to shed light onto a part of the statistic that Lim and Yang (2023) highlighted, and into the employment upskilling motivations and mindsets of a this particular demographic. I did manage to locate a study conducted by the International University of Applied Sciences (Germany) published in 2022, entitled “*Upskilling as an opportunity for a new job. How motivated are job seekers?*”, which bore similarities to my research, although I commenced writing my dissertation in 2021. Amongst the interesting takeaways were that 55% of surveyed individuals stated that the certainty of having a job at the end of upskilling was the main motivator, amongst other employment related reasons. In addition, while job seekers were generally positive about training programs, 29.5% of respondents who lack motivation for upskilling said that they concerned about difficulties in learning again. Furthermore, 25.6% feel too stressed by their job loss to deal with upskilling programs, and 24.2% believe upskilling wouldn’t help them advance. Personal motivation to learn was particularly high when the training aligned with their personal goals, as indicated by 42.8% of respondents. However, almost half (44.7%) were not planning any upskilling at the moment, with 19.2% not having considered it and 17.4% unsure of what to learn. These metrics were useful for me and provided me the comfort that a similar study had been had found data that my own research questions could approximate, and with a uniqueness within the Singapore context.

It is hoped that my findings have the potential to significantly inform government strategies and policy-making, particularly in enhancing the effectiveness of upskilling initiatives. By uncovering the underlying reasons for low engagement, policies can be more accurately tailored to meet the needs and address the concerns of older, unemployed professionals and can hopefully lead to more targeted and appealing modifications in the SkillsFuture programs.

It Is also hoped that my work will yield some International benefit with its potential to inform strategies that keep aging populations engaged, skilled, and employable in a rapidly evolving global job market (World Economic Forum, 2020), especially in the understanding and implementation of upskilling initiatives, with a particular focus on the motivational and perceptual barriers that prevent older, unemployed professionals from utilizing individual learning accounts.

1.6 The use of Personas ("Sam")

Because my research is approached from a practical and applicability perspective, and testament to my style of teaching and my belief in story-telling to make ideas more relatable, I will be employing the use of a persona - "Sam" - a hypothetical character who will appear at certain parts of this dissertation, and whose presence I hope will make my writing more relatable and engaging. According to Pruitt and Adlin (2010), "personas put a face on the user—a memorable, engaging, and actionable image that serves as a design target. They convey information about users to your product team in ways that other artifacts cannot" (p.11). While Pruitt and Adlin's work is centred on product design, their definition of a persona largely holds true for my intention for Sam. Working with a predominantly mid-career population, and attempting to address very specific research questions, Sam's presence was invaluable to me as I attempted to explain my rationale for choosing EVT amongst other competing frameworks. I thus viewed him not only as a tool for relatability, but as a proxy for not just one of the ten participants, but any mid-career individual that I have coached over the last five years.

1.6 Limitations

The implicit value is in the specificity, but the limitations are also due to its specificity. My research relied on a relatively small sample size, and while allowing for a detailed exploration of individual experiences, limits the breadth and generalizability of the findings. I acknowledge that such a sample size restricts the ability to detect subtle variations or broader trends that might be present in the wider population of similar demographic groups (Creswell and Creswell, 2017). Furthermore, the subjective nature of data interpretation in qualitative research, particularly in narrative interviews, poses another significant limitation. Additionally, specific policy and changes in context in which this study is conducted means that its relevance may change over time, particularly as job markets evolve. The absence of a comparison group in my study design also limits the depth of understanding regarding the barriers to participation in lifelong learning. A comparison with employed individuals or those who have utilized their SkillsFuture credits would provide a richer context for understanding the unique experiences of my sample group. In addition, the reliance on self-reported data introduces potential biases, such as recall bias and social desirability bias, which might affect the accuracy and reliability of the participants' responses (Furnham, 1986). I attempted to minimise all of these by my confirmatory meetings with participants and consultations with my doctoral supervisor. Acknowledging these limitations is important for a balanced interpretation of my study's findings. It ensures that the conclusions drawn are understood within the context of these methodological constraints, thus contributing responsibly to the discourse in adult education and lifelong learning.

1.7 Dissertation Outline

This dissertation contains five chapters, including this introductory chapter. Chapter two provides a review of related literature relevant to lifelong learning, upskilling, and participatory orientations and decisions in adult education. The chapter begins with an overview of lifelong learning concepts and their evolution, before delving into Singapore's specific educational and workforce training landscape, highlighted by the introduction and objectives of the SkillsFuture initiative. Using training participation statistics, I examine global and local trends in training participation, using them to frame the Singaporean context of high educational achievement and a competitive job market. A large part of the chapter also provides a review of theoretical frameworks of motivation, ultimately leading to the choice of employing Expectancy Value Theory paired with Cross's barriers to participation.

Chapter three details the research design and methodology employed in the study, including participant selection, data collection methods, and analysis strategies. I opted for a mixed method approach, combining surveys and semi-structured interviews to gather rich, narrative data from ten unemployed mid-career professionals who had not used their

SkillsFuture credits. This chapter explains the rationale behind the choice of choosing to utilize both an initial survey followed by 1 to 1 interviews, emphasizing their suitability for sourcing for participants and thereafter exploring their personal experiences and perceptions. I discuss the process of gathering key themes in the data, linking them back to the theoretical frameworks of EVT and Cross's barriers model.

In chapter four, I present the findings of the research, organized around the central research questions. It reveals the participants' varying levels of confidence in their ability to complete upskilling courses and the perceived value of such education in enhancing employability. The analysis uncovers significant motivational factors and barriers to participation, including personal, situational, and institutional challenges. The key themes from the narratives, were them superimposed onto all Expectancy Value constructs as well as Barrier categories. This allowed findings to be interpreted through an Expectancy Value lens and Cross's barriers model, highlighting the possible internal and external reasons behind the non-utilization of SkillsFuture credits among mid-career unemployed individuals in Singapore.

In the concluding chapter, I reiterate the research findings, and reflect on the implications for policy, practice, and future research. The chapter reiterates the importance of understanding the barriers to participation in upskilling and the nuanced motivations of unemployed mid-career workers. I offer recommendations for policymakers and educators to enhance the effectiveness of lifelong learning initiatives like SkillsFuture, suggesting ways to better address the needs and concerns of potential participants. The dissertation concludes with reflections on the study's limitations and proposes for further possible research avenues using Expectancy Value Theory.

Chapter 2: Review of Related Literature

Over the years, many authors, pieces of research, and studies have been written and conducted regarding participation in lifelong learning and barriers to participation. While they may differ in emphasis, the general consensus is that lifelong learning is important and necessary for human flourishing and self-actualisation, but in this current age, and in the knowledge economy that we live in, new skills are needed in the workplace, thus upskilling and reskilling of labour forces is critical in staying competitive. The genesis of my research started from a point of curiosity, with a bit of disbelief. I am part of the ecosystem that has a first-hand view of the impact of technological change and advancement, and the impact that it has had on employment. In 2021, Singapore's Ministry of Trade and Industry reported a drop of 196,400 jobs lost to COVID with the correspondent covering the story cited as saying "the magnitude of employment losses in Singapore during the Covid-19 pandemic was unprecedented, more than in any other crisis" (Tan, 2021). As part of available support structures, the SkillsFuture credit mechanism has been in place since 2015 to help people with picking up the cost of picking up new skills. While there are a bevy of potential courses that individuals could sign up for, there are Yet as I had mentioned in chapter 1, the redemption rate has been unexpectedly low, with the majority of eligible Singaporeans not yet tapping into their credits. In my mind, even if one was still safe in employment, the changing landscape should have put the importance of upskilling into someone's consciousness, with people who had recently lost their jobs in a more precarious and urgent situation. Thus the research idea was born: "why don't the unemployed mid-career professionals – the majority of the people that I work with – use their credits to plug in the gaps, and enhance their skills to help them get back to work, especially now that they are no longer burdened by constraints of a 9 to 6 job?"

As already mentioned in the outline of the dissertation, I approach this literature review much like a funnel, moving from the broad to the specific. In many ways this may seem like an assemblage of various data points, but I have done so in order to contextualise the research problem. After a short review on lifelong learning, I attempt to explain how education has played a pivotal part in the nation's success, as well as the perpetuation of academic excellence through generations. Against this backdrop, I will discuss the peculiarity of the research problem, commenting on the latest training participations statistics before dedicating a section on participation and non-participation. The final block of writing in this chapter will then focus on my journey toward employing Expectancy Value Theory (Eccles et.al., 1983), coupled with Cross's (1981) barriers to participation as a unified framework of choice.

2.1 An overview of Lifelong Learning

Lifelong learning continues to be a dominant topic in education policy making (Jongbloed, 2002; Dehmel, 2006; Hinchliffe, 2006; Rubenson, 2006). Various philosophical perspectives have been critiqued, researched to find the meaning and purpose of lifelong learning as it has been, and should be applied today (Halliday, 2003; Green, 2006; Preece 2006). At the core, the debate revolves around the negotiation of differences in perspectives, and certain aspects in lifelong learning that may be favoured over others. For example, the need and purposes for lifelong learning have been defined differently at different times by scholars and international organizations (Faure et al., 1972; Lengrand, 1975; Wain 2004; Scheutze, 2006) when considered from the humanistic perspective, the purpose of lifelong learning was for individual growth and development, when considered from a perspective of pragmatism its purpose was for social change and transformation. Influenced by human capital theory and utilitarianism, its focus turns to economic effectiveness.

Charting the evolution of lifelong learning closely, there are two phases that can be identified, each with individually different agendas and emphases (Schuetze, 2006). The first generation of lifelong learning was heralded by the Faure report in 1972. The report reflected an idealism and optimism with a vision of a humanistic and democratic system of learning for everybody regardless of age, class, race and financial means (ibid, p.290). it was Faure and his colleagues (1972) who defined democracy as an individual's right to realize his own potential and to build his own future (p. iv). Lengrand (1975) also stated that "if education is In a position to help men live, then It must be alive Itself" (p.60). The focus of this period therefore revolved around the mindset of whole-life education and that the state should not only provide education at the schooling age but throughout the whole of an individual's life (Aspin and Chapman 2000). The humanistic flavour also bears much resemblance to Confucian philosophy that views "self-formation via learning (as) an act of filial piety, an aspect of the child's duty to his/her parents and the duty of parents to the ancestral lineage of the family" (Marginson 2011, p.598). It too promotes that learning occur all throughout a person's life and that even all aspect of social life should be involved (Schuetze, 2007).

Making this – albeit brief - comparison between this "first age" of lifelong learning and Confucian education philosophy is an aspect which I will expand on shortly.

The second phase of lifelong learning appeared in the 1990s in an environment intensifying globalization and rapid social changes. This era featured increasing demands for new skills, higher skilled workforces which were generated by global multinational companies moving into a knowledge driven economy (Jarvis, 2007), and thus the responsibility of learning fell to the individual, no longer the state. In addition, education evolved into a commoditized, consumable good (Reich, 1993) necessary for sustaining livelihoods and in response to the changing needs of labour markets (Evans 2009). It is in this generation that economies and this essay is located. We have heard Coffield's (2000) concern about the "transformative nature of learning being undermined" and "degenerating to serve the interests of global capital" (p.12), and while Jarvis (2007) echoes this concern, he acknowledged that globalization is a current reality which must now be the centre of our understanding of lifelong learning (p.202).

2.2 Singapore's Education Environment

Singapore's economic prosperity has always hinged on the nation's one and only natural resource – it's people – and as such, there has always been a strategic, pragmatic, and forward-looking approach when it comes to workforce development and lifelong learning. Education has been a means for workers to improve skills, and to meet manpower and innovation needs, and in an increasingly connected world, education is not only important in the competition for international market share, but critical for globalization (Little and Green, 2009). One could write an entire dissertation on the schemes, agencies, programmes, and policies that Singapore has created to support its citizens in remaining employable, relevant, and productive, but I will focus on the key tenets that pertain to my research in the sections ahead. However, to appreciate where the country is right now, it would be useful to first understand the journey it took to get here. This evolution can be described in three phases. The first phase – "learning to survive" – occurred between the 1950s to 1970s, wherein the key imperatives were to raise literacy, numeracy, and employability skills to stem high unemployment rates at that time. The hallmark of the second phase from the 1980s to the turn of the century – "learning to compete" – was the development of lifelong learning infrastructure that comprised of early schemes like the Skills Development Fund for worker upgrading, as well as the setting up of vocational institutes. An excerpt from a speech from the nation's then Prime Minister in 1997 set the tone for the upcoming third phase:

> Education and training are central to how nations will fare in this future. Strong nations and strong communities will distinguish themselves from the rest by how well their people learn and adapt to change. Learning will not end in the school or even in the university. Much of the knowledge learnt by the young will be obsolete some years after they complete their formal education. In some professions, like Information Technology, obsolescence occurs even faster. The task of education must therefore be to provide the young with the core knowledge and core skills, and the habits of (learning, that enable them to learn continuously throughout their lives. We have to equip them for a future that we cannot really predict. (Goh, 1997)

When Singapore entered the new millennia, the nation's strong economy allowed the populace to move into "learning for life", by providing more pathways for individuals to pursue, and more institutions to help with training of workers across sectors and career stages. The rest, they say, Is history. Singapore's current accolades are well known – the country is ranked 6th highest per capita GDP among nations, ahead of the United States (Statista, 2022) – all in an island measuring 17 miles from north to south, and 31 miles from east to west. In the most recent PISA assessment, Singapore scored significantly higher than all countries and economies across math, reading and science (OECD, 2023). We could argue that the ability to produce such results could be because the populace progressed from "learning to compete" with other nations to competing amongst themselves, through the propagation of academic excellence passed from parent to child, with the mindset of academic achievement starting at a very young age. I would like to expand on this further as it not only bears weight, it helps with situatedness and significance of my research.

Within the education "race", parents are almost forced to push their children to do as well in school as possible because they recognize that Singapore has a very high stakes system that starts "sorting" children based on their capabilities from third grade. As an example, consider the following mathematics problem:

$$\triangle + \bigcirc = 11$$
$$\triangle - \bigcirc = 5$$
$$\triangle = ?$$
$$\bigcirc = ?$$

Nothing out of the ordinary except that this question was from a second grade practice workbook. To the uninitiated, the above question demonstrates how advanced Singapore's education system is, seeing as how equations were only introduced in the fifth grade in the 90s. The nation's high stakes exams are well known, sometimes respected in the results it produces (like PISA), but sometimes detested. In her article for the *New Republic*, Martha Nussbaum (2010) wrote that "by the country's (Singapore) own account, they do a great deal of rote learning and "teaching to the test"". She concludes forcefully that "it is time to take off the rose-coloured glasses. Singapore (and China) are terrible models of education". It has already been proven that academic grades are no indication of workplace performance (see Baird, 1985; Roth et.al, 1996; Grant, 2018), yet in Singapore, performance in examinations are the definition of achievement, and of value. Peruse the job classifieds and see how companies display different starting salaries for a first class degree versus a second upper versus a second lower. In a sense, examinations are standard screening devices for differentiation as well as a proxies for behavioural characteristics that employers believe enhance contribution to the workplace (Lim, 2017) and because the opening of these doors are dependent on how one performs in examinations, rewards and penalties are substantial (Bray, 1999). It is well known that Singapore's education system is intensely competitive, with only a small number of students finally making it into one of the national universities, which are seen to be "elitist", and also symbolic of an person's quality. In addition, the country's "one chance" system does not cater to those who may have slipped or failed at some point in their educational journey (Cheng, 2016). Finally, subjecting students to compulsory, high-stakes exams in which there must be winners and losers, and in which students have no control over is also likely to produce detrimental effects (Gregory and Clarke, 2003). To the nation's credit, it has attempted to modify current systems, for example, to move to subject-based-banding in order to "nurture the joy of learning and develop multiple pathways to cater to the different strengths and interests of our students" (Ministry of Education, n.d). However, as parents, we are still "stuck between a rock and hard place", and constantly wondering about “happy childhood or academic success?” (see Koh-Chua 2023). I am reminded of an article I read that stated that Singapore (parents) spent over a billion dollars in private supplementary tutoring, in their bid to give their children the best competitive advantage possible (Teng, 2019), and while our (then) education minister may claim that “every school a good school” (Wong 2022), as Singaporeans, we know that some schools are “better” schools, and we do our very best to help our kids get into these so as to help them build cultural capital (Tan 2013).

What creates an education culture like Singapore? I surmise that it has got to do with two things. Firstly, a conscious or unconscious adherence to the precepts of human capital theory (HCT), and secondly, a largely Confucian culture, neither of which are necessarily independent of each other. According to the OECD (2008) and Garibaldi (2006), human capital is defined as wealth that is created via labour, skills and knowledge that a person may possess that contributes to his or her economic productivity. By skills and knowledge we may imply that education and training are key in this definition. According to Blaug (1992), the maximisation of individual interests is the core assumption of human capital formation. In a sense, it would seem that the Singapore culture implicitly understands this, lives it, and propagates it from generation to generation. My parents always told me that I should “minimally get a degree” so that I can be assured of a “good” job. This was also echoed in stories that my spouse, my friends and acquaintances have shared. Thus, part of this competitive achievement mindset must surely have roots in HCT, be it conscious or unconsciously. Economic research has showed that – controlled for years of schooling – qualifications do have positive effects on labour markets and for the individual (Becker, 1964; Hungerford and Solon, 1987; Jaeger and Page, 1996), which lends support to HCT. However, research has also shown that there may be non-linearity in outcomes which fall outside of HCT, due to mechanisms such as sorting and selection in education systems (Bol and Van der Werfhorst, 2011). This is relatable to Singapore’s system, because I believe that this mindset of academic achievement, giving everything you can possibly give – be it as a parent or as a student – aligns with the aim of making sure you or your child have the best possible outcomes, by way of getting into particular schools, degree programmes, and job opportunities. This is once again reinforced in an article by Peh (2024) who states that “many parents think good PSLE grades are important to secure enrolment in a secondary school of the child’s choice, and because it’s a stepping stone to a good future or career”

2.2.1 The Influence of Confucianism

I would argue that what Peh wrote about the seemingly hyper competitive culture of educational achievement ultimately has roots in Confucianism. While a detailed review of is beyond the realm of necessity, I believe that there is value in briefly talking briefly about Confucian virtues and their parallels with Singapore's value system. Most people understand Confucianism as a philosophical and ethical system centred on the cultivation of virtues. Key virtues include ren (仁) or loving-kindness, yi (义) or righteousness, li (礼) or propriety, zhi (智) or wisdom, and xin (信) or sincerity (Wang and Madson, 2013) A person who embodies these virtues is referred to as a *junzi* (君子), often translated as a "noble person", "gentleman", or a "virtuous man" (Kuah, 1990) The *junzi* is characterized by moral integrity, self-discipline, and a commitment to ethical conduct. Without explicitly using the term in our day to day, I would argue that Singaporeans have always considered our government ministers and officials as *junzi*, which is also something that is also suggested by authors such as Englehart (2000). Honing in on my point about Singapore's high-achieving education culture, Englehart's paper is informative because it makes the link between the elite government officials and the common people, particularly through the lens of educational aspirations. In Singapore, there is a strong societal drive towards educational achievement, fuelled by the desire to join the ranks of the elite. This societal push is deeply connected to the concept of *junzi*. Parents encourage their children to excel academically, hoping that through educational success, their children can secure prestigious positions and embody the *junzi* ideal. This aspiration for upward mobility through education creates a tangible link between the elite (the government officials) and the common man. It reflects the Confucian value of self-cultivation and moral development, suggesting that anyone can ascend to the ranks of the *junzi* with effort. When I was growing up, I remember *Confucian Ethics* being offered as part of the moral education curriculum, and while Neo (2022) reminds us that *Confucian Ethics* only lasted from 1984 to 1992, "the introduction of this curriculum in Singapore is of some significance for the preservation and promotion of Confucianism" (p.96). Following the decline of the *Confucian ethics* programme, the Singaporean government introduced the 'Shared Values' campaign in 1991. This new campaign sought to integrate the essential values from various cultural traditions within Singapore, thereby promoting social cohesion and a unified national identity by enumerating six values – 1) nation before community and society above self; 2) family is the basic unit of society; 3) community support and respect for the individual; 4) consensus not conflict; and 5) racial and religious harmony (National Library Board, 2024). While the Shared Values initiative was not explicitly Confucian, it nonetheless echoed several Confucian principles, such as prioritizing community over the individual, respecting authority, and maintaining social harmony. This initiative represented a more inclusive and adaptable approach to instilling societal values, aligning better with the diverse cultural fabric of Singapore (Tan, 2012). Fast forward to 2014, in which a new 'Character and Citizenship Education' (CCE) syllabus was introduced. This curriculum, which aimed to cultivate values and competencies in students, aligns with Confucian principles, even if not explicitly stated (Tan and Tan, 2014). Tan and Tan do make it clear though that this alignment is not to suggest that Confucian values are prioritized over other cultural or religious values, such as those of Islam or Hinduism, which also hold significant overlaps with the CCE's underlying philosophy. Thus it can be seen that throughout the years, there have been "mechanisms" in place that reinforce these Confucianist philosophies, with the importance of education being one of them.

Coming back to I had written earlier about the link between education and becoming a *junzi,* Simon Marginson (2011) very beautifully summarizes that Confucian systems of education establishes a hierarchy based on competition in examinations, that "social harmony is based on universal acceptance of this hierarchy, moderated by the glimmer of hope that exceptional diligence at school will earn an honoured place on the upper rungs of the social ladder." (p.600). Within a Singapore context, this is manifested in the "one-chance" examination system that I mentioned, which serves as the mechanism by which sorting of students is done. Thus, through this filter of values which drives students to succeed, all families fall in line with the examination system. Singapore's founding father, Lee Kuan Yew realized the need to instil a value system that could be used to counteract the forces of industrial development, and thus Confucianism, with its espousal of a ranking system, love for one another and respect for authority (Yutang, 1938:13-14) has also given the government the ability to limit challenges to their leadership. Obedience to authority then is not just at the government/citizen level, but now it can between parents to child as a microcosm of the former. One example comes to mind: when my son was in kindergarten, he had a classmate that he always wanted to play with over the weekends, but we could never find open pockets of time, because over the weekends, her parents sent her to three extra classes on top of the classes that they had during the weekdays. Each of the extra classes were for English, mathematics, and mandarin – the subjects that she would encounter when she moved to first grade the next year. In a casual conversation with her mother one day, she told us that she was just repeating the growing up experience that she herself had, and that these classes would give her daughter an extra "edge" when assessments came along.

Confucianism also viewed study as involving diligence, hardship, perseverance, but not enjoyment, and that parents have very high expectations of their children's academic success (Zou, 2014 p.179-180). Tan (1989), when commenting on Confucian values and economic growth in Singapore, stated that "education was a means to move up the societal order.." and "education for the children was viewed as an investment in the prestige and wealth of the family" (p.8). My wife has been an accountant for fifteen years, having chosen to study accounting in University. However, that choice was not really hers but her mother's. In an alternate reality my wife would have chosen to study journalism, but her parents forbade her from doing so as they believed that such a discipline would not be one that was economically viable. As a good daughter, she obeyed, but in the decade that we have been married, there have been so many times that she wished she actually pursued journalism instead. This example is not unique – as an educator for so many years, I cannot recall how many times I have met with students, individuals who tell me that they chose to study business administration because "it was the hardest faculty to get into", or because "I wanted to make my parents proud". Isaiah Berlin (1969) wrote that a person may "lack political liberty or freedom only if you are prevented from attaining a goal by other human beings (p.122)", which is echoed by Green (1895) who would claim that my wife's situation would be similar "in condition of a bondsman who is carrying out the will of another, not his own" (p.2). Thus it can be argued that my wife had no say in wanting to studying journalism versus accountancy because she was prevented from doing so by her parents. Objectively though, she had a choice. People have choices, but it is the consequences, the sense of duty, the fear of not fitting in that make it seem that there is none. What comes out of this sense of duty, and striving to do well in school? Why do I put my son through hours of tuition beyond his schooling hours, why do I contribute to the billion dollar tuition industry? I admit that it is to give him that added "edge". Why do I feel that he needs that added edge? Because it is highly competitive in Singapore, and I want him to get the best possible *commercial* outcomes for his life. I want him to score well enough to earn a place at an "elite" high school (Kenway and Koh, 2013), and then into an elite college and an elite university. When I reflect on myself as a parent, as much as I want to break free from this inherently competitive streak when it comes to my children's education, I find that I simply cannot. If I had to make an educated guess, I would also argue that the vast majority of parents feel as trapped as I do. Yes, from a Confucian standpoint, education is very important, but this competitive streak that myself and other parents may feel, is what we call the *Kiasu* mindset. As Cheng and Wee (2023) defines it, it is an indigenous psychological construct "driven by a fear of losing out as inaction may lead to a failure of securing enough resources for one's needs and wants" (p.65), and that "Kiasu may be observed in other Asian countries, especially those strongly influenced by Confucius teachings and have high regards for education" (ibid, p.70). We simply are unable, it seems, to leave things to chance and there is an obsession with making sure that our children are as battle-ready as possible to compete, even though we may implicitly know "the potential drawback of Kiasu such as suffering from unnecessary emotional and psychological stress caused by constant fear of losing out" (ibid, p.66). We are trained to believe that if you put in the effort, you will get rewarded – that if you do something, you should expect something in return, which incidentally, is a key finding of my research.

Here Is where I (finally) make my link to my work, as well as the first clues to the theoretical framework that I would ultimately use. In the preceding paragraphs, I have established that Singapore's education system as world-class, its students among the brightest in the world. I have talked about upbringing, culture, the passing down of the achievement-mindset, and I have talked about how all of these elements have come together, to undoubtedly instil in Singaporeans that education acts as an enabler. An enabler to get into good schools, an enabler to get into good jobs, an enabler to provide for oneself and one's families. Speaking purely for myself, my intrinsic interest in the subjects that I studied in school was – to a large part – dependent on how engaging my teachers made the subject, but I would definitely assert that there was a positive correlation between attainment and utility value in getting a degree (for example) and doing well in it. Thus, if education is such a multi-valued enabler, then why – when an individual has lost his or her job – does he or she not turn to education again? Why did my participants decide to not use their credits to pick up a new qualification which may help them get back to work, just like when they used their educational qualifications to secure their first jobs? What were the barriers to their participation? Bourdieu's (1984) ideas on *habitus* describes a system of dispositions acquired through socialization within specific social structures and historical contexts which encompasses unconscious schemes of perception, thought, and action that guide individuals' engagement with the world. This, in tandem with Confucian precepts, could perhaps explain why the culture of educational achievement is propagated from parent to child, generation after generation. Yet there seems to be a breakage point where the centrality of education gives way to other priorities, especially when one is in adulthood. Some support, and possible explanation is given by Kumar (2018) who stated that there is a "utilitarian bias towards learning and education not so much for the intrinsic value of learning but as a means for securing high paid jobs and in getting into top ranked schools and colleges" (p. 613). Earlier I had also mentioned about the culture of competition through schooling years that fuels the race to do one's best, and to find the best (when applying for jobs, for example). I now further show how the culture of competition does not stop after compulsory schooling is done, but rather, carries on throughout one's career.

2.2.2 "Smart People, Smart Nation"

I also state that, apart from smart people, Singapore is also a smart nation. This is a play on words, but Singapore does have an entity called the Smart Nation Group, which is part of the Prime Minister's Office (PMO), and administered by Singapore's Ministry of Culture and Information (MCI). From a unified perspective, various ministries, statutory boards, agencies and industry associations work together, creating a complex but well-coordinated ecosystem that drives Singapore's digitalization efforts. Apart from the opportunistic ability to use the adjective "smart" in both "smart people" and "smart nation" as this section's title, I chose to highlight the Smart Nation Group as but one example from the ecosystem that helps the nation along in its digital journey. It was incepted to play a "multifaceted role in guiding Singapore's digital transformation and leading the development of Smart Nation strategies" (Smart Nation Singapore n.d.). The world has come a long way from steam power and mechanized production that heralded the first industrial revolution. The fourth industrial revolution ("4IR") which we find ourselves in focuses on "ongoing and prospective changes in markets, information flows, employment trends, environmental outcomes, and shifts in the balance of global power" (Philbeck and Davis 2018, p.18). In 2014, Singapore's Prime Minister had already laid out his vision for Singapore, in a speech where he launched Smart Nation:

> our vision is for Singapore to be a Smart Nation – A nation where people live meaningful and fulfilled lives, enabled seamlessly by technology, offering exciting

> opportunities for all. We should see it in our daily living where networks of sensors and smart devices enable us to live sustainably and comfortably. We should see it in our communities where technology will enable more people to connect to one another more easily and intensely. We should see it in our future where we can create possibilities for ourselves beyond what we imagined possible. (Lee, 2014)

The Prime Minister's speech was not only future-oriented, but implicitly pre-emptive because we are reminded once again that the nation's only resource is its human capital, and continued upskilling and education is a central tenet in the nation's economic success. Emphasizing the importance of human capital, McNulty and Kaveri (2019) state "that neither a single agency, organisation or person is responsible for Singapore's success; rather, it is the collective efforts of multiple agencies and a single-minded government that seeks to incorporate cross-border talent flows, diaspora mobility, and effective policies to attract, grow, and retain talent nationally" (p.1). From a Singaporean workforce perspective, staying competitive in the wake of talent inflows will surely require digitally literate and willing learners, working in symbiosis with lifelong learning systems like SkillsFuture, or as Nancy Gleason (2018) states, "for Singaporeans to take advantage of the higher education and SkillsFuture opportunities, they must have digital literacy" (p.161). With the benefits of being a global city, Singapore must also be open to augmentation of its workforce by welcoming foreign talent (Lim 2022), creating new visas to attract investments and entrepreneurs (Luo and Wu 2023), and pathways to permanent residency. For example, foreign students who have resided in Singapore for more than two years and have passed at least one national exam, are permitted to apply for permanent residency (Immigration and Checkpoints Authority 2023). As I had mentioned earlier, the culture of competition stays even throughout one's career. New talent from overseas, new permanent residents – adds added competition for not just resources, but employment.

So let us ask the same question again. In such a competitive employment environment, why do these ten participants (and people like them), not choose to upskill, update their skills, plug their professional gaps when they have lost their jobs? Do they see no point in doing so? In the next chapter I shall attempt to describe what my research revealed, but at this juncture, I would like to provide an overview of how SkillsFuture Singapore (SSG) came to be established as a statutory board, before providing details of the SkillsFuture credits scheme.

2.3 SkillsFuture Singapore – Birth, Implementation, and Propagation

In the early 2000s (the third phase as described earlier), Singapore – like many other countries – had to deal with the economic impact arising from crises like the Severe Acute Respiratory Syndrome (SARS) outbreak, the September 11th attacks, while also dealing with the ongoing effects of the Asian financial crisis in 1997. In an article by Chia and Lee (2003), it was reported that in the months of April and June of 2003 alone, Singapore had lost 25,963 jobs, more than the whole of the previous year. And in that same year, the Economic Review Committee (formed in 2001 and responsible for planning Singapore's economic revamp) recommended to the government that a national Continuing Education and Training (CET) agency be set up to help Singaporeans remain employable. In 2003, a new statutory board – Singapore's Workforce Development Agency (WDA) was born to "lead, champion and drive adult continuing education in Singapore" (Acting Manpower Minister Ng Eng Hen, cited in Teo 2003). Not only was there a focus on promoting lifelong learning and enhancing employability, Minister Ng also added that the "mission of the WDA is completely pro-Singaporean. 'Jobs for Singaporeans' is the mantra" (ibid). To that end, WDA launched various training programs and initiatives, including the Workforce Skills Qualifications (WSQ) system, aimed at certifying and enhancing the skills of the workforce in alignment with industry needs.

At the launch of Singapore's second CET campus in 2014, Singapore's then Deputy Prime Minister Tharman Shanmugaratnam announced a new phase in education development for Singapore. He urged the move away from paper qualifications to skills development, and also announced a refreshed CET masterplan "to enable all Singaporeans, regardless of qualifications, to build and deepen their skills throughout their careers" (Shanmugaratnam 2014). This CET masterplan, together with the recommendations proposed by the Applied Study in Polytechnics and Institute of Technical Education Review (ASPIRE) committee (tasked with enhancing the job prospects of polytechnic and the Institute of Technical Education students), would be governed by a new tripartite council – the SkillsFuture Council – comprised of the government, industry, and education institutions (Tan 2016). This new council would have four key areas of focus, as seen in the figure below (2.1), and which remain unchanged to this day:

Fig 2.1. "Four Key Thrusts". Source: SkillsFuture Singapore – About SkillsFuture (n.d)

The initial SG$500 worth of SkillsFuture Credit was first announced in Singapore's budget speech of 2015, but would only be redeemable from 2016 (Lee 2015). And in that same year came certain structural changes. The work of WDA (as well as the Council for Private Education – CPE - which governs private education and education providers) was segregated out to two new statutory boards – Workforce Singapore (WSG), and SkillsFuture Singapore (SSG) (Seow 2016). Under this new structure, WDA's work on employment and industry engagement was reformed and taken over by WSG, subsumed under the Ministry of Manpower (Tan 2016). SkillsFuture would no longer be a movement, but a full statutory board that would absorb the CPE, and would be responsible for the development of industry ready training (ibid). SSG would be subsumed under the Ministry of Education.

SkillsFuture can be viewed as a comprehensive approach towards building a resilient and competitive workforce in Singapore by fostering a culture of lifelong learning. It underscores the importance of upskilling and reskilling at every stage of an individual's career journey, from student to mid-career professional. The intention of the initiative is not only to equip citizens with the necessary skills to thrive in a changing labour market but also to ensure that learning is a continuous process that is integrated with one's career trajectory. The multi-faceted programs and financial aids available through SkillsFuture are testament to Singapore's commitment to its citizens' personal and professional development. Aspirationally, individuals are encouraged to take ownership of their skills development and lifelong learning. Last year (2023), SkillsFuture produced the following graphic, in the form of a "menu", which I feel helps to explain the scope of employability programmes and resources in an engaging way:

Fig 2.2. SkillsFuture Programme and Resources Brochure. Source: SkillsFuture SG (n.d)

Before explicating on various SkillsFuture resources for specific demographics, I offer a slightly lengthier description of the SkillsFuture credit, as it is a key component in my research. There are three learning schemes that the OECD (2019) describes: firstly there are Individual Learning Accounts (ILAs) which can only be utilised if training occurs; second would be Individual Savings Accounts which are savings accounts where funds can accumulate over time, and third would be training vouchers which usually involves co-payments, which can be used for training. The SkillsFuture Credits most closely resembles the training voucher scheme. However it does retain the “flavour” of individuality as the vouchers are attached to individuals rather than an employer or employment status. Other examples of voucher programs similar to SkillsFuture Credits would be the *Opleidingscheques* (Belgium), *Bildungskonto* (Austria), and *Carta ILA* (Italy) to name a few (Corazza and Filipucci 2021).

As an overall summary and reiteration, all Singaporeans over 25 years old would have received SG$500 worth of credit that can be used toward SkillsFuture eligible courses – currently over 28,000 (Lim, 2024). This initial tranche does not expire. On the 31st of December 2020, an additional SG$500 was provided (this is currently called the "top up"), but this tranche expires on the 31st December 2025. In addition, for Singaporeans aged 40 and 60 (as of 31 December 2020), yet another SG$500 was provided to them for their learning endeavours (this is currently called the "mid-career support" tranche), which also expires on the 31st December 2025 (SkillsFuture Credit n.d). This means that Singaporean Sam, aged 45, if he hasn't utilised any of his credits, would currently have a total of SG$1,500 at his disposal. However, apart from expiry dates, there are certain terms and conditions that come attached to the funds, and the tranches. According to SkillsFuture's frequently asked questions section (SkilldFuture Credit FAQ n.d), and using Sam as an example, his first two tranches (the $500 and subsequent $500 top up) can be only be used for SkillsFuture approved courses (which may cover both skills and lifestyle centred content) that are offered by Ministry of Education funded institutions, public agencies, and approved associations and academies. Sam's third "mid-career support" tranche comes with narrower conditions for redemption, such as for certain industry courses that are delivered by SkillsFuture appointed Continuing Education and Training (CET) centres, and also certain Ministry of Education funded institutions. Thus, depending on the course that Sam identifies, he would be able to redeem between SG$1,000 up to the full measure of SG$1,500 given to him (SkillsFuture Career Transition Programme n.d).

Referring back to the SkillFuture menu, qualified individuals can also take advantage of SkillsFuture Fellowships and SkillsFuture Advice for deeper insights into career planning. Fellowships are offered and awarded to individuals who demonstrate mastery and continued pursuit of lifelong learning, as well as mentorship of future talent. All Singaporeans are also eligible for coaching and training advisory services, as well as access to employability and industry-relevant reports to keep up to date with job and market trends. I have attempted to summarize some other highlights, by segments:

- For Students: SkillsFuture caters to students with various initiatives designed to integrate with their educational pathways. There is an emphasis on career guidance to help students understand the landscape of employment opportunities and to chart a career path early on. For instance, the Education and Career Guidance (ECG) program is available to provide students with insights into available education and career options. Enhanced Internships provide Institute of Technical Education (ITE) and polytechnic students with hands-on industry experience, which is instrumental in applying both technical and soft skills.

- For Young Adults and Fresh Graduates: SkillsFuture encourages young working adults and recent graduates to take part in work-study programs, allowing them to gain valuable work experience while pursuing further studies. These programs provide opportunities and pathways from Diploma to Post-Diploma and Degree levels, enabling a smoother transition into the workforce.

- For Mid-Careerists: Mid-career professionals are offered tailored support through programs like the SkillsFuture Career Transition Program, which aids in reskilling for improved employability. The Mid-Career Support Package and Mid-Career Enhanced Subsidy are directed at Singaporeans above 40 years of age, providing significant subsidies on courses and programs to stay employable and adapt to new job roles. For example, if Sam has been unemployed for over 6 months he would be eligible to receive up to 95% of course funding (beyond his "mid-career support" tranche of SG$500).

