'That Degree has to Wait':
A Case Study of Distance Education Adult Students in Malaysia

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Abstract: Obtaining a bachelor's degree is often conceived as the ultimate goal for post-secondary and diploma students. However, this goal is not always immediately available or accessible for students. Delays in higher education enrolment have considerable disadvantages for students as they are often associated with lower graduation rates and lower socio-economic status. This paper seeks to identify the reasons why students delay their bachelor's degree enrolment. Adult students currently pursuing higher education or recently graduated from higher education and who have had a gap between their post-secondary/diploma and higher education were recruited as the respondents for this study. The research adopted a qualitative approach using the in-depth interview as a research instrument. Twelve adult learners were identified and interviewed for this study. Data collected were analysed using *Nvivo* version 12. The analysis revealed three main rationales as causes of delayed enrolment in higher education. The rationales were financial, family and work reasons. Of these three, financial reasons were the main rationale behind the delay of academic enrolment and subsequent attainment. It was further found that these reasons were not a stand-alone cause as they were linked with other rationales in contributing to the students' decision to delay their higher education enrolment.

Keywords: Adult students, Delayed academic enrolment, Distance education, Higher education, Qualitative

1.   Introduction

Having a college degree is regarded as a key economic opportunity. Degree holders can often achieve a substantially higher salary than those without a degree (Carnevale *et al.*, 2011). In addition, Porter (2002) found that college graduates tend to experience more personal and professional mobility as well as having the ability to provide a better quality of life for their family. Furthermore, obtaining a higher degree is not just beneficial to individuals but also contributes to the overall economic position of the country, especially countries which are driven by a knowledge economy (Taskinsoy, 2012). In fact, according to the World Bank Group (2021), higher education can lead to growth, reduce poverty and increase shared prosperity in the country.

Transitioning immediately after secondary school to university is the usual pathway into higher education. Nevertheless, although the pathway is general it is not universal. There are various reasons which can lead students to delay enrolment in higher education. One of the major factors is financial and this is particularly widespread amongst students in the lower income group (Declercq & Verboven, 2015). Other contributing factors have been found to be too little academic preparation from the students and the lack of parental involvement (Rowan-Kenyon, 2007). When these students decide to enrol later in higher education, they become adult students or learners. Adult learners are thus students who are older when they enrol in higher education after leaving the secondary level (Horn, Cataldi & Sikora,

2005). Adult students often enrol later in life for financial reasons, unemployment and career development (Hunter-Johnson, 2017). When adult students do decide to continue their higher education, they tend to opt for open distance learning education because of the economic implications and because of their family and work commitments (Hunter-Johnson, 2017).

There are consequences to delaying enrolment in higher education. Bozick and DeLuca (2005) discovered that degree completion was only about 64% for high school graduates who took a year off after leaving school. Similarly, Horn, Cataldi and Sikora (2005) found that the probability of students completing their higher education dropped if they delayed higher education enrolment, and in addition, their earnings were negatively affected. Furthermore, students who begin studies for their bachelor degree later in life can expect to experience mental health and well-being challenges due to their multiple roles. Chung, Turnbull and Chur-Hansen (2014) found that non-traditional students experience more life stress, anxiety and depression than traditional students. It is therefore important to understand the rationale behind students' decisions to delay starting a bachelor degree course in order to reduce the adverse circumstances. This is especially important in a localised context such as in Malaysia where there have been few previous studies on this issue.

1.1 The Objective of the Study

The aim of this study is to identify the rationale behind adult students' decision to delay academic enrolment after secondary or diploma level in the context of Malaysia.

2. Methodology

This research is explanatory. Neuman (2014, p.40) explained that explanatory research is research focused on identifying the causes of and reasons for the studied subject. This study is intended to understand and explain the rationale of adult learners for delaying their entry into higher education after leaving secondary-level education. The purpose was not to provide finite answers or generate a pattern to the rationale but rather to offer insights into the symbolic meanings which influenced adult learners' rationale. It was also not intended to be carried out in rigid ways but to see the reality from the perspective of the respondents. The research therefore employed a qualitative method. The qualitative research approach seeks to explore a range of narratives which are pertinent to understanding the subject's world (Willis, 2007). Creswell (2009) stated that qualitative research enables an appreciation of the meaning which individuals give to their social or human problems. Using inductive reasoning, this research studied the thoughts and experiences of the respondents from the bottom up. To achieve this purpose, the interview method was employed as a means of gathering data.