At the time of completing this dissertation, Singapore's Deputy Prime Minister announced in his budget speech on the 16th of February 2024, that Singaporeans aged 40 years and above would be getting a SkillsFuture Credit top up of SG$4,000 into their accounts. This top up will be disbursed in May 2024, and will be confined to circa 7,000 courses with "better employability outcomes". In addition, the mid-career tranche of SG$500 would no longer have an expiry date, and any unused credit from this tranche would be merged with the upcoming SG$4,000 (Ong, 2024; Lim 2024). For myself, this is an exciting development as further future research can be done to see if this significant top up affects the participation behaviour of individuals who are in similar situations as my participants. I shall touch on this in my final chapter.

2.4 Singapore's Labor Force Training Participation Statistics (2022 / 2023 highlights)

As good fortune would have it, in the midst of writing up this dissertation, the Manpower Research and Statistics Department (MRSD) of Singapore's Ministry of Manpower (MOM) published its 2023 edition of *Labour Force in Singapore* (Ministry of Manpower, n.d). This report surveyed 33,000 households across Singapore and covered a number of focus areas pertaining to Singapore's resident labour force and labour market outcomes. Among the areas of focus was training participation rates in 2023, excerpts of which I will summarize in this section. "Training Participation" is defined as the proportion of residents in the labour force who had engaged in some form of job-related structured training or education activities (aged 25 to 64). This definition corresponds to the definition of Adult Education and Training (AET) by OECD/PIAAC (cited in Hovdhaugen and Opheim 2018).

Before diving into Singapore-specific training participation statistics, the chart below (fig. 2.3) shows an overall comparison of Singapore's resident labour force's (aged 25 to 64) training participation rate versus selected European countries. The data for the European countries was drawn from Eurostat 2022 and selected for comparison due their status as high-income nations, similar to Singapore. The chart also shows both Singapore's performance for 2022 and 2023:

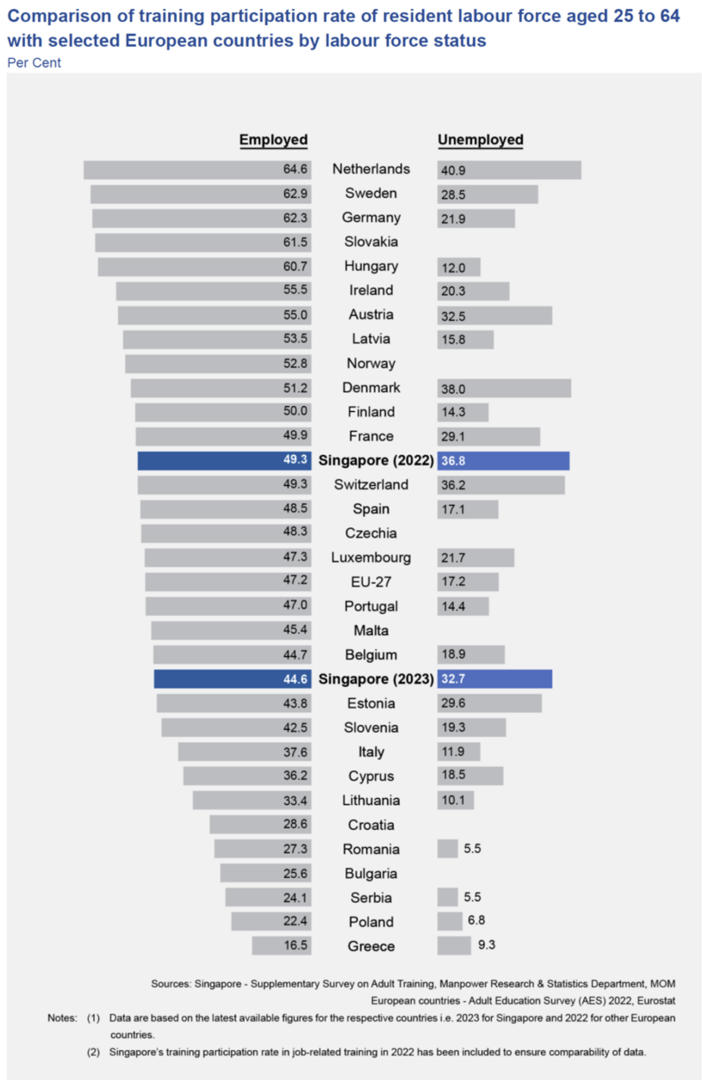

Fig. 2.3: Training Participation versus Selected European Countries.
Source: Manpower Research and Statistical Department, Ministry of Manpower

Of note, and to Singapore's credit, the training participation rate for the unemployed (aged 25 to 64), was amongst the highest amongst the comparison group. The report attributes this to the "extensive support from public institutions to help individuals upskill and reskill for new jobs" (p.33). From a Singapore-centric perspective, while the report had a number of charts pertaining to other aspects of training such as online training participation for employed workers, and training intensity by days, I decided that these were less relevant and have chosen to highlight the following three:

Employed vs. Unemployed Participation: Training participation rates declined for both employed and unemployed residents (fig. 2.4 below). The rate for employed residents dropped from 49.5% in 2022 to 44.6% in 2023, while for unemployed residents, it decreased from 38.7% in 2022 to 34.1% in 2023. This indicates a broader trend of reduced engagement in training across different segments of the labour force. While the report does not provide hypotheses behind the numbers, from the perspective the unemployed, and based on data that I captured as part of my data collection (in chapter 3), this could be attributed to not knowing what courses to take, and not seeing the utility of taking a course. There may be some further credence to this as seen by a recent article by Lee (2024), in which a mother of one was cited as being overwhelmed by the number of courses available, and “to spare herself from a headache, she simply closed the website”, and to the point about utility, a CEO of a Customer Success Consultancy was cited as saying that small to medium sized companies “may not be able to translate courses into tangible benefits”.

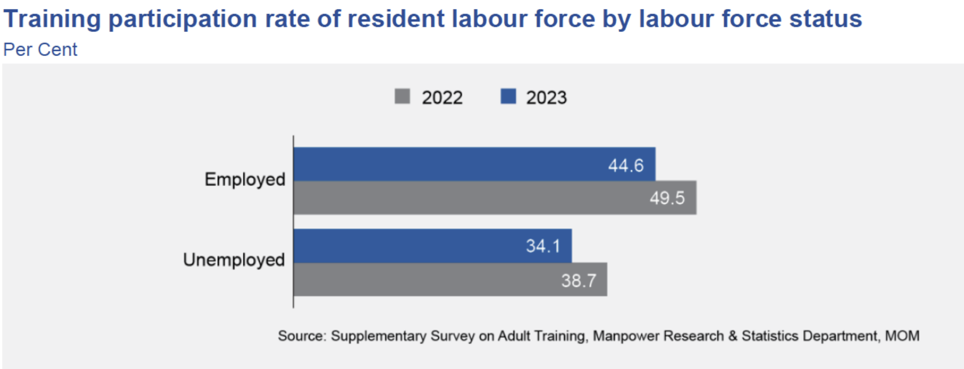

Fig. 2.4: Training Participation by Labour Force Status.
(Source: Manpower Research and Statistical Department, Ministry of Manpower)

Age Band Differences: In terms of training participation across age groups (fig. 2.5 below), there was a more pronounced decrease among younger adults aged 20 to 29 (from 55.9% in 2022 to 45.4% in 2023) and a slight decrease among older adults aged 50 to 64 (from 37.1% in 2022 to 36.5% in 2023). This suggests that younger adults might be adjusting their priorities post-pandemic, whereas the participation rate among older adults remains relatively stable.

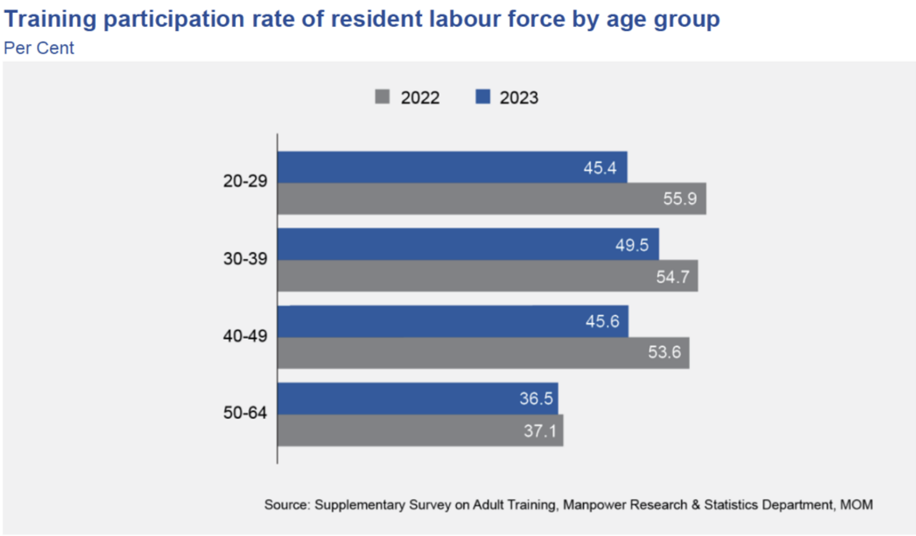

Fig. 2.5: Training Participation by Age Group:
(Source: Manpower Research and Statistical Department, Ministry of Manpower)

Educational Attainment Impact: Training participation rates also varied by educational attainment. Residents with below secondary education saw their training participation rate increase to 20.4% in 2023, the highest since 2018. However, they still lagged behind those with tertiary education, where degree holders had a participation rate of 54.8%, and those with diplomas and professional qualifications participated at a rate of 45.3%

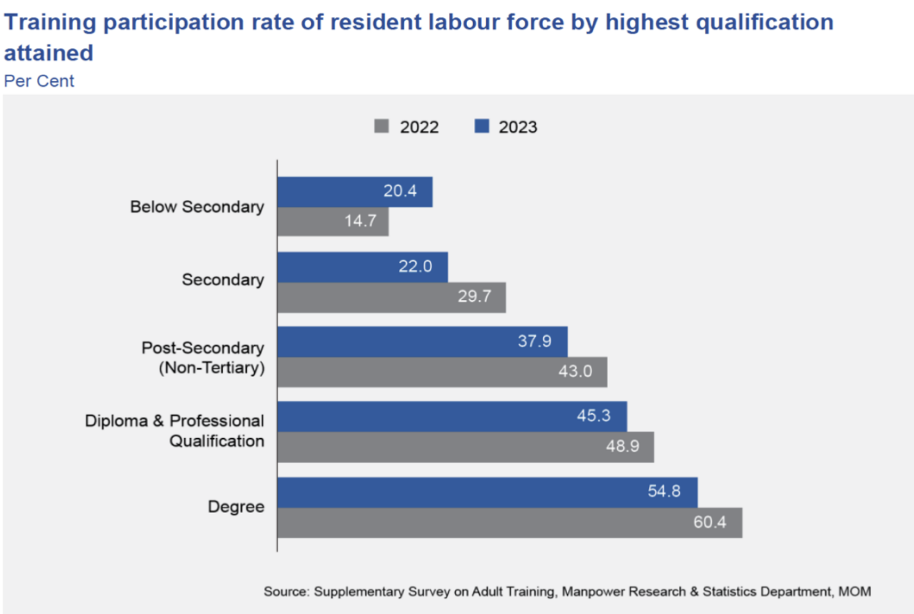

Fig. 2.6: Training Participation by Highest Qualification.
(Source: Research and Statistical Department, Ministry of Manpower)

Overall, there are two things that we can take away from the above data. Firstly, Singapore's training participation rate vis-à-vis similar high income nations, is commendable. The report cites that the nations that scored above Singapore had stronger company training and work based learning mechanisms in place (p.33). Secondly, the second, third and final charts are in line with what scholars like Desjardins (2017) have found – that older adults, adults with low levels of education, and with low levels of socio-economic backgrounds participate less.

2.5 Participation and Non-Participation

While dedicating a section to participation and non-participation was non-negotiable, I pondered on the best way to do so. There has been an enormous amount of research in past 6 decades, but what was important to me was to ensure that I didn't just summarize anything and everything I had read, but rather, be specific with literature that could be signposted back to my research. I remember that it was after a coaching session in which my client talked about wanting to upskill but circumstances prevented him from doing so, I took a pen and a sheet of paper and drew up a simple diagram that was in my head, which I felt captured the pertinent aspects of participation that I ultimately discuss here, and I have tried to reproduce it in a much neater fashion below:

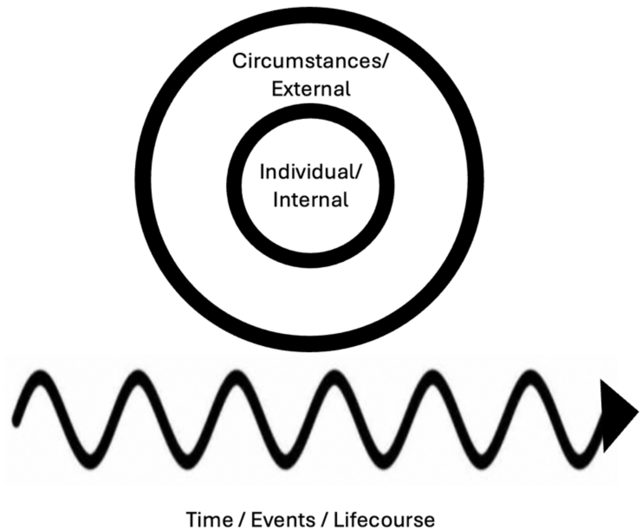

Fig 2.7: Author's own model of participation

In essence, what my diagram attempts to highlight is that an individual's intention to participate is not only internally oriented, but also subject to external circumstances which may be beyond the individual's control. These circumstances can be either beneficial, or detrimental, either of which will have an impact on whether a person participates or not. The waveform below represents the passing of time (left to right), and the peaks and troughs represent either positive or negative events (ups and downs) along a person's lifecourse which then creates these beneficial or detrimental circumstances that promote or deter participation. I regard my diagram as rather basic and I fully acknowledge that it has more than a passing resemblance to other models, which I will credit further below. For now, similar to what I did in the first chapter, I will attempt to discuss the elements in the diagram in two parts:

2.5.1 Motivational orientations

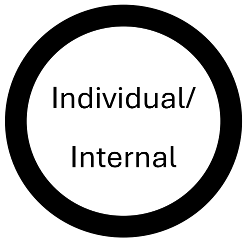

Fig 2.8: Author's own model of participation – Internal Orientations

From a perspective of flow, I decided to place training statistics ahead of this section because while statistics can show us participation levels by age, education and employment backgrounds, they do not go into learning orientations (i.e. types of learners), nor the reasons why individuals participate and why they do not. In this sense, citing Scanlan and Darkenwald (1984), "the majority of research on participation in adult education has centered around describing the characteristics of participants in various educational programs as compared to nonparticipants" (p.155). It was Houle's (1961) *The Inquiring Mind* which, that to me, sparked off adult motivation research. As a psychology major and a career advisor who works with adults, I remember reading and revisiting Lindeman's (1926) *Meaning of Adult Education*, Roger's (1951) *Client Centered Therapy*, and of course, Maslow's (1954) hierarchy of needs a number of times – all of which converged into the main themes of self-directedness and self-actualization. In my day-to-day work, I often must try to uncover reasons, rationales, and motivations for someone wanting to do something – upskilling being one option. With the young adults I work with, they may tell me that they want to pursue a further degree to get a specific type of job. An employee whose role is at risk may want to upskill in order to protect his or her job. Houle's work with those ten women and twelve men, from their mid-thirties to mid-sixties, across socioeconomic classes, and varying educational backgrounds, helped to neatly classify adult learners into three distinct groups.

The first are the goal-oriented learners who learn as a means of achieving a specific goal or outcome. Sam wants to be a vehicle mechanic and therefore takes up specific qualifications and certifications to achieve that goal. The second group is the activity-oriented learners. These learners are drawn to social opportunities that the learning or educational setting provides. Sam, in his sixties and having recently lost his spouse, signs up for recreational courses to meet other people, primarily to form friendships. The third group comprises of the learning-oriented learners. These learners regard learning as a habitual activity and have a "desire to know". Sam is an avid traveler, and he simply loves learning as many languages as he can – through courses, books, apps, and talking to people because he is fascinated by the cultural nuances, and historical connections of each language he learns. When I mentioned that Houle's work has been foundational for me, it is because till this day I find it relevant and there has not been a single individual that I have coached that I could not fit into one (or more) of his three groups. Houle's research was also done with non-degree seeking adults in non-credit bearing courses, which represents most of my daily cases. While there have been further studies, support, and proposed refinements through the decades, Houle's original three have been steadfast. For example, factor analysis of Sheffield's (1964) five-factor *Learning Activity Survey* still showed that Houle's three orientations were present. They were also present in Burgess's (1971) seven-orientation *Reasons for Educational Participation* questionnaire. Tough (1971) also included goal and learning orientations into his own research on how and why adults were motivated to participate in learning. In 1971, Boshier too, was testing out Houle's typology in New Zealand, which yielded the 48-item *Education Participation Scale* as well as the terms growth and deficiency motivation, with the former driven by intrinsic enjoyment and knowledge expansion, and the latter driven by a need to address a deficit or to fulfil a requirement. Boshier and Collins (1985) further tested the typology by cluster analyzing a data set of over 13,000 cases which once again revealed that the three orientations were present (albeit with differences pertaining to activity orientation). While authors like Gordon (1993), when commenting about societal changes in America stated that "Houle's typology relevancy to today's motivational orientations of adult education participants must be questioned" (p.10), I would more tend to echo what Grabowski (1976) wrote that "when one examines the nature of student participation, one must conclude with Houle that there are three basic orientations which seem to prevail" (p. 214). Having said this, while having been very useful in my work, Houle's orientations are internally focused, provide but one way of understanding the why and how of adult participation, and it is not without its limitations. Drawing once more from my day-to-day work, there are a couple of such limitations that come to mind. Firstly, I have worked with many individuals who may not clearly fit into a specific orientation or may fit into more than one. For example, if Sam is an accountant and he also loves accounting as an area of interest, taking further courses in accounting may be both goal and activity oriented (albeit one may be more dominant than the other). Secondly, just because someone is goal oriented now (taking a course to qualify for a job for example), he or she may not stay in that orientation, given time and changes in circumstances. Sam may have the intention of taking up an accounting course to vie for a promotion at work, but after a long career and finally retiring, he may still choose to take on accounting courses, as a means of keeping up with changes in the field.

Intention to participate in learning can also be seen using an expectancy-value lens, particularly from a task choice and subjective task value perspective. In essence, if Sam is contemplating taking up a course, his actual participation will be predicted by the subjective task value attributions that he assigns to his task choice. Sam will have to answer questions such as "do I want to do this?", "what does doing this, and doing it well, mean to me?" and "how will doing this help me in this certain aspect of my life?". As such, the value attributions to each of the subjective task values versus the task choice, result in a cost-benefit analysis. As Gorges (2016) summarizes, "The concept of STV may be useful to explain both adults' participation and non-participation in education" (p.26). This was one of the considerations that I had when I was attempting to look for an appropriate framework to use. I shall discuss this further in the theoretical frameworks section further below.

2.5.2 External factors affecting participation

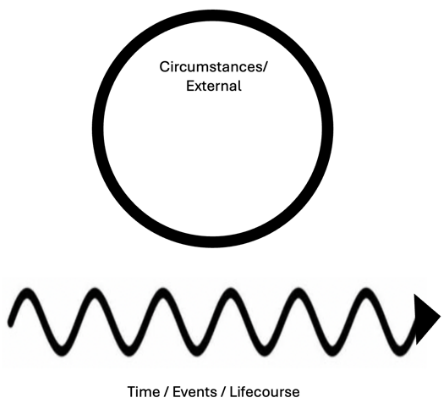

Fig. 2.9: Author's own model of participation – External factors

According to Blair, McPake and Munn (1995), "participation, therefore, has been seen to be the product of individual motivation and a function of social structure - one often to the exclusion of the other" (p.637). This, and my mentioning of time and circumstances in the preceding section bring us to the second part of my diagram, which is the recognition that events (good or bad) along a person's life may result in circumstances – within or beyond someone's control – that may affect a person's decision to participate (i.e. weighing cost and benefits). As I had mentioned, while my diagram might be unique, my postulations are not because they are derived from various sources. For example, Schlossberg, Lynch, and Chickering's (1991) ecological concept suggests that participation is a result of a "continuous interaction" (p.23) between an individual and the environment. Similarly, the lifecourse perspective (Elder and Giele, 2009) recognizes that cumulative life experiences, embedded in social contexts, can impact major life decisions. My participants, being between 42 and 55 years of age are approximately within what Schuller and Watson (2009) classify as the "rush hour" phase of the lifecourse, where people would be focused on careers and raising families. I believe that this is important to keep in mind when understanding the whys and why nots of participation of this demographic. Aslanian and Bricknell (1980) also highlight seven types of "life transition" events where each may provide reasons for participation. Of note, they found that 56% of events that triggered learning had to do with career issues. Their results were supported by other studies done which also identified job and career related motives for participation in adult education (Henry and Basile, 1994; Valentine, 1997; Darkenwald, Kim and Stowe, 1998). Circling back to Elder and Giele's lifecourse perspective, Evans, Schoon, and Weale (2013) echoes this by not only acknowledging cumulative life experience and social contexts but further recognizes institutional and labor market structures which have influence over individual decision making. Their acknowledgement of these structures is also supported by Blair, McPake and Munn's (1995) whose model I give credit to when I was composing my own diagram:

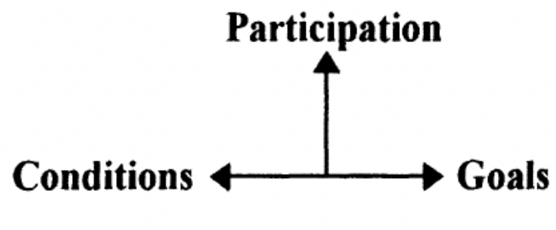

Fig 2.10. A model of adult participation in education.
Source: Blair, McPake, and Munn (1995), p.639

Their model essentially states that participation is influenced by an interplay of both goals and conditions. The way they define goals bears much similarity to Houle's original orientations in that they could be "qualifications or skills to secure a better job; enjoyment; learning for its own sake; getting out of the house; making new friends" (p.638). For conditions, this is split into "supply" and "demand" aspects. The latter pertains to an individual's personal circumstances which can affects goals and participatory decisions, and the former pertains to education policy, information, and ancillary support structures such as grants and loans which may encourage participation. While there are similarities, Blair, McPake and Munn's (1995) model explicitly acknowledges policy and the role of institutions, whereas I did not initially think of such a distinction in my own diagram. I did – and do – however believe that the concept of time is an important aspect to be included because goals and conditions may change through the passage of time. Finally, where their model refers to education as a means of reaching a goal, mine regards education participation as the goal itself.

2.5.3 "Bounded" and Multi-layered models of participation

According to psychologist James Moore (2016), "When we make voluntary actions we tend not to feel as though they simply happen to us, instead we feel as though we are in charge. The sense of agency refers to this feeling of being in the driving seat when it comes to our actions" (p.1). While Houle (1961) may have provided us with motivational orientations of an individual, in my day-to-day work, the diagram I drew up, and models like Blair, McPake, and Munn's (1995) show us the boundedness of an individual's agency. According to Evans (2007), "bounded agency is socially situated agency, influenced but not determined by environments and emphasizing internalized frames of reference as well as external actions" (p.93). Beyond Blair, McPake and Munn's model, there have been others, from which I would like to discuss three that – to me - represent comprehensiveness as well as real world relatability. I chose to highlight Evans's (2007), Rubenson and Desjardin's (2009), and Boeren's (2017) work because they also represent the entirety of my professional experience. When I first began coaching, I was working with university students, I then broadened my scope to work with a more mature population of people who would already have had some years of working experience. During the years I spent working with this population, I started to concertedly explore what schemes and support structures were available to help people reskill, or upskill if their jobs were eliminated, or rapidly turning obsolete. And now, I work with mid to late careerists, and while understanding available schemes and policies are important, the organization that I work for also curates and endorses employability courses by training institutions.

Karen Evans' (2007) research on how young adults (under 25 years of age) navigate transitions in education, work, unemployment, and personal life. Her work emphasizes the concept of bounded agency as a critical lens for understanding these experiences. In her research, she investigated the beliefs, perspectives, and behaviours of young people as they moved through various life stages, under different structural and cultural conditions. Her research aimed to understand the interplay between individual agency and the structural constraints imposed by society, education systems, and the labour market by mapping the journey of young adults through critical life transitions, focusing on their behaviours, the influence of their environments, and their perceptions of control and agency. She identifies a spectrum of transition behaviours — from strategic planning and step-by-step progression to taking chances and adopting a wait-and-see approach — that young people deploy in pursuit of their goals. These strategies are deeply influenced by the structures and supports of the education and labour markets within their countries, revealing a stark contrast between young adults in deregulated labour markets, like England, who lean more on individual efforts for success, and those in structured environments, like Germany, where systemic conditions play a more significant role. Despite a universal belief in the value of education and viewing themselves as the architects of their own futures, young adults' perceptions of their ability to control their paths show considerable variation, influenced by the distinct socio-economic landscapes they navigate.

Rubenson and Desjardins' (2009) research, often discussed in the context of adult education and lifelong learning, explores how the nature of different welfare state regimes can significantly influence individuals' participation in adult education. Their iteration of a bounded agency model suggests that while individuals have the capacity to make choices about their participation in adult education – like Evans - these choices are constrained by both structural and individual factors. However, they place a strong emphasis on how welfare state regimes create conditions that either enable or restrict participation in adult learning. They argue that Nordic welfare states, characterized by generous public policies and supportive structures for education and labour, create favourable conditions that reduce barriers to adult education participation. They suggest that the state plays a crucial role in constructing broad structural conditions and implementing targeted policy measures aimed at mitigating both structural and individually based barriers. For example, policies that support work-life balance, provide financial assistance for education, and ensure a wide availability of adult learning opportunities contribute to higher and more equitable participation rates in these countries. By contrast, in countries where welfare policies are less generous and supportive structures are weaker, individuals face greater situational, disposition, and institutional barriers to participation. Singapore is not a welfare state but aspires to be a "welfare society" (Chin, 2023). This aspiration implies that while Singaporeans should be self-reliant, "everyone takes responsibility for others' welfare" (ibid). SkillsFuture credits is not seen as handout, but part of the five pillars of Singapore's "Social Safety Net". Each of the five pillars, headed by various state agencies, features support schemes to support Singaporeans throughout the different stages of their lives. (Sim et.al., 2015). In a sense, Singapore's attempt to balance aspects of support and self-reliance correspondingly results in a balance between maximising assistance, while minimizing downsides such as high personal taxes, as would be the case in welfare regimes.

Whereas Evans (2007), and Rubenson and Desjardin (2009) cover the age spectrum and explore the interplay between individual agency and structural constraints, to me is it Ellen Boeren's (2017) model and her articulation of her model (fig. 2.10 below) that I would regard as the current "state of the art", or at least, the state of *my* art:

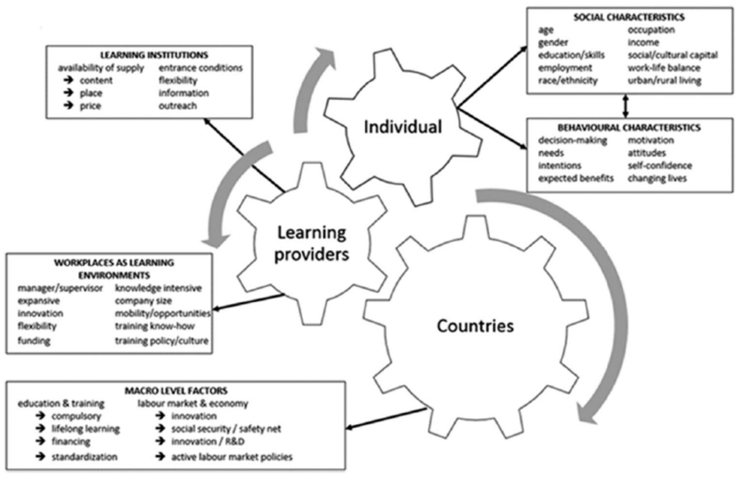

Fig 2.11: Comprehensive lifelong learning participation model.
Source: Boeren, E. (2017), p.168.

She proposes an integrated model for understanding the factors influencing adult participation in lifelong learning and emphasizes the importance of considering the roles and interactions between individual adults (micro-level), education and training providers (meso-level), and the broader context of countries' social and education policies (macro-level). Her work seeks to move beyond fragmented approaches to studying participation by integrating insights across these three levels to provide a more comprehensive understanding of the phenomenon. The key contributions of Boeren's model in comparison to those of Evans and Rubenson and Desjardins are firstly, it integrates the micro, meso, and macro levels into a cohesive framework for understanding participation in adult lifelong learning. This approach recognizes the nested structure of individual learners within educational provisions and the wider policy context, emphasizing the interconnectedness of these levels in shaping participation. Next, While Evans and Rubenson and Desjardins acknowledge the impact of structural and societal constraints on individual agency, Boeren places a specific focus on the meso-level role of education and training providers. She argues that the availability, accessibility, and relevance of learning opportunities are critical factors influencing participation, thus calling for greater attention to the characteristics and actions of these providers. To me, this is critical because if institutions teach "legacy" or textbook material with little applicability to what employers really need, it may start a vicious cycle where individuals see no point in signing up for a course, companies experience a dearth of applicants, and SkillsFuture credits for upskilling remain unused.

2.5.4 Barriers to Participation

Up to this point, I have attempted to highlight the individual, circumstantial, and institutional factors that may affect participation. These map nicely onto Cross's (1981) dispositional, situational, and institutional barrier categories which I will acknowledge further down. If a person has an intention to participate, the chances of actual participation may be increased if conditions, institutional policies, and programmes also support this intention. However, the converse is also true: a would-be participant may have an intention to participate but perhaps due to unsupportive conditions and inadequate institutional resources (for example), he or she may be unable to do so. Similarly, a person who does not wish to participate may have beliefs about the value – or lack thereof – of education. In early adult education research, Booth (1961), in compiling demographic data, found that non-participation was most likely to appear in the over 45-year-old population who possessed little education, and who were from low socioeconomic backgrounds. A few years later, Johnstone and Rivera (1965), in examining the educational pursuits of adults, identified two major, soon-to-be-familiar classifications of barriers – situational and dispositional. The former was associated with significant external factors such as cost, lack of time, lack of energy, and being unaware of available courses whereas the latter was associated with internal factors such as age (being too old), not seeing the value of education, and not being the studying type. In another important large-scale study conducted by Carp, Peterson and Roelfs (1973), time and cost constraints were also identified as the most common barriers to participation. In fact, time and cost were also the most cited barriers to participation in various other studies (e.g. Grabowski, 1976; Valentine, 1997; Darkenwald, Kim and Stowe, 1998; Merriam and Caffarella, 1999). In Cross's (1981) work, she too found that situational barriers – time and cost – were the most significant. In summarizing the finds of Johnstone and Rivera's as well as Carp, Peterson, and Roelfs, Cross also added a new important barrier category – institutional barriers. She separates this category into five areas. The first relates to problems with scheduling, where training conflicts with an individual's schedules. The second pertains to class locations and the ease/difficulties in getting there. The third area relates to a low number of course offerings and whether courses are interesting. The fourth area comprises of time and procedural problems - courses that are too lengthy, or program admittance issues. The last area pertains to a lack of information – without which people cannot make informed decisions, which bears some resemblance to Darkenwald and Merriam's (1982) "informational barriers". Thus, while scholars have adapted, expanded, or re-categorized barriers through the years, the three main headings of situational, dispositional, and institutional barriers have largely been stable (see Gorard and Selwyn, 1999; Grace and Gouthro, 2000; Norman and Hyland, 2003; Magro, 2008).

As a summary to this section, I started by aligning my thoughts with the questions that were generated from my research interests. It would seem that even with a funding mechanism like SkillsFuture credits, the utilization rates remain low. With these ten participants (and perhaps others like them), I wondered if they were either not interested in upskilling, or if they were interested but did not have the perceived means, conditions and/or support structures to do so. In other words, barriers could be either internal, external or both, and thus I decided to discuss these aspects. I belabored the points on time and cost being the top two barriers, as well as the prevalence of career-related reasons as a reason for upskilling in various studies, because in my research, the loss of employment releases a person from the scheduled hours of a workday and therefore provides an individual with more time. SkillsFuture credits provide a means to defray cost, and if career-related reasons have been predominantly the reasons why people upskill, then taken all together, these participants should have rushed to sign up to upskill when they lost their jobs. In my research, it seems contrary on all three fronts. Thus in order to try to answer my research questions, I needed a framework(s) that could help me with understanding whether the reasons that these participants have yet to upskill - even in the wake of unemployment - is due to an internally oriented cost/benefit evaluation ("can I/should I/why should I") and/or external barriers ("I cannot do it because of.."). The next section charts my journey to arriving at the use of EVT and Cross's barriers to participation to help me answer these.

2.6 The Path to Selecting a Theoretical Framework – An Evaluation of Models

Central to my research is why people do the things they do, or choose to not do them at all? From a work perspective, I have encountered people who may have similar issues but who make different decisions. The ten participants in my study have made a choice to focus on job hunting, versus investing time in upskilling, but I also work with many other individuals who do the opposite. Thus, we can surmise that individuals typically weigh the expected costs and benefits associated with a particular action or choice. This evaluation of expected costs and expected benefits directly influences their motivation to engage in that action. But what is motivation? There have been numerous definitions (apart from the simple Oxford dictionary definition that I provided in the previous chapter) but almost all of them refer to motivation being an activating and energizing force, or a desire and disposition that initiates and directs engagement, participation and persistence in a behaviour (Steers and Porter 1987; Petri and Govern 2012; Schunk, Meece and Pintrich 2014).

If we refer to the diagram by Studer and Knecht (2016) (fig. 2.11 below), we can see how motivation is determined by a balance between subjective expected benefits and costs:

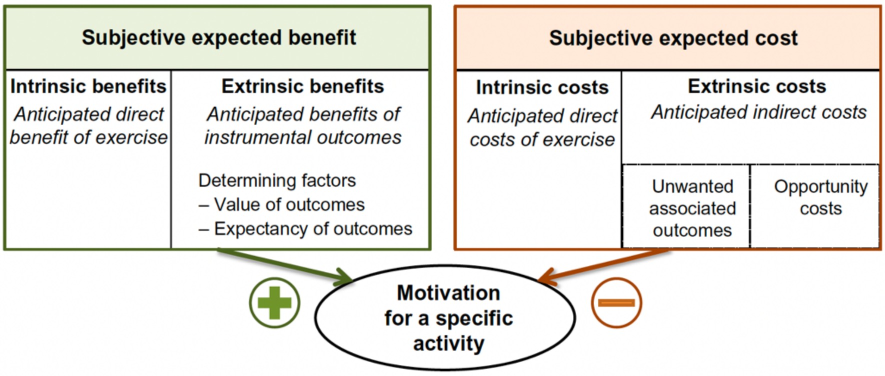

Fig 2.12: Benefit-Cost framework of motivation
Source: Studer, B., and Knecht, S. (2016), p.28

Subjective Expected Benefit is divided into two components:

- Intrinsic Benefits: These are direct benefits of the activity, such as enjoyment or personal satisfaction.
- Extrinsic Benefits: These are benefits that are outcomes of the activity, like rewards or social recognition.

Subjective Expected Cost also has two components:

- Intrinsic Costs: These are direct costs associated with activity, such as effort and available time.
- Extrinsic Costs: These include indirect costs like the opportunity costs of not engaging in alternative activities.

The diagram encapsulates the idea that both the expected benefits and costs are subjective and can vary greatly between individuals and situations, as I had illustrated in the preceding paragraphs about the people that I work with. As Studer and Knecht (2016) state, “the degree of motivation for performance of a given activity is determined through (implicit or explicit) comparison of the overall expected benefit and the overall expected cost of the activity” (p.29). Therefore, by virtue of the ten participants choosing job-hunting over upskilling, we may infer that cost-benefit calculations have been made and would imply that they have determined that the benefits of upskilling were outweighed by anticipated outcomes (or lack thereof). But this is not to say that motivation for upskilling was not present, but rather the “energy” and “force” of action had been directed toward job-hunting activities, resulting in upskilling being de-prioritized.

But what are the reasons for the prioritization process? Was it due to age, or lack of confidence, or was it to do with expectation of certain outcomes? I thus had to search for an appropriate, well tested theoretical model that could help me answer these questions. There are simply too many models, many of which bear resemblance or are built upon one another. I therefore decided to home in on the theoretical models that had been commonly highlighted within the realm of education and participation (see Cook and Artino 2016; Urhahne and Wijnia 2023). Beyond this, I peered further into specific socio-psychological theories of participation (Boeren, Nicaise, and Baert 2010), and the following documents my investigations of each, leading to individual summaries, my thought processes on suitability, and why pairing EVT with Cross's barriers to participation was ultimately the appropriate choice for me, given the research questions I was interested in answering. To enhance readability and relatability, I will once again call upon Sam to help. As a reiteration, Sam is in his forties, and is aware of SkillsFuture credits available for upskilling. As Sam represents part of the participant criteria that this research is focused on, I will attempt to show how the models might work with someone like him.

2.6.1 Self Determination Theory (Deci and Ryan)

Deci and Ryan's (1985) Self-determination theory (SDT) is based on the idea that people are active organisms who seek growth and change but who are also affected by their social environments. The theory is based on early investigations of intrinsic motivation (Deci 1971) and has been foundational in its ability to explain intrinsically motivated behaviour that does not require reinforcers (Deci and Ryan 1985). In addition, as a predictive theory on learning and participation, it has been employed successfully in multiple contexts outside of education (Standage, Duda, and Ntoumanis 2003; Ryan, Huta and Deci 2008). A depiction of the theory is presented here:

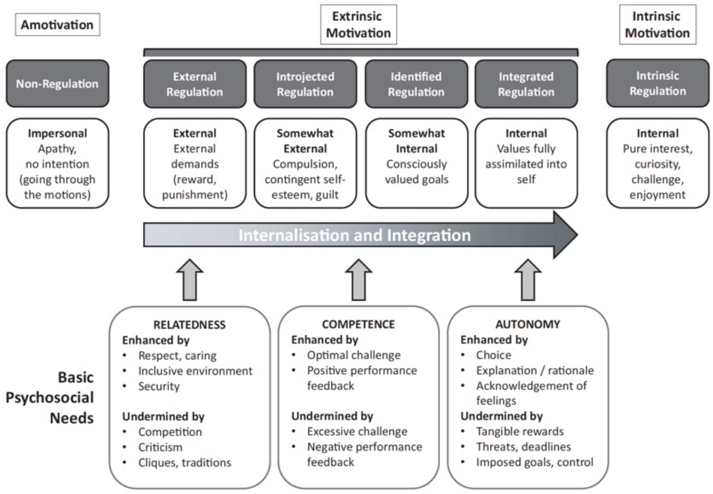

Fig. 2.13: Self-determination theory.
Source: Cook, D.A., and Artino, A.R. (2016), p.1010

According to SDT, there are primary motivation types: amotivation, extrinsic motivation, and intrinsic motivation, which are themselves linked to six regulatory styles (dark boxes).

The first motivation type on the left is “amotivation” and it represents a lack of motivation or non-regulation. It manifests as inaction or actions devoid of genuine intent. In this state, individuals may lack the drive to pursue any particular goal or task, resulting in a sense of purposelessness. For example, Sam finds himself in a state of amotivation regarding upskilling. He feels no inclination or motivation to invest his time in acquiring new skills. He may believe that upskilling won't lead to better job opportunities, or he may perceive it as a daunting and fruitless endeavour. In this state, he lacks both the internal desire and external incentives to upskill.

In the middle lies extrinsic motivation, which encompasses four regulatory styles. External regulation, occurs when actions are solely motivated by the anticipation of external rewards or punishments. As motivation progresses forward, it transitions through identified regulation where individuals recognize the value of a task and engage for personal reasons, introjected regulation which refers to motivation influenced by internal pressures or guilt, and ultimately integrated regulation. Integrated regulation represents a state in which external values and goals have become fully assimilated into one's self-image. As Sam continues his job hunting efforts, he might encounter various forms of extrinsic motivation, each representing a different level of internalization. At first, Sam may be motivated by external factors such as SkillsFuture credits, or family pressures. He may begin to consider upskilling as a means to comply with external requirements or avoid negative consequences (External Regulation).

Over time, Sam might internalize some of the external pressures. He begins to feel guilty or anxious about not upskilling, even if it's driven by a desire to avoid self-criticism or meet societal expectations (Introjected Regulation).

Given more time, Sam may start to recognize the potential benefits of upskilling. He thinks that acquiring new skills could improve his chances of finding meaningful employment. In this stage, he's motivated by a personal understanding of the value of upskilling, even though it remains somewhat extrinsically motivated (Identified Regulation).

Finally, If Sam fully integrates the importance of upskilling into his sense of self and long-term goals, he's motivated by an integrated regulation. He sees upskilling as consistent with his identity and values, aligning with his career aspirations and personal growth. This transformation from external to integrated regulation hinges on the internalization and integration of values and goals, which become personally important and fully integrated into one's sense of self.

And finally, at the end of the spectrum we find intrinsic motivation. Intrinsic motivation, characterized by intrinsic regulation, is driven entirely by internal factors such as personal interest, curiosity, or the sheer enjoyment of a task. This type of motivation arises when individuals engage in activities simply because they find them inherently pleasurable. An example of intrinsic motivation is Sam signing up for a course purely for the joy of learning. Such motivation often leads to high levels of engagement and performance, as individuals willingly invest themselves in activities they are intrinsically interested in. Intrinsic motivation also comes with satisfying three psychosocial needs: autonomy, competence, and relatedness (Deci and Ryan 1985). Autonomy simply means that one is in full control of his or her own decisions and behaviours. Competence is generated through optimal challenges, avoids negativity but promotes self-efficacy (Cook and Artino 2016, p.1009). Finally, relatedness pertains to the desire to feel connected, respected and cared for by others.

Over time, Sam may come to genuinely enjoy the process of learning and acquiring a specific set of skills. He discovers a passion for the topic, has a penchant for it, and sees how it can be applied to various aspects of his life, regardless of job hunting. Sam begins to see upskilling as a choice he is making for his own future and sees the synchronicity of new skills aligning with his personal goals and values. As he engages in the upskilling process, Sam starts to experience a sense of competence and mastery, which boosts his self-confidence. Finally, if Sam connects with others who are also on a journey of self-improvement, he begins to feel a sense of relatedness and belonging. These connections enhance his motivation and provide emotional support.

In summary, self-determination theory provides a comprehensive and widely applicable framework for understanding the various motivations that drive human behaviour, ranging from amotivation to extrinsic motivation and finally intrinsic motivation, emerging a self-determined individual. There are numerous studies employing SDT to explore motivation, for example, research into participation in physical, sport and exercise activities and behaviour (Frederick-Recascino, 2002; Levy and Cardinal, 2004; Wilson, Mack and Grattan 2008; Ryan et al 2009). Krause, North, and Davidson (2019) have utilised SDT to understand the relationship between music participation and well-being. In studies related to online learning, there has been some evidence that the satisfaction of basic psychological needs for autonomy, competence, and relatedness could also be used to predict learning intentions in the workplace, increase psychological engagement, mastering knowledge and achieving learning goals (Roca and Gagné 2008; Sun et.al. 2019; Hsu, Wang and Levesque-Bristol 2019). Very similar to the spirit of my own research, Kalenda and Kocvarová (2022) did a study on reasons for adult non-participation and employed SDT as their theoretical framework. They proposed SDT as a "unifying framework" that binds the best of socio-psychological oriented studies, barriers to participation, and microsocial factors that affect participation (pp 194-195).

Coming back to my own research intentions, the divergence might be small but it was present. I felt SDT would have been a very good framework to use if I, like Kalenda and Kocvarová, wanted to explore the reasons and motivations of why adults do not participate. However, I wanted to further explore the value attributions that were attached to the activity, which in this case is an employment related upskilling. This was important to me as understanding these value attributions would give me an insight on where current upskilling support gaps might be present. The recent announcement of a SG$4,000 top up is significant, but at the time of my research, is (up to) SG$1,500 sufficient? Does it have to do with credits at all? Or is it something to do with perceived utility of the course(s)? Could it also be something to do with one's belief that one will not be able to go back to school after a long education hiatus? Thus, I had to look for a framework that was more precise for my research intentions.

2.6.2 Social Cognitive Theory (Bandura)

Social-cognitive theory (SCT) primarily focuses on learning and posits that motivation is shaped by social interactions, environments and the observation of others. Therefore there is a divergence between SCT and behaviourist theories which focus solely on the direct reinforcement of behaviours (Bandura 1986).

Bandura's theory posits that motivation is affected by the interaction of three factors: personal factors, behavioural factors and environmental factors where he referred to as 'triadic reciprocal determinism.' Personal factors are internally based, and include beliefs, attitudes and expectations. Behavioural and environmental factors pertain to externalities like social and physical surroundings. The essence of SCT emphasizes the symbiotic nature of humans and their environments and state that while environmental and social systems shape and individual's behaviour, the individual himself or herself actively shape their environments as well. Bandura's SCT is presented below:

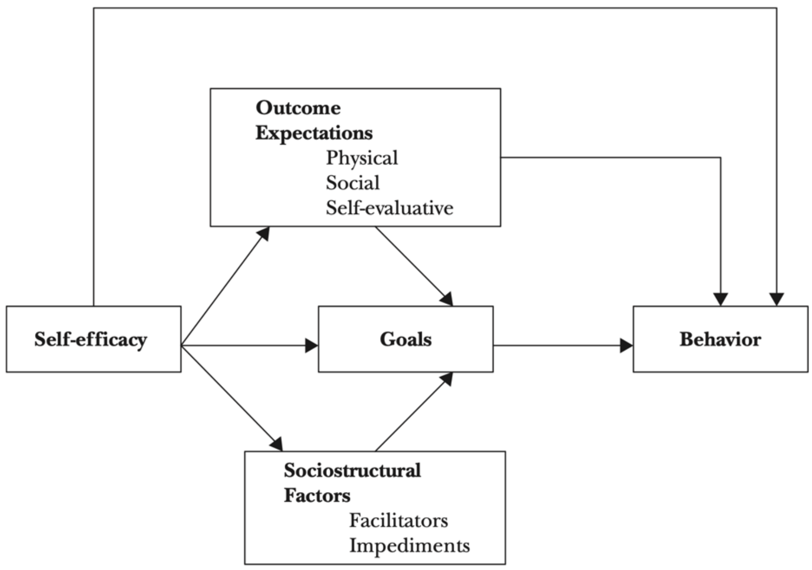

Fig. 2.14: Social Cognitive Theory
Source: Bandura, A. (2012), p.180.

In addition to the interaction between the three factors mentioned in the preceding paragraphs, the model also lists key affecters of behaviour, which includes perceived self-efficacy (a person's belief in his or her capabilities to achieve a desired outcomes), outcome expectancies, which pertain to an individual's beliefs about the consequences of his or her actions, as well as goals, and perceived impediments and facilitators toward that goal, all of which interact during the process of behaviour change.

An example of Bandura's Social Cognitive Theory in action could be Sam actually deciding to take up a course of upskilling after losing his job, and he hopes that this course might help him get noticed by employers and help him get back to work. The components of his upskilling could be demonstrated in the following way:

<u>Self-efficacy</u>: Sam believes he can achieve better grades because he has put in time and effort and feels confident about his current knowledge.

<u>Outcome expectancies</u>:

- Physical: Expecting better retention of the material as a result of a strict study routine
- Social: Anticipating praise from classmates, and lecturers
- Self-evaluative: Foreseeing a sense of pride from improved performance.

<u>Goals:</u> Sam sets a higher grade, or aims to maintain his ranking for the next test.

<u>Behaviour:</u> Increasing study hours, employing tutoring help.

<u>Socio-structural factors:</u>

- Facilitators: Access to tutoring, a quiet and conducive study space.
- Impediments: Job hunting intensity, interviews to attend and prepare for, a busy home environment

According to Schunk and Pajares (2010), "Of all the thoughts that affect human functioning, and standing at the very core of social cognitive theory, are self-efficacy beliefs" (p. 668). Bandura (1997) defines self-efficacy as an individual's belief in his or her ability to do something that is required to achieve a particular outcome. According to this theory, when a mid-career professional believes that he or she is competent to accomplish a task, or complete a course of study, there will be more motivation to engage and complete these activities. In studies involving students, high-efficacy students were defined as those who choose more challenging tasks, work and persist longer and perform better as compared to their low-efficacy peers (Bandura, 1997, Pintrich and DeGroot, 1990).

According to Bandura, self-efficacy is shaped by the following four dimensions, and I will use Sam once more to illustrate each:

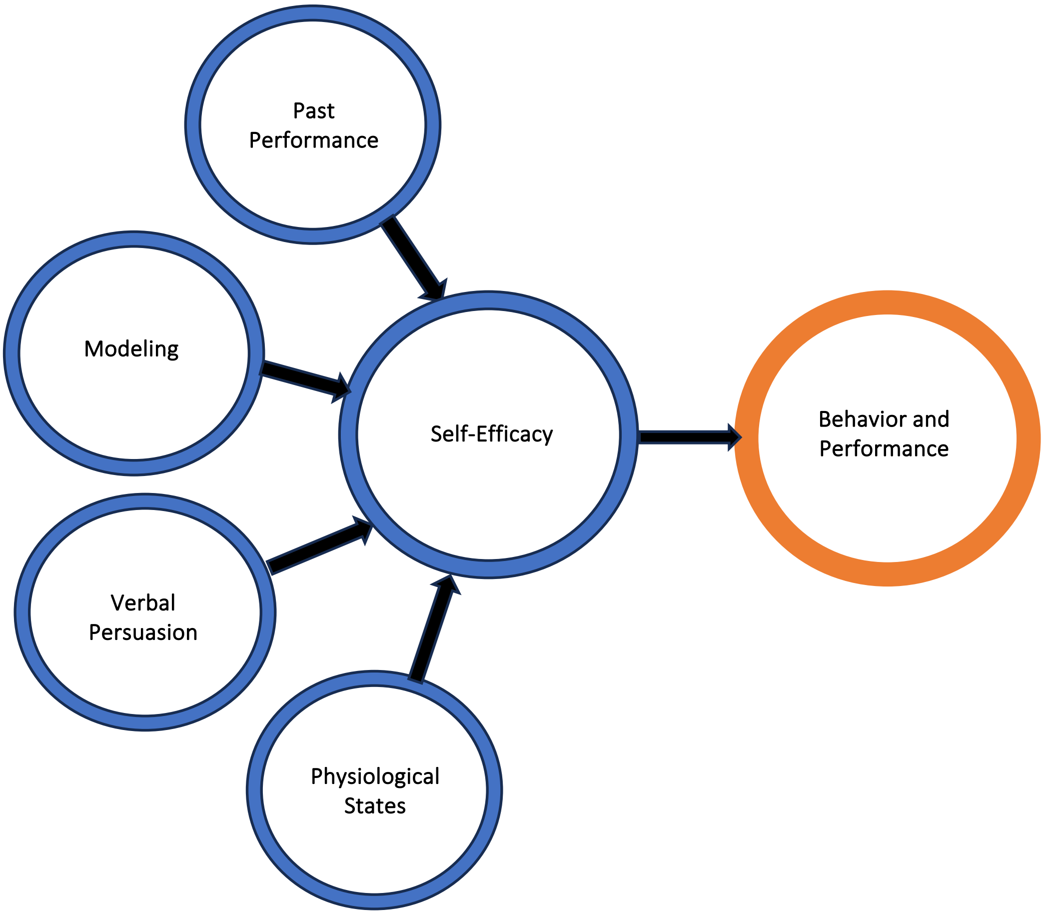

Fig. 2.15: Sources of Self-Efficacy. Author's own.

Past performance experiences play a significant role in shaping an individual's self-efficacy beliefs. If an individual has succeeded in similar tasks or situations in the past, he or she is more likely to believe in their ability to succeed again. Conversely, repeated failures can undermine self-efficacy. In Sam's case, if he has a history of successfully upskilling or acquiring new skills in the past, it could boost his confidence in his ability to do so again. However, if he has faced setbacks or challenges in his previous attempts to upskill, this may negatively impact his self-efficacy.

Modelling refers to observing others who have successfully performed the desired behaviour or task. When individuals witness someone similar to themselves achieving success, it can increase their self-efficacy by providing a role model to emulate. If Sam knows of someone in his age group who successfully acquired new skills while unemployed and eventually secured a job, this could serve as a positive model for him, potentially boosting his confidence to pursue upskilling.

Verbal persuasion involves receiving encouragement, feedback, or support from others that can influence one's self-efficacy beliefs. Positive reinforcement, constructive feedback, and encouragement from others can bolster an individual's confidence. If Sam receives words of encouragement from friends, family, or a career coach like myself who assures him that he has the potential to upskill and improve his employability, it may positively impact his self-efficacy.

Physiological states refer to an individual's physical, emotional and cognitive experiences. Feelings of anxiety, stress, or self-doubt can affect health and lower self-efficacy, while positive emotions and health can enhance it (Bandura, 1982). If Sam is experiencing a lot of stress and self-doubt due to his unemployment, it may hinder his willingness to invest time in upskilling. However, if he can manage his stress and anxiety and develop a positive mindset, his self-efficacy might improve.

As a summary, humans are regarded as vicarious and self-regulated (Bandura 1986). From a participation angle, SCT (like SDT) has been widely employed in the study or exercise and physical activity participation (Bandura, 1997; Netz and Raviv, 2004; Bailey, 2020), with self-efficacy a key predictor of whether adults will participate and maintain physical activity (Dzewaltowski, 1994; McAuley, Bane, and Mihalko, 1995; Wilcox and Storandt, 1996).

In essence, SCT posits that “behaviours are affected by the outcomes that people expect such behaviours to produce” (Bailey 2020, p.10), and while the model has many elements that cover the important aspects of my research such as judgement of capabilities, outcome expectancies, facilitators and barriers, I could not incorporate the goal construct because it diverges from the intent of my work. Ideally, to employ SCT, appropriate goals could be “to pursue a course of employment-related upskilling”, or “to secure employment”, and subsequently analyse the interplay of self-efficacy, outcome expectations, impediments and facilitators toward those goals. As my research aims were neither, I had to continue my search for a more appropriate model. Also, as a central SCT construct, self-efficacy bears much resemblance to the expectancy construct of EVT, but from a theoretical standpoint, it was unsuitable for my purposes in two ways. Firstly - while similar - self-efficacy is more task oriented, whereas expectancies of success are domain specific (Wigfield and Eccles 2000). An example of the latter would be an individual who feels very competent in running a hamburger restaurant whereas the former would pertain to perceived competence in solely cooking the burgers. Secondly and more importantly, my research sought to explore not just expectations of success, but the value that is attributed to a specific activity.

2.6.3 Goal Theory (Various)

Unlike other theories of motivation, theories of goal orientations and achievement are different in that this cluster of theories refer to the subconscious purposes of learning ("my goal is to look smart in front of others"), rather than a learning objective ("my goal is to understand more about technology") (Dweck and Leggett, 1988; Ames, 1992)

In classroom settings in the 1980s , scholars such as Ames (1984), Nicholls (1984) and Dweck (1986) provided the early foundation for literature on achievement goals. Achievement goal theory posits that each of us possess a unique set of beliefs, and attributions that shape our approach toward goal-achieving activities (Brdar, Rijavec and Loncaric, 2006), and the concept of goal orientation refers to the motivators that drive us toward such activities (Hulleman et. al 2010). In the realm of education, these goal orientations are fundamental and are key aspects of the learning experience, because they not only have influence on the thinking processes but also possess substantial influence on emotions and behaviour (Ames, 1992, Elliott and Dweck, 1988).

A dual-goal framework was originally proposed which classified goal orientations into either mastery or performance goals (Ames, 1992; Dweck and Leggett, 1988; Elliott, 1997). The premise was that people who pursue mastery goals focus on the development of competence, whereas those who pursue performance goals focus on the demonstration of their competence, or on the avoidance of the perception of incompetence. Due to the inconsistent evidence regarding the relationship between performance goals and achievement outcomes, performance goals were further subdivided into approach and avoidance orientations, which initially resulted in a trichotomous goal framework (Elliott 1997; Elliott and Harackiewicz, 1996), and presently, a four construct model (Elliott and Murayama, 2008) , namely Mastery Approach, Mastery Avoidance, Performance Approach, and Performance Avoidance. These four achievement goals are presented in the diagram (fig. 2.15) below:

Fig. 2.16: Goal Theory. Author's own

A mastery-approach goal orientation places its core emphasis on self-improvement and the acquisition of knowledge. This mindset is characterized by intrinsic motivation, where individuals find joy of learning itself, rather than seeking external rewards or recognition (Elliot and Murayama, 2008). Those who adopt this orientation are more inclined to concentrate on their personal growth, prioritizing their own progress over external pursuits of praise. Therefore, there is genuine interest in learning something, or the intrinsic satisfaction derived from the process of learning and skill development (Elliot and McGregor, 2001). With the many people whom I coach, those who tell me that they used their credits on personal interests, hobbies, and passions - I would consider this as a mastery-approach mindset.

On the flipside to mastery-approach, the mastery-avoidance goal orientation is centred around evading failure and minimizing the risk of negative self-evaluation rather than pursuing self-improvement. Motivation for doing something, or avoidance thereof, stems from the fear of inadequacy, resulting in reluctance to undertake learn something new (Wolters, 2004). Although this mindset can drive individuals to be more thorough and cautious in their work, reducing the likelihood of careless errors (Elliot and McGregor, 2001), it may also hinder their growth and development due to simply being too cautious. While the fear of not learning enough can serve as a motivating force, it may likely result in procrastination and behaviour that is risk-averse. Again, taking an example from my professional work, the majority of people I coach at above 40 years old and they have done well in one or two specific domains, accountancy for example. Even though most of them recognize that it is important to be tech savvy, many choose to not embark on a course that is too technical, outside of their expertise, even though they possess the confidence in getting through such a programme. Such a mindset could be classified as mastery-avoidance.

The performance-approach goal orientation, fixates on achieving specific external goals, such as grades, public accolades, outperforming others, and earning favourable judgements (Midgley et al., 2000; Elliott and McGregor, 2001; Elliot and Murayama, 2008). Motivation here is therefore extrinsic, driven by outcomes rather than personal satisfaction. This orientation prioritizes the “payoff” for learning rather than the learning process itself (Wolters, 2004), potentially leading to a neglect of the effort required for task completion and also with tendency to take shortcuts. Although it may initially motivate individuals to begin a task, the motivation to follow through may wane, particularly when the effort outweighs the anticipated reward (Pintrich, 2000). As another example in the course of my work, an individual tells me that they want to sign up for an online from a globally renowned University *primarily* because he or she would like the pride of being an alumnus of that University, which may also help them to catch the eye of potential employers. This would be an example of the performance-approach mindset.

Finally, performance-avoidance refers to an individual's desire to avoid performing poorly compared to others. This goal orientation is primarily motivated by the fear of negative judgments and appearing inferior (Darnon et al., 2007). In numerous studies, it has been that the adoption of performance-approach goals (“I can do it”) positively predicts exam performance, whereas performance-avoidance ("I'll never be able to do it") negatively predicts it (Elliot and Church, 1997; Church et al., 2001). Performance-avoidance can therefore result in a lack of persistence, high anxiety, apart from generally lower achievement. A simple example is that of an employee who may have an innovative idea that he or she wishes to share, but ultimately keeps quiet for fear of the idea being judged as poor.

As a summary, while there has been much research using goal theory and comparisons done on mastery and performance goals (Elliott and Moller, 2003; Dupeyrat and Mariné, 2005; Senko, Hulleman and Harackiewicz, 2011), and while Goal Theory might share similarities to Expectancy-Value Theory, where the latter substitutes goals for value (Dweck, 1986), the overarching goal of the participants in my study was to get back into work. This therefore was the primary reason why goal theory was not suitable for my research as it deviates from my research questions of why participants have not used their credits to upskill (as a means to get back to work). The mastery approach and avoidance goal orientations did not fit because by virtue of the participants not utilising their credit even when unemployed implies that the mindset of self-improvement was not present. Moreover, while confidence levels were important for me to ascertain, I approached my research with the hypothesis that participants were merely putting off upskilling in favour of looking for new employment at this present time, rather than an avoidance of upskilling due to potential feelings of inadequacy and negative self-evaluation.

The performance approach and avoidance orientations did not seem to be appropriate either and this was simply because the participants were not in competition with each other, nor aspiring for public recognition. In addition, as these were ten *individuals* (versus a *group* of ten), fear of shame and public failure within a peer group was not applicable. I acknowledge that each participant might have external peers, friends, ex-colleagues outside of my study whose judgements may be affective, but this fell outside of my research, which pertained to an individual's decision to not use their credits to upskill. If I was doing research with a group of employees in a company, or a classroom of students, employing goal theory could be more suitable.

2.6.4 Attribution Theory (Weiner)

According to Dörnyei (2001), attributions refer to the "explanations individuals provide for their past successes or, more significantly, their failures" (p. 118). The exploration of attributions in research traces its origins back to the 1950s in the field of social psychology, with Fritz Heider acknowledged as a seminal figure, and "father" of attribution theory (Dasborough and Harvey, 2016). Additionally, Bernard Weiner has made substantial and noteworthy contributions to the development of attribution theory, as evidenced by his influential works, and it is his theory that I focus on currently. One of the most refreshing pieces I read was his contribution to a chapter in 2012's *Handbook of Theories of Social Psychology* (2012).

In that chapter, he wrote about his influences (Heider, Rotter, Skinner) he draws inspiration from. He also cites E.L. Thorndike's law of effect, which posits that behaviours previously rewarded tend to be repeated, while those that were punished are typically avoided or extinguished, and how Thorndike's perspective emphasizes the role of past experiences in shaping present behaviour.

As an attribution theorist, Weiner explores how the past influences the present but with a different mechanism. He contends that it is not just the outcomes of past events but the interpretation of those events, specifically the perceived causes, that determine future actions. Weiner's theory highlights that understanding why one was rewarded or punished, rather than the outcome itself, plays a pivotal role in shaping future behaviour. Consequently, both rewards and punishments can have varying motivational consequences, depending on the interpretation of their causes. In his theory, Weiner (1985) introduced three distinct causal dimensions as follows:

<u>Locus of Control: Internal vs. External Causes</u>

The first dimension pertains to locus - determining whether they reside within the individual or outside of them. This concept is closely associated with Julian Rotter (1966), who pioneered the concept of locus of control. The locus dimension pertains to where individuals attribute the cause of their success or failure. If they attribute it to internal factors, such as ability or effort, it is considered an internal locus. Conversely, attributions to external factors like luck or task difficulty constitute an external locus.

Stability: Stable vs. Unstable Causes

Stability refers to the perceived consistency of the cause over time. Stable causes are those that are expected to remain relatively constant, while unstable causes are subject to change. Ability is often seen as a stable cause, as it is considered a lasting trait, whereas effort and luck are seen as unstable, as they can fluctuate across situations. A student who attributes their academic success to their inherent ability is making a stable attribution.

Controllability: Controllable vs. Uncontrollable Causes

Controllability relates to the extent to which individuals believe they can influence or control the cause of their success or failure. Effort is generally seen as controllable because individuals can choose the level of effort they put into a task. On the other hand, luck is uncontrollable as it is perceived as beyond one's influence. If a student attributes their failure to not trying hard enough, they are making a controllable attribution.

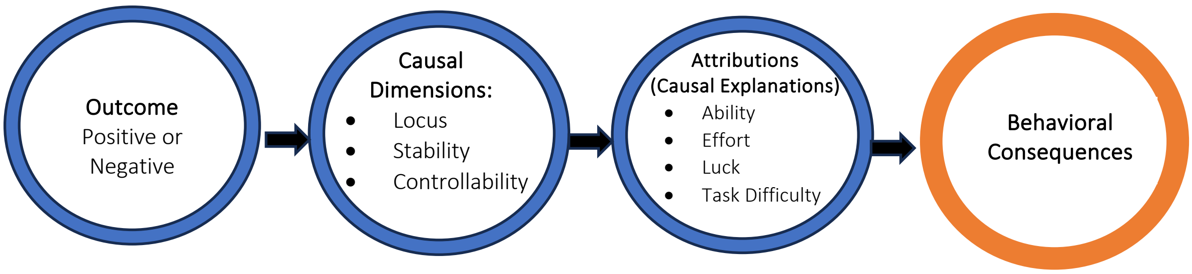

Fig. 2.17: Attribution Theory. Author's own.

An application of the model could be as follows:

Locus of Control:

- Internal: Sam might feel that their unemployment is due to his own lack of up-to-date skills.
- External: Sam may believe that external factors like age discrimination or a saturated job market are the reasons for their unemployment.

Stability:

- Stable: Sam sees the cause of their unemployment as unchanging (e.g., thinking that the job market will always be unfavourable for their age group).

- Unstable: Sam might feel that the current situation is temporary and can change (e.g., the job market might improve soon).

Controllability:

- Controllable: Sam believes that he can influence his employment status through actions like upskilling or networking.
- Uncontrollable: Sam feels powerless to change their situation, regardless of effort.

In this case, Sam’s decision not to upskill, despite having the time, could be due to a belief in external, stable, and uncontrollable causes of his unemployment.

As a summary, previous research has employed Attribution Theory to explore the reasons for academic persistence and participation choices (Tuttle, 1994; Burch, 2016). Maymon and her colleagues (2018) examined links between causal attributions and emotions of participants who face academic computing difficulties, and Brown (1986) developed an attributional style questionnaire and used this in conjunction with Boshier’s (1971) education participation scale to study the motivational characteristics of adult distance learners. Overall, Weiner's Attribution Theory can provide a strong framework for understanding the cognitive processes behind people's interpretations of events and their subsequent emotional and behavioural responses, and can offer insights into human motivation and the impact of perceived causality on one's actions. From the selected literature cited, we can see that the common theme is to understand, to decipher something – characteristic, reasons, causes. Indeed, as Weiner (2010) explained, “Attribution theory, on the other hand, is centred on causes. Causes are invoked to explain outcomes or end results, such as success and failure, rather than actions” (pg. 558). Therefore, I felt that Attribution Theory would have been more useful to investigate causation of a significant event, and in this case, a significant one could be the loss of employment, and what the participants attributed the loss to, and what they might choose to do thereafter. This was not the main focus of my research, as I was less concerned about the reasons why they lost their jobs, and more about why, when not in employment and seemingly having the time, they have chosen not to use their credits to upskill.

In addition to the theories above, I also looked into adjacent socio-psychological participation models . Similar to my challenge of shortlisting the motivational models above, this proved to be a formidable task as there exist many theories and frameworks, and many of them possess similar characteristics, or were built from one another. For example, Pryor's (1990) emphasis on proximal variables, utilising Fishbein and Ajzen's (1975) Theory of Reasoned Action, or Darkenwald and Merriam's (1982) Psychosocial Interaction Model which refined Cross's Chain of Response model. Thus, similar to what I did for the motivational models in the preceding paragraphs where I located the theories that past research had commonly identified, I did the same here, and was guided by the six socio-psychological models that Boeren, Nicaise, and Baert (2010) highlighted. A seventh was included and proposed by Baert, and while it takes into account three important aspects – the individual, educational institutions and social contexts - his model is based on the generation of educational need and the promotion of positive learning climates, which differed from my research intentions. The remaining six were:

- Boshier's (1971) congruence model, which attempted to explain adult participation and dropping out of participation, is based on the assumption that education participation is dependent on the internal/psychological factors of an individual, and the external/learning environment factors. McGivney (2004), provides a summary of prior work specifically on the retention of older students, and there have been additional number of studies pertaining to dropout in adult basic education and literacy programs (Kambouri and Francis, 1994; Ziegler et al., 2006). Thalhammer and her colleagues (2022) stated that "both then and now in adult education research, only one model is known to have been explicitly developed to explain dropout specifically in the field of adult education: This is the congruence model of Boshier (p.233). Thus, given the specificity of Boshier's model, I felt that the true value of employing it would (as an example) an investigation of participants signing up for, but not completing an employment course of upskilling.

- Cookson's (1982) application of D.H Smith's interdisciplinary, sequential-specificity, time allocation, life span (ISSTAL) model, which he intended to be a "comprehensive, multivariate, multi-realm theoretical framework with which to integrate and advance the theory and research on adult education participation (AEP)" (p.130). However, Cookson himself stated that the ISSTAL did "not yet satisfy the criteria for a fully developed theory" (p.131). While Cookson argued that the significance of his applied model would be the model's ability to integrate disparate theoretical explanations of adult education participation, studies that tested the various classes of independent variables of the model did not prove useful in predicting participation (Merriam and Caffarella 1999), with Benseman (1989) further commenting that while Cookson's model used sophisticated statistical analyses, it lacked the understanding of what "participation" means to an individual.

I researched the remaining four in greater depth. These were Ajzen's (and Fishbein) Theory of Planned Behaviour (from the Theory of Reasoned Action), Darkenwald and Merriam's Psychosocial Interaction Model (1982), Cross's Chain of Response (COR) model (1981) from which I ultimately employed situational, dispositional, and institutional variables in my research, and finally Rubenson's Expectancy Valence Model (1977), which led me to Eccles' Expectancy Value Theory.

2.6.5 Theory of Planned Behaviour (Ajzen)

The Theory of Planned Behaviour (TPB) (Ajzen, 1991), suggests that an individual's attitude, subjective norms, and perceived behavioural control are key predictors of their intention to act. This intention, along with perceived behavioural control, is believed to determine actual behaviour. Based also on an expectancy-value framework (Peters and Templin, 2010), TPB further asserts that the formation of attitudes, subjective norms, and perceived behavioural control results from a combination of prominent beliefs and the personal importance or significance attributed to these beliefs.

Attitude, as defined in the TPB framework, is a complex construct three dimensions - the cognitive, affective, and conative (Ajzen, 1991). The cognitive aspect involves one's knowledge and perceptions about a specific subject (for example, behaviours pertaining to upskilling), while the affective component relates to emotional responses toward the subject. The conative aspect focuses on behavioural tendencies and commitments. Overall, attitude represents the extent to which performing a behaviour is seen as positive or negative, integrating an individual's beliefs about the behaviour with the value assigned to the results of that behaviour.

Subjective norms refers to an individual's perception of societal pressures to engage or not in a particular behaviour. This element is shaped by normative beliefs (beliefs about whether significant others would endorse the behaviour) and the individual's motivation to conform to these expectations (Ajzen, 1991). Subjective norms as far as this dissertation goes could have been related to the government's provision of SkillsFuture credits to encourage upskilling, national rhetoric regarding the importance of upskilling, as well as friends, colleagues and family members who provide positive support and reinforcement on the benefits of upskilling.

Perceived behavioural control reflects an individual's assessment of the ease or difficulty of performing a behaviour. This perception is underpinned by control beliefs, which are the individual's views on the resources and obstacles associated with the behaviour, combined with the perceived influence of these factors on the behaviour. An example here could be the perceived sufficiency of time to engage in upskilling, as well as whether the perceived difficulty of a course of study.

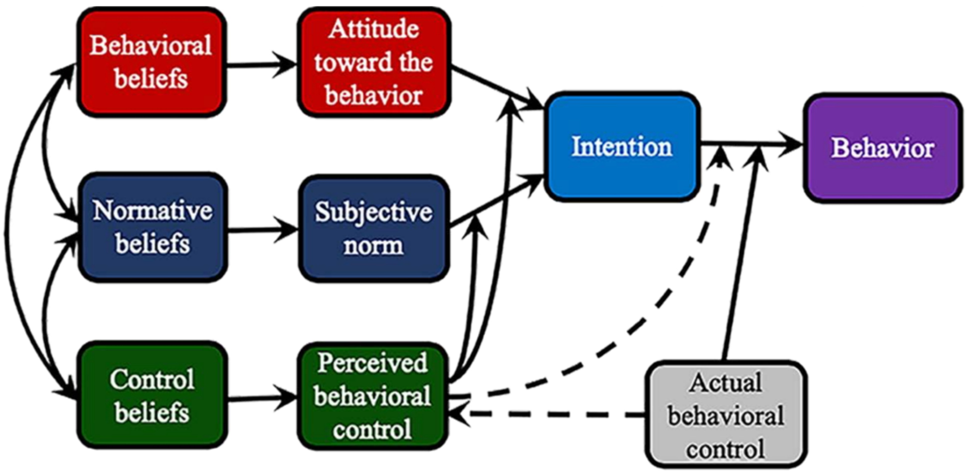

Fig. 2.18: Theory of Planned Behavior
Source: Ajzen, I. (2019), p.1

Besides these primary determinants specific to the three central constructs of TPB, there are also other secondary factors that can impact an individual's beliefs about a behaviour. These include demographic factors, personality traits, and cultural beliefs, which can indirectly influence attitudes, subjective norms, and perceived behavioural control (Peters and Templin, 2010). Using Sam, I offer a possible application of TPB as a theoretical framework:

Attitude (Belief in the Value of Upskilling for Career Growth):

- Sam acknowledges that the job market has changed significantly and recognizes he has lost his job due to obsolescence of his job function, or an elimination of his role due to his company moving operations to a lower cost country. While he may believe that learning new skills, could make him more marketable and lead to better job prospects, he prefers to focus his time on full time job hunting

Subjective Norms (Perceived Encouragement from Peers and Industry to Upskill):

- Sam is fully aware of Government rhetoric on the importance of upskilling as well as the SkillsFuture credits that he has been provided with. Sam may or may not know of former colleagues and friends who have successfully transitioned to new careers after upskilling.

Perceived Behavioural Control (Awareness of Courses and Confidence in Learning):

- Sam is able to fully explore various courses that can be funded with SkillsFuture credits and could possibly finds several that align with his career goals. Preferring to stick close to his professional experience, he may choose courses that build on what he already knows, rather than taking something entirely new. He is fully aware that he is in control of these decisions.

Behavioural Intention (Decision to Utilize SkillsFuture Credits):

- Weighing his attitudes towards upskilling, Sam may decides to use his SkillsFuture credits to enroll in an employment related course of upskilling

Behaviour (Enrolling in Upskilling Courses):

- Sam follows through with his intention by enrolling in such a course. He starts attending the sessions, actively participates in the coursework, and gradually builds confidence in his new skills.

In this scenario, Sam's journey from contemplation to action in using SkillsFuture credits for upskilling is guided by the principles of TPB. His attitudes towards upskilling, the subjective norms, and his perceived control over the process shape his intention to upskill, which could lead to the actual behaviour of enrolling in and completing a course.

As a summary, the overarching reason why TPB was ultimately not selected was because TPB is "designed to predict and explain human actions" (Kan and Fabrigar, 2017). Indeed, the predictive utility of TPB can be seen in numerous studies in various domains such as education, volunteerism, health, exercise and sport, as well as end-of-life decision making (Greenslade and White 2005; Casper 2007; McEachan et. al., 2011; Hackman and Knowlden, 2014; Nahapetyan et.al., 2019). If my dissertation attempted to predict "when" a currently unemployed person would choose to upskill, or "what" sort of courses could likely be appealing to sign up for, then the TPB could have been my theoretical framework of choice. However, my study is interested in the "why" – why have these unemployed professionals not used their credits to upskill. Thus I was less interested in predicting behaviour, and more interested in understanding the seemingly deprioritized view of upskilling. In addition, the application of TPB in qualitative research is relatively less frequent (Renzi and Klobas, 2008), and are typically recommended only for eliciting beliefs (Ajzen, 2002).