The respondents for this research were current undergraduate students or undergraduate students who had recently graduated. In addition to this, they must have had a gap between their last formal education and the beginning of their bachelor degree studies. The gap between their formal education and starting their degree studies was a necessary criterion as these students would be able to offer insights into their rationale for delaying their entry into higher education. With these criteria, students pursuing a bachelor degree in the School of Distance Education (SDE), Universiti Sains Malaysia in Penang were identified as appropriate respondents for this study. The average age of this group of students was 32 years and most of them were working and this thus established them as adult students. Students enrolled in the school were invited to participate in the research. In the initial recruitment drive, two students contacted the researcher. From these two students, snow-ball recruitment produced ten more appropriate respondents. There were thus a total of twelve respondents for this study.

The fieldwork was conducted prior to the restrictions imposed by the Covid-19 pandemic. Interviews with the respondents were conducted in the Malaysian language (Bahasa Malaysia, Chinese and English) in order for the respondents to feel as comfortable as possible and to ensure there were no misunderstandings about the questions or in their responses. The interviews were not time-constrained but ranged between 45 and 90 minutes. Prior to the interviews, informed consent was collected from each participant. Following the fieldwork, the acquired data were translated and transcribed. The transcribed data were coded according to Saldaña's (2015) coding manual. The coding started from an

overall manual review of the data followed by general coding of the data in *Nvivo* version 12. The coding process in *Nvivo* generated three main categories, financial, family, and work, as the rationales for delaying enrolment on a bachelor degree course for the adult learners in this study, and these subsequently became the main themes of the analysis and discussion.

3.   Results

Twelve adult students were interviewed for this study, eight female and four male students. Eleven of the students were working in the public sector and only one came from the private sector. Prior to enrolling for their bachelor degree, seven of the respondents had obtained a diploma and the remaining five had obtained STPM certification. The gaps between the adult students' previous most recent highest education level and starting their bachelor degree course were between three and twenty-two years, making the average gap between the two education levels nine years. The students' primary rationales for delaying their bachelor degree studies were financial, family and work (*see* Table 1). These primary rationales were supported by secondary reasons with similar rationales. It was observed during the interviews that although there was a predominant reason for the students to delay their education, it was often accompanied by a supporting reason. Later in life, the immediate factor was the work rationale. Of the twelve students, only two (R5 and R9) had never considered pursuing their bachelor degree post STPM or diploma. These students had decided to pursue their bachelor degree later in life for broader career opportunities and to better themselves. When these two students decided to pursue their bachelor degree, the reason given for the delay in continuing with their pursuit was the course delivery method of the educational institution.

Table 1. Rationale for Delaying Bachelor Degree Enrolment

Respondents	Gender	Highest education level reached before bachelor degree enrolment	Sector	Gap between highest previous education level and bachelor degree enrolment (years)	Primary rationale for the delay of bachelor degree enrolment (at the time of the original decision)	Secondary rationale	Subsequent rationale (later in life)
R1	Male	STPM	Public	21	Financial	Family	Work
R2	Male	Diploma	Public	3	Financial	Work	Enrolled
R3	Male	STPM	Public	22	Financial	Family	Work
R4	Female	Diploma	Public	8	Financial	Family	Family
R5	Female	Diploma	Public	10	No consideration		Course Delivery
R6	Female	STPM	Public	14	Family	Financial	Work
R7	Female	Diploma	Private	9	Financial	Work	Financial
R8	Male	Diploma	Public	3	Work	Financial	Enrolled
R9	Female	Diploma	Public	8	No consideration		Course Delivery

R10	Female	STPM	Public	4	Financial	Course Delivery	Work
R11	Female	STPM	Public	7	Family	Financial	Work
R12	Female	Diploma	Public	3	Work	Financial	Enrolled