2.6.6 Psychosocial Interaction Model (Darkenwald and Merriam)

Just like Cross's (1981) Chain of Response model, I gave Darkenwald and Merriam's (1982) Psychosocial Interaction Model more thought, because like the former, it encapsulated many of the elements that I felt were important in my research. According to their model, there are two groups of factors which are determinants of participation – factors coined as "pre-adulthood", and "adulthood". The former considers family structures, and early education (p. 142) while the latter contains six elements which can be rated low, medium, or high, and which address value and utility of participation, environmental encouragement, and support for learning ("learning press"), participation readiness (influenced by value and utility), participation stimuli (loss of job, for example), as well as barriers to participation that are relatively similar to Cross's. The model is depicted below, and I shall use Sam once again to explicate this:

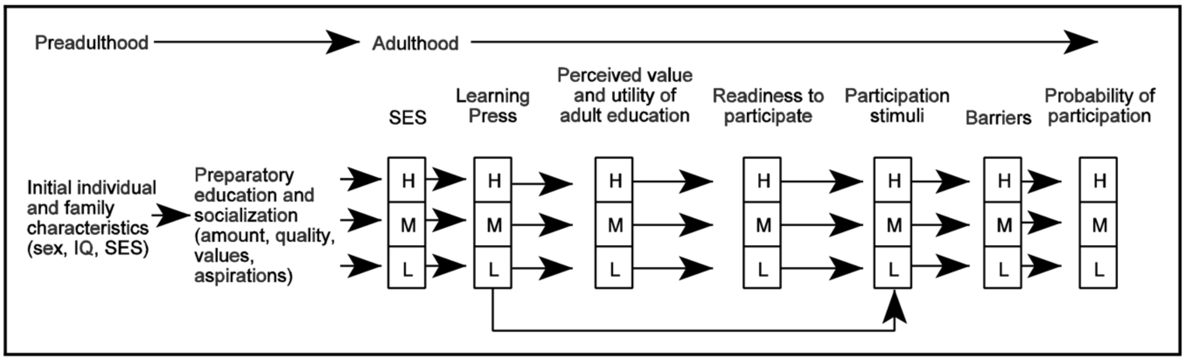

Fig.2.19: Psychosocial Interaction Model.
Source: Darkenwald, G.G., and Merriam, S.B.(1982), p. 143.

(Pre-Adult) Individual and Family Characteristics:

Sam's parents and relatives have always espoused the importance of education as the key to a good future. Even though his parents were blue collar workers (socioeconomic status), they did everything in their power to ensure that Sam had the support he needed to do as well as he could for his compulsory education years.

(Pre-Adult) Preparatory Education and Socialization:

Sam's embodies the value of education, and his path to his GCSEs was relatively smooth. There were challenging times, but he did well enough to qualify for university. His self-efficacy is at a high level. Along the way he makes a lot of friends who are on similar journeys as him and he feels like he fits in.

(Adult) Socio-economic Status:

Sam graduates with honours from his degree programme and subsequently finds a well-paying job. He finds his job meaningful, and his self-efficacy and esteem grows.

(Adult) Learning Press:

Society is advancing at an incredible pace and Sam sees how technology is very rapidly permeating into various industries. He feels the pressure to upskill because he is worried about his role. He needs to be conscious about this as he will soon have a family to feed and elderly parents to look after. Thankfully, the Government acknowledges that Technology is here to stay and that they have provided subsidies, SkillsFuture credits to support and encourage Sam's upskilling intentions. Sam's employer, friends and family also encourage him to pick up new skills.

(Adult) Perceived Utility and Valuation of Adult Education:

Sam locates some courses that he believes can help him pick up new skills in technology, thereby potentially reducing the risk of his role being made redundant.

(Adult) Readiness to Participate

Readiness to participate is “activated by one or more specific stimuli before participation can be expected to occur” (Darkenwald and Merriam, 1982, p.144). There are rumours going around that the company may be cutting jobs over a specific course of time. Sam is ready to embark one of the courses he has shortlisted.

(Adult) Participation Stimuli:

The worst has indeed happened, and the company has announced that they will be progressively shedding job over the next 18 months. Sam immediately set his plans into action, but also plans additional upskilling so that he will be able to pick up more skills that will make him look valuable to the company.

(Adult) Barriers to Participation: The course of most value to him also costs the most, far more than what his SkillsFuture Credits provides for. His wife is also pregnant, so he needs to be judicious with both time and monetary resources. In addition, he must keep his day job and continue to do well in it.

As a summary, although the model bears more than a passing resemblance to Cross’s (1981) Chain of Response in that behaviour is shaped on a continuum, the “significant difference” (Scanlan, 1986, p.10) is that the Psychosocial Interaction model places a strong emphasis on socioeconomic status as the main variable which influences participation (p. 141). Darkenwald and Merriam define this as encompassing “educational attainment, occupational status and income” (p.142). Scanlan (1986) further stated that “adult socioeconomic status is conceptually portrayed as the first and most dominant of the variables constituting the model's continuum” (p.10). Granted that general psychosocial factors have been prevalent in studies of non-participation (Adams-Gardner, 2018; Van Nieuwenhove, 2022), and that my research also puts value on “pre-adult” and “adult” factors, participation in my research precluded any specific criteria pertaining to socioeconomic status. While my participants were relatively similar in terms of education level, status, and income, these were not my criteria when sampling for them. I was more focused on their current state of unemployment than their backgrounds. Thus, if my research paid particular focus on socioeconomic factors (as defined above), this model would have more potential value.

2.6.7 Chain of Response Model (K.P. Cross)

The usefulness of Cross's (1981) or model (henceforth referred to as "COR") has been its ability to explore the driving forces behind an individual's decision to participate in learning. Now over forty years old, the model has been helping educators and scholars understand the aspects that push individuals towards continual learning. Cross's COR model, operates similar to a chain that comprises of seven distinct steps that influences the process of decision making, active participation, and persistence in adult learning programs.

Cross (1981) states that "an adult's engagement in a learning endeavour is not an isolated occurrence but rather the outcome of a complex series of responses, stemming from their assessment of their place within their environment" (p. 36). Her model suggests that the factors influencing participation are normally internally oriented rather than externally influenced. Cross's model is illustrated below with a brief overview of each of the seven stages along with an example of each stage using Sam once more:

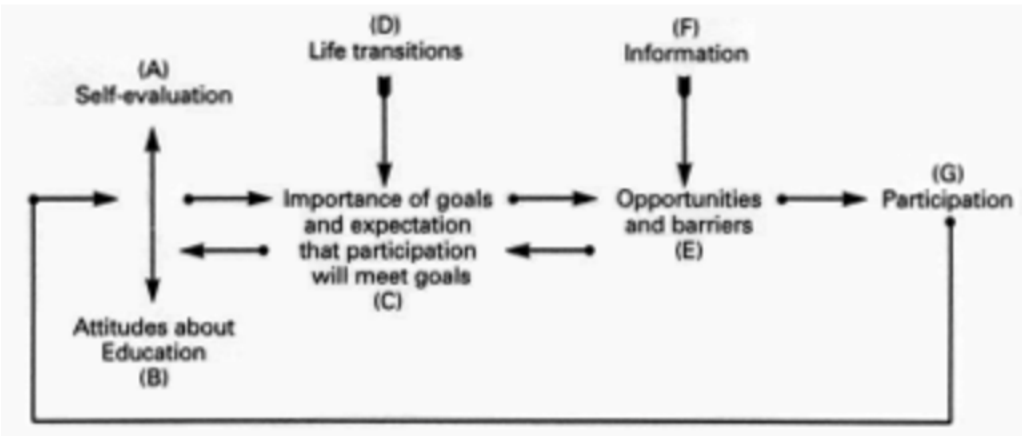

Fig. 2.20: Chain of Response Model
Source: Cross, K.P. (1981), p.124.

- Self-evaluation encompasses and individual's self-esteem and self-confidence. Individuals who lack belief in their abilities tend to be less likely to select courses that might challenge their self-esteem. As an Accountant, Sam reflects on his unemployment, and evaluates his current skills, knowledge, and prior educational experiences. If Sam believes in his ability to succeed and grow in his current field of expertise, it positively influences his self-perception in the context of continued upskilling in Accounting. On the flipside, Sam would be less likely to take on a course of upskilling that he has little to no experience nor affinity toward.

- At the attitude stage, the individual evaluates their overall attitude and feelings toward education and learning, which includes the perceived value and importance of educational pursuits. Sam now evaluates his attitude toward higher education and furthering his Accounting skills. If he values education and believes that acquiring advanced knowledge will benefit his career, his attitude toward education is positive.

- Goals and expectations is the stage where an individual sets personal goals and expectations pertaining to his or her participation in learning activities. Goals may be tied to career advancement, personal development, or some other outcome. Sam sets specific career goals and expectations related to taking the Accounting course. If he expects that the course will help him gain the necessary skills and qualifications for a promotion or a new job, his goals and expectations are likely to be aligned with participation.

- Life transitions considers specific experiences that may influence an individual's decision to participate in learning activities. Significant events, such as unemployment, can impact this stage. Sam considers his life transitions and experiences. While he is currently unemployed, if he has recently received positive feedback that upskilling in a particular course works in helping him find a new job, or if he has friends who have successfully advanced their careers through education, these experiential variables may encourage him to participate.

- Opportunities and barriers pertain to factors that facilitate participation, such as supportive environments, programme relevancy, and ease of information. Potential barriers, such as lack of funds, lack of time, and lack of programme information can impact this stage. Sam examines potential barriers and opportunities related to taking the course. Barriers could be a lack of time in conjunction with his job search, and opportunities might include scholarship options or flexible course schedules.

- Information pertains to awareness of learning opportunities. The more well-informed an individual is about courses and programs, the higher the likelihood of participation. Sam seeks out information about a particular Accounting course, including curriculum, instructors, costs, and scheduling. The availability and quality of this information impact his decision-making process.

- And finally, based on Sam's self-perception, attitude, goals, experiences, consideration of barriers and opportunities, and the availability of information, he ultimately decides whether to enrol in the Accounting course, with his participation or non-participation dependent on how these factors align.

As a summary, while I felt it would have been "convenient" to use Cross's model entirely (COR and barriers), I sought a model that was applicable, and tested beyond learner and learning centric situations. COR is formidable and scholars and doctoral students before me have employed the model in researching attitudes, participation, motivators and barriers (e.g. Swanson, 1987; Rubin, 1991; Gorczyca, 2013; Papadimitriou, 2023). Sharing similarities with the some of the other models discussed here, COR is reminiscent of Knowles' (1975) concept of self-directed learning. Further, Larson and Milana (cited in Hearne, 2018) stated that "the starting point in the model is the learning oriented individual". However, my research did not classify participants as "learning oriented". Indeed, by inserting a selection criteria of non-participation (people who have not used their credits to upskill), we could argue that the participants were "non-learning oriented" at the time of my study.

2.6.8 Expectancy-Valence Model (Rubenson)

Rubenson's model was heavily influenced by Vroom's (1964) classical valence-instrumentality-expectancy (VIE) theory which in turn was based on the work of authors like Tolman (1932), and Lewin (1938) before him. By incorporating expectancy and valence concepts, Rubenson created a composite model of participation he coined as a "recruitment paradigm". Of note is that the model considers personal perceptions which are represented by variables such as active preparedness, interpretation of the environment, and an individual's experience of needs. These then interact to generate the valence of value of an educational undertaking, as well as the probability and expectation that the individual will be able to participate and benefit from such an undertaking. As such, as an early attempt to demonstrate the interplay between both personal and environmental factors in an individual's life, this model was significant. The model is depicted below:

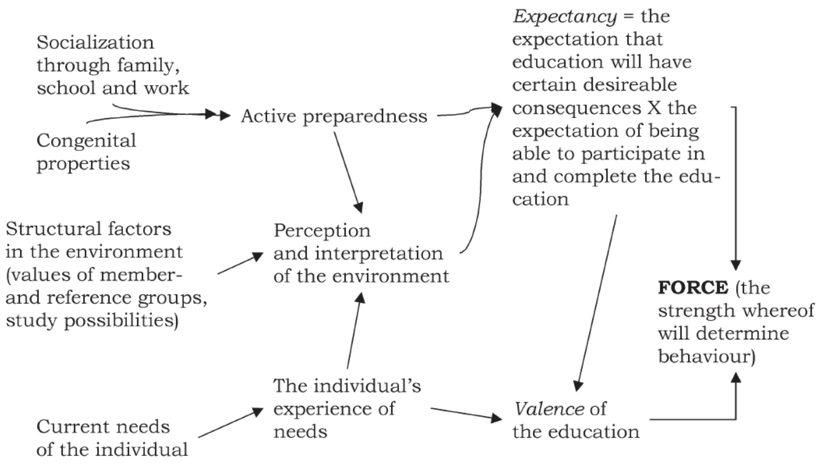

Fig. 2.21: Rubenson's Expectancy-Valence Model.
Source: Manninen, J. (2003), p.70

Rubenson's model was one that aligned with one of my overarching professional observations – that individuals who may be in similar situations choose to act very differently (Scanlan 1986). As a career coach, while I have these ten mid-career participants who are unemployed yet have not upskilled, I also work with mid-career professionals who, when out of work, rush to upskill as a matter of priority.

Using Sam once more, we can see the model in action. Sam's previous experiences with learning, which might have been limited or unfavourable, alongside his inherent qualities, such as resilience or adaptability, contribute to his current state of preparedness to upskill. His current need, driven by unemployment, creates a demand within him for development, but it is his perception of this need—whether he views upskilling as a viable and necessary path to employment—that will influence his next steps.

The environmental context for Sam includes the societal attitudes towards being an older learner and the availability of learning opportunities tailored to his demographic. How Sam perceives these factors—whether he feels supported or stigmatized, and whether he believes meaningful opportunities exist for him—will significantly affect his motivation. The value Sam places on education, or its valence, is determined by how much he believes upskilling will benefit him, such as leading to a new job or career advancement. Yet, his expectancy, or confidence in his ability to complete an educational program successfully, is what will ultimately dictate his willingness to commit. If Sam doubts his capabilities or the usefulness of education, his motivation will wane.

Rubenson's model posits that if Sam perceives a high value in the educational activity and believes that he can successfully engage with and complete it, this results in a strong motivational force, increasing the likelihood that he will participate in upskilling. Conversely, if either the valence (value or vigor) or expectancy is low, Sam may remain disengaged from further education despite the apparent need or opportunity. In essence, it would not just be the external availability of education or the immediate need for skills that will drive Sam's decision but how he internally assesses and responds to these factors.

As a summary, Boeren (2009) stated that both COR and Rubenson's Expectancy Valence model share similarities in that there is a relationship between value placed on participation and the anticipated outcomes of participation. Further, Boeren states that participation may lead to outcomes such as "an increase in job success; increase of income; broaden the social contacts and better enactment within daily activities" (p.160). These outcomes were very pertinent to me in this research, and Rubenson's model has successfully been employed to investigate participation and persistence behaviours (Bergsten, 1980; Armstrong, 1984; Van Tilburg, 1989). I did believe that I could apply my research questions onto Rubenson's model, but ultimately I did not because the model situates the individual within the sphere of education and participation and as such, there was a fundamental departure between where these models and my research started. These models regard individuals as "learners" and they help us to understand the individual (expectations, values) and environmental (social, familial) factors that affect education participation. My research however – by way of selection criteria - regarded the participants as "non-learners". These individuals - at the time of my research – had not pursued nor considered upskilling, preferring to focus on job hunting as a means of returning to the workforce as quickly as possible. Thus, "education" was not a central theme, as it is in models such as Rubenson's and Cross's.

2.7 The Choice – Expectancy Value Theory (Eccles et. al)

In the earlier part of my literature review I wrote about my reflections on education as an enabler, recounting real life case studies of my son (and children like him), my wife's own story, and the influence of Confucianism on education achievement. When I wrote about education as an enabler, it meant that procuring education would enable you to get something in exchange – a good job perhaps. In this sense there is a utility to educational achievement. I talked about the stresses that is imposed by the education system and I talked about the struggle of whether I should give my kids a happy childhood or focus on academic achievements. Somehow, I feel certain that my kids would much rather be playing with their friends than studying. They will go to school, they will do their homework, but there is little intrinsic interest in math, science. My son has asked me "how is learning geometry going to help me in real life"? Similar to my wife's story – from a sense of duty, she took accounting. Was she intrinsically interested in it (vis a vis journalism)? She would probably say no. But she did it, and she did it well. She did well enough in her programme that by the time she graduated, she already had a job offer waiting for her, reserved preferentially for first and second uppers. Attaining the best grades in class, as I have shown, is thoroughly emphasized in a country like Singapore. As such, we can see very clearly the three value constructs – Utility, Interest and Attainment - that I felt had to be central in the framework that I chose.

When I meet individuals who have lost their jobs, and have not upskilling, I invariably ask these following questions (which were ultimately reformed into my research questions):

- "Is your decision to not upskill based on your age, and your confidence in completing a course?"
- "Since you are currently in between jobs, aren't you interested in taking some time to find out what courses could enhance your professional experience?"
- "Wouldn't you feel a sense of pride in earning a certificate of completion, or a new credential?"
- "Don't you think that earning that certificate or credential will help you get back into employment quicker, and stay in it for longer?"

These daily and repetitive questions that I ask people as part of my work were ultimately reformed into my three research questions, and while models such as Rubenson's and Cross's COR were very promising, there was a fundamental departure between where these models and my research started. As mentioned earlier, I regarded the participants as "non-learners". These individuals - at the time of my research – had not pursued nor considered upskilling, preferring to focus on job hunting as a means of returning to the workforce as quickly as possible. Thus, "education" was not a central theme, as it is in models such as Rubenson's and Cross's.

I thus had to consider education and upskilling from a de-prioritized standpoint, yet I still believed that my research questions could be answered by an expectancy/value framework:

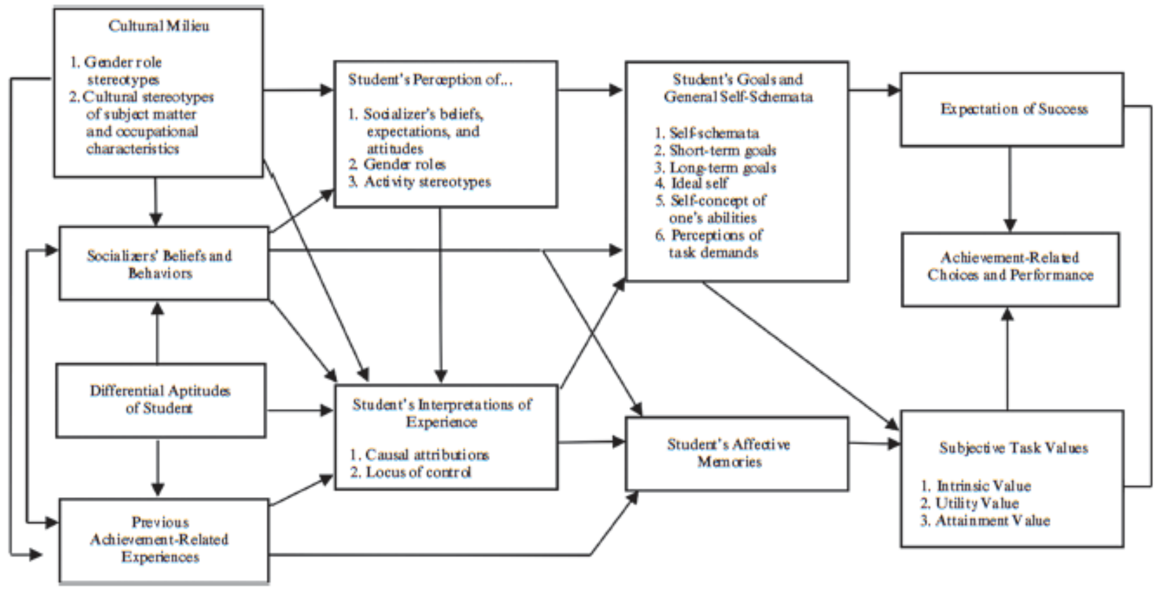

Fig 2.22: Expectancy Value Theory
Source: Rosenzweig, E.Q., Wigfield, A., and Eccles, J.S. (2019), p.619

In summarizing the model (Eccles et. al.,1983; Wigfield and Eccles, 1992; Eccles, 2005)
At the heart of EVT lies the concept that an individual's performance and the choices he or she makes are driven by two key factors: their expectations of success and the subjective task values they attribute to the task at hand. While the bulk of model has to do with the right-side elements of expectation and value, it would be useful to see how these two constructs are shaped.

The elements on the left side of the diagram pertain to the broad influences that impact an individual. These include the cultural norms (for example, Confucianism, academic achievement, obedience), the beliefs and values of socializers (for example, parents, teachers, peers), and the individual's personal experiences and aptitude on certain tasks. Moving to the next block of two items, socializers' beliefs and behaviours impart expectations and attitudes about gender roles and activities to the students. This, in turn, moulds the students' self-perception and their understanding of what is expected of them.

How an individual perceives him or herself in the light of their socializers' expectations and their own experiences shapes their goals and general self-schema. This self-concept ability beliefs, long and short term goals, memories of success and failures, and perceptions task demands . This then finally fees into an Expectation of Success, gauging how likely they think they are to succeed in a certain task, as well as the subjective task values pertaining to the interest, the usefulness, and utility of the task. Finally, we arrive at the outcome: the Achievement-Related Choices and Performance. This is where the “rubber meets the road”—the individuals' expectations and values directly impact the academic paths they choose and how well they perform. EVT seemed to tick the boxes as each one of my usual questions could be superimposed onto an EVT construct:

Usual Questions	EVT Construct
“Is your decision to not upskill based on your age, and your confidence in completing a course?”	Expectancy of Success
“Since you are in between jobs, aren’t you interested in taking some time out to find out what courses could enhance your professional experience?”	Intrinsic Interest Value
“Being unemployed may be a lousy feeling, so wouldn’t you feel a sense of pride in earning a certificate of completion, or a new credential?”	Attainment Value
“Don’t you think that earning that certificate of credential will help you get back into work quicker and keep you there for longer?”	Utility Value

Table 1: Questions superimposed onto EVT Constructs. Authors own.

In addition, research had been done employing EVT beyond academic environments and intentions. For example, Vansteenkiste and his colleagues (2005) investigated unemployed people’s job search behaviour, experience and well-being by comparing EVT and Self-Determination Theory (SDT). Although the authors employed Feather’s version of EVT (1982), Feather was stated as declaring the need for examining “the determinants of different kinds of values, as well as to specify the dimensions of those values" and that "Eccles and her colleagues have begun to answer the questions that Feather (1982) proposed about the dimensionality of task value and its determinants" (cited in Wigfield and Eccles 1992, p.278) Savoleinen (2018) did a similar piece by comparing EVT and SDT motivators for information seeking about job opportunities. More recently, Burcher and her colleagues (2021) employed EVT in understanding the financial behaviour and financial well-being of young adults.

2.7.1 The Omission of EVT's "Cost" Construct

My research has chosen to omit the use of EVT's cost component for a few reasons. Firstly, I was guided by what Eccles and her colleagues (1983) stated, that "we suggest that the overall value of any specific task is a function of *three* major components: (1) the attainment value of the task, (2) the intrinsic or interest value of the task, and (3) the utility value of the task for future goals" (p.89). While cost was listed as an "important mediator" (p.91), there has been a lack of empirical work on cost, and its relationship with outcomes is largely unknown (Wigfield and Eccles, 2000; Wigfield and Cambria, 2010). Indeed, Rosenzweig, Wigfield and Eccles (2019) themselves state that "there remains much work to do in order to understand the construct of cost and its implications for student learning" (p.622) .Cost statements such as "I had to wake up so early to get to school", "I am having such a hard time managing this course with work" imply a present or previous experience, or as Jiang and her colleagues (2018) define it, "the negative consequences of engaging in a task" (p.140). It may also be future-oriented and anticipatory, weighing the cost-benefit of embarking on something, and what an individual must give up to complete it (Eccles, 2005). Admittedly, although authors like Gorges (2013) do regard cost as important, she does quote Battle and Wigfield who stated that cost has empirically been measured in terms of being *worth it* and as such, "cost and positive value aspects should be assessed independently and should only be weighed against each other resulting in an overall evaluation of, e.g., a course" (p.2). In this case, my participants were ten individuals who had not embarked on any courses of upskilling nor was contemplating it at that time, so I had struggled to find how to, if I could or should, employ the cost construct. Finally, if we view task value as a tallying of cost and benefits, then while upskilling may offer intrinsic, attainment or utility value (benefits), the cost "would be the equivalent to barriers because costs put people off a task" (ibid, p.6). Thus, while EVT was useful for me to understand expectations of success and value attributions, these were still very much internal to each candidate. Cross (1981) would classify these as dispositional characteristics. I felt that in order to ultimately make recommendations for potential policy enhancements, or future research, I would need to employ Cross's Barriers to Participation fully which would cover not just dispositional barriers, but situational and institutional barriers that individuals may face, which prevent them from participating/using their credits to upskill, and in doing so, establish a proxy for EVT's cost construct, as well as accounting for the external forces that play a part in an individual's participatory decisions.

2.8 Cross's Barriers to Participation as a Proxy for Cost

There were three primary reasons why I decided to employ Cross's (1981) barriers to participation as a supporting framework, alongside EVT. The first - as I had discussed in the preceding sections – was the empirical strength of the framework. Secondly, the fact that these participants, being unemployed, and still having not utilized their SkillsFuture credits to upskill, implied that there could be barriers at play. Thirdly, witnessing the movement (or lack thereof) of the cogs in Boeren's (2017) model in my daily work, Cross's barriers seem to align very nicely to it, not only on the internal (dispositional), but the circumstantial (situational), and institutional aspects as well.

2.8.1 Situational Barriers

Situational barriers are external factors that hinder an individual's ability to participate in learning activities. These barriers are often circumstantial and can vary significantly across different life stages and social contexts. Some examples I hear from job-seekers include:

- Time constraints: Individuals may need to juggle multiple responsibilities, including employment, family care, and community obligations, leaving limited time for educational pursuits, or prefer to conserve their time for other activities
- Financial limitations: The cost of education, including tuition, books, and potential loss of income during study periods, can be prohibitive for adults, especially those with dependents or low-income earners. SkillsFuture credits may not be sufficient if an individual aspires to take a three year bachelor's degree (for example)
- Family responsibilities: Childcare and eldercare responsibilities can significantly restrict the ability of adults, particularly women, to participate in formal and informal learning activities. I would say that a third of the people that I have coached have had to leave their jobs due to the need to care for family members

2.8.2 Dispositional Barriers

Dispositional barriers are internal to the individual and relate to personal attitudes, beliefs, and perceptions about learning. These barriers are rooted in the individual's self-concept and past experiences with education, or outcomes of education. They could include:

- Self-perception of ability: Adults who have had negative educational experiences in the past may doubt their ability to learn, leading to a lack of confidence in their potential to succeed.
- Value and relevance: Adults may not engage in learning if they perceive it as irrelevant to their current lives, needs, or future aspirations. This is particularly true for educational programs that do not clearly articulate the applicability of their content to real-world contexts.
- Fear of failure: The prospect of not succeeding, especially in a public or formal educational setting, can be daunting for many adults, leading them to avoid participation altogether.

2.8.3 Institutional Barriers

Institutional barriers arise from the practices, policies, and structures of educational organizations that inadvertently (or sometimes intentionally) create obstacles for adult learners. These barriers can often be the most challenging to address as they require systemic change. Examples include:

- Inflexible scheduling: Traditional education programs often operate on schedules that conflict with the typical workday or family commitments, making it difficult for adults to attend.
- Complex administrative processes: Bureaucratic hurdles, such as complicated enrolment procedures, can be particularly off-putting for adults who are already navigating multiple responsibilities.
- Curriculum and pedagogy: Educational content that is not adult-centric or fails to acknowledge the rich life experiences and knowledge that adult learners bring to the educational setting can diminish engagement and learning outcomes. However, the aspect that I see most often is curriculum that is not applicable to the workplace.

In the fourth chapter of this dissertation, I will show how I superimposed the themes and sub-themes of the narratives I gathered, onto both the EVT as well as barrier constructs.

Chapter 3: Methodology

3.1 Introduction

As emphasized in the preceding chapters, my interest in this study stem from two aspects. The first is the rapid loss of jobs due to automation and the people affected by this, and second, the low utilization rate of the SkillsFuture credit (SFC) – a voucher-type funding mechanism by the government to help citizens upskill and remain employable. This narrative study explored the experience of the men and women who had lost their jobs but had yet to utilize their SFCs for employment related upskilling. Through their stories, this study attempted to understand their lives, their unique circumstances, their views on education, perceived barriers, and ultimately their reasons for not utilizing their SFCs, even while unemployed. The narrative format was chosen as I was interested in describing how these individuals perceive themselves, their identities, their choices and actions, and in doing so, provide a richer understanding of the experiences of this group. This research was informed by the following research questions:

1. What is the individual's perceived level of confidence in completing an employability related course of study?
2. What is the individual's perceived level of added employability value after completing an employment related course?
3. What might be the perceived barriers that may prevent the individual from commencing the course, and using his or her SkillsFuture Credits?

The rigor and expectation of a doctoral dissertation required more systematic research than simply asking an individual "what are the reasons why you have not utilized your SFCs"? The instruments employed in the methodology would already identify a purposive sample of eligible participants who would have all indicated that they had not yet used their SFCs, and thus I wanted to find out – in a rich and organized way – more about their thoughts on investing time and effort in a course of study, perceived barriers, as well as tracing their personal histories which have led up to their decision making process and belief systems thus far. My decision process is documented below.

3.2 Critical Contextual Elements

As a start to this methodology chapter, I first offer an explicit summary of the critical contextual elements that my research is anchored in, and within which the participants find themselves. The importance of context has been echoed by seminal authors such as Patton (2002), Riessman (2008), and Denzin and Lincoln (2011), and the following are what I believe are the critical ones which has hitherto been inferred in preceding chapters:

- Sociocultural Context: Unemployed, and existing in a competitive job market, brought up in an equally competitive education environment
- Economic Context: Singapore's high cost of living, loss of income, with families to feed and monetary obligations to be met
- Political Context: The government's rhetoric on upskilling, and the provision of employability institutions as well as programmes (such as SkillsFuture credits)
- Historical Context: As a nation with no natural resources apart from its human capital, and where education is a key pillar of human capital development
- Institutional Context: historically textbook-based curriculum and assessments with less applicability and relevancy to real world situations (i.e., outcomes to participation)
- Psychological Context: The internal cost-benefit considerations in whether upskilling is useful and relevant (i.e., the weighing of the preceding five contexts versus anticipated outcomes of participation, or lack thereof)

3.3 The Choice between Quantitative and Qualitative Research

The first thing I needed to decide upon was whether my research was going to be qualitative path, quantitative path, or a mix of both, as my decision would affect the techniques and instrumentation employed. A simple comparison table by Mcleod (2023) is presented below:

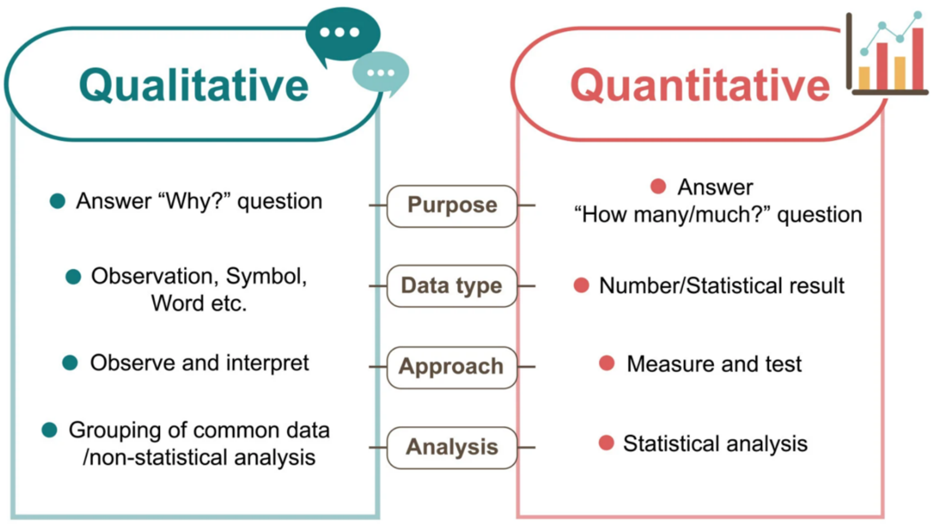

Fig 3.1: Type of Research Design.
Source: Mcleod, S. (2023). Simply Psychology.

Staple texts on research design by seminal texts from Creswell (1995), Lincoln and Guba (1985), Denzin and Lincoln (2011) were useful, but I found Kathleen Rockhill's (1982) explication of both methods in the sphere of adult education particularly engaging yet easy to read. I summarize some of her guiding points here which helped reinforce my decision to take a qualitative approach:

3.3.1 Quantitative Research Methods in Adult Education Participation

As Rockhill (1982) summarizes, quantitative research methods in adult education aim to identify patterns, trends, and correlations among variables related to participation using statistical analysis. This approach tests hypotheses about the demographic, socio-economic, and psychological factors that may influence an individual's decision to engage in adult learning. By employing surveys and structured interviews, quantitative researchers collect data from a broad sample to generalize findings to a larger population. Rockhill critiques the quantitative tradition for its focus on operational definitions and statistical accuracy, often at the expense of understanding the human experiences behind the numbers. Despite its ability to offer broad overviews and identify significant predictors of participation, such as educational background or income level, quantitative research may overlook the subjective experiences and personal meanings that qualitative methods seek to uncover. However, it can play a crucial role in shaping educational policies and programs by providing empirical evidence of trends and factors associated with participation in adult education. Taking Sam as an example, a quantitative study might involve a survey of a large group of unemployed individuals like him, and to statistically analyse the factors influencing their participation or non-participation in upskilling programs. By employing statistical methods like descriptive statistics (mean, medians, standard deviations of demographic data), correlation analysis (relationships between variables – attitudes and actual participation for example), and regression analysis (the predictive power of independent variables on the dependent variable – upskilling) the study could offer a broad overview of the effectiveness of skills future credits in enhancing employability among the target demographic, providing empirical evidence to inform policy adjustments.

3.3.2 Qualitative Research Methods in Adult Education Participation

Qualitative research methods emphasize the understanding the complex realities of participants by focusing on their experiences, motivations, and barriers in adult education. Rockhill (1982) highlights the importance of capturing the subjective meanings and interpretations individuals attach to their educational participation. Through methods like interviews and observations, qualitative research delves into the personal and socio-cultural factors influencing adult learners. This approach offers rich, detailed insights into how individuals navigate their journeys, revealing the ways in which personal goals, life circumstances, and societal expectations intersect. For instance, she discusses the application of hermeneutics and social phenomenology to explore the depths of participation in adult education. This involves a shift from traditional, quantitative measures of success, such as enrolment numbers, to a deeper understanding of what motivates individuals to engage in learning activities. By prioritizing the exploration of individual experiences, qualitative research uncovers the varied, often unquantifiable aspects of educational participation, such as the impact of personal transformation or the significance of learning in one's life-world. Using Sam as an example, a qualitative study could explore Sam's (and others like him) perceptions and experiences regarding upskilling and job hunting through an in-depth interview. With this orientation, I would aim to understand their motivations, barriers, and attitudes towards using skills future credits for education.

While I ultimately chose to go down the path of narrative inquiry, I did so after evaluating the four other qualitative approaches as presented by Creswell (2007) – phenomenological research, grounded theory research, ethnographic research, and case studies. In determining what would be the most appropriate method for my study, I did a deep reflection of what I wanted to achieve and the questions I wanted to answer. To employ a phenomenological study would entail me having to do "research that seeks to describe the essence of a phenomenon by exploring it from the perspective of those who have experienced it", and where "the goal of phenomenology is to describe the meaning of this experience—both in terms of *what* was experienced and *how* it was experienced." (Teherani et.al 2015 cited in Neubauer, Witkop and Varpio, 2019). This therefore would entail me focusing on what the participants all have in common when living through a particular phenomenon, which in this case, would most likely be unemployment. Since the experience of unemployment was not what I wanted to investigate, I moved on. Employing a grounded theory approach would be suitable if I was attempting to propose an explanatory theory of action to uncover elements inherent to an area of inquiry (Glaser and Strauss 1967; Bryant and Charmaz 2007), but this was not my aim. I also looked at ethnographic research which would focus on developing an understanding of a specific culture or social context, but beyond that "ethnography usually involves the ethnographer participating, overtly or covertly, in people's daily lives for an extended period of time" (Hammersley and Atkinson 2007, p.3). An appropriate ethnographic angle could be the exploration of how Singaporean Chinese men like Sam preserve and pass down cultural traits of looking after their families. It was therefore difficult to bring an ethnographic lens to my research intentions. Finally, I looked at case studies – cautiously - because "there is little consensus on what constitutes a case study or how this type of research is done" (Merriam 1998, p.26). Merriam continues to conclude that a case is "a thing, a single entity, a unit around which there are boundaries". Among others, Smith (1978), Miles and Huberman (1994), and Creswell (2007) also emphasized the importance of "boundedness" as a key criteria of case studies, which implies that "if there is no end, actually or theoretically, to the number of people who could be interviewed or to observations that could be conducted, then the phenomenon is not bounded enough to qualify as a case" (Merriam 1998, p.28). Thus, there had to be something truly peculiar and unique about Sam's situation for me to consider a case study approach – and there very well might have been – but we know that the contexts of unemployment and upskilling lack the bounded-ness that case studies require because there are innumerable people in similar situations as my participants who are unemployed and who have yet to use their credits, and therefore, case studies were deemed unsuitable for my research.