Source: Field-work

Figure 1 provides an overview of the adult students' rationales for not immediately pursuing their bachelor degree.
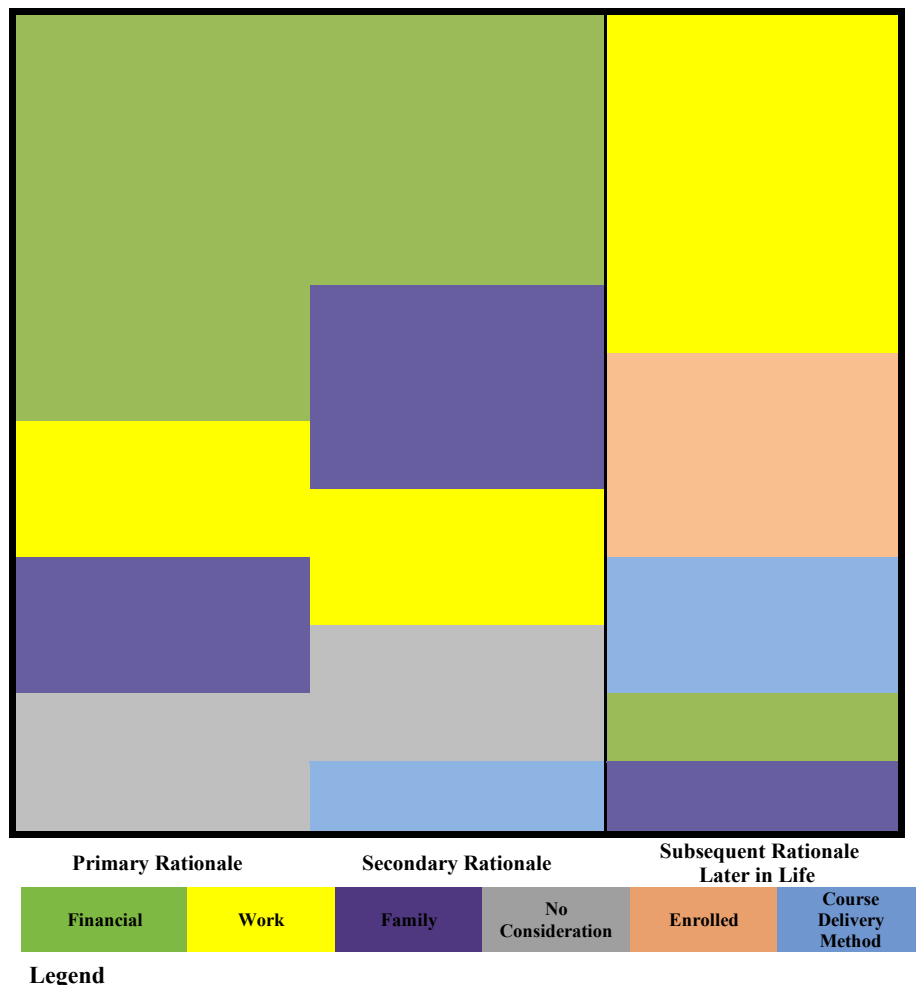

Fig. 1 Rationale for Delaying Bachelor Degree Enrolment

Figure 1 shows that financial reasons were the main rationale behind the students' decision not to continue their bachelor degree immediately after achieving STPM or diploma level. Financial reasons were also the leading reason in the subsequent secondary rationale. Following financial reason, family and work played similar roles in the adult students' primary decision to delay their academic enrolment. Although the decision to delay their higher education was initially determined by financial reasons, this reason shifted later in life as they begin to make plans to continue their education. Work commitment became a major deciding factor with financial issues becoming less of a reason. This shift could be expected as the students had become more financially stable as their career progressed later in life.

4.   Discussion

This small-scale study identified financial, work and family factors as the rationales behind students' decisions to delay their higher degree enrolment in the Malaysian context. Although as stated above there was no intention to provide conclusive reasons for the decision, these rationales match those identified in previous studies (Bozick & DeLuca, 2005; Rowan-Kenyon, 2007; Roksa & Velez, 2012; Declercq & Verboven, 2015; Aucejo *et al.*, 2020).

4.1   The Financial Rationale

The financial rationale was identified as a major factor in students' decisions to delay pursuing an academic career. Having to choose between enrolling for a degree and dealing with their financial issues, the respondents had often chosen to delay enrolling for their degree. Financial constraints affected R1, R2, R3, R4, R7 and R10. R1 explained,

Everyone's family background is different. For those who can afford it, maybe they can continue. My family didn't have enough money to further support my education. It was ok, I accepted the fact.