In many ways, narrative inquiry is very similar to what I do for a living, on a daily basis. While authors such as Polkinghorne (1998), and Riessman (2008) have championed narratives as research methodology, I resonate with Connelly and Clandinin's (1990) work because they – heavily influenced by John Dewey's (1938) theories of experience, continuity, and interaction – conceptualized a three-dimensional narrative inquiry space which considers personal and social dimensions, temporal (past, present and future), and situational contexts (place and environment) (Clandinin, 2006). This signposted very well to the hypothetical participation model that I drew on page 49 – that, in addition to decisions, experiences and their resulting narratives are shaped by a combination of these three aspects. In addition to synthesizing the perspectives of Bruner (2002), as well as Lieblich and her colleagues (1998) that narrative inquiry is both a mode of knowing, and methodology respectively, Connelly and Clandinin (2000) further state that narrative inquiry is:

> a way of understanding experience. It is collaboration between researcher and participants, over time, in a place or series of places, and in social interaction with milieus. An inquirer enters this matrix in the midst and progresses in the same spirit, concluding the inquiry still in the midst of living and telling, reliving and retelling, the stories of the experiences that made up people's lives, both individual and social. (p. 20)

By acknowledging the relationship between participants and researchers, we may also see the ontological and epistemological aspects of narrative inquiry. Ontologically, we ask the question, "what is it that I wish to investigate?" with the answer being why a specific demographic of people do not upskill even when provided with support do so. What I gathered from each of the participants are ontological narratives in which participants are narrators of their own realities, and where each of their narratives reflect their personal experiences and life histories. According to Elliott (2005), these "first-order" narratives are participant driven, and while there is co-construction with researchers (Clandinin, 2006; Haydon and van der Riet, 2017, p.82), researchers themselves play a minor role (Harling Stalker, 2009, p.224). However, when I as the researcher, perform the "storying of stories" (McCormack, 2004), it is an epistemological narrative that I am producing (i.e., what researchers regard as knowledge). Here I am the central figure and where I take the ten narratives and construct a "collective story" (Richardson, 1990). Richardson states:

> The collective story displays an individual's story by narrativizing the experiences of the social category to which the individual belongs, rather than by telling a

> particular individual's story … Although the narrative is about a category of people, the individual response to the well-told collective story is 'That's my story. I am not alone.' (pp. 25–26).

These ontological and epistemological aspects are important to state as they contribute to my positionality which I will expand on further in this chapter.

While I felt that the large part of data gathering was going to be done through narrative inquiry, I still needed to employ a quantitative, initial survey to source for participants, thus I would classify my data gathering as employing a mixed methods approach. Using a survey in the first phase provided a structured, quantitative basis for selecting participants who fit specific criteria relevant to my study. This aligns with Creswell and Hirose's (2019) discussion on mixed methods, which highlights the value of starting a study with a survey to gather broad, quantifiable data before moving into more detailed qualitative research . The survey method facilitated the initial screening process, ensuring that the participants selected for the narrative inquiry phase were representative of the broader population of interest. By employing this *sequential exploratory design* - I was able to follow up on the initial survey results, source participants that met my research criteria, and to follow through with individual interviews (see Creswell, 2005, pg. 319-320). In terms of analysis, even though they have been guidelines published, there is no universal approach because the choice depends on the research purpose, and questions (Riessman 2008). For my research, I decided to employ thematic analysis which will be discussed further.

3.4 Timelines

Before proceeding to discuss data collection, analysis, and results, I present the following table of my key milestones and timelines, as I will be referring to this further below:

Items	Conducted/Completed
Construction of Survey / Interview Questions	July 2021
Ethics Application and Revisions	July and August 2021
Ethics Approval	September 2021
Access to JISC / Bristol Online Surveys	October 2021
Outreach and Approval for access to database	November 2021
Survey deployed and shortlisting for Phase 2	December 2021
Interviews conducted with each of the ten participants	January and February 2022
Transcriptions completed	February 2022
Confirmatory / transcript reading sessions with participants	February and March 2022
Commencement of analysis and chapter 4 (findings)	March 2022

Table 2: Dissertation Timelines

3.5 Participant Sourcing

Upon receiving ethics approval in September 2021, I submitted a request to use University of Glasgow's Online Survey Tool (formerly known as 'Bristol Online Surveys'). Approval to use the survey took was received in October 2021. I then reached out to the Managing Director of small local training company that provides consultancy and coaching services to organizations, organization leaders, as well as working professionals. These services they cover also include career planning and development, as well leadership and strategy development. Participants were sourced from the company's mailing list. The company's Managing Partner is himself a professional coach and educator and at a meeting in November 2021, I shared with him my research proposal and he expressed support for it. While my own career centre had a database of people we coach, I engaged an external database because I wanted little to no chance of me encountering anybody whom I had coached or had a current coaching case with, thereby reducing or eliminating perceived selection bias. As I was not a member of staff, he offered to disseminate my solicitation email to clients on his database in the next run of their newsletter. The email that I crafted (appendix 7) explained who I was, my research intentions and extended invitations to participate and for those who were interested, they would contact me via my University of Glasgow email address.

3.6 Research Methods

Data collection is "about asking, watching and reviewing" (Merriam, 1998, p.69). For my research, I employed two methods/two stages to solicit data – a survey for stage 1, following by semi-structured interviews in stage 2:

3.6.1 Survey

I developed a seventeen question survey as phase 1 of the data collection process. The questions covered demographic data such as age range, gender, marital status, highest educational qualification, family size, and income. I also asked questions pertaining to awareness of the SkillsFuture scheme, whether respondents had used their credits, and if so, what they had used them for (work or leisure related training). I also included a question on perceived barriers to participation before ending the survey soliciting interest in participating in a further 1 to 1 interview. When I filed my ethics application, I stated that this survey would be anonymous (versus confidential). I put some thought to this because the latter would be more beneficial to me as this would entail participants divulging their identities (but of course I would give assurances that I would protect their identities), and as such I believed that I would be able to move swifter through my participant sourcing if I knew who each of them were.

On the other hand, if I chose the anonymous path, I knew that I would be giving myself a number of added steps to secure my sample (this will be explained further down). Studies have shown that response rates to anonymous versus confidential surveys may have no significant differences (see Groves et al. 1997), but as this population was drawn from a mailing list of a company, I asked myself if I was an employee and recipient of a company survey which asked me to reveal my name – even through assurances of confidentiality - would I truly speak my mind? This was not a mass survey that would be sent to the four corners of Singapore, but rather to a finite group of people under one roof. If I was in a similar situation, would there be a chance at all that my bosses might somehow get access to my responses, and know who I was? Would the participants feel the same as I did and would it affect response rates? While my thinking might have been to conservative, I decided to follow what research psychologist Palmer Morrel-Samuels (2002) stated about making "workplace surveys individually anonymous and demonstrate that they remain so".

Once the survey was set up, it was sent out to 345 individuals on the mailing list. Because surveys describe and determine opinions, trends, beliefs, and attitudes (Creswell, 1995) this instrument was appropriate for the information that I was looking to collect. The survey was open for ten days, after which I closed it and started analysing at the data. The idea here was that the survey acted as a "net". It would be cast, and pulled in to see what came in. By process of elimination due to the criteria I was looking for, I would arrive at a more specific population that met all the criteria. This purposeful sampling strategy was done to identify individuals who:

- Were above 40 years old
- Were currently unemployed
- Had not utilised their SFCs
- Had indicated their interest in participating in a 1-1 interview (Phase 2).

There were a total of 102 responses, and some key highlights of the initial survey are presented here (fig 3.2 below):

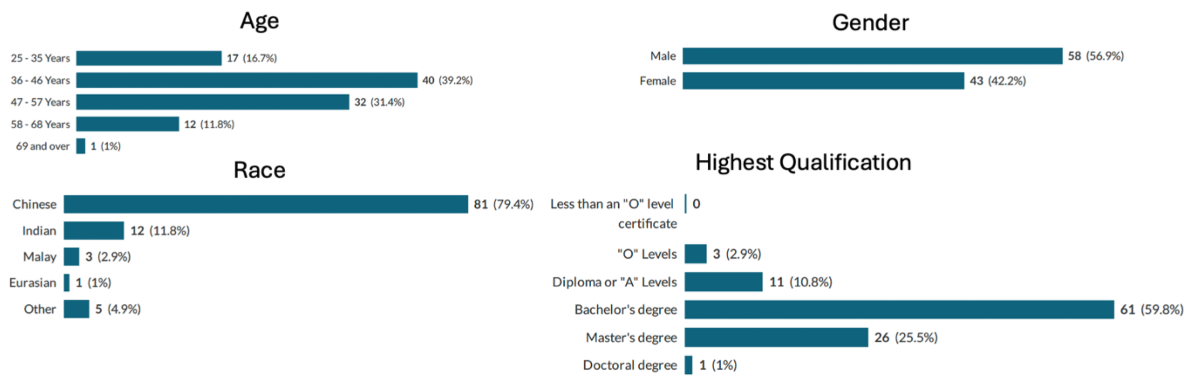

Fig 3.2: Stage 1 Survey Data (1)

- 83.3% of the respondents were aged 36 and above – this initially gave me the confidence that I would be able to suitably find age-qualified participants for my study
- Almost 80% of the respondents were Chinese – while this was the overwhelming majority, it came as no surprise as Singapore's resident population is over 70% Chinese (Statista 2023)
- In terms of gender, there were 15 more men than women respondents (1 was omitted due to a "prefer not to say" response).

- In terms of highest qualification attained, 86.3% of respondents had a minimum of a bachelor's degree. This reminded me of the reflection that I had shared earlier on my younger years where my parents would tell me that a bachelor's degree would be the minimum I should strive for.

The next set of questions pertained to present employment status, awareness of SkillsFuture Credits, utilisation of the credits and what (if applicable) they were used toward, and I have summarized these below (fig. 3.3):

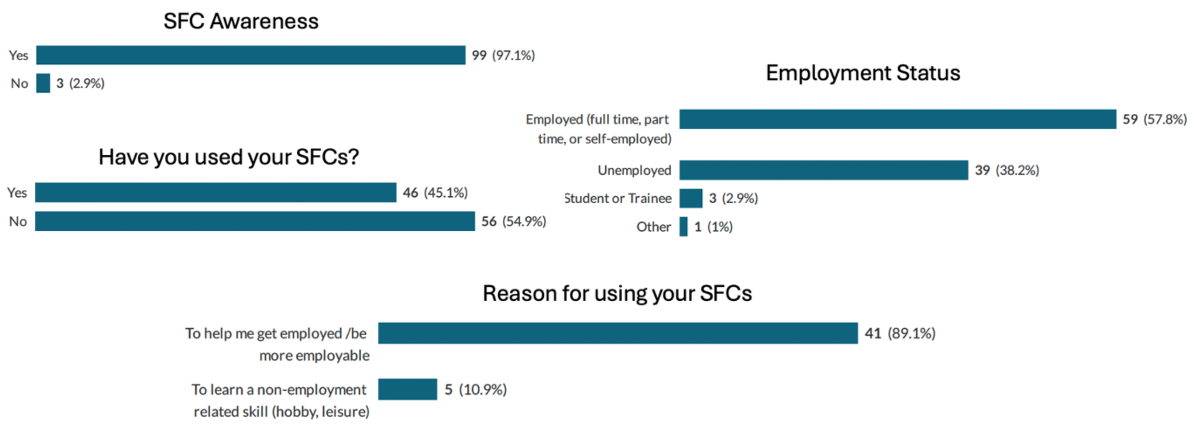

Fig. 3.3: Stage 1 Survey Data (2)

- Except for three, all respondents were aware of the SkillsFuture credit scheme.
- In terms credit utilisation, approximately 55% of respondents indicated that they had not yet used their credits, and in terms of employment status, only 38.2% reported that they were currently unemployed. The latter caused me some concern as employment status was a key criterion, and the "true" eligible population for stage 2 would be largely defined by the smallest number of responses on any of the key criteria.
- While 46 participants responded that they had already used their credits (which is outside of my research criteria), most of them (41 responses) used them for employment related purposes.

The second last question I asked pertained to perceived barriers (fig 3.4 below). This question was directed to the 56 people who responded "no" to having used their credits. Like the other data points I collected, the responses here acted as a barometer of sorts, because I knew that not all 56 were eligible to participate in stage 2. I largely used OECD's barrier categories (2019, pg. 17) in constructing mine, but where OECD split "shortage of time" into work and family related categories, I decided to simply use "shortage of time" as a catchall to accommodate for both. Similarly, I generalized OECD's "lack of employer support" into "lack of support", and I took away "unexpected events" for fear that respondents may not understand what this meant, and instead inserted my own category called "lack of interest". Respondents were allowed to pick more than one category:

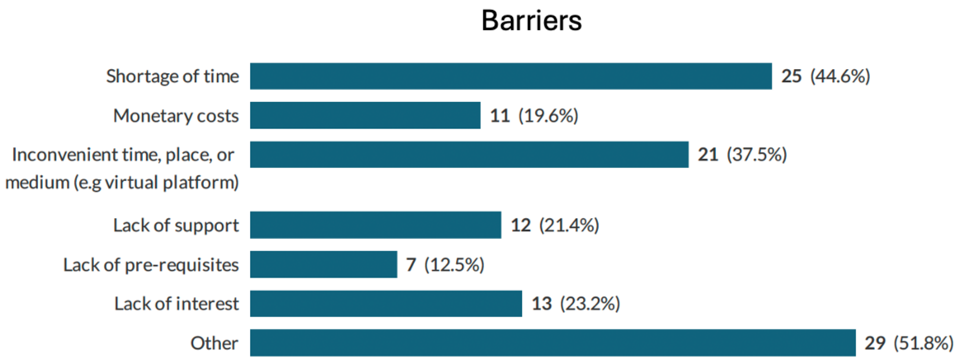

Fig. 3.4: Stage 1 Survey Data (3)

The results showed that "shortage of time" was one of the two biggest perceived barriers, and this does correspond to general literature on barriers to participation as well as OECD data. Interestingly, "monetary cost" did not feature prominently, instead coming in second from last. Based purely on my speculation, this could be because the survey was centred on SkillsFuture credits, which could have psychologically downplayed cost as a potential barrier. Instead, the number one category that people selected was the nebulous "others" category. In anticipation of this, I added a further question which asked people who selected "others" to elaborate, in free form text. This yielded 29 responses below (fig 3.5). From these responses there were two prominent themes pertaining to:

- Difficulty in locating or choosing a suitable course – what to take, the reimbursement process; and,
- Utility of courses – whether taking a course would result in positive employment outcomes, perceived utility of taking up a course versus current age, making a choice to prioritize job hunting over course-taking.

Apart from the two big themes, the remaining responses were scattered and less valuable, ranging from apathy "there is still a long deadline till the expiry of credits" to comments with no immediate insight, "can discuss further verbally".

Showing all 29 responses	
I've always thought PR doesn't have skillsfuture credit	800761-800752-86506533
1) General search for courses on google - not sure what search words to use, 2) Not knowing where to start looking for good, reputable course, 3) uncertain about how to assess the best value-for-money vis-a-vis reputation of the training provider, 4) employers do not seem to find short courses useful (especially when trying to cross careers, or find related jobs within similar career field), employers seem to want deep and rich experience as pre-requisites and hence training may not be that meaningful	800761-800752-86506521
Difficult to find courses and have it linked to the skills future credits. Many courses listed on the website also does not have enough details such as course info and timings of classes. Logistics is a challenge.	800761-800752-86506714
Looking at the job listing in the market, WSQ courses does not appear to be a recognised skill set by the employers. Even after completing a WSQ course, chances of getting employed in the course related industry are still very low. Therefore, there is a lack of motivation for me to apply for the course.	800761-800752-86507806
There is still a long deadline till the expiry of the credits	800761-800752-86508872
I did not expect to be unemployed for what is now coming on 20 months and that Covid would make travel very difficult. In restrospect I may have signed up for a course in Q2 2020 and hence used the credit.	800761-800752-86509601
Cannot find suitable course	800761-800752-86510593
There is no certainty on whether the courses we take will be reimbursed via. Skillcredit. I rather not waste my time. Skillfutures team refuses to tell us whether or not the course is eligible for credit. they should put up a list of eligible courses. $500 might make or break a decision to go for a course.	800761-800752-86514177
I am not sure if it would be useful	800761-800752-86528384
Can discuss further verbally	800761-800752-86544409
Not convinced that it will lead to better paying job or open new opportunities	800761-800752-86549595
Will it actually help me?	800761-800752-86566714
Prefer to spend my time hunting for jobs	800761-800752-86566764
I am doubtful that taking up new learning will result in me getting a job, given my age	800761-800752-86566878
not eligable as a PR	800761-800752-86568141
Finding the right course to sign up for	800761-800752-86569749
I have not had the opportunity to explore the SFC availability	800761-800752-86575239
don't know what's on offer	800761-800752-86627969
Have not found course of interest	800761-800752-86691136
I would like to use it to help me get a job but I think I would not be successful in getting a job even if I took a course	800761-800752-86691493
I have a feeling that the return on investment (and finding a job after the course) might not be there	800761-800752-86692333
I have seen many other friends who have taken courses but only very few of them land jobs thereafter. Therefore I prefer to focus my time on full time job hunting	800761-800752-86692384
Have not got time to check courses	800761-800752-86739428
I would like to use it but I do not know what is useful to learn to enhance my employment	800761-800752-86908022
Useless	800761-800752-86908081
Haven't found something suitable that meets my interest and aptitudes	800761-800752-86908095
Prefer to use my time on full time job hunting	800761-800752-86908369
I want to learn data analytics for employment but I do not have any basic background	800761-800752-86908389
At my age, I do not know if taking up a new course would help me in any employment endeavour	800761-800752-86908402

Fig. 3.5: Stage 1 Survey Data (4)

The final question to the survey solicited interest in participating in a further 1 to 1 interview. Although 57 participants indicated their interest, it marked the start of another tedious process. As the survey was anonymous (as explained earlier), I did not know who these 57 respondents were, and therefore I needed to perform further filtering. This final question also invited anyone who answered "yes" in terms of willingness to participate in stage 2, to write to me directly to my University of Glasgow email. I had hoped that all the 57 would do so (this was unrealistic). I waited for five days and collected 25 responses. I subsequently wrote to each of these 25, thanking them for responding, reiterating my broad research area, and let them know that because the initial survey was anonymous, I needed to qualify three things once again – if they were over 40 years of age, their current employment status, and whether they had used their SkillsFuture credit. I also ended the email requesting a response within 48 hours (appendix 8). I managed to collect 23 responses, and 15 of these met the age, current employment status, and SFC utilization criteria. These 15 were then sent an email containing the participant information sheet (appendix 2), and consent forms (appendix 3) which reiterated the context of the study, what participation involved, topics that may be covered, as well as privacy, confidentiality, data protection, retention and dissemination. Patton (2002) suggested determining a sample size and to increase this number until saturation, and when I was consulting my doctoral supervisor, we agreed that we would try to get between 12 and 15 participants. However, although 15 participants were identified, this did not mean all of them would be willing to be interviewed. Perhaps the need to read, acknowledge the participant information sheet and consent forms, made my request too tedious, or too formal, and thus only ten participants replied and confirmed their interest to carry on with Phase 2. These ten were comprised of six females, and four males, aged between 42 and 55 years.

In hindsight, I wondered if I could have saved myself some time if I had just ended the initial survey with a question such as "if you are above 40, have not used your credits, and are presently unemployed, then please get in touch". This might have gotten me the qualified participants quicker but I felt that if I had done that, it would somehow look like a fishing exercise in which the people who didn't meet my criteria might feel less valued somehow. I also wondered if designing the entire survey with my very specific criteria right from the beginning would have been better, but to err on the side of caution I decided to go broad instead. Also, had I gone down the very specific path, I wondered if I would have been able to source even these final ten participants given that the responses would surely be less than 102. Finally, choosing to go broad also allowed me to get some very interesting and useful preliminary data pertaining to perceptions of utility of the credits and perceived barriers.

While I was hoping that I would get more than the final ten participants after sending the solicitation email to an initial 300 individuals, according to Patton (2002), "there are no rules for sample size in qualitative inquiry" (p.244). Timothy Guetterman (2015) investigated qualitative sampling practices and sample sizes across 50 published, peer-reviewed articles between all five qualitative approaches, within the domain of education and health sciences. In his research, he selected 10 articles for each approach, and for the three narrative pieces under the education domain, the sample sizes were between 1 and 24 (pg. 13). Additionally, Kim and her colleagues (2021) published a study quite similar to mine (SkillsFuture focused, using mixed methods – survey and interviews) in which their sample size was seven individuals. Thus, while I was originally hopeful that I would get more than ten, from what I saw on the preliminary data in stage 1's survey, I was cautiously optimistic that I could achieved saturation with the ten, also due to the specificity of my research intentions and sampling criteria.

3.6.2 Semi Structured Interviews

In phase 2, I called each of the ten participants to arrange a time and location for their interviews with me. Cognizant of privacy, I proposed the use of a private work booth (situated at various locations in Singapore) but did reiterate that the location of our interviews should be at a location or environment where they felt safe, comfortable, and where they could speak freely. The shortest interview was approximately 60 minutes and the longest was approximately 90 minutes in duration. From the ten, I conducted six of them in work booths and two at the participant's homes. Interestingly, the final two invited me to conduct the interviews on their morning walks. These "go along" sessions as Kusenbach (2003) describes, allowed me to accompany the participant in his or her daily routines while interviewing them and also provided natural insight into thinking, perceptions, stories as we moved through together in the physical and social environment. Clark and Emmel (2010) also emphasized the benefit of walking interviews as a means of placing stories and experience in spatial context which may be helpful in eliciting and generating discussion and to help participants better articulate their thoughts. When we met in person, I had to establish rapport with each of them so we spent some time talking about life, children, where we went to school, with five of them asking me how I ended up being a career adviser. All of them told me that they didn't know how to "act" when recorded, but I told them that no acting was needed – that I would be guiding them through a conversation and that they should speak freely and naturally. I reiterated to them that our conversation was confidential, that their names would be replaced with pseudonyms, and that my role that day was not to give career advice – or any advice – but just to listen to their stories.

There were three possible approaches (Patton 2002) that I could have used to collecting interview data – the first was through standardized open ended interviews where questions would be prepared ahead of time and where participants would be asked the same questions in a particular order. The second was informal conversational interviews where there would be spontaneous generation of questions through the course of conversation. Finally the third approach - the one I chose - would be the general interview guide approach which is a hybrid of both the standardized and informal methods, in which I would have an outline of the questions but where the focus would also be pertaining to retaining the flow and naturalness of the conversation, whilst keeping consistency and structure. My interview questions (appendix 5) had four broad headings with a number of sub-questions for each – probing questions - that fed into the overall intention of each heading (Elliott, 2005). I had questions pertaining to expectancy of success, value oriented questions, and well as questions pertaining to the culture of education, how their parents, and how the participants' own educational experience might have an impact on both expectancy of success as well as perceived value.

Expectancy related questions

According to Wigfield and Eccles (2000), an individual's expectation of success can be split into two "belief" categories – ability and expectancy. While there are conceptual differences between the two, both have shown to be interrelated (Eccles and Wigfield 1995). While ability beliefs askes question pertaining to the present (i.e., "I am currently very competent in this task"), expectancy beliefs are future oriented (i.e., "I will be very competent in doing this task"). As such, the questions that were under this category were centred around the individual's level of expectation that they would be able to complete a course, as well as their expectations on how well they would do in it. Another question I asked was whether the course was something that they could relate to, and depending on their answers, how much effort they believed would be required to complete the course. I found this question to be useful and pertinent because in my line of work, I see many individuals who take up courses that may currently be deemed as very "in-demand" and necessary for employment, but which goes against what the individual might be naturally skilled at or interested in. This level of effort or belief then may positively or negatively affect the individual's expectancy of success.

Value Related Questions

As the second component of EVT consisted of three constructs – attainment value, utility value, and intrinsic value. Wigfield and Eccles (2000) states that the value in performing a task is subjective and an agglomeration of self-assessment of abilities, personal goals, perceived difficulty of the task, and affective memories. As an intrinsic value question, I asked if the individual would enjoy doing such a course, which relates back to the question on the relatability of the course. We understand that attainment value is the level of importance that and individual places on performing a task well, and the question I asked here was how important was it to the individual that he or she does well in a course (versus just passing the course). As utility value relates to the importance of a task on an individual's short term goals, I asked if they believed that the course would be valuable in helping them get re-employed.

Identity related / Family upbringing questions

The identity related questions were important as these pertain to the feelings of adequacy within the individual. Eccles (1992) showed that an individual's identity is formed over time and is influenced by life and cultural experiences, and even gender (masculinity vs femininity). Individual identities is therefore the reason why task values are subjective. As such, the questions I asked here pertained to their reflections of schooling when they were growing up, their parents' views and importance placed on education, as well as their role in the family (whether being male or female, having siblings or none, made a difference to their attitudes toward education).

I was cognizant that these questions could elicit or uncomfortable or negative feelings, and as such, while I encouraged them to speak freely, I also told each of them that they were free to skip questions altogether. As mentioned, following the general interview guide meant that the questions were guiding posts to what I needed to solicit, but they were not verbally expressed exactly, and order were not strictly followed as I prioritised the flow of the conversation instead.

3.7 Data Analysis

In terms of data analysis, I focused on evaluating Riessman's (2008) four approaches. The first, most common approach, and the approach I employed, was thematic narrative analysis in which the unit of analysis is the entire narrative itself, unsegmented. The second is the structural approach in which there is a focus on syntax and where the narrative is broken into units for investigation. The third approach is the performance/dialogic approach, which is a suitable method for analysing works that involve "focus groups, community meetings and classrooms" (p.124), and the final is the visual approach, in which stories are told using medium such as painting, video and photography.

The thematic approach that I chose consisted of the following stages, which I will expand on, individually:

- Preparation of data – after the recorded interviews, I uploaded each onto Otter.ai, which is an online transcription service which I purchased a discounted subscription using my student status. While transcription was very swift, I had to pore over each of them because Singaporean English ("Singlish") contains a number of colloquial particles, which Otter.ai did not pick up or mis-represented, and thus each transcription had to be edited to maximise grammatical coherence while preserving the accuracy of what was spoken.
- Coding of data – in consultation with my supervisor, and the fact that I had a sample size of ten, I chose to code my data manually, rather than use software like NVivo. I started with re-reading each transcription to identify recurring patterns, themes, and words across all of them (Patton 2002). I found that it was more intuitive for me to identify recurring themes and words if I took it part by part, for example, locating points pertaining to expectancy or success, subjective task values, and potential barriers. I colour coded these into categories, and I did this for each participant narrative and repeated it through all ten narratives. Table 2 below provides a transcript excerpt and how I did this. By locating the commonalities one section at a

time, it made it clearer for me to do the subsequent superimposition of parts of their narratives onto the EVT constructs, as well as onto situational, institutional, and dispositional barriers.

- Data results and interpretation – the last stage of the thematic analysis was the meaning-making stage. Here I looked at the overarching the themes and excerpts which were aligned to the EVT constructs. Guided by these constructs I then populated them with supporting narrative quotes. Doing this helped me with thick descriptions of my data while keeping the meaning and clarity intact.

Excerpt of Transcript	Points	EVT / Barrier Constructs
AH: Adrian, just having a course alone will not guarantee a job. No course is that powerful because if there was such a thing, everyone would take it up you know? So, courses are a helpful element but if say, you cannot interview well or write a good CV, then your courses also cannot save you, you know?	1. No course can guarantee a job/ course taking = job	Utility Value
Interviewer: (Laugh) so sorry to bombard you but yes, it was about enjoyment – is enjoyment important, and what makes a course enjoyable?		
AH: I think if the lecturer can keep things interesting and keep me interested, it would also help with the retention of information. But having said that, even if the lecturer was not engaging, this just means that I have to work harder to absorb and internalise the material. Because why, because the ultimate goal is to get out of the course with a qualification	2. If you plan to start something, finish it	Attainment Value
Enjoyment isn't a prerequisite for me, it's a benefit. But the caveat here is that I am answering in relation to an employment related course yeah? Because my answers would be slightly different if it was say, a leisure course. Like for example if I am taking a course on baking and the lecturer is really lousy, he or she might kill my passion (laughs). So, for leisure and hobby-based courses, I think enjoyment factor would be of more important	3. Enjoyment only associated with leisure/fun courses	Intrinsic Interest Value
Interviewer: What would it take for you to sign up for an employment related course right now and to prioritize this versus job searching?		
AH: A miracle maybe? I think if there was an offer that was too good to say no to, where I would be crazy to say no to, then that would be when I might shift my mindset. So, say if someone or **an institution tells me something like "I hear your aspirations, and here is a course you can take and if you take this course, it will lead you to this job outcome"**. If there was something so customised to me, my wants, my circumstances, and with some sort of practical outcome, I would most certainly change my mind! But how realistic is that right?	3. The role of institutions/ curriculum linked to real world	**Institutional Barrier?**

Table 3: Coding of AH's Transcript (Excerpt)

3.8 Trustworthiness

To demonstrate validity and the data collected and process of my research, I followed Lincoln and Guba's (1985) "gold standard" (Whittemore, Chase and Mandel 2001, p.527) criteria of trustworthiness. While there have been other propositions that may offer broader indicators of quality in qualitative research (Tracy, 2010), I ultimately chose to follow Lincoln and Guba's widely accepted criteria to illustrate credibility, transferability, dependability, and confirmability.

3.8.1 Credibility

Lincoln and Guba (1985) state simply that a study is credible when readers or research-consumers are confronted with the experience, are able to recognize it because there is perceived congruence between findings and reality. According to Tobin and Begley (2004), it is the fit between participants responses and the researcher's representation of them. On a more personal note, the dictionary's definition of "credible" is "worthy of belief or confidence; trustworthy". I asked myself if I felt that I was a credible career adviser, and if I am credible in the work and processes that I do on daily basis. Beyond my knowledge, experience, the licenses I have, I do indeed consider myself credible in the way I engage an individual. As such, while I am a novice researcher, I approached my research in much the same way as I do my day-to-day job, where my credibility has been built over the last decade. The meant that I wanted to focus on the similar demographic of people, and go through the same means of data gathering as I would normally do in my day to day work. As a public officer, upholding standards of objectivity and confidentiality are paramount, but as a career adviser, so are empathy and rapport building. As such, my research was done in a similar fashion to my day to day work - private 1 to 1 sessions, listening intently, using my head to objectively evaluate what was going through in their lives, and in their hearts. I also took notes that covered not just their presenting issues, excerpts of their spoken words, as well as *how* those words were spoken (were they in a depressive state, hopeful, quiet, angry, for example).

In terms of triangulation, being a career coach for a significant amount of time, I have been privy to the changing employment landscapes and I am fully aware of policies, procedures, employment statistics are part of my day to day work. This body of knowledge was one of my data sources that ignited my research. The actual narratives with the participants were obviously a key source of information that helped me in terms of triangulating the external knowledge and experience that I already possessed, with what the participants were sharing with me. In terms of member checks, after the transcriptions were done, I arranged a follow up session with each of the participants to have them read their own transcripts, thereby ensuring that their narratives were documented accurately. Finally, my doctoral supervisor was also regularly consulted and my findings were shared with her for her advice, and scrutiny.

3.8.2 Transferability

In essence, transferability pertains to the generalizability of the research. My aspiration here was to provide would-be researchers, and research consumers with sufficient evidence that my work might be applicable to similar contexts, and populations. While there is no way I would be able to prove this because it is dependent on where my research is being transferred to, according to Lincoln and Guba (1985) it is “not the naturalist’s task to provide an index of transferability, it is his or her responsibility to provide the database that makes transferability judgements possible on the part of potential appliers.” (p.316). Also, Stahl and King (2020) reminds us that “transferability would be enhanced with contextual information about the field work site”, and that “methods and time frames for the collection of data in the original study must be completely described, as well the entire duration of the field study” (p.27). I have already provided a timeline of the sequence of preparatory events through to analysis, but from a field work site perspective, I had mentioned that I wanted to approach this research in almost the same naturalistic fashion as my daily coaching work – privacy, safety, objectivity, active listening and note taking. To a large extent, this helped with me with getting thick descriptions, and in chapter four (results and findings), I also ensured that I embedded actual conversations from the participants thereby representing them in their own voice, rather than my interpretations of what they said (also contributes to confirmability). As such, I would be confident to assert that from a context and setting perspective, my fellow career coaching peers across all career centres in Singapore, who wish to build upon what I did, would be able to relate to how I approached my research because we generally follow the same protocols and processes. Similarly, the population I worked with was quite specific. The age range for the participants may vary, but collectively, these “mid-career” professionals (as defined earlier) face similar career issues, and once again, researchers who wish to pursue further research into other career related issued experienced by mid-career professionals, may find my work (or aspects of it) transferable.

3.8.3 Dependability

According to Lincoln and Guba (1985), dependability pertains to the consistency of both the research process and the output of the process. Here is where we talk about audit trails. Koch (1994) summarized that an audit trail gives readers confidence on the choices that the researcher made, pertaining to the theoretical and methodological aspects of the research. From a practical perspective, I attempted to document each step of the research, from outreach, scheduling, data collection, journaling, transcriptions, analysis of findings, to the presentation of my results chapter. In addition, Stahl and King (2020) stated that “another aspect of dependability has to do with the researchers’ anticipation of review by a peer”, and that “It is like asking for participants to member-check but with peer-level members: The professional level of the peers conveys a sense of self-credibility.” Also, “since the scrutiny is from a peer, it provides the researcher an insider analysis and feedback before the study goes public, itself an act of trust” (p.27). I understood from the beginning that mine was a two person team – although I was the key (only) researcher, my doctoral supervisor would help provide objectivity and scrutiny, from a perspective of guidance. Stahl and King also goes on to state, quite inspirationally, that:

> Qualitative research needs researchers’ values and passion as engagement with research. But it is also necessary for researchers to monitor the influence of their values and passions. Being immersed in the research with their values creates another level of trust, providing researchers are able to communicate their entailment in their own research. (p.28)

From this perspective, my supervisor also had an important part to play, firstly on the topic of researcher bias, by providing me with an objective view of my questions and my questioning, and in the precious times that I had consultations with her, she also kept me “bracketed” - ensuring that although I was passionate (quoting Stahl and King above) about what I researching, that I was setting aside of my beliefs and assumptions in order to avoid misrepresenting the participants experiences. My experience, based on twenty years of experience in recruitment and career advisory, may include personal beliefs about why these participants have chosen not to upskill. This was a point that I was extremely conscious of and therefore I created very open ended, non-leading questions where their answers were only reflected and summarized back to them to ensure accuracy but never judgemental nor implicative in anyway. Finally, as I had mentioned in my earlier paragraphs, while I was a doing the actual day to day research on my own, I conducted it in such a way and setting, that, should my work become public, my industry peers could not only relate, but endorse both my theoretical and methodological choices. The way I have chosen to write this dissertation, evaluating, disqualifying, and justifying my choices, introducing “Sam”, was also done with the intent of achieving a level of relatability and giving readers confidence on the choices I made.

3.8.4 Confirmability

According to Shenton (2004), Confirmability in qualitative research refers to the extent to which the findings of a study are supported by the data collected and the methods used for analysis, rather than being influenced by the biases or preconceptions of the researcher. This is echoed by authors like Miles and Huberman (1994) who state that a researcher admitting to his or her own predispositions is a key criterion for confirmability. Shenton continues by stating that confirmability involves ensuring that the interpretations and conclusions drawn from the data are credible and trustworthy. He further emphasizes the need for transparency, rigor, and reflexivity throughout the research process to minimize researcher bias and increase the reliability of findings. Koch (1994) proposed the inclusion of the reasons for the chosen theoretical and methodological approaches, to help readers understand decision making rationales, and how conclusions were reached. The above points sound like reiterations from the prior three criteria because confirmability, according to Guba and Lincoln (1989), is achieved when credibility, transferability, and dependability are achieved. As a summary, when I designed my research in my mind, one of the first things I was conscious about was how close I was to the topic of investigation. While I believe that I possess a level of authority and investment in my research topic, I had to work doubly hard to ensure that I performed by research with objectivity and impartiality. Right from the outset, I documented my journey and timelines, establishing my audit trail. I chose to not just demonstrate my ability to summarize theories of motivation (for example), but also to justify why I decided to qualify or disqualify one or another – in this sense, I always tried to ensure every part of my research was well thought out. From a settings and sampling perspective, while I currently work at a career centre and could get access to a database of clients, I proactively chose not to use this database, but instead chose to seek permission to access to an entire different group of mid-career professionals. I conducted my research with the same rigor as I do my daily coaching appointments, upholding transparency, confidentiality and establishing safe spaces where the individual would be able to talk freely in a protected environment. Similarly, factual and behavioural notes were taken, and when I started interviewing, I always maintained contact with my doctoral supervisor who, while invested in my work, approached my research from an objective, outsider perspective.

3.9 Limitations

For this research there were three limitations identified that warrant mention. The first would be the size of the research sample, although I have attempted to justify this earlier. This research does not purport to be a grand narrative on the upskilling decision making behaviours of all unemployed, experienced professionals in Singapore. By virtue of only having ten participants, prediction of generalities to make sweeping changes to current policies is not achievable. However, the objective of the research was not prediction but rather to understand the mindsets of a small group of experienced, unemployed Singaporeans and how their histories and circumstances may become examples which may add to future studies in the field of motivation and attitudes for lifelong learning.

The second limitation is that the research is unable to reference any external sources of data to support either the validity of the participants' narrative, and as such, establishing correspondence could not be achieved. However, Riessman (2008) mentioned that achieving correspondence between reported narrative events and external evidence is "sometimes even beside the point" (p.187), and that narratives are not just a factual account of events, but that one must appreciate that narratives are told from personal points of view, and that participants' perceptions *are* reality and truth. Thus according to Cohen and Mallon (2001), the value of participants' perceptions holds the potential to marry this subjectivity of individual action to the wider social and cultural contexts.

The third limitation was the size of the research team. In qualitative research involving narratives, and especially during the analysis phase, the would be multiple reviewers so as to generate alternative perspectives. However in this case, the team only consisted of myself and my doctoral supervisor. However, there was a constant communication and feedback mechanism in place and although I was the primary investigator and interviewer, data collected and synthesized (e.g. transcripts into themes) were presented to my doctoral supervisor for feedback and objectivity.

3.10 Positionality

When it came to defining my positionality, I found Trowler's work very useful, especially his work on insider research. In his book, "Doing Insider Research in Universities", he reminds all researchers that "what counts as 'inside' also depends on one's own identity positioning;

how one sees oneself in relation" to the domain being researched, and that "because of this, many commentators suggest that it is best to conceptualise a continuum between insider and outsider, rather than viewing them as binary opposites" (Trowler, 2016, p.5). On the one hand, I regard myself as an insider due to my coaching experience, and working with mid-career professionals on a daily basis. On the other hand, I regarded myself also as an outsider because I am not in the position of the people I coach on a daily basis, and certainly was not in the position of my participants. Further, I was conscious to place myself as an outsider by solely listening to my participants, gathering what they told me, verifying for accuracy, but not being prescriptive in any way.

Thus, I came to consider myself an "informed outsider" which is a stance that I feel was suitable to my research. Agreeing with Trowler's observation, Porisky and Glas (2022) asserts that the traditional insider/outsider dichotomy is conceptually and logistically problematic because these statuses are inherently fluid and dynamic. Merton (1972) – who Trowler (2016) also cites - also discusses the considerations that researchers must acknowledge from a positionality standpoint:

- Access to Knowledge: Insiders, or members of a specific group, have direct access to the group's internal dynamics, symbolisms, and shared realities. They can understand the nuanced meanings and behaviors within the group due to their socialization and lived experiences. Outsiders, on the other hand, bring a different perspective, often characterized by objectivity and detachment, which can lead to fresh insights and questions that insiders might overlook due to their immersion in the group's norms and values.
- Objectivity and Bias: Insiders may struggle with biases stemming from their deep involvement in the group, potentially leading to a myopic view that overlooks broader contexts or alternative interpretations. Outsiders can provide a more detached, critical perspective, which might help in identifying assumptions and biases inherent within the group's internal view.
- Empathy and Understanding: While insiders can naturally empathize with the group's experiences and perspectives, outsiders might lack this immediate empathic connection. However, through thorough research and engagement, informed

outsiders can still develop a significant understanding of the group's experiences and challenges.

- **Validity of Insights**: The insider's close connection to the group can lead to a more authentic and detailed understanding of its inner workings, but this can also limit their ability to critique the group objectively. Outsiders, conversely, might miss subtle internal dynamics but can offer critical insights that challenge the group's established views and practices.

Ultimately, Merton asserts that neither position is inherently superior; rather, both have their unique advantages and limitations. The interplay between insider and outsider perspectives can enrich the research process, providing a more comprehensive understanding of what is being investigated. I therefore adopted the positionality of an informed outsider, aligning myself with Nolan (1980) who described this as an individual who, while not a member of a specific community, has sufficient knowledge and understanding of its principles, practices, to provide valuable insights and perspectives, bridging the gap between the community under investigation and the general public. Thus, my professional experience provided me with the necessary insights to understand contexts in which the participants find themselves, despite not sharing the exact lived experiences as them. I felt that this positionality aligned with my intentions of generating meaningful interpretations and fostering productive research interactions.

3.11 Ethical Considerations

Care of participants was an ethical consideration here. To address this, the outline of the study including all proposed instrumentation and questions were submitted and ethical approval was granted. This provides the assurance that that researcher has put in place adequate safeguards for the participants in the gathering, recording, and presenting of their narratives. Data collected was maintained on a physical, password-protected drive, secured under lock and key in the researcher's office, during and following the research. Participation was entirely voluntary, and in addition to providing them all with a written and verbal description of the purpose of the study, all participants were asked to review and sign consent forms indicating their agreement to participate, and understanding that they could withdraw at any time. Finally, the identities of all participants were anonymized, and each of them were identified only by pseudonyms.

Chapter 4: Results and Findings

4.1 Reiteration of Research Context

Using EVT as a theoretical framework, the purpose of this narrative study was to understand the reasons and barriers that mature, unemployed professionals face which influence their decisions to not utilize their SkillsFuture Credits, despite a challenging employment market. Over the past two decades I have taught and coached first year undergraduates all the way through to C-level executives - 24 to 62 year-olds - primarily from a careers and employment perspective. My work revolves around helping working professionals who are contemplating a career change or casualties of redundancies get back on their feet. At the level of an individual who comes to see me, we can assume that any questions about learning new skills very likely pertains to advancement of one's career; in other words there is an economic aspect to their motivations to pursue further education or pick up new skills. In my experience, individuals who are currently employed are more receptive of going on a course of upskilling, especially if his or her employer makes these courses mandatory. However, the converse seems to be true when I work with the currently unemployed. Were they not confident in completing a course of upskilling, or perhaps they might not have seen the value of doing so? What is stopping them from doing so? These questions were re-formulated into my three research questions, which I now reiterate and thematicize, one by one.

4.2 Themes and Sub-themes from Research Question 1

The first research question was the following:

> RQ1: What is the individual's perceived level of confidence in completing an employability related course? (Expectancy)

As a construct that is rooted deeply in a person's self-concept of their abilities and the perception of how difficult a task is, I found that all the participants exhibited a high level of confidence that, should they decide to embark on upskilling, that they would see it through ("If I start it, I will finish it"). This first research question attempted to trace the source of this confidence, and it derived two sub-themes. The first was the familial and societal influence that shaped the participants' view of education as they were growing up in Singapore (educational pragmatism, shaped by families / society). The second sub theme that influenced this confidence is that if they were to upskill, they would choose to do so in areas that they had prior working experience in, thereby maximising success (Level of Confidence, based on existing skills). Presented pictorially:

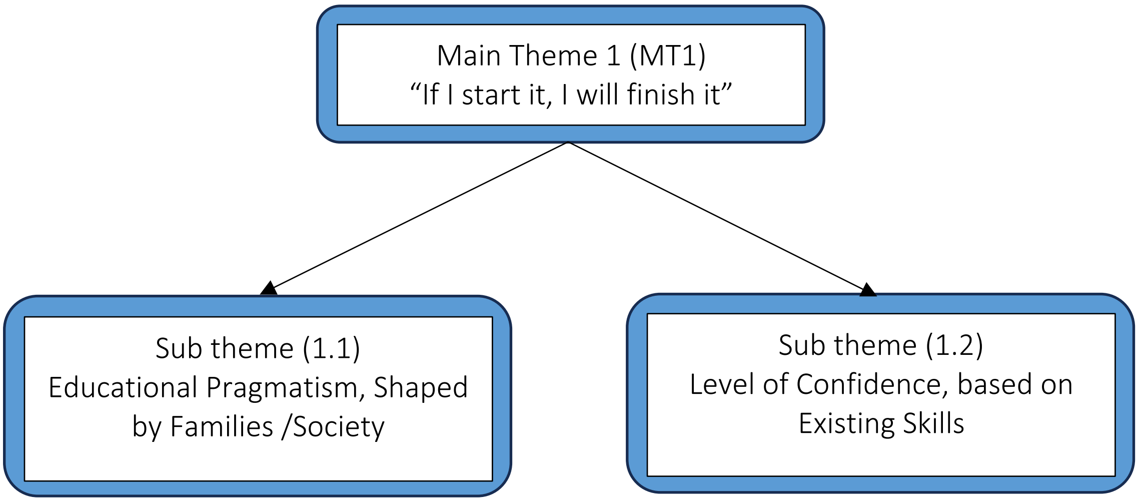

Fig. 4.1: Themes and Sub-Themes from RQ1

4.2.1 Main Theme 1 (MT 1) – “If I start, I will finish it”

The overarching and overwhelming answer to the first research question is that all participants expressed confidence in seeing through a course of study, if they decided to embark on one. In addition to completing compulsory education, nine of the ten participants possess bachelor’s degrees. The importance of education, and the participants’ belief that “if they start, they will finish” has been well documented by authors such as Gopinathan (1988), who stated that in Singapore “both at the government and the individual level there is almost complete faith in the value of education and its ability to do almost everything” (p.135). This belief in the power of education and the mindset of “if I start, I will finish” can be attributed to the following sub-themes:

4.2.2 Sub-theme 1 (SB1.1) – Educational pragmatism, shaped by families / society.

In a speech that Prime Minister Lee Kuan Yew gave in 1972, (cited in Gopinathan 1988, p.133), he attributed Singapore’s success "to the hard framework of basic cultural values and the tightly knit Asian family system". I had discussed this earlier as part of my literature review, but as a reiteration and now a sub-theme, all participants highlighted the influence of pragmatic parental mindsets in shaping their views of education and education persistence. There were certain key consistencies that emerged through the narratives.

Firstly, their parents viewed education as an enabler to not only survive, but thrive in a competitive society like Singapore:

> “In every stage right from primary school, I have never stopped hearing my parents “study hard, you know, that is your future”. “You have to study hard, because that's going to be your future.” (SM)

> “My parents’ attitudes toward education for me and my brother were quite simple – to do our very best in not just studies, but also the important things in life. There was no difference in attitudes of my parents between my brother and myself. They didn’t have any lowered expectations of me, just because I was a girl, the rules and expectations were the say. I adopted the same mindset as I always had, just to do my best” (TT)

Implicitly and explicitly, there was no mention about when the education obligations to their parents would end, but we can assume that this would be the attainment of a degree, which nine of ten participants possessed. SM and MT’s narrative indicated a continuing path with quotes like “highest level we can go” and “secondary school and beyond”, with TO being most explicit about her father’s hope that she and her sister would ultimately get a degree:

> “..my parents had always been instilling in us the importance of good, good results from studying, so they believe will be the best thing they can give us by providing education, to the highest level that we can go.” (SM)

> “And when I was growing up, education was something that of course, my parents insisted that I should do my best in from primary school all the way to secondary school and beyond.” (MT)

> “…education was placed as a priority in my family. Because my that, and my belief that an education would bring us out of I wouldn't say abject poverty, but more like making ends meet was quite a challenge. So, he believed that within education, or would you rather call it a good qualification, it will actually help us get out of this cycle. And then later that when he saw the

potential in us, they encouraged all of us to go on to advance education. And of course, the final goal was to be a degree holder." (TO)

The preoccupation with degree attainment has been well documented. Zainotdini (2019), wrote "most of us have been drilled from young to – study hard, do well in exams, get a degree, find a well-paid job and lead a good life", and from a monetary perspective, "the wage premium of a university degree (is) substantial" (Tan 2022).

Secondly, some narratives highlighted parental aspirations for their children to do well in life and get good jobs, as well as "iron rice bowl" jobs (see Fan, Wan, and Chen p. 41) within the public sector and civil service:

> "We grew up in an environment where my parents emphasized the importance of education, especially if one wanted to work in the civil service." (LK)

> "A government scholarship would also mean a guaranteed job and I think they were hoping for that for me." (SS)

Thirdly, for LT and JR, their narratives highlighted that they were not pressured directly by their parents, this pressure instead came from their siblings:

> "I remember my older siblings, taking turns to teach me about things that I learned in school, English, math and science. And so, for myself, in terms of education, I saw how important it was simply because my siblings were so smart." (LT)

> "But as we grew up, or at least I, when I grew up, I realized that education was very, very important. My older brothers and sisters also realized this because of the competitive nature of the Singapore education system." (JR).

Another element that was picked up which emphasized the investment of parents to help their children get the best head start was the mention of "tuition". This refers to all the extra, after-school enrichment classes where Singaporean families spend approximately SG$1 billion a year on (Teng, 2019).

> “They tried to give me tuition for the subjects that I was weak in.” (AH)

> “Despite us not having much money for tuition and all, my sister had all the tuition to actually bring her up to be able to pass exams or to do better than what she could. I did well in school, so I didn't have tuition.” (TO)

> “So, they used to fork out money for tuition for myself, and for my brother. I remember having tuition twice a week for a couple of subjects, I believe, mandarin and math, which were my weakest subjects.” (MT)

In some ways, the provision of tuition was utilitarian. As per the excerpts above, tuition was a means to help the participants overcome and tackle any academic shortcomings, but it was also reciprocal insofar as being a tool to enable the participants to provide for their parents in their old age, as seen in AT’s and AH’s excerpts:

> “I think perhaps the mindset was that if we didn’t want to take care of the business, we would at least be able to take care of them in their old age.” (AT)

> “99% of the time neither of them pressured me…so in terms of education, I think they merely asked me to do my best and that as a single child, the burden would fall on me and me alone to take care of them in their old age.” (AH)

It can therefore be seen that the influence of family structures – be it parents or siblings, play an important role in shaping the confidence and self-belief that if the participants decide to embark on a course of study, it would be their aim to finish it. The government of Singapore has always promoted traditional Asian values that prioritize duty to families to ensure unity, cultivate a sense of responsibility, even across ethnicities, and maintaining family care as a first resort (Van der Brink, 2017). In addition, the ‘Shared Values’ which I had mentioned in chapter 2 were presented as capturing the heart of the Singaporean identity, conserving the cultural legacy of each community, and unifying all Singaporeans (National Library Board, 2024). In this particular sub-theme, confidence in completing a course stem partly from a cycle of obedience, and duty. Parents would do everything they could to encourage and provide their children the best possible resources and support to maximise academic success, and in turn get good jobs, to look after their families

4.2.3 Sub-theme 1 (SB1.2) – Level of confidence based on extension of existing skills

A second sub-theme that contributed to the participants' expectation of success is the level of confidence that they had in completing employment related upskilling. The first sub-theme pertains to the mindset of "my upbringing, my environment, gave me the determination and confidence to do complete anything I start". This sub-theme pertains more to "I feel more confident that I can complete it because I already have existing knowledge". In other words, participation is influenced by the level of expectation of success. Because this sub-theme has to do with securing employment (and income), most said that given a choice, they would choose courses that built on their strength of their experience thus far, rather than a "a reinvention of the wheel". One of the reasons would be because the perceived level of effort would be considerably lower, as explained by MT:

> "I mean, there's still going to be effort involved, but it would be considerably less than if I were to do something entirely different...so presumably, my guess is that I shouldn't, or I won't be too terribly disadvantaged in picking it up." (MT)

Along the same lines of the "path of least effort", AT mentioned that even if a course was related to material that he studied decades ago, his belief was that it was going to be just a matter of "brushing up" what he had learned in school so many years ago:

> "Though what I already know is a bit rusty – been 20 years, 25 years…so it might be tough in that aspect. But fundamentally, I've been through an engineering degree, so I think it's a matter of brushing up what I've learnt back in school, so that I can dive into a data analytics course with minimum friction." (AT)

In the same vein of "brushing up" skills, TO's and SS's narrative here was also quite similar in that they were both accountants, and they would consider picking up courses which would update and refresh their accounting experience:

> "I still work within Excel, and PowerBI helps up my game with better visualization capabilities. I think at this time of my career, I just want to be a better version of myself. Like a modern update to my skills in case people think of me as a dinosaur." (TO)

> "I think at this time of my career I would prefer to bolt on new and relevant skills that make me a better accountant or finance manager, you know?" (SS).

LT's narrative bore little difference in this regard, as he would also choose courses which would play into his prior experience. He used the word "enhance" which is synonymous with "brushing up", "update", and "bolt-on" in the preceding excerpts:

> "So, if you would ask me this question now, then I would say if I were to take a course, it would most likely be something along the lines of what I've done, that enhances what I already have." (LT)

In addition to taking the path of least effort, staying close, and enhancing one's professional experience, SS goes on to talk about the possible monetary benefits associated with doing so:

> I'm an accounting trained professional with so many years of experience right and I'm paid well, right? And if I take on a course that makes me more relevant, then things like income can only go higher, right? So, there are many benefits for me to stay close to my training, at this time in my professional career." (SS)

LK also mentioned that staying close to one's training would result in lower stress, lower effort, which would give her more control over her time:

I think I should be able to do well with the minimum amount of stress. And, you know, manageable investment of time and effort." (LK)

Among some short certification courses that she considered, TT was also open to the idea of a taking a full degree course (an MBA), but acknowledged that the latter would entail significantly more effort and investment, but that it all boils down to how this particular course – short or long – could relate and align well with her experience:

> "So there are a few possible courses that I could potentially take, which I believe could be useful to my professional experience. One of them could be SCRUM. Another one could be the PMP or any other project management courses, I could also take up an MBA. But that would entail a much longer and more significant investment on my part, in terms of being able to relate to the content, if I am taking something that is aligned with my experience, I feel that I will most likely be able to relate to the content." (TT)

Unlike TT and other participants who could verbalize the types of courses that could enhance their professional profiles, JR's narrative highlighted that even if he was open to enhancing his experience, he could not identify any courses at the time which he felt compelled to explore further:

> "And I don't believe that there is anything that at this moment will add value to my expertise. I know a specific asset class, and I know a specific market. And I don't exactly know what else I can learn that will significantly enhance my profile." (JR)

SM's case was also slightly different in that she wanted to make an intentional career pivot into the food and beverage industry. Her narrative still qualifies under this sub theme because for her, it was not a "reinvention" nor an exploration of some unknown domain, but rather, an enhancement of skills she had picked up from another aspect of her life.

Unlike some other narratives that expressed interest in investing their credits in leisure related courses, SM's narrative indicated an intention to monetize outcomes:

> "I believe that the skills future funds that I have currently is reserved for doing a course that is of my personal interests, my passions, and in an area that I expect that I will want to venture in the future…my colleagues, friends, family tell me that my cooking and baking are great and that I should monetize my skills. And I feel like I have the potential to monetize my skills so that when it comes to my credits, I would invest it in my passions, with the aim to make a living out of that." (SM)

AH's response was similar to SM's but with some deviations. Similar to SM, she was less interested in doing employment related upskilling related to her core expertise, and in her case, there was some self-reflection of her age, some expressions of exhaustion and less of an interest in being competitive. The deviation from SM's narrative was that her primary preference to use her credits in leisure related courses had no employment related outcomes attached to it. However, she still wanted to earn an income and when asked what courses she could possibly interest her that could help her achieve this, she indicated her preference for more "simple" options:

> "I don't want to stress myself with any courses that are too technical or difficult you know……I'm happy with a smaller salary and I still want to earn my own money, even though I don't have that many financial commitments now… I much prefer to use the $1500 toward fun things like baking, cooking, iPhone photography that kind cool things you know?" (AH)

The main theme (MT1) of "if I start, I will finish" speaks about the confidence that an individual has, if he or she embarks on a course of study. Sub-theme 1 (SB.1.1) demonstrates the roles that families and society play in creating this confidence. This second sub-theme (SB1.2) would be best classified as the *level* of confidence that individuals possess, should they decide to embark on a course of upskilling. The narratives reveal that there would be a higher level of confidence in completing a course of upskilling, if the upskilling pertained to what they already know, or the skills they already possessed.

4.3 Themes and Sub-Themes from Research Question 2

Research question 2 dealt with the perceived usefulness of upskilling in helping an individual get back into employment:

> RQ2: What is the individual's perceived level of added employability value after completing an employment related course ?

From the analysis of the narratives, one main, and three sub-themes emerged:

4.3.1 Main Theme 2 (MT 2) – "Not At this Time"

The main theme that emerged from the narratives is that none of the participants wanted to invest the time in undertaking a course of employment related upskilling. Instead, in the time that they had, they preferred to focus on full time job hunting, and re-entering employment. There were three sub-themes that fed into this mindset, which are represented here pictorially:

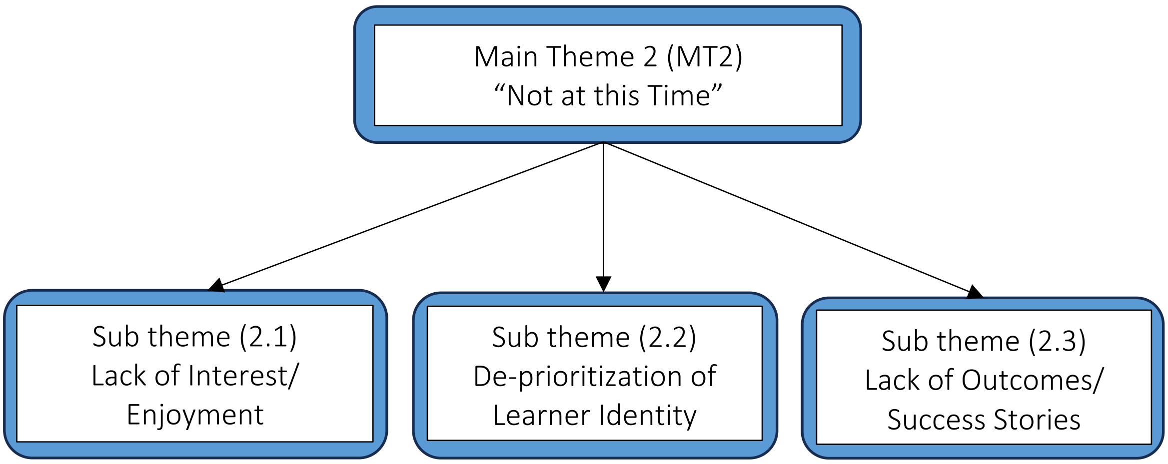

Fig. 4.2: Themes and Sub-Themes from RQ2

4.3.2 Sub-theme 1 (SB2.1) – Lack of Interest, lack of enjoyment

One of the sub-themes that fed into this main theme of "not at this time" is an inherent lack of interest in pursuing employment related upskilling – at this time. Also, In analysing the narratives, none of the participants could also attribute any intrinsic enjoyment to the prospect of taking up an employment related course of upskilling. Another way of looking at this sub-theme could be from a self-confidence and utilitarian angle – participants had a high degree of belief in themselves and in their existing skills, could choose to upskill at this current time, but did not feel invested, nor interested in doing it. All the participants displayed high levels of confidence in the practical experience that they had gotten through their previous jobs and implicitly we can argue that they all place more value on the strength of their experience than they do on taking a up a course. Time was also an important consideration here as well. While two participants did give an indication of when they might utilise their credits (albeit not pertaining to employment), the rest of the participants did not give any timeline, but operated on the aim of getting back to work as soon as possible. AT's, LT's and MK's narrative illustrates this:

> "So, as I mentioned, given my experience in interviews, there is less of an interest in taking up something now when I feel like I have rich practical experience already" (AT).

> "If I can be honest, I have confidence that I have these real-life practical skills that no course can ever teach. And that I want to rely on these skills to find a job." (MT)

> "Because I feel that I don't have the time to invest in it, I'd rather invest that available time, whatever available time I have into a full-time job." (LK)

For both SS, JR, and LK, they regarded themselves as possessing very niche expertise. As an accountant, SS mentioned that she had seen many available vacancies which fit her experience and therefore has decided to place job hunting front and center at this time. This was also similar in JR's and LK's cases as they were already in possession of the necessary regulatory licenses and experience, and did not see any value add in taking up a course of upskilling:

> "Part of the reason why I haven't had the urge to use my credits, or at least use my credits toward non-employment courses is my belief that

accounting and finance roles are still aplenty. Thus I've no real interest in taking up anything pertaining to what I already know." (SS)

> "The way we trade, the systems we use, hasn't been changed in a while. I have the necessarily licenses already, so I think taking any job courses in my current employment situation would not be an attractive idea" (JR)

> "...you have to understand my experience is very niche, and very deep. So, I am betting, hoping that I will be able to find a job that utilizes this very specialized set of skills and expertise that I have." (LK)

While the other participants made no mention and gave no timeline about when they might embark on employment related upskilling, TT and AH did mention that they might use their credits in the next "couple of months" and "soon", respectively. However, AH did mention that she would use her credits for non-employment related courses:

> "I don't know, maybe I don't have any panic or sense of urgency that I need to desperately get a new professional qualification. I mean, I've thought about it, but I'm not that committed to making a decision just yet. Perhaps I'll give myself a couple of months more to see if I can find anything plug and play" (TT)

> "So I will likely use it soon, but I am not so sure if I am going to use it for anything employment related. I know what I am good at, and my entire professional career has followed quite a narrow path so I feel like I have the real-life practical experience that I can immediately leverage into a new job" (AH)

For SM, she had already mentioned in the previous theme that she was more interested in a reinvention of herself and her aspirations to move into the food and beverage industry. As such she was more interested in exploring the use of her credits toward courses that help her with this new career. Although this intention may be interpreted as participation in employment related upskilling, here we are looking at upskilling that is based on the existing vocations that participants already had, and from this angle, SM had less of an interest in taking upskilling courses pertaining to her professional career in client relations:

> "My plan to be self-employed will take some time but I've already given it some serious thought. So, the classes that I plan to invest my credits in will be investing into look into that future. But I do foresee that I will still need to get back into full time work, for the salary and before I can launch my plan" (SM)

As mentioned, the participants did regard employment-related upskilling as being enjoyable. Many of them viewed the taking of such courses from a utilitarian perspective, to help enhance their existing skills, and ultimately get back to work, and enjoyment was not a priority:

> "I don't necessarily think I would enjoy a work-related course not in the purest sense of the word… I view work courses from a more practical, necessity angle." (MT).

TT went so far as to say that, in addition to academic and technical courses, anything work-related cannot possibly be regarded as enjoyable:

> "I think that enjoying anything academic, or technical can't be considered enjoyable, very unlikely, maybe even impossible. I don't think that we or I enjoy crunching numbers all day. Perhaps there might be people who do, I don't know." (TT)

While many participants verbalised that "enjoyment" was not something they would associate with work related upskilling, there were a few participants who would consider a course enjoyable if the experience was enjoyable, such as in the cases of LK, JR and AT. They all acknowledged that courses that featured entertaining content and good trainers might be beneficial, yet these were not prerequisites for them, but instead, the content should be real-world relevant and applicable:

> "I think enjoyment is useful to have because it makes the course more entertaining, makes the time go faster, perhaps even affects the retention of the material better. But it's not really a prerequisite. It's not a hard prerequisite. If it is enjoyable, then it is a bonus. But it's not a prerequisite as far as I'm concerned." (LK)

> "…. (and) In terms of enjoyment, I don't put emphasis on enjoyment. If the course is indeed enjoyable, then that's a bonus. But for me, it must be a tangible content, it has to be applicable in the real world." (JR)

> "I don't know whether I will enjoy such a course. I'm not sure it really depends on the curriculum also depends on a trainer and how interesting he or she makes it right? So, for myself, finding enjoyment is a plus it is not a necessity that the cost should be enjoyable the job should be at the sorry that course should be valuable in its content." (AT)

LT also mentioned how he would enjoy a course if the trainer was engaging. What was also interesting was his choice of words. It seems that he associated taking a course with "pain" and that if the content and trainer are good, it would make the experience "less painful", which implies that a course would be akin to a burden. SS also expressed it in a similar way, stating that while if a course was engaging and applicable, it would make it more "bearable":

> "...or the lecture or the person teaching is very engaging and makes the material come alive, I think I would most certainly enjoy a course like that. I think enjoying a course is important. Less painful you know?" (LT)

> "I guess then I wouldn't say the word is enjoyment. It's more like "bearable" right? Like if I go through a course, I hope that the material and teaching will be applicable and engaging. That would make the course more bearable." (SS)

What then would the participants consider enjoyable? From the narratives, we can deduce that many of them would consider leisure and hobby-related courses enjoyable – courses that have no relation to employment:

> "So for leisure and hobby based courses, I think enjoyment factor would be of more importance lah. Hobbies are to enjoyed right?" (AH)

> "I would enjoy gastronomy and eating at restaurants and learning how to sail, I would enjoy it if I'm learning all these things." (MT)

TO's narrative also highlighted clearly that her definition of "enjoyment" was not course oriented, but outcome and value oriented, in terms of what it could bring to her – in this case, more time with the family:

> "so in terms of enjoyment, what I meant by enjoyment, is such that I know that Power BI will be enhancing my skill and enhancing my skills means being able to do my job better in a more efficient way faster, so I could actually come home earlier to visit my family" (TO)

The dichotomy between individuals' perceptions and experiences of job-related courses for upskilling purposes versus engaging in hobby or leisure-related educational pursuits can be attributed to a complex interplay of motivational, psychological, and situational factors. On one hand, job-related upskilling courses are often perceived as instrumental, necessitated by the rapidly evolving job market and technological advancements that demand continuous skill enhancement and adaptation. On the other hand, courses related to hobbies or leisure are inherently tied to individuals' intrinsic interests, passions, and the pursuit of pleasure, which can lead to a more enjoyable and fulfilling learning experience.

The Value Component of EVT highlights the role of individuals' perception of the task's value in determining their motivation and engagement. Job-related upskilling, despite its potential utility value, may lack the interest and attainment value present in hobby-related courses. Leisure courses resonate with individuals' identities, personal values, and interests, making the learning experience more enjoyable and personally meaningful. The lack of interest and personal identification with job-related upskilling can diminish its perceived value, making it less enjoyable in comparison.

This is also reminiscent of the psychological state of flow, described by Csikszentmihalyi (see Nakamura and Csikszentmihalyi, 2002), which is more readily achieved in activities where individuals are intrinsically motivated. In the context of hobby-related courses, learners are likely to experience "flow", characterized by deep engagement, a sense of control, and a distortion of the sense of time, all of which contribute to the enjoyment of the learning process. In contrast, job-related upskilling might not always align with individuals' optimal challenge level and may be perceived as a mandatory task, hindering the achievement of flow and subsequently, the enjoyment of the learning experience.

Finally, the situational context also plays a significant role in shaping individuals' experiences of learning. Job-related upskilling often occurs under the pressure of external demands, tight schedules, and the looming uncertainty of the job market, creating a stressful learning environment. In contrast, hobby-related courses are generally undertaken in a more relaxed setting, free from external pressures, fostering a positive and enjoyable learning atmosphere. In summary, the contrast in enjoyment between job-related upskilling and leisure-related courses can be attributed to the differences in motivational sources, the likelihood of achieving psychological flow, the perceived value of the learning activity, and the situational context in which learning occurs. While job-related upskilling is driven by extrinsic motivation, associated with external pressures, and may lack personal resonance, leisure-related courses are intrinsically motivated, provide optimal challenges, resonate with personal values and interests, and occur in a positive learning environment, all of which contribute to a more enjoyable learning experience.

4.3.3 Sub-theme 2 (SB2.2) – De-prioritization of Learner Identity

> "I would still place my job hunting as the number one anchor in my present situation." (MT)

MT succinctly verbalized the second sub theme which has to do with the prioritization of identities and tasks. According to Erikson's Theory of Psychosocial Development, the participants would be located within stage 7 - “middle adulthood” (Sokol 2009, p.144). During this time period, the realization that life is half-finished starts to sink in. This is also the stage in which individuals strive to create or nurture things that will transcend them, and these include parenting children and activities that benefit others. It is also not unusual for individuals to re-evaluate, and readjust vocational and social roles during this time (Kroger, 2007). Interestingly, Vaillant and Milofsky (cited in Malone et. al., 2015, pg. 497) revised Erikson’s initial model in which they added a precursor – the “Career Consolidation” stage which is operationally classified as “developing a career characterized by commitment, compensation, contentment, and competence”. In finding themselves unemployed, we may argue that participants have experienced a breakage of both being able to provide for their families, as well as in their careers. It would seem that their identities as “learners” has been overshadowed by their more immediate need to fit into what they believe to be more important – a job seeker, productive worker, and a provider for their families.

TT’s narrative reiterated the first main theme which is the confidence in getting through a course if she embarked on it, but that at present her priorities are her family time and job hunting:

> “I’m not afraid of difficulty, but I think this sort of course would come at great sacrifice of my family time, personal time and of course my time that I need to focus on getting a job. If my assumptions are right, then right now I don’t think it’s a sacrifice I am willing to make.” (TT)

JR’s and LT’s narratives were similar in that they talked about the mouths they had to feed, but JR did mention that without family commitments, he would more open to embarking on an employment course of upskilling. This tells us that his current decision to not upskill is based on a belief that focusing on getting a full-time job holds the best chance of him ultimately being able to provide for his family. In both cases, again we see the prioritization of the “provider” identity over the “learner” identity currently:

> “I have bills to pay, mouths to feed and I need to keep the income flowing, and therefore I need to try to get back to work as a priority, and I guess I am betting that the skills I already have will be enough.” (LT).

> "So, as I mentioned, I have a large family and quite a number of mouths to feed. So, if I could find a course that enhances my employability, I think that would be great, and I honestly might embark on it if it was just me and me alone without all these financial commitments." (JR)

As an explanatory vein to JR and LT's narratives of urgently trying to get back to work is the drawing down on their savings during this time of unemployment. Both JR and MT highlighted this in their narratives:

> "But the truth is that I so have these commitments and fulfilling them would be my priority, which means I would still prioritize job hunting and getting back to work as soon as I can. I mean, I have savings to fund the household for a while, but that pool of rainy-day money won't last forever, you know?"" (JR)

> "I don't know what the outcomes of the course will be, but I do know that if I find a job, I can continue to take care of my family, take a burden off my mind about how long the savings will last, that sort of thing." (MT)

TT also highlighted the psychological impact of unemployment, and feelings of self-doubt as motivator to get back to work as soon as possible:

> "I am clear on my priorities and that is to get back to work. I think being out of work for some time takes a toll mentally and you start asking if there's something wrong with yourself. So I want to get back to the workforce as soon as possible, and not divert significant amounts of time to learning something new and all the rage." (TT)

TT's narrative reiterates the well-researched relationship between unemployment and psychological well-being, and there is evidence that for older workers who experience involuntary unemployment, there is heightened economic deprivation, as well as a lengthier wait before reemployment (Paul and Moser, 2009; Brand, 2015; Chu et al., 2016). Thus, for her, psychological well-being is highly dependent on a return to employment, rather than the completion of an upskilling course.

Both LK and TO emphasize the importance of allocating time to their families. Whereas the other narratives talk about providing for their families, LK and TO were very intentional in wanting to devote time to do things with their families, amongst their job search activities. This once again reinforces the de-prioritization of learning in favor of job seeking, and parenthood:

> "I feel that time is even more precious, especially when you think about me being away for four years and not being there beside her. Except for the weekends. So now, time has taken a heightened importance in my life. And so, apart from job hunting, I want to be able to spend as much time as I can with her as she grows up and navigates the next phase of her own life, you know." (LK)

> "I mentioned, right, priority is always my family. So, it's going to be the time that I've got to have the sacrifice with the family in order to take on this course. So well, depending on what time the course is. It could be a night course, you know, does it until like, discussions online and all. So, these are the sacrifices that I have to make, yeah" (TO)

TO's above narrative also tells us that even though she is very committed to spending time with the family, she would be open to considering courses from a cost/benefit perspective and would be willing to make sacrifices, but there would have to be a payoff. Her openness to considering is also echoed by AT and SS, but both would still prioritize the identity of a jobseeker:

> "Ideally, I do not want to choose one or the other. I think the priority for job hunting can either increase, stay the same, but not decrease. So even if I take a course, it should exist with my job search efforts and not hinder it or lessen or prevent it." (AT)

I suppose if the course requirements and commitments weren't so heavy and I could still have enough time to job hunt, yes then maybe I would embark on it, but I feel like I would still prioritise job hunting first, apart from my family commitments et cetera, and everything else I would try to fit in the remaining time I feel I have." (SS)

Both SM and AH's narrative demonstrate de-prioritization, albeit from a different angle. While they did not seem to express the same urgency of getting back to work as the other participants, neither of them expressed their interest in taking a course of employment related upskilling at this time because of other interests and skepticism respectively. For SM, her belief was that upskilling would be provided by the employer, once she secures a job, and right now, any upskilling would be a hinderance to her ability to make travel plans, amidst job hunting. For AH, because she had expressed an interest to "slow down", any upskilling would result in the opposite. As such, even though their narratives stand somewhat apart from the other participants, adopting the mindset and identity of a learner was not a priority:

"And the sacrifice of things like I love to travel. So, in order to complete the course, I might have to delay or shelve all my travel plans." (SM)

"But your hypothetical world I don't think it would apply to me because the kind of life I want, I don't think there's such a course to help someone get into a slower pace of life. I think all desirable courses are the ones that ramp up the effort and outcomes, so that's not what I am looking for. I am looking for the opposite." (AH)

From all the narratives, there seems to be an implicit belief in their ability to get a job without the reliance of any employment related upskilling. In 2021, Singapore's local news network featured an article highlighting the plight of mature workers. Entitled "Qualified, willing but unable to find work", several retrenched professionals were interviewed, and their stories highlighted the difficulty that this demographic faces in getting back to work, even after "embracing what the government wants – to take up courses" (Chew, 2021). As seen in the presentation below, these mature professionals indicated that "support for employment opportunities” was what they were most concerned about and required most help in, with “support for job-related training” trailing by 21%.

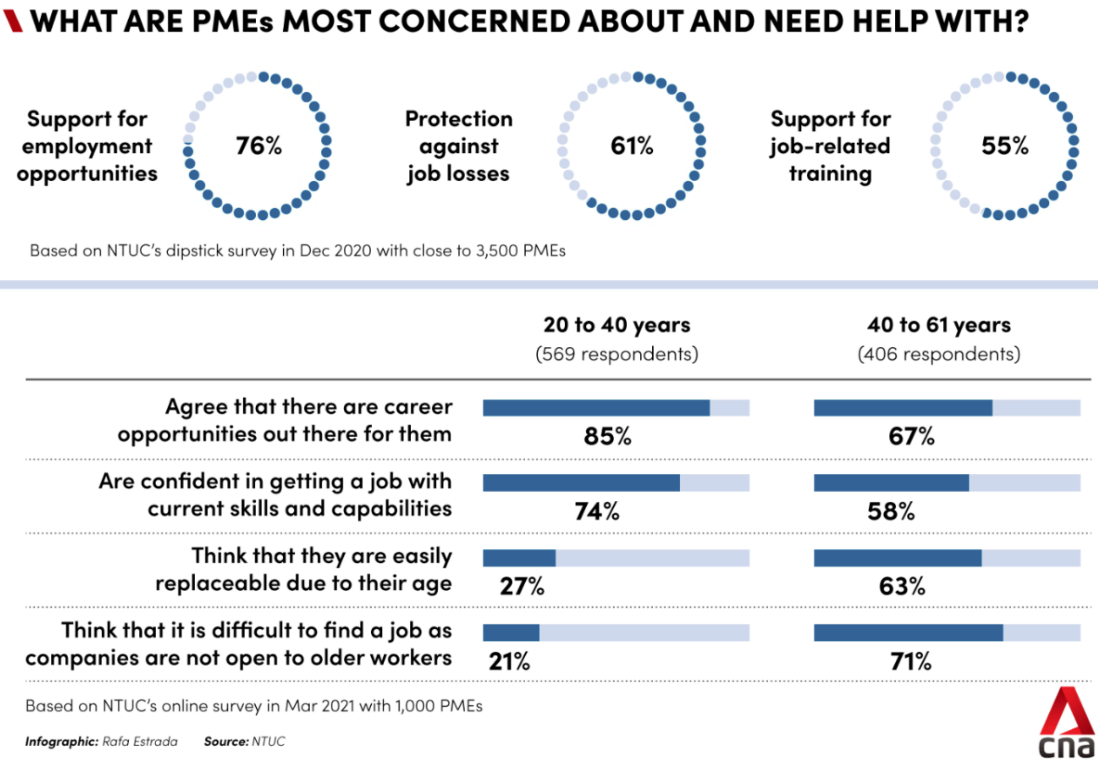

Fig. 4.3: Survey of PME concerns
Source: Chew, H.M. / ChannelNewsAsia (2021)

The graphic also reveals that unlike the 20 to 40 year old demographic, more than two-thirds of the 40 to 61 year olds believed that while there may be opportunities out there for them, it would still be difficult to find these due to their age and seniority. To a large extent, this provides some support as to the why these participants prefer to focus on job-hunting, rather than stopping or splitting their time to upskill.