This was not the only reason why R1 had decided to postpone his academic attainment. Although financial constraint was a major factor, the need to support his family also played a role in his decision. He added,

I came from a big family. I have eight siblings. I am in the middle. So I have a lot of siblings. At that time only a few [of my siblings] were working. I was a middle child and there were still quite a lot of them still studying. So I had to support them.

R2 had had his eyes set on achieving the goal of getting a degree but he suffered a similar situation as R1. Financial reasons became one of the deciding factors for R2 to delay his goal. He explained,

I had to keep my dream [of getting a degree] back until I had saved up enough money to continue. It was my dream even before I started working. However due to financial constraints I had to start working.

When R2 began his career as a police officer, he had had to wait to enrol on a bachelor degree course as he had just started working and he was transferred from the state of Kuching in Sarawak to work in Penang, Malaysia. So work became the secondary reason why he could not proceed with his goal. He added,

Furthermore, after starting work as a police officer I was transferred to another location.

The rationale for R7 to delay her academic attainment was the same as for R1 and R2. The financial factor was the major contributing reason which had prevented her from continuing onto a bachelor degree after obtaining her diploma. She started working once she had made the decision and even though she had the intention, R7 could not enrol immediately due to the work factor. This was her secondary reason for not enrolling immediately. It was only after a gap of nine years that R7 had managed to save up enough for her bachelor degree:

At that time, actually, yes [continuing on to her bachelor degree] but because of financial [constraints] I started working. I've always wanted to take a degree. I wanted to, but due to the financial issue, I had to make that decision. 'Okay, I will work and see how the work is first'. After starting work, I had to focus on working in order to save money.

The majority of the students in this study identified the financial reason as one of the major factors why they decided not to pursue their bachelor degree immediately after their STPM or diploma. In addition to this, these students also gave other factors such family and work commitments as reasons for not continuing onto their bachelor degree studies immediately.

4.2   The Family Rationale

Although the financial constraint was a notable rationale, family was another rationale observed as one of the reasons why the students had decided not to enrol on a bachelor degree course immediately post STPM or diploma. R6 explained:

> *... because my mom didn't let me study. She asked me to work because I still had a lot of younger siblings and I was the eldest. At that time, my second sibling had just started working, the third was still studying and the others were still small. My mom and dad were divorced. At that time my mom was working on a food stall. So I did have to support her financially.*

Even though R6 yearned to study, she nevertheless had chosen to delay her wish by supporting her family through work. Furthermore, she gave financial constraints as another factor for delaying her academic enrolment. R11 shared a similar experience to that of R6. For R11, this was not the first time that she had enrolled for a bachelor degree. After her STPM, she enrolled on an arts degree course but she had to leave it halfway due to family pressure. Her family preferred her to join the government sector because they saw that it offered more job stability compared with a job in the arts sector. Furthermore, she added that her family had been struggling financially. She said,

> *To try my luck [in the government sector]. My siblings were taking chemistry in UNIMAS and were not arts focused. I took arts, so for them ... they thought that even if I graduate, I'll still have to start a business. So they asked me to fill in the SPA form [the Government Job Registration System] to see if I would have any luck. My father was against this. However my siblings said that if our parents got sick, at least this [a government job] would ensure that they are treated medically. Furthermore, it has a better future even though it has measly pay. My father was so disappointed when I started working in a prison. That was the first time I saw myself becoming a disappointment to others. At that time, we weren't doing well financially.*

Despite family reasons not being given as frequently as the financial rationale, it was found to be a strong supporting factor for the students' decisions. It is unsurprising to observe the family's influence in the students' decision as the family is considered to be one of the major socialisation agents. Jailani *et al.* (2020) also found that home and family played a role in pre-university students' reason for encountering self-perceived problems prior to university.

4.3   The Work Rationale

Other than financial and family rationales, there were students who had decided to delay their bachelor degree enrolment for reasons of work. These students had had the intention to study but they wanted to work first. R8's plan was to work in the government sector which has a study scheme. In that way, he would have both a stable job and the opportunity to study for a degree. However, he had to wait three years after his job confirmation. R8 said,

> *As a government servant, I have to wait for three years for my confirmation to apply for my further education. After working, I began to have financial commitments such as a car and I have to support my family financially.*

For R12, as her diploma was sponsored by her employer, she had no choice but to sit out her plan to pursue a degree in Pharmacy while she waited for her contract to end because of the sponsorship. Even then, she could not continue with her wish to pursue the Pharmacy degree. She said,

> *Actually it's like this; I wanted to pursue my study in pharmacy, but the problem was that my employer was very strict. They didn't allow us to pursue a pharmacy course [for sponsorship]. You also have to get a score of 95 in your KPI (Key Performing Index). For the first year [in employment] it was also impossible because I was a junior. If I were to resign, I would have had to pay the government back [diploma sponsor - contracted for three years].*

For R8 and R10, their plan was to join an organisation which has a study scheme. In this study, it was the governmental sector. This plan would ensure that they had both a stable job and the opportunity to study. Nevertheless, with this plan, they could not pursue their degree immediately as they had to serve their contractual obligations. It is also important to note that financial and family were supporting reasons for their decision to work first.

It appeared that joining a sector with a study scheme was a deciding factor for delaying academic enrolment and pursuing a bachelor degree for the students in this study. Earlier, it was stated that R2 and R7 had delayed their enrolment for financial reasons but they had experienced different outcomes in their enrolment. R2 had managed to enrol on a bachelor program within a shorter period of time than R7. Not denying other possible extenuating factors, the sector in which they worked may have played a role in the gap years before enrolment. R2 was employed in the public sector and R7 was in the private sector. R7 had waited nine years to save up for her bachelor degree whilst R2 had enrolled after three years. R2's experience was consistent with that of R6, R7, R8, R10 and R11 who were all government employees. For R7, being in a private sector post which had no study scheme such as unpaid leave and permission to take time off for examinations meant that she was unable to take extended time off for her studies as it would cause her a financial problem. This was also the case for R8 and R12; once they had served their contracted time, they immediately enrolled for a degree.

4.4   The Rationale Later in Life

One notable outcome from this study was that the rationale to delay enrolment in higher education could alter later in life. After reaching STPM and diploma level, the rationale behind the students' delay in furthering their academic career was largely due to financial reasons and this rationale was supported by family and work considerations. This rationale altered later in life with financial problems and family issues taking a back seat and work becoming a serious point of deliberation. This rationale was the same for R1, R3, R6, R10 and R11 later in life.

Previously, R11 had decided to wait to pursue her bachelor degree for family and financial reasons, but work became her rationale later in life. She said,

> *In my first year, I couldn't take leave [to study] because of the regulations [in the public sector]. You have to fulfil the required years before you are able to study. After that time frame, I immediately enrolled in USM [Universti Sains Malaysia].*

As the careers of R1 and R3 progressed, they were encouraged by their employers to further pursue their education. Even though they were interested, they were hesitant because of their work commitment. Working as an assistant museum curator, R1 said,

We had to move the graves at that time. It took about ten years. I had to collect data in the field. It wasn't just about the people involved, we had to look at the land and its historical background. It involved so many agencies.

After obtaining a diploma, R3 had postponed his intention to continue into higher education for financial and family reasons. Soon after that, he began working as a contract employee in a petroleum company and following that he worked as a replacement teacher. After that, he had started his career in the museum sector as an assistant museum curator. Before he realised it, he had been worked for over twenty years. He gave his busy work schedule as one of the reasons why he had delayed his desire to embark on a degree even though his employer was encouraging.

Because the participants in this study had put their bachelor degree on hold, life had progressed for them. Many of them had got a job, got married, become parents, changed their job and been promoted. These major life course transitions were observed to further delay the students' intention to enrol on a degree course and pursue their academic ambitions. In this study, work was found to be the main rationale for adult students delaying their entry into higher education. As these students transitioned from young adults to adult learners, their priorities shifted and their responsibilities increased. Their intention to obtain a degree drifted further away from them.

4.5   Making a Rational Decision

According to the Rational Choice Theory, the choices which individuals make are dependent on the cost benefit between the available alternatives and the social structures which they are in (Beekhoven *et al.*, 2002). Using students' decision to drop out as an example, Beekhoven *et al.* (2002) observed that students weigh their possibility of success against the cost of trying; the findings showed that students would drop out if the cost of trying were higher than the possibility of success.