4.3.4 Sub-theme 3 (SB2.3) – No Guarantees of Outcomes, lack of Success Stories

A final sub-theme that came up very prominently within the narratives is that the participants were looking for guaranteed employment outcomes or at least an opportunity to showcase and apply the skills that they had picked up, should they complete a course of employment related upskilling. It became apparent that should these mechanisms of guarantees be present, it would be the factor of great significance, and one which could motivate the participants to engage their credits and to upskill.

LT's and AH's narrative not only emphasize their expectations of a guaranteed outcome, but they also expressed scepticism on whether it was possible. LT specifically mentioned the gravity of unemployment between an experienced professional versus a young graduate. The scepticism to upskilling that I gathered from the participants was also fed by the lack of any real-life success stories, which could have awakened their intention to upskill. Instead of statements like "upskilling could help you get a job", they seem to be looking for assurances like "upskilling WILL get you a job":

> "So say if someone or an institution tells me something like "I hear your aspirations, and here is a course you can take and if you take this course, it will lead you to this job outcome". If there was something so customised to me, my wants, my circumstances, and with some sort of practical outcome, I would most certainly change my mind! But how realistic is that right?" (AH)

> "I think for people in their forties and above, the need for outcomes and getting employment is much more serious versus a young graduate. Yet it seems that employers prefer young graduates because we cost too much. So, coming back to your question, I think if there were some programs and pathways specifically catered to folks like myself in our mid-careers and gave me a decent job after I complete a course, then I would sign up for that" (LT)

For LK, she had mentioned that if a course could guarantee an employment outcome, she would do it "right now", and even consider putting in more money, if the course was more than what the credits could cover:

> "Yeah, that's right. If I can be assured of a job after taking a certain course then that would be the ultimate value I can get from embarking on such a course and investing my credits, and I might even consider even topping up extra money. I would do it right now if there is such a course available, but so far, I have not seen any such courses which can make such a difference you know?" (LK)

TT's narrative again highlighted the juxtapose of the willingness to take a hobby related course with no outcomes, but if was to do with employment, it would have to come with employment assurances:

> "Honestly, I think there are only two scenarios where I would use the credits – one is for pure enjoyment, you know, something hobby related. But if it was to do with a course of study, like an MBA for example, it would have to come with some assurances of a job waiting for me. Because with such an outcome, I can have some certainty, I can tell myself, "okay, just do this course, come out of it and there will be a job". (TT)

For AT, he highlighted the importance of family support and approval when making any upskilling decisions, but again, he would be looking for an tangible employment outcome. While the other narratives indicate that the participants would be looking for full time jobs, AT was open to apprenticeships or attachments as a start:

> "...it would take my wife's support to say that we will be okay, it would also take a guaranteed job after the end of the course, or at least an apprenticeship or a chance to do some on the job training or attachment with a company. It would take support and certainties." (AT)

On the flipside, MT would not just expect a job, but expect one that is commensurate with his experience, and not one that is too junior. MT did also admit that his aspirations might be "unrealistic and unreasonable":

> "Again, it might sound unrealistic and unreasonable, but I'd like a guarantee of a job if I get through this course, and I'd also like some sort of assurance that I won't be put at the lowest rung of the corporate ladder, especially with this many years of experience." (MT)

SS's narrative was similar to MT in that she stated that earning "three times more" as a result of a course would spur her to redeem her credits. Although she mentioned that she was joking, the monetary aspect seemed important to her. If there was a company attachment built into an employment course of upskilling, she mentioned that although the allowances during the period of traineeship might be too low for her, she would still consider such an attachment opportunity seriously:

> "I guess if you tell me that after this course I will earn three times more, then I would of course sign up immediately. But in seriousness, I have been looking at those government programs where employers agree to train and take on trainees, I feel that the training allowance is too little for me, but if there were programs that feature these attachments which give me an inroad into companies, that would probably eliminate most of my maybes and spur me on to redeem my credits" (SS)

In the vein of subtheme 2.2, JR talked about priorities and how guaranteed employment would be the deciding factor on whether he would shift his priorities from being a father, husband and provider to a learner first and foremost:

> "If I were to make sure a big shift in my priorities, then the payoff should be worthwhile. If you tell me that if I finish this three-month course of whatever that I am guaranteed a commensurate job, then that would change my priorities because I have a timeline of say three months" (JR)

TO also highlighted the importance of "value" that the course might bring to her. She mentioned that she had to be very convinced about the usefulness of the course because investing in upskilling would come with "opportunity costs". Opportunity costs in her case ties in once again to priorities and identities. TO emphasized a lot on her family life, and family time, so opportunity cost in her narrative refers to the sacrifices she would have to make on the family front:

> It's because I'm not convinced, I'm not convinced of the course I'm gonna take, I'm not convinced of the value that will bring me so obviously, the opportunity cost of taking a course is actually very high for me" (TO)

In SM's case, what I interpreted was that she regarded her professional expertise as "soft skills" based and therefore she adopted a belief that there was no need for such courses as these skills were personality based. In addition, she believed that if she were to ever go back to a client relations job, that her employer would then be responsible for nominating appropriate courses for her, and sponsoring these as well, and in this sense the responsibility for proposing a course of value would then be passed over to the employer:

> "…no client relationship, no customer satisfaction courses, how do you increase that? Because I also feel that if I were to go back to employment, right, the company my employer, would then actually spend the money to invest in me to sponsor courses I need to take. (SM)

Another factor that exacerbates non-participation is the lack of real-life examples of people – friends, family members, acquaintances – who had successfully gotten a job after taking an employment related course of upskilling. The vast majority of SkillsFuture course have no apprenticeships nor job guarantees built into them, so if there were real life "case studies" of people who were successful in securing a job in spite of course limitations, I believe the participants would be less fixated on these expected guarantees. Unfortunately, within the narratives, they could not cite any first-hand success stories. MT, LT, and LK stated quite pointedly:

> "I can't think of any success stories right now and I guess that's why I need those guarantees!" (MT)

> "I literally cannot think of an example or a person right now, sorry" (LT)

> "In my personal circle of friends and family, I can't think of anyone who had a correlated outcome between taking a course and finding a job as a result of what he or she learnt on the course." (LK)

TT mentioned that she saw advertisements of people who managed to find a job , but it was more pertaining to working with a coach, rather than any evidence that courses lead to jobs:

> "I do see those SkillsFuture advertisements on bus stops and television, you know, about someone taking a picture with a career coach and saying how they worked together and how he managed to find a job. But that's pure job assistance, and not about going through a course and finding a job after." (TT)

For AT, while he knew of people who became unemployed and who got back to work, these people went through a period of time with no success in finding similar work, and resulted in taking up a private hire driver course to allow them to generate income:

> "(And)I know of people who did lose their jobs and after a period of looking unsuccessfully, they decided to take a private-hire-driver license which allowed them to work for Grab. But I don't know if that example is similar here. Those people I know were working professionals like me and while I can't say for sure if they tried to upskill after they lost their jobs, the private driver license was most likely a final option or an interim measure to get income." (AT)

SS cited a conversation she had with an ex-colleague whose husband lost his job and took up courses but she did acknowledge she didn't know what courses he took, nor if those courses were the reasons he managed to get re-employed:

> "…(and) I think an ex-colleague of mine – her husband. She casually mentioned one time that her husband had lost his job, and he was in technology I think and his firm was closing shop in Singapore. Maybe two months after that, I casually asked how he was and she told me that he managed to get another job and that he spent that time in-between to take up courses although I cannot be sure if those courses were the reasons he got a job." (SS)

While JR could not think of any personal contacts who managed to get a job after upskilling, he mentioned that he had many friends who managed to get re-employed without the need to upskill. He believes that in his line of work, as long as he has a track record of generating income, companies would want to hire him, even without upskilling:

> "Many of my friends who have experienced job loss, managed to get back into the same line of work, without the need to upskill. I think that if you're a proven producer, companies will still want you, regardless of age." (JR)

As a summary to this sub-theme, the participants did not feel that employment related upskilling was useful in helping them get back into employment, even though their current state of unemployment would provide them with the time to. It seems that if they were to invest their precious time and credits into upskilling, they were looking for guaranteed employment outcomes. These outcomes could be in the form of apprenticeships and junior positions, all the way to positions of similar or greater responsibilities, pre-redundancy. In this sense, the participants were open to a variety of roles, but seemed to be non-negotiable on the expectation that there should be roles waiting for them after the completion of an employment related course. The seeming fixation on assurances were exacerbated by the lack of real life success stories – the participants could not think of anyone they personally knew who experienced redundancy, took a course, and secured a job because of a course.

4.4 Superimposition of Themes onto EVT Constructs

Given the themes and sub-themes that were extracted from the narratives, it was possible to superimpose these onto the EVT constructs.

4.4.1 Expectancy of Success to Main Theme 1

Firstly, we reiterate that "Expectancy" refers to the belief and level of confidence that a person has in successfully completing a task or achieving a certain outcome. From the narratives, all participants were confident that should they embark on a course of employment related upskilling, they would see it through to completion. Therefore, represented pictorially:

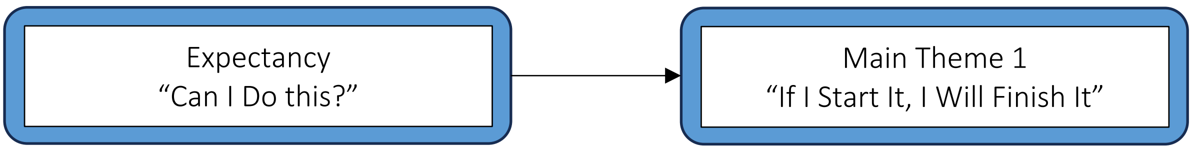

Fig. 4.4: Superimposition of Expectancy Construct to Main Theme 1

While the narratives reveal is that formal education was never viewed as "fun", the participants were greatly influenced by family and societal expectations, especially in a "high stakes" assessment focused country like Singapore (e.g. see Gregory and Clarke, 2003).

Eccles' theory does account for the role that parents play in shaping achievement experiences for their children. As Singaporeans first, and parents second, the culture of academic achievement influence belief systems, permeates into children's belief systems through lived experiences, feedback and guidance that they receive from parents (Eccles, 1992; Partridge, Brustad and Babkes-Stellino, 2013). The preoccupation of ensuring that they do not get left behind has therefore resulted in a mindset of compliance and performance. Thus, in terms of the expectancy of success, all participant narratives highlight the confidence that, should they embark on something, they would see it through.

4.4.2 Overall Subjective Task Value to Main Theme 2

Value refers to the importance or worth an individual assigns to a specific task – "Do I Want To Do This?". It reflects how much the task aligns with their goals, needs, and motivations. Whereas the "task" here is taking up an employment related course of study, Research Question 2 specifically attempts to address the "value" component of the task by asking "what is the individual's perceived level of added employability value after completing an employment related course". From the narratives, we can represent the superimposition pictorially:

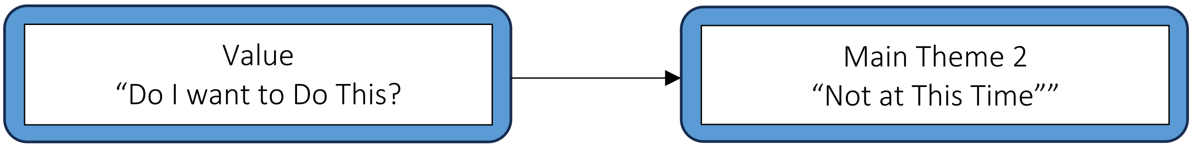

Fig. 4.5: Superimposition of Value (Overall) to Main Theme 2

In an overall sense, the answer to the question of whether the participants would embark on the task to upskill is "no" *at this current time*. Unlike their mandatory years in compulsory education, upskilling now is now optional, and the choice to participate or not are well within the boundaries of their own agency. What needs to be clarified is that they are not against the idea of employment upskilling, but in their current situations their short-term aim is to focus their time on getting back to work. In other words, there is a mechanism of prioritization, which in turn affects their decision-making process. Citing Claessens and her colleagues (2009) who stated that when there are multiple tasks to be accomplished, decisions must be made in regards to the order in which to tackle them, and that priorities are set in relation to a goal, and actions should be evaluated and scheduled based on whether they should be done immediately or deferred to achieve the goal. Similarly, the "recency effect" as stated by Hintzman (2004) talks about task completion and how contexts, and original intentions may become eclipsed by distractions. Koch and Kleinmann's (2002) concept of "time discounting" is also relatable here wherein future gains are perceived as less valuable than immediate ones. Thus in the case of this study, the goal for the participants is to get back into employment and therefore the priority would be to focus on full time job hunting, and to defer upskilling. The subthemes derived from Research Question 2 can also be mapped onto the Intrinsic Interest, Attainment, and Utility components that feed into Subjective Task Value.

4.4.3 Intrinsic Interest Value to Sub-Theme 2.1

In essence, this component asks, "Does the participant enjoy the task of taking up an employment-related course of upskilling?". In this sense, this component pertains to the immediate and anticipated enjoyment that a participant would gain from engaging in a specific task (Eccles et al., 1983). From the narratives, we see that there is an inherent lack of interest *at this time*, and dis-importance of enjoyment as a factor, associated with taking up an employment related course of upskilling. The participants were all intentional about finding a new role as a priority and therefore lacked current interest in "sharing" their time and energy into taking a course of upskilling. An interesting area for future research could be to assess the level of intrinsic interest across employed individuals who have been nominated for company-sponsored upskilling and contextualised to Singapore. With respect to enjoyment, this did not seem to be important to the participants in the realm of employment related upskilling. However, nine of the ten participants expressed their interest and enjoyment if they were to utilise their credits in leisure related courses that had no monetary outcome, nor relation to their prior professional experience. Therefore, Intrinsic Interest Value – when it comes to employment related upskilling - is low, and can be attributed pictorially:

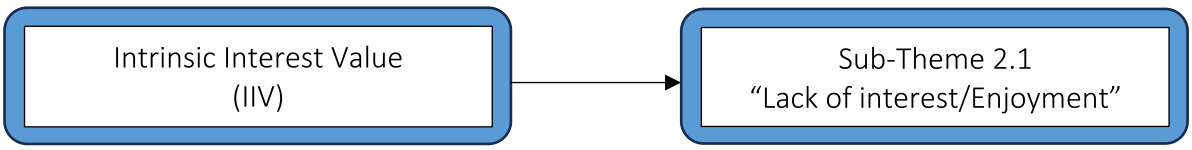

Fig. 4.6: Superimposition of Intrinsic Interest Value to Sub-Theme 2.1

4.4.4 Attainment Value to Sub-Theme 2.2

Attainment value relates to the personal importance that participants attach to doing well on a given task (Wigfield and Eccles, 2000), and asks the question, "how does doing this task fit into my self-identity?". Consider, for example, Sam, who comes from a family that is well respected and known in the community as "a family of bankers." Sam, after his "A" Levels, enrols as a banking major at the university. The attainment value of such a major for Sam would be high, arguably because doing well in this major would provide affirmation to his personal or social identity (Eccles et al., 1983). However, throughout the course of a person's life, he or she assumes several roles – a son or daughter, a student, a colleague, and later in life, a parent, and a provider. What the narratives reveal is that the attainment value of employment related upskilling is low, not because they are not interested attaining a new qualification or doing well in it, but rather – fitting into the main theme of "not at this time" – they have prioritized the roles "provider", and "worker" over that of a "learner". Because the terms "role" and "identity" are closely interconnected and evolve interactively, I am using these two terms interchangeably (Ashforth, 2001; Pratt et. al., 2006). Thus, Attainment Value as far as employment related upskilling is concerned, is low, and can be attributed pictorially:

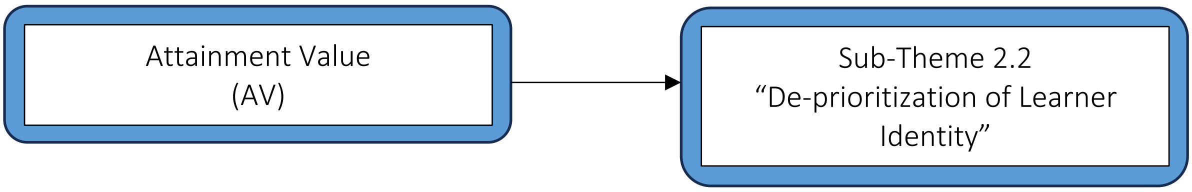

Fig. 4.7: Superimposition of Attainment Value to Sub-Theme 2.2

4.4.5 Utility Value to Sub-Theme 2.3

"Will taking this course of upskilling bring about useful benefit for me?" That is the question that Utility Value tries to answer. Like the concept of a "means to an end", Utility Value could be likened to extrinsic motivation, where a person would perform a task for some tangible result (Eccles and Wigfield, 2002). From the narratives and from the confirmatory follow ups I did with the participants, the Utility Value construct seemed to be of primary importance to them. They would be willing to invest their credits and undertake a course of upskilling if there was some sort of guaranteed outcome of employment after they finished it. They expressed that enjoyment was not important (Intrinsic Value), nor getting top marks for the course (Attainment Value) – and they would participate purely for the outcomes that they could get, and in this case, employment. It is as Schleicher (2013) documents, that learning becomes relevant if learners see how participating in education can translate into better jobs and salaries. Thus the perceived Utility Value for taking employment related upskilling was therefore assessed to be low, and can therefore be mapped, and attributed pictorially to Subtheme 2.3:

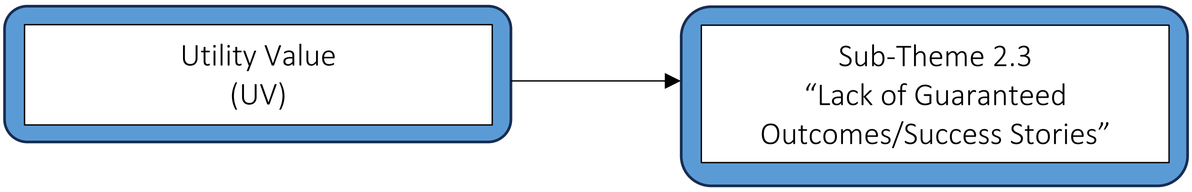

Fig. 4.8: Superimposition of Utility Value to Sub-Theme 2.3

4.5 Superimposition of Themes to Barriers

Having mapped the themes and sub-themes onto the Expectancy and Value constructs, we proceed to the final research question, which pertains to the barriers that present impediment to participation:

> RQ3: What might be the perceived barriers that may prevent the individual from commencing the course, and using his or her SkillsFuture Credits? (Barriers)

Although the themes that were derived from the narratives were informative and provided correlation in terms of preferences and priorities, they are still highly subjective, individual-centric and would certainly be shaped over time by numerous personal and cultural influences (Eccles 2007, Wigfield, 1994). Research question 3 has two aims – the first was to provide generalization and synthesis of these narratives by utilizing a widely researched and applicable model like Cross's (1981) barriers to participation, as it would be unfeasible to address every individual's issues, preferences and priorities. For example, it would be unfeasible to provide customised solutions for AH who would be interested to take on an easier role, or to MT who would be looking only for senior roles – and the many other professionals beyond the scope of this study who may in the same situation but with different wants.

The second aim was to do unearth the external forces which the participants may perceive as contributing to their non-participation. This is in line with my support for the layered perspective of participation as proposed by Boeren (2017), which was discussed earlier. For example, institutional barriers might reflect systemic issues within an educational system or environment that affect many individuals within a particular group or demographic. In doing so, we may potentially come up with solutions to lower or eradicate these barriers for professionals who find themselves in the same situations and share the same expectancy-value beliefs. Similar to the superimposition of themes into expectancy-value constructs, the same was done here.

What will be seen is that some items were classified into more than one barrier category. Cross. (1981) herself highlighted the complexity in the categorization of certain items. In her list, “lack of information” appears as an institutional barrier, but this stands only if the duty of disseminating information about educational options is viewed as the responsibility of the educational institutions. Conversely, it could be regarded as a situational barrier if the absence of information correlates with residing in particular areas or employment in specific types of firms where information is scarce. According to Cross (1981), “costs” is classified as a situational barrier, whereas other scholars such as Rubenson (2010), and Roosmaa and Saar (2017) put “training too expensive” under institutional barriers (p.263). In contrast, others, such as Gorges (2016), opted to consolidate all elements related to financial and non-financial educational expenses under the single term “costs”, without distinguishing between personal and institutional expenditures. Thus, categorizing these barriers is complex and has been the subject of various scholarly discussions (Hovdhaugen and Opheim 2018).

4.5.1 Situational Barriers to State of Unemployment and Main Theme 2

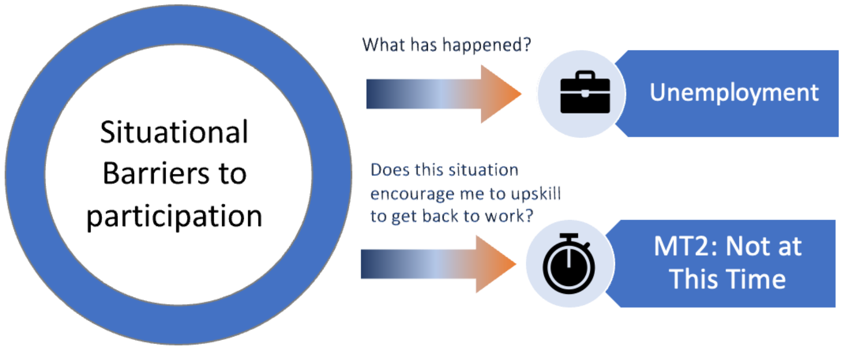

Fig. 4.9: Superimposition of Situational Barriers to Unemployment and Main Theme 2

Situational Barriers encompass external circumstances that may hinder an individual's ability to engage in learning activities. When analysing the pertinent parts of the narratives, the main "situation" of the participants' current unemployment along with the second main theme of "Not at this time" (MT2) were appropriately mapped and classified as situational barrier constructs.

There were two participants that cited financial constraints but all ten cited time constraints as the overarching situational barrier that prevented them from taking up an employability related course, even in their current state of unemployment. What was interesting to note is that it is not so much the case that their schedules are full to the brim on a daily, but rather, a proactive choice to devote their time to job hunting rather than investing time to upskill. From the narratives, part of the reason for this attitude is that they have been unemployed for an average of 12 months, which has resulted in a more employment focused mindset. All of them have dependents to care and provide for and implicitly, being away from the employment market for that amount of time has resulted in a loss of identity and detachment from society

Unemployment, which was the first identified construct presents a multifaceted challenge. On one hand, unemployment may ostensibly appear to provide individuals with ample time to partake in learning activities. However, as shown in the literature review, this suggests a more complex reality. Unemployment is frequently correlated with financial instability, which can, in turn, restrict access to educational resources. The psychological toll of unemployment, manifesting in diminished self-esteem and motivation, further compounds the challenge, creating a barrier to participation in learning.

“Not at this time,” the second situational barrier construct, further emphasizes the perceived severity of unemployment but also delves deeper into the temporal dimensions of participation. From the participants’ narratives this pertains to their decisions to defer educational pursuits, opting instead to concentrate efforts on full-time job hunting. This barrier is intricately linked to the opportunity cost associated with learning—the time invested in education is time not spent on job search activities, a trade-off that can seem particularly daunting in the context of unemployment. It underscores a critical tension between immediate needs and future aspirations, between the short-term imperative to secure employment and the long-term objective of career advancement and stability.

4.5.2 Institutional Barriers to Sub-Themes 2.1 and 2.3

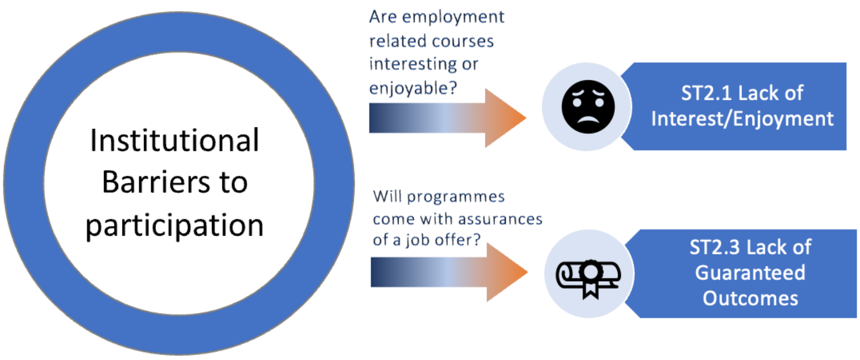

Fig. 4.10: Superimposition of Institutional Barriers to Sub-Themes 2.1 and 2.3

Institutional barriers are typically recognized as obstacles stemming from the work or educational environment, and pertain to certain overarching policies, such as an absence of pertinent programs or support systems. As the individuals were all unemployed, institutional barriers were considered from the perspective of educational institutions which run employment related courses (among others). When analysing the pertinent parts of the narratives and thinking of them as questions (“are employment related courses interesting or enjoyable?”, and “will courses come with assurances of job offers?”), two subthemes were appropriately mapped and classified as institutional barrier constructs - "Lack of Interest/enjoyment" (ST2.1) and "Lack of guaranteed employment" (ST2.3), which are linked to each other.

Even though there are over 20,000 SkillsFuture-credit eligible courses available, what the participants were looking for were industry relevant courses that could give them a significant advantage when applying for jobs thereafter. This is closely related to the attributed sub-theme of guaranteed employment. All the participants were looking for the surety of employment after completing a course, with all of them expressing that if there were courses with guaranteed employment, it would significantly and positively influence their decision to participate in such courses.

Traditionally, "Lack of Interest/Enjoyment" encapsulates the phenomena where curricula, or instructional methods fail to captivate learners' interest or align with their needs. This barrier also illuminates the disjunction between the perceived utility and appeal of these courses. From the narratives, participants would be glad to redeem their SkillsFuture credits on hobby and related courses with not monetary nor employment outcomes. This is because, unlike hobby or leisure-related courses, which are often pursued out of intrinsic motivation and interest, employment-related courses are predominantly seen through a utilitarian lens, valued for their potential to enhance job prospects rather than for the inherent joy or satisfaction derived from the learning process itself. This perception significantly influences participation, as individuals are more likely to engage in learning activities that they find enjoyable and fulfilling. However, from the narratives, and when it comes to employment related courses, interest and enjoyment were not important criteria for participation. Instead, interest was tied to the utility of the course, rather than the enjoyment of the course, i.e., "I would be interested in taking up this course if it leads me to a job" versus "I would be interested in taking up this course because the topic is something I truly enjoy".

4.5.3 Dispositional Barriers to Sub-Themes 2.2 and 2.3

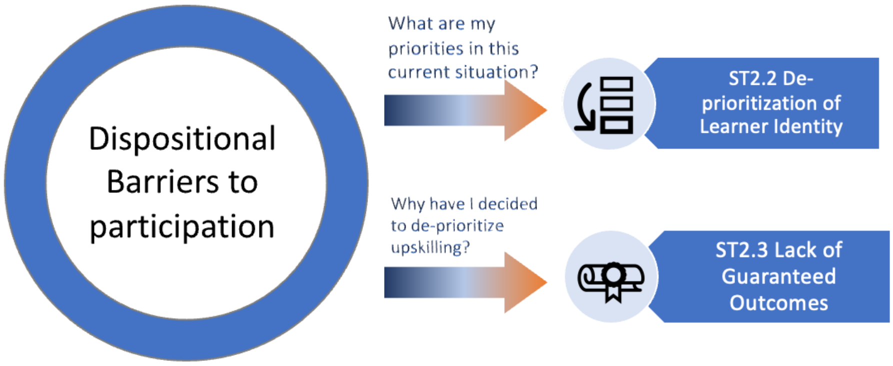

Fig. 4.11: Superimposition of Dispositional Barriers to Sub-Themes 2.2 and 2.3

Dispositional barriers stand apart from the other barrier categories, as they are internal rather than external challenges, being connected to 'one's attitudes and self-perceptions regarding their identity as a learner' (Cross, 1981, p. 98). When analysing the pertinent parts of the narratives, and thinking of them as feeder questions (“what are my priorities in this current situation?”, and “why have I decided to de-prioritize upskilling?”), two subthemes were appropriately mapped and classified under dispositional barrier constructs - "De-prioritization of Learner Identity" (ST2.2) and "Lack of guaranteed employment" (ST2.3), each possessing distinct implications for learners.

The first construct, "de-prioritization of learner identity," encapsulates a scenario where these participants who, having experienced job loss, have subordinated their learning identities in favour of more immediate or pressing needs, such as being a breadwinner or provider for the family. This phenomenon, as covered in the literature review, is rooted in the social and cultural constructions of identity and responsibility, where the obligation to fulfil familial and economic roles often takes precedence over personal development and learning. The academic discourse on adult learning underscores the centrality of identity in shaping participation patterns. When individuals perceive learning as secondary to other roles, their motivation and commitment to engage in upskilling initiatives are likely to wane. Overcoming this barrier necessitates the overcoming of certain institutional barriers, which will be discussed in the final chapter.

The second construct, "lack of guaranteed employment outcomes," appears to be a dispositional barrier in addition an institutional one. Whereas the latter implies onus being put on institutions to work with companies to create post-graduation pathways into employment, the former implies that there may be personal beliefs that even after completing a course of upskilling, coupled with prior experience, that an individual may still not be able to secure employment. In analysing the narratives, I was looking for instances of low self-efficacy, self-doubt, fear of failure, negative self-perceptions, and lack of clarity. The ten participants presented none of these. Instead, in line with their level of expectations of success, all of them expressed confidence that if they were to embark on an employability related course, they would be confident ins completing it. Three of them mentioned that they would only leave the course if they found the job halfway but all of them had confidence in their educational abilities. Also, if they were to embark on a course, failure was not an option. In addition, they had positive self-perceptions, believing themselves to be worthy of getting a new job, if only they were given an opportunity to prove themselves. What I did find was a regard for their age and experience and that employers favour younger workers, and this was a main reason why they had yet to find a job. They also possessed the belief that taking an employment related course will not significantly "move the needle" in helping them get any significant benefits when job-hunting. Finally, they responded that, since there are no guarantees of getting a job after taking an employment related course, they would be more inclined to use their SkillsFuture credits on leisure or hobby related courses.

4.6 Summary of the Chapter

This chapter attempted to present the nuanced experiences of ten individuals aged over 40, who are currently unemployed and yet display a paradoxical stance towards the concept of upskilling. Through the theoretical frameworks provided by Expectancy Value Theory (Eccles et. al.,1983) and Cross's Barriers to Participation Model (1981), we see a unique scenario: a group with a high expectancy of success in upskilling juxtaposed with low subjective task values. Yet we also see that these value attributions have much to do with external actors, where they have no control over. This chapter examined the dimensions of this paradox, laying groundwork for the ensuing chapter that is dedicated to formulating targeted recommendations for this demographic.

In an era where continuous learning and skill development are paramount, understanding the dynamics that influence mature unemployed adults' attitudes towards upskilling becomes critical. This chapter delves into the complex world of upskilling for individuals who find themselves at a crossroads, possessing a strong belief in their ability to succeed, yet remaining ambivalent about the value and relevance of such endeavours. It demonstrates that the Government may provide varies levels of support – SkillsFuture Credits for example – but the impetus to act and to use these is not a priority for the participants of this study.

The subjective task values, comprising interest, attainment, and utility values, were consistently low across the participants. The low interest value highlights a discernible lack of enthusiasm and intrinsic motivation for upskilling activities. Concurrently, the diminished attainment value indicates a perceived disconnect between upskilling and the participants' personal goals and identities. Finally, the low utility value underscores a pervasive skepticism about the real-world benefits and applicability of upskilling in their journey towards employment. Finally, by employing Cross's Barriers to Participation Model, we may provide a lens through which we can categorize and understand the multifaceted, internal and external nature of the challenges that participants face. These barriers, ingrained in both their personal lives and perceived structural connections between education and employment, serve as valuable areas of further potential research.

Chapter 5: Recommendations and Conclusions

5.1 Revisiting the Problem

Given my background, experience, and what I do for a living, I was clear even at the beginning of the Ed.D program that I would ultimately focus my dissertation on lifelong learning as it pertains to experienced people in advanced stages of their careers. We have come a long way from the early "learning to be" definition of lifelong learning. It was Faure (1972) who regarded lifelong education as an enabler for "the complete fulfillment of man", and for man to "become himself". Yet as the decades that passed, participation in lifelong learning has taken on a more economic imperative, shifting from "learning to be" to "learning to become employable" (Boshier, 1998, Biesta, 2006). This economic imperative is not lost on a pragmatic nation like Singapore, given that the country has no natural resources except for its people. The Singaporean government has always viewed education as an key pillar in the pursuit of economic growth, with human capital being the country's only "exploitable resource" (Chua, 1985, p.33).

The overarching research question in this dissertation was simply "why do some unemployed adults in Singapore not participate in employment related upskilling when there are funding mechanisms like the SkillsFuture credits to help them, and when they seemingly have the time to do so?" This question has been important to me since I started working with the above 40-year-old population and since SkillsFuture credit system was first introduced. I had attempted to postulate possible reasons for this phenomenon - do they not participate because they are not confident in their ability to get through the course? Do they not believe that they would be able to get a job after upskilling? And with them being unemployed, with seemingly enough time to invest in upskilling, what possible reasons could there be for not doing so? Given the nature of my questions, I felt that employing Expectancy-Value Theory (EVT) supported by Cross's (1981) barriers to participation as a unified theoretical framework would be very appropriate. I scripted three research question that attempted to capture both the internal (EVT), as well as the external (barriers) constructs, through the narratives of ten, over 40 years of age, unemployed individuals.

5.2 Implications and Contributions to the Field

Although my sample size was relatively small, I believe the results of my research may be informative in terms of the value attributions that unemployed, experienced professionals prioritize and de-prioritize, when it comes to employment related upskilling.

The first contribution that my dissertation offers is rooted in the current situation and state of affairs. In essence, there seems to be a "what's in it for me" mindset occurring and if we are unable to provide a concrete and satisfactory outcome to learners, the under-subscription of employment related upskilling – even when someone in without a job – may continue. This is the evidence that my research offers and this is something that policymakers here in Singapore can, and should pursue with more effort, if the nation wants to nurture its own human capital. On a secondary and related note, my research may contribute as additional support to similar themed research occurring in nations that are rooted in Confucianism, such as China, Hong Kong, Macau, and Taiwan (Cheng and Wee, 2023). Take Hong Kong for example, where Kwok and Chan (2021) state that "the majority is reluctant to take up continuing education, hindering industry advancement". Granted that their article attributes this to insufficient course offerings and ignorance on the part of the populace, they do make a very critical point by citing a case of a qualification being "an essential requirement for the new generation of practitioners and a core component of all relevant courses" (ibid). This underscores the importance of courses being tied to real life industry requirements and creating pathways from one to the other. I believe my research shows that employment outcomes are the most important criteria for people when considering investing time, money, and credits, and my research provides evidence of that.

The second contribution is more theoretical and pertains to what is yet to be – the future. While my preceding contribution states – almost bluntly – that utility value must be increased if employment-related upskilling is to be increased, it reflects the currency of the situation and current mindsets. Thus my second contribution is simply a realization, and wake-up call that if prevailing mindsets do not change, priorities and choices made in the past and currently, will continue in the future. A number of my participants did mention that they would be very happy to invest their credits into courses which they are personally interested in, not necessarily with any commercial outcomes. In this scenario we see utility value being subordinated to interest and attainment values. Can we imagine a time in the future where employment related upskilling features all three task values, versus just one? Can education be more holistic, balanced, and "compassionate"? I believe it can, but it must be tackled at the policymakers (or *junzi*) level. My research may serve as a case study for nations similar to Singapore and which may pursuing similar future outcomes.

In the next few sections, I offer propositions to increasing participation and SkillsFuture Credit utilization as well as possible areas of future research, while the penultimate section explicates more on my hope of a mindset change and why I feel that change is possible.

5.3 Recommendations for Increasing participation / SkillsFuture Credit Utilization

Undertaking this research was truly enlightening and rewarding. Career advisers are part of the lifelong learning ecosystem, and through the narratives shared and the work that I do, I have developed these recommendations which may be useful, insightful, and applicable to the policymakers who are charged with the continuing evolution of the SkillsFuture programme.

5.3.1 Guaranteed work experience ("apprenticeships")

While it does not qualify as a SkillsFuture eligible course, the structure of programmes such as the "Technology Finance Immersion Programme (TFIP)" by the Institute of Banking and Finance incorporates an "attachment with financial institutions to gain on-the-job experience to pivot into a career in technology within the financial services sector" (Institute of Banking and Finance, n.d.). In addition to being paid a monthly allowance, such opportunities allow course participants to directly demonstrate and apply classroom-taught material within a workplace. Such "adult apprenticeships" as defined by the Council of the European Union (cited in ILO 2022), are:

> "…understood as a particular type of formal education and training (i.e. one leading to nationally recognized qualifications), either tailored to or accessible to adult learners, which qualifies learners to engage in a specific occupation by combining work-based training with productive work (based on some form of agreement with an employer, whether private or public, specifying mutual rights and obligations as well as financial compensations) with off-the-job learning provided by an education and training institution." (p.22)

The benefits of such structures is that it allows participants to showcase their skills which then leads to a real opportunity to get a full time job conversion. In this case, the utility value of embarking on such programmes is much higher than if there were no such attachment or apprenticeship opportunity. However, given that the majority of courses found in the SkillsFuture website are less than a week in duration, job attachment opportunities are unfeasible. In the narratives that were conducted, it seems that courses of such a short duration were not even in participants' conscious thinking, with many of them making assumptive mental pre-requisites that courses would be in months. Thus, another recommendation under this heading would be to look into building a repertoire of more courses between 6 and 12 months in duration. This range would represent the lower and upper boundaries of time that participants would be more willing to invest in, and would possibly allow the incorporation of attachment programmes, as well as ensuring the substantiveness and scope of taught material vis a vis courses of shorter durations.

5.3.2 Practice-based, practitioner-created and assessed content

In article on MyCareersFuture (2023), ten industries were listed as those that would continue to "provide employment and growth opportunities for our local workers." Another recommendation is to work with practitioners in industries to develop industry relevant curriculum that, when packaged into a course of study, provide the necessary entry requirements to attain a job in that industry, regardless of the applicants' background or experience. An example of this is the training and certification of private security personnel. In Singapore, regardless of prior experience, if one wishes to take on a job in private security (protection of condominiums, factories, non-military facilities for example), apart from being in reasonably good health and being cleared by the Singapore Police Force, he or she must take three compulsory licensing modules. Meeting all these requirements will allow the applicant to secure the necessary license to become a private security officer. If such a model could be replicated on a much larger scale, and across industries, people may feel more incentivized to invest their time, and their credits into taking up such courses. The narratives reveal that participants would be more inclined to embark on a course if the qualification is valued highly by employers. As a career adviser, one of the beliefs that job seekers have been that courses tend to be too theoretical and have very little practical use. However, if industry practitioners – who regularly face and overcome specific challenges in their jobs – can bring that knowledge and experience to create curriculum that prepares people for such challenges, then those courses would be of higher utility value.

5.3.3 Digital Badges for online courses/learners

Digital badges emerged as a form of digital credentialing and recognition in the digital age. The concept of digital badges traces back to the early 2010s when Mozilla Foundation, along with the MacArthur Foundation and the Humanities, Arts, Science, and Technology Alliance and Collaboratory (HASTAC), developed a project for digital badges called “Open Badges”. This project aimed to provide a way to recognize and display achievements and skills acquired both online and offline. Not unlike the Scout merit badges that my son earns or the merit badges that I acquired in the Boys Brigade when I was his age, digital badges take advantage of the online environment to provide more detailed information about the skills and accomplishments associated with each badge. Numerous interpretations of such “micro-credentials” exist presently, but the majority refer to a structured educational or training program linked to a credential. This credential serves as validation for a particular skill, knowledge, or experience (OECD 2022)

In the current technological environment, badges can not only offer proof of desired habits, but also act as symbols of instruction and reputation (Antin and Churchill, 2011). On the back of my previous recommendation that material be created or co-created by practitioners, so should material deployed fully or partially online. Assessments for online courses should also be subject to the same rigor as classroom based courses. It may be traditional to think that assessments only happen in physical classrooms because classrooms are traditionally where learning is “counted”. But in this current, rapidly changing environment, this no longer should be the case. Assessment should and can happen anywhere, be it outside the classroom, online or offline. Again, to make taking a course (even online) attractive to people and to increase utility value, there should be a visible and applicable link between what is taught, and what the industry needs. Referring back to the project working paper authored by the Mozilla foundation and Peer-to-Peer University (2011), learners encountered “a problem in making their knowledge and skills visible and consequential in terms that are recognized by formal educational institutions and broader career ecosystems” (p.2).

Unlike a university degree where one gets awarded upon successful completion of a certain number of modules, badges can be awarded after the completion of a single module. By its ability to validate a bespoke and granular set of skills and learnings, badges may provide value for companies and jobs that require a very specific combination of skills and experience. In addition, assessments should not only be done by teachers, but also by industry experts, peers and mentors, who evaluate participants against industry, national, and even international standards. As Duncan (cited in Willis, Flintoff and McGraw, 2016, p.24) explains, “Badges can help speed the shift from credentials that simply measure seat time, to ones that more accurately measure competency. We must accelerate that transition. And badges can help account for formal and informal learning in a variety of settings”.

5.3.4 Legislation

Putting into law that companies must hire unemployed mid-career professionals who have gone through certain courses, or acquired specific skills may seem unrealistic and extreme. Yet this is not unlike some similar policies that exist in other parts of the world. For example, Norway was the first country to introduce legislation in 2006 to ensure a 40% mandatory quota of female directors for listed companies in which “non-complying firms could theoretically be forcibly dissolved” (cited in Hills, 2015, p.154). Closer to home, two policies also come to mind that further make me believe that this is possible. The first would be Singapore’s foreign worker policy. In the 2011 election, the ruling party suffered a 6% drop in votes – its largest to date (Adam and Lim, 2011). Voters expressed unhappiness not just about the influx of foreign talents but the resulting pressures that rapid population growth put on housing, and public transport. Given these signals that the populace was becoming more negative to this growth, the ruling party took actions to tighten the foreign worker policy. As a result, by 2012, the Ministry of Manpower raised all salary eligibility requirements, as well as worker levies such that companies who relied heavily on foreign workers would incur higher business costs per worker hired (Ministry of Manpower, 2011a).

The second policy that comes to mind is the “Ethnic Integration Policy” by Singapore’s Housing and Development Board. This policy was enacted in 1989 and is still relevant today. The aim of this policy was to “ensure a balanced mix of ethnic groups in HDB estates, and to prevent the formation of racial enclaves. It sought to promote racial integration in Singapore by allowing residents of different ethnicities to live together and interact on a regular basis in public housing, where 80% of the population lives” (Gov.sg, 2020). This means that people of one ethnicity are allowed to buy and sell their apartments to people of the same ethnicity, but if they want to buy a flat that currently belongs to another ethnic race, they will only be allowed to do so if the sale does not result in that ethnicity going over their quota. By putting into legislation that companies must reserve an x% of their vacancies for the populace that is or has been unemployed for a certain amount of time, who have completed specific courses, picked up specific credentials, we may generate more utility value and encourage more people to invest the time and their credits into upskilling because they may see "reserved seats" for them. As an incentive for companies, the government may assist in co-funding a portion of salaries for a specific period of them as they have done before (see Ho, 2020).

Thus, the recommendations that I have proposed can be viewed through a symbiotic model of reciprocity consisting of four actors (fig. 5.1 below). For example, job seekers can benefit from Governmental support schemes, they can also benefit by signing up for training using schemes like SkillsFuture credit and conducted by training providers. Training providers may work with employers to make sure that taught curriculum is relevant and applicable, and the Government may also provide limited funding to defray new hire salaries, as well as to subsidize cost of training. This is an example which demonstrates reciprocal benefit for all parties. Once again, my personal depiction of the figure below bears much resemblance to bounded models of participation previously discussed. This is because my advice to job seekers has its limits. No matter how professional an individual's résumé might look, no matter how well he or she performs at an interview, the likelihood of getting a job is, to a large extent, dependent on ready skills and knowledge that employers need – the kind that institutions and training providers should teach, made more accessible by Governmental assistance such a SkillsFuture Credits. Thus, I feel that the answers, solutions, and way forward must lie in the interaction and cooperation of the government as legislator, employers as talent absorbers, institutions as trainers, and individuals, as the consumers of education:

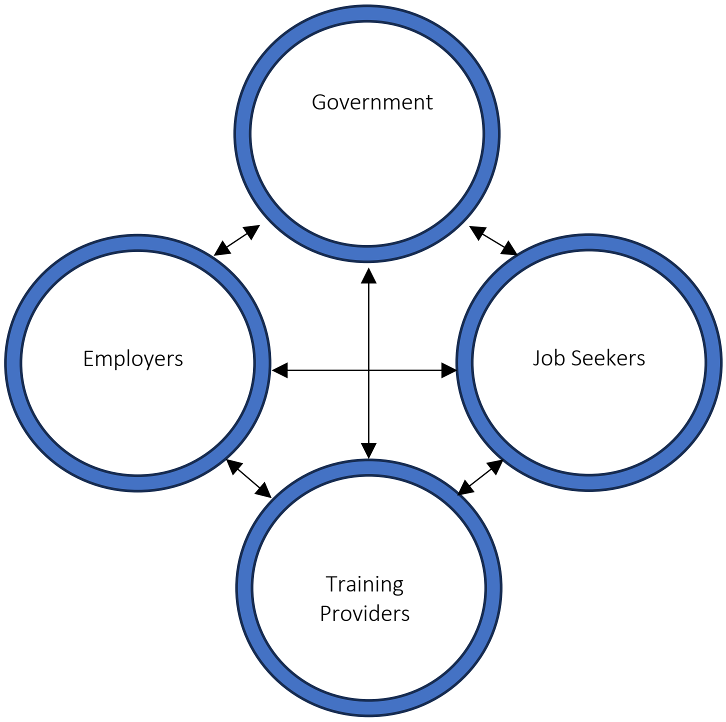

Fig. 5.1: Symbiotic Model of Reciprocity. Author's own.

The government has preached transformation as a means of improving productivity and create more jobs (Choo 2021) and has also provided numerous support structures to help both companies and individuals to meet the demands of the ever-changing economy. As SkillsFuture Credits help the individual, companies themselves have been provided with subsidies to help with the upskilling of employees to adapt to changing job functions (National Wages Council 2022). However, in an Education-Employment Linkage Index created by Renold and his colleagues in 2016 (cited in Nair et. al. 2021), Singapore scored amongst the lowest of 18 countries surveyed. This implied that there was not enough employer presence, input, and participation in areas such as curriculum design and on the job training. While the index may not be wholly applicable when it comes to SkillsFuture-type courses, it does emphasize the need for a stronger symbiotic relationship between parties.

While my research cannot definitively answer why the SkillsFuture participation rate is currently underutilized, I believe it does show that for individuals like my ten participants, if taking a course does not guarantee a job or provide any visible chance of getting a job, then the motivation for taking that course is absent, and therefore, upskilling is de-prioritized. Based on existing literature and two decades of professional experience, I argue that the barriers to participation that my participants face can be likened to the old adage of "bringing a horse to water" but not being able to make it drink – a nation can design multiple safety, support and incentive structures to encourage participation but whether citizens take these up *even if they could* is another matter. This I believe, is because people need to see the tangible outcomes of their investments into upskilling. They need to see that the curriculum being taught is practically relevant and applicable, and they need to see that companies are ready willing and able to hire people who pass through these courses. Right now we have credits, but we seem to have a disconnect in between upskilling and outcomes – at least from the perspective of these ten individuals.

Thus, if the future is sailboat journey across the seas, then I would view individuals as the people who work the sails, training institutions as the entity that helps the individuals become better sailors, the employers as the ship itself, and the government as the wind that moves them all forward. The destination will be hard reached without any of these parties. I hope that my research may, in some small way, start new conversations between all parties, deepen current ones, not just increase utility value, but intrinsic interest and attainment value as well - by helping people see meaning in what they learn, love what they do, and imbue them with the pride that comes with doing well.

5.4 Recommendations for Future Research

Rather than making broad recommendations about potential future areas of research in adult education participation, my propositions below come from my newly minted (key word being "new") experience in employing EVT to research an area which is of personal importance to me. As I was reflecting back on the Ed.D experience, this specific demographic of people that became my participants, and the Singaporean education system in general, there are a few potential areas of research in which I feel an EVT-lens could be further employed, and I have listed four suggestions here:

5.4.1 Value attributions and orientations to existing knowledge of participation demographics

From research, we know that people who have accumulated the most education are likely to participate in further learning activities (Hovdhaugen and Opheim, 2018; Tuijnman, 1991) – an example a Matthew effect (Boeren, 2017, p.165). From an age and lifecourse perspective, Jenkins (2018) notes that successful learning at one stage may encourage individuals to continue in the next. However, more research should be undertaken to understand the value attributions and orientations behind learning as well. A statement like "degree holders are more likely to participate in learning than non-degree holders" – is one dimensional and does not tell us much about what courses they took and why they took it. Intrinsic interest, attainment and utility value may reveal the weightages and key aspects of participation, and/or employing a typology like Houle's (for example), may tell us what kind of learners they are. Particularly in Singapore where the government is encouraging people to never stop learning (and providing a generous amount of credits to do so), understanding the what and why of participation across life stages – a fresh graduate, a current employee, an unemployed person, or a retiree, may help with further refinements and enhancements to policy. In the first chapter, I highlighted that seven in 10 people across all age groups have not used the SkillsFuture Credit since the scheme was started in 2015, and I believe that the solution for increased participation and utilisation lies in peering deeper, beyond one-dimensional statistics.

5.4.2 Research into utility values from a long term goal perspective

Most research – mine included – does not take into account that utility value may be divided and applied toward short and long term goals, and depending on the type of utility value orientation ("proximal" / "distal") (see Hulleman, 2007) behavioural and motivational tendencies may differ (Steel and König, 2006; Gaspard et.al, 2017). Eccles and Wigfield (2002) themselves have highlighted the significance of time and its impact on utility value. In an experiment they conducted, Shechter and his colleagues (2011) found that for Asian participants (versus Western participants), distal utility value was more effective in task engagement and interest than proximal utility value, which could possibly be attributed that the Asian participants being better able to visualize the connection between the task and long-term goals. Using this potential division of utility value, my own research findings looked at utility value from a proximal orientation by aligning questions with a short term goal (i.e. finding a job). Utility value of employment related upskilling was consistently low across all ten participants because they could not see a connection between taking a course and securing a job as a resultant "payoff" of course-taking. However, utility value was still the most significant task value because if there was a strong link between course taking and employment, then the participants would participate, regardless of interest of attainment values. As far I am aware, proximal and distal utility value studies have been done with student populations (Hulleman et.al., 2017; Kera and Nakaya, 2017; Song and Jiang, 2019) but not with mid-career individuals. As such, future research could focus on more long term goal perspectives of this population. For example, if participants were asked about whether upskilling now could help them avoid being made redundant in the future, or whether upskilling now would set them up for leadership roles later, or perhaps give them heightened surety in providing for their families in the long term, we may see differing results.

5.4.3 Expectancy and value attributions of lower educated/low-income populations returning to compulsory education/upskilling

Much of the credit for this proposition is owed to Boeren (2017), who stated that "adults who failed in the compulsory education system might end up with a lack of motivation, low levels of self-belief and anxieties" (p.165) and that "for those who have little to start with (e.g. educational level or money), the costs might be too high and the benefits too unclear to positively decide on taking part" (ibid). She also cites other authors' studies on the correlation between "one's education attainment and that of our parents" (ibid). To the last point, this may not always be true – certainly not in Singapore – as many of my participants came from very humble backgrounds. "TO" is one such participant who described her parents has not having much education, which is the reason why they wanted so much for her sister and her. Yet there are individuals who may not be as fortunate at TO at breaking out from the cycle of under-education due to familial responsibilities and limitations. To the points on self-belief, anxieties, high costs and unclear benefits, here we may imagine the areas of potential research if all three cogs in Boeren's multi-layered model rotate in unison. At the individual level, EVT has traditionally been employed in educational contexts, and given that my research involved mid-career individuals, it should be appropriate that EVT also thus employed for low income/low education adults who are contemplating or pursuing a return to compulsory or upskilling education, perhaps due to missed opportunities or circumstances which prevented them from doing so when they were younger. Scholars have also noted the limited amount of research on participation barriers within this population, and that this population may experience more psychosocial barriers (Sanders et. al, 2011; Gibney, Moran and Shannon, 2018), which thus presents opportunities for further investigation. At the country and governmental level, in what ways will this generous SkillsFuture credit top up affect EVT constructs of this population? Perhaps we might find heighted levels across all EVT constructs representing, in part, gratitude for a "second chance", and the willingness, readiness and ability to capitalise on learning opportunity. At the institution level, what curriculum enhancements can be done for mid-career, low-income individuals who now have more credits at their disposal? While this population may not have access to white collar jobs, they might gain access to higher order occupations that would provide better income and better prospects.

5.4.4 Value attributions of individual subjects toward a new, "compassionate" model of education

This would be the most ambitious, possibly most contentious future research proposition. In my earlier chapters I highlighted the compulsion of education achievement in Singapore, and it would be hard to dispute that "education" as a construct is of critical importance. I have always viewed education like a membership system. Firstly, you are either a member or you are not. And if you are a member, there are varying tiers of membership such that the higher a person's tier, the more privileges will be afforded. In many ways, the culture of competition that I had described is ultimately to help our children get access to the premier tier – and stay there. In this sense, we may view education is a wholly utilitarian construct rather than understanding the meaning and purpose of learning and what is being learnt. My research has shown that of all subjective task values, perceived utility value was by far the most important. People will participate if there is a "payoff" for participation. This utilitarian mindset seems to run counter to aspirational intentions of raising children "to be moral, wise, productive and useful" (Liew, 2016). Locatelli (cited in Murray, 2023) describes education as a *consumable good for individuals,* a *public good* for society, and a *common good* for culture. However, what constitutes "education"? What does it mean when someone is "highly educated"? In most countries, it is the sum total of how well a student does in his or her academic endeavours. My proposition is this – if parents propagate the culture of academic achievement and utilitarianism, let us focus our attention on parents. Peh (2024) quotes a mother of three who states that "What's eye-opening to me is that our social experiment with Primary 5 and 6 students revealed that parents are a major source of stress for our children, and not just that, even the stress our children impose on themselves seems to stem from parental pressure".

EVT could then be a very plausible framework to use to ask parents questions such as "do I believe that my child has the *capability* to do well in math/science/languages", "do I believe that my child *enjoys* math/science/languages", "do I believe that *doing well* in math/science/languages shapes and influences my child's self-esteem and identity", and "do I believe that that math/science /languages is *usefu*l for my child in his future day to day life". The next line of questioning would be the justifications - the "whys" behind each of the questions. Education as a construct is highly regarded, but what about its individual components?

An EVT-based survey or study may be useful with which parents, and ultimately policymakers can take a realistic look at the kind culture we are propagating. Kumar (2018) notes that "we find that the number of students taking literature at upper secondary schools in Singapore has been diminishing over the years, since it is perceived as a difficult subject to achieve high scores" (p.613), yet the Singapore government espouses "creativity, collaboration and compassion", "nurturing the joy of learning", and "develop(ing) the intrinsic motivation to explore and discover their interests as well as pursue their passions" (Ministry of Education, n.d). I envision employing such a survey to parents of pre-tertiary, school going children, as well as employing it across generations – current parents, and future ones as a means of comparison. This proposition is ambitious because its wide ranging implications - not only pertaining to pedagogy and content, but also at an individual level right through to an entire culture, and cultures similar to Singapore. Joyce Tan and Shirley Yates state that academic stress is:

> particularly evident in Asian countries such as China, Taiwan, Singapore, Hong Kong, Japan and Korea where the values of hard work and filial piety inculcated by Confucian Heritage Culture (CHC) traditions and concomitant high expectations of parents, teachers and students themselves often place enormous stresses upon students. (Tan and Yates, 2009, p.389)

I am Singaporean and I am proud of the economic, and intellectual successes the country has achieved. Yet if I am honest, Singapore feels somewhat "sterile" when it comes to others aspects of life, like the arts. We have world class concert facilities but we fill these with international acts, versus homegrown ones. Professor Lily Kong from the Singapore Management University wrote back in 2012, that a "global city is characterized by more than economic and financial success, but must embody a vibrancy and *joie de vivre*, with a lively cultural scene (pp. 283-284). When it comes to sports, I think of football ("soccer"). Chew (2023) noted that it is "in the state today partly because the sport isn't part of the culture". Chew wrote this as part of an opinion piece after Singapore lost 7-0 to Malaysia at the SEA games. In terms of international rankings, while Singapore is found at the top of PISA, it is easier to locate Singapore's football ranking by going to the end of FIFA's rankings and scrolling a bit upwards. Low's (2019) article reminds us that in 1998, Singapore's goal was to reach the world cup by 2010, and that goal has now shifted to 2034. To be fair, Kong (2012) does acknowledge that the government has committed, and built dedicated resources, schools, and training institutes to help with growing our cadre of athletes and creative professionals, but somehow, producing world class creatives and athletes seems to happen once in a long while, or not at all, because the nation seems to be fixated on more "practical" realities. The results of my research tell me that this practical mindset lasts for a long time, into adulthood, such that if there is no job waiting at the end of an upskilling course, then there will be little chance of wanting to upskill. It may seem that I have gone off-topic but the point I am trying to make is this – that my vision of "compassionate education" does not mean that Singapore must abandon its high-achieving academic heritage, but rather, citizens should make time to experience, prioritise, and pursue success in other joys and learnings that life offers, toward a more well-rounded society. Our children need to know that there are broader definitions of success, and as parents, we need to believe, and be brave enough to put this into practice, and not pit our children and ourselves in competition against others. While I stated in chapter 2 that Confucianism may have a significant influence in Singapore's ultra-competitivity, this mindset of compassion and balance that I envision is not in opposition to Confucian principles, as Confucius himself stated that (cited in Lin and Wang (2010) "education is for the transformation of individuals from the inside, by cultivating love and compassion in the heart, and by living in a virtuous state of being in daily life" and that "people are born by nature to be kind; it is only the environment that makes people different" (pp. 4-5). Is such a compassionate society, a broader definition of success, and what it means to "educated" achievable? I would say yes, but it will take time, and governmental leadership. Citing Singapore's new Prime Minister once again:

> Who doesn't want a better life for themselves and their children? But we have also seen how such a narrow definition of success can lead to negative consequences (and) we become more anxious and stressed, and worse, we pass this on to our children. This is not the society I want Singapore to become. It is certainly not the society that I hope our children will grow up in (Wong, cited in Hamzah, 2024)

While Singaporean culture has historically emphasized obedience to parents and success in high-stakes examinations as pathways to honour and societal status, we should not forsake values of community and mutual aid in the pursuit of competitive advantage. The Prime Minister's perspective is a hopeful one in that it seems to sow the seeds toward a more compassionate society, a society where individuals are valued for their unique skills and contributions, and where success is measured by collective well-being rather than individual competition. The past and present need not define the future, because it is ours to write.

5.5 Final Thoughts and Reflections

As I write this final paragraph, I reflect on my journey as a doctoral student, and I contemplate the narratives of the participants while thinking of my own value attributions for the Ed.D programme. These past years were peppered with joy, sadness, camaraderie, loneliness, progress and setbacks. My journey was anything but smooth, with added responsibilities that unexpectedly and unwantedly appearing from the other parts of my life, which resulted in me completing this journey close to two years longer than what I had initially expected. When I contemplate about the intrinsic, attainment and utility value of the Ed.D, I can confidently say that if any of those constructs were low, I would have given up on the programme much earlier. Apart from being a student, my roles as a father, husband, an only son to a terminally ill parent, and an employee took a tremendous toll but what kept me going was the intrinsic value of my research – I am truly interested in my work, because it pertains to my day to day job. What kept me going was also a high attainment value attribution – knowing that being conferred an Ed.D would strengthen my values, self-schema, and identity. And finally, utility value – I do not have a crystal ball to what the future holds, but coming back to what I wrote at the beginning of the dissertation, about my hopes and aspirations for my newly minted qualification, I firmly believe that the Ed.D will help me get to where I want to go, and where I can make a difference, by backing up my "stories from the field" with empirical evidence, and presenting these to decision and policy-makers, and to find ways where micro, meso, and macro actors can generate a lifelong learning culture that is not only utilitarian, but also intrinsically rewarding. Revisiting what I wrote about the importance of external forces on participation, had I not been granted additional time by the college to complete this dissertation, I would have never been able to see the program through. As I am typing this, I realise how aspirational and dreamy my words sound, but then again, when I was growing up, given my own family circumstances, I would have never in a million years believed that I would be completing a doctoral degree, let alone from one of the finest universities in the world. How do I help individuals achieve maximum levels of attributions to intrinsic, attainment and utility value when it comes to education? That is something I look forward to answering in the years to come.

Appendix 1: Ethics Approval

From: ResearchEthicsSystem@glasgow.ac.uk <ResearchEthicsSystem@glasgow.ac.uk>
Sent: 23 September 2021 09:30
To: Adrian Wu (PGR)
Subject: Research Ethics Application Approved [Expectancy Value Narratives of Unemployed Mid-Career Workers in Singapore Who Do Not Participate in Employment related Upskilling]- [400200250]

Dear Adrian Wu (PGR),

The following research ethics application has been approved:

Project Title	Expectancy Value Narratives of Unemployed Mid-Career Workers in Singapore Who Do Not Participate in Employment related Upskilling
Application Number	
Committee	College of Social Sciences
Submitted By	Professor Ellen Boeren

Please log in to the Research Ethics System to download the approval letter from your Application.

This is an automated message. Please do not reply to this email.
If you need additional help, please contact your ethics administrator or visit the IT Services helpdesk.

Appendix 2: Participant Information Sheet

University of Glasgow

College of Social Sciences

Participant Information Sheet (In-depth Interviews)

Research Project title: "Expectancy Value Narratives of Unemployed Older Workers in Singapore Who Do Not Participate in Employment related Upskilling."

Researcher: Adrian Wu

Supervisor: Prof Ellen Boeren

You are being invited to take part in a research study. Before you decide to take part, it is important for you to understand why the research is being done and what it will involve. Please read the following information carefully and discuss it with others if you wish. Ask the researcher/s if there is anything that is not clear or if you would like more information. Take some time to decide whether you wish to take part.

The Context of this Study

It was revealed in a session of parliament at the beginning of this year (2021), that as of end August 2020, only 23.5% of eligible Singaporeans had utilized their SkillsFuture Credit.

The aim of this research is to understand the reasons for non-participation in *employment related* upskilling or reskilling from the perspective of a mid-career, and currently unemployed professional. From the survey that you completed in the last two weeks, in addition to meeting the demographic criteria, you also indicated an interest in participating in such a study.

What Will my Participation Involve?

I plan to have a private, one to one interview with you and it is anticipated that our session may last between 45 to 90 minutes. If allowed or preferred, we may meet at a location of your choice, or at a private IBF consultation room. However, if social distancing restrictions are still in force (or if you so prefer), we can also do the interview over the phone.

The Topics we may Cover

In terms of content, it is anticipated that we will broadly cover topics pertaining to your attitudes toward education, as well as the influence of your family upbringing and external/societal influences that have shaped these attitudes.

You will always retain the right to terminate the interview at any time you feel uncomfortable. After our interview, I will also be transcribing our conversation. Transcription will allow me to see if there are any overarching themes that emerge and allow me to compare your themes with the themes that emerge during my conversations with the other participants.

Privacy and Confidentiality

Your identity will be anonymised using a pseudonym and will be protected as far as it is possible.

Please note that assurances on confidentiality will be strictly adhered to unless evidence of wrongdoing or potential harm is uncovered. In such cases the University may be obliged to contact relevant statutory bodies/agencies.

Confidentiality will be respected unless there are compelling and legitimate reasons for this to be breached. If this was the case, we would inform you of any decisions that might limit your confidentiality.

Data Management

The data collected will be used as part of Thesis for a Doctorate in Education award. All material that will be collected physically and digitally will be stored in a locked cabinet, an encrypted, password-protected hard-disk and/or uploaded to a secure online repository administered by the University of Glasgow. Raw data and hard copies of processed data will be retained until September 2022 and then destroyed. Processed data will be held for 10 years on the University of Glasgow Enlighten system.

Once the project is completed (circa Dec 2022), you will be offered the opportunity to read it in its entirety. The project will also be offered to partner Government agencies (e.g e2i, and WSG) who may benefit from the research findings here. Finally, the project will also be available to the research community at the University of Glasgow.

Should there be any complaints or feedback pertaining to the ethical integrity of this project, please contact the College of Social Sciences Ethics Officer, Dr Muir Houston, email: Muir.Houston@glasgow.ac.uk

____________________End of Participant Information Sheet____________________

Appendix 3: Participant Consent Form

University of Glasgow

College of Social Sciences

Consent Form
(Interviews)

Title of Project: **Expectancy Value Narratives of Unemployed Mid-Career Workers in Singapore Who Do Not Participate in Employment related Upskilling**

Name of Researcher: Adrian Wu (GUID:)
Name of supervisor: Prof. Ellen Boeren

I understand that Adrian Wu is collecting data in the form of audio recorded, one to one interviews for use in an academic research project at the University of Glasgow.

Please tick as appropriate

Yes ☐ No ☐ I confirm that I have read and understood the Participant Information Sheet for the above study and have had the opportunity to ask questions.

Yes ☐ No ☐ I acknowledge the provision of a Privacy Notice in relation to this research project

Yes ☐ No ☐ I understand that my participation is voluntary and that I am free to withdraw at any time, without giving any reason.

Yes ☐ No ☐ I consent to interviews being audio-recorded

I also give my consent to the use of data for this purpose on the understanding that:

Yes ☐ No ☐ Participants will be referred to by pseudonyms.

Yes ☐ No ☐ There will be no effect on my employment arising from my participation or non-participation in this research.

Yes ☐ No ☐ All names and other personal data likely to identify participants will be de-identified.

Yes ☐ No ☐ The research data and personal data will be treated as confidential and always kept in secure storage.

Yes ☐ No ☐ The material may be used in future publications, both print and online.

Consent clause, tick box format

I agree to take part in this research study ☐

I do not agree to take part in this research study ☐

Name of Participant……………………….. Signature ……………………………………..

Date …………………………………..

Name and email of Researcher………………………………….. Signature ……………………………………..

Date …………………………………..

Appendix 4: Proposed Survey Questions

Proposed Survey Layout and Questions

☐ I confirm that I have read preceding participation information sheet, understand the intentions of the survey, and agree to participate.

Q: What is your age group?
- 25 - 35 years
- 36 - 46 years
- 47 - 57 years
- 58 - 68 years
- 69 and over

Q: What is your nationality?
- Singaporean
- Permanent Resident

Q: Where were you born?
- Singapore
- Other ______________ (Please Specify)

Q: What is your race?
- Chinese
- Indian
- Malay
- Eurasian
- Other _______________ (Please Specify)

Q: What is your gender?
- Male
- Female
- Prefer not to answer

Q: What is your current marital status?
- Married
- Single
- Widowed
- Divorced
- Separated

Q: What is your highest level of education?
- Less than an "O" level certificate
- "O" level certificate
- Diploma or "A" levels
- Bachelor's degree
- Master degree
- Doctoral degree

Q: What is your household income range?
- Less than $30,000
- $30,001 - $49,999
- $50,000 - $69,999
- $70,000 - $99,999
- $100,000 - $499,999
- Over $500,000

Q: How many dependents do you have (e.g. parents, spouse, children)
- None
- 1
- 2
- 3
- 4
- 5 or more

Q: How many siblings do you have?
- None
- 1
- 2
- 3
- 4
- 5 or more

Q: Are you aware of the SkillsFuture Credit scheme which provides a minimum of $500 to use toward skills development and lifelong learning?
- Yes
- No

Q: Have you utilised your SkillsFuture Credit (SFC)?
- Yes
- No

Q: What was your motivation in utilizing your SFC?
- To help me get employed /be more employable
- To learn a non-employment related skill (hobby, leisure)

Q: Did the course meet your expectations?
- Yes
- No

Q: What is your current employment status?
- Employed (self-employed, part time)
- Unemployed
- Student or Trainee
- Others ______________ (Please specify)

Q: What might be the barriers that you believe prevent you from using your SFC, up to this point? Tick all that apply.
- Shortage of time
- Monetary costs
- Inconvenient time, place, or medium (e.g virtual platforms)
- Lack of support
- Lack of pre-requisites
- Lack of interest
- Other__________________(Please specify)

Q: Would you be willing to participate in an interview regarding your confidence in completing, and value that you put on employment-related upskilling/reskilling?
- Yes
- No

If you answered yes to the above question, please email me at with the subject header "Doctoral Research Project". I will contact all suitable participants no later than <insert date>

Thank you for your participation.
- End of Survey -

Appendix 5: Proposed Interview Questions

Proposed Interview Questions

Can you tell me about the last role you had and what were the circumstances that led to your unemployment?

What is your current view on the employment market, and is there a course or courses that you feel that could help you secure a new job? Tell me about this/them.

Expectancy questions ("Can I do this?")

- If you take up the course, do you expect that you will complete it? Why or why not?
- Do you think you will do well in it?
- Is the content of the course something you can relate to / how much effort do you think you will have to invest to complete it?
- Is the training provider a reputable one in your opinion?

Value questions ("Why should I do this?")

- Do you think you would enjoy such a course? (Intrinsic Interest Value)
- Do you think it is important for you to just pass, or do well in the course? (Attainment Value)
- Do you think this course will be valuable to you in terms of getting re-employed? (Utility Value)

Adult/Learner Identity

- Q: What has been your experience as a student or a learner?
- Q: Have any of the jobs that you secured ever hinged on a course of study that you completed?
- Q: How has the attainment of an educational qualification changed or affected your role personally (e.g as a spouse, provider), and socially (e.g, as an employee, among your friends)?

Early/formative years/family influence on your education

- Q: How important was doing well in school when you were growing up?
- Q: What were your parents view – and views from elders - on education and how did this shape you attitudes towards it?
- Q: Did your role in the family (among your siblings – or having no siblings), and gender (being a boy, or girl in the family) affect your attitudes toward education?

Appendix 6: Approval Email to access company's mailing list

From: [redacted]
Date: Wednesday, 24 November 2021 at 8:48 PM
To: Adrian WU (IBF)
Subject: Your doctoral work request

Adrian,

From what you've told me, I think your research is very valuable and relevant and if you succeed, the data might provide not just career centres - but even the government – insight as to why "you can bring a horse to water, but you cannot force it to drink". Far too few of our citizens are using our allotment of credits, and I don't think the answer is to throw more money at the problem.

You have my support and as you are not employed with us, I will arrange for your survey to be sent to the clients on our mailing list, with the understanding that you will first provide proof of ethical clearance from your university as well as taking all precautions to protect our clients' confidentiality to the best of your ability.

Best
[redacted]

Appendix 7: Email script for participant solicitation

From: Adrian Wu (student)
Date: Monday, 29 November 2021 at 11:10 AM
To: [redacted]
Subject: Help and input for doctoral research on upskilling participation

Dear [redacted]

Thank you for the chat, and thank you for helping me to send the following to the 300+ potential participants on your database – note that there is an attached PDF (which needs to be attached and sent with the script below). I truly appreciate your help and support. Once my research is made public, you will be able to read the entire dissertation in full.

Dear sir or madam,

As [redacted] would have already alerted you via your recent newsletter, My name is Adrian Wu, and apart from being a Career Advisor at the IBF, I am also a doctoral student with the University of Glasgow. At this present time, I am writing my dissertation which explores the usage of your SkillsFuture credits. Essentially, your valuable input will help me – and hopefully future researchers – understand the motivations of experienced working professionals like yourself behind decisions to use, or not use your SkillsFuture credits for the purpose of employment related upskilling.

The attached PDF will give you much more information. There are two things that I would appreciate your participation with:

1. Read the attached PDF ("Participant Information Sheet") and;
2. Help me with a very short survey at: https://glasgow-research.onlinesurveys.ac.uk/ibf-stage-1

Any questions pertaining to the survey/project, please write to

Yor input and participation would be most valuable for me. As you will notice, the survey does not ask your name or any identifiers so your submission at this stage will remain anonymous.

Finally, as mentioned in the attached PDF, if some of you express interest in a further 1-1 interview, I will compile the data from this first survey, and look forward to inviting a number of you for these follow-on private chats with me.

Thank you very much!

Appendix 8: Email for solicitation for Stage two (Interviews)

Adrian Wu's Doctoral Research - Thank you for your continued interest and support

AW

Adrian Wu (PGR)

To: [redacted]

65.1 KB

EdD_Consent_form....
66.9 KB

Download All • Preview All

Dear [redacted]

I'd first like to thank you for willingness to participate in my research. In essence, I am trying to understand and uncover the possible reason why a majority of our citizenry have yet to utilise their SkillsFuture credits. If you are chosen, your input would be invaluable to me in trying to understand your own thoughts, beliefs, and experience pertaining to this area of research.

I am attaching the Participation Information Sheet for your reference once more, and I have also included a consent form which I will need you to complete – the form reiterates the confidentiality of our one to one interviews, among other things.

I will also need to once again confirm the following (please fill in the spaces beside the question:

1. You current age: ______________
2. You current employment status: Employed / Unemployed (strike off accordingly)
3. Have you used your SkillsFuture credits: Yes / No (strike off accordingly)

I would be very appreciative if you could return the **completed consent form** and the **responses to the above three questions** by **Friday the 10th of December 2021**

You may write to me at this address should you have any further queries. I am very grateful for your help and support.

Sincerely,

Adrian Wu

Appendix 9: Approval Email for reproduction of Labour Force Survey Data

BH [redacted]

To: [redacted] Adrian Wu (PGR)

Message Classification: Restricted

Hi Adrian

Thanks for your email.
I'm just following up on [redacted] email below.
Regarding your request – please go ahead and use the charts.
However, rather than 'MRSD,MOM', I will request that you cite the department and ministry in full i.e. "Manpower Research and Statistical Department, Ministry of Manpower ".
Thank you.

[redacted]
Director
Manpower Research & Statistics Department, Ministry of Manpower. [redacted]

Vision: A Great Workforce. A Great Workplace. Values: People-Centredness; Professionalism; Teamwork; Passion for Progress.

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