In the current study, the student respondents had had to make a choice between achieving their goal of obtaining a bachelor degree and delaying enrolment. They made their decision by weighing the immediate challenges presented to them against the possible outcome of getting a degree. Their immediate challenge was that they did not have the financial means to pursue their goal to get a degree and they had realised that the best way to obtain a degree was to work and wait to save up in order to be able to afford to pay for their degree later in life. In addition, completing a degree while working for a minimal pay (at a lower pay grade in the government sector) with the need to support their family did not appear to be a rational choice for them. As these students transitioned to other roles later in life, they made a similar style of choice. Their decision was based on the possibilities presented to them within the social context that they were in at that time, for example, their work progress.

The students' choices were not solely based on their individual preferences but they had contemplated the social structures which they were in such as family obligations, work commitments and social class. Their interview responses showed that this group of students were in the lower income group at the point of making their initial decision. In a way, their social class had influenced the decisions that they made. Rochat and Demeulemeester (2001) found that students in a higher income group had a very original choice behaviour in which their decision did not have to weigh the success of their choices compared with those in the lower income groups who had greater costs to take into account. In a way, the choices made by the students in this study were rarely original since they had many costs to consider when making a decision.

5.   Conclusion

Ideally, students intending to pursue their bachelor degree should do so immediately after achieving STPM or diploma level because if they decide to wait, they tend to take longer to enrol because of work commitments and/or family obligations. R4 shared her experience: 'It's going to be

harder once you have started working and having a family'. This observation supports the findings of Bozick and DeLuca (2005) that when students delayed enrolment, it is likely for them to become involved in other domains such as starting a family. As these young adults went through life/role transitions, it decreased the possibility of them getting a degree. Even if adult students do manage to get enrolled on a degree course later in life, it is not an easy feat to balance their studies between their work and family commitments and this could in turn affect their approach to their learning abilities and subsequently their academic achievements (*see* Bok, 2021). Roksa and Velez (2012) stressed that it is vital that attention is given to life-course transitions in the educational model because getting an education is part of a process and not a process in itself.

Grapragasem, Krishnan and Mansor (2014) pointed out that Malaysia is considered a higher educational hub with over 20 public universities and over 30 private universities coming from distinguished universities in, for example, the UK, the US, Australia, Canada, Germany and France. Whereas as a hub, Malaysia offers plenty of higher education opportunities to many local and foreign students, as a business sector it provides a major income stream to Malaysia's national GDP. However, the Covid-19 pandemic has possibly put a brake on the growth of this sector. In a survey conducted with 1500 student in the US, Aucejo *et al.* (2020) showed the impact of the Covid-19 pandemic on higher education. They found that 15% of students had delayed graduation and that over half of the students who made this choice were from the lower income group. To gauge how the pandemic will affect higher education enrolment, Kim *et al.* (2020) findings showed an estimated total loss of \$19 billion from an overall drop in enrolment of 20% in the higher education sector. As a developing nation with 40% of Malaysians forming the poorest social group, how will the Covid-19 pandemic reflect on the education sector and consequently on Malaysia's national GDP? This qualitative research contributed to the knowledge of the depths involved in learners' decision to delay academic enrolment in higher education. Learners' decision to delay enrolment is often multi-layered and complicated, and this is especially true for learners with lower social-economic backgrounds. In addition to this, the research also showcased that learners' decision to delay higher education enrolment can shift later in life, depending on their current life course stage. This current study has provided a foundational understanding of the rationale for delaying academic enrolment in degree-level education before the pandemic and these insights can be used as the way forward to predict academic enrolment especially in uncertain time.

6.   Suggestion for Future Research

The findings of this study were derived from a small-scale research carried out before the pandemic, and although it was small-scale, it has offered fundamental insights into the rationales behind the delaying of enrolment in higher education from the students' perspective. With these essential insights, a larger-scale quantitative study could be conducted to explore and predict possible delay in enrolment especially during the changing pandemic period. Muniruzzaman and Siddiky (2021) found that traditional students' mental health and well-being were affected by the Covid-19 pandemic and that the pandemic and its accompanying restrictions were highly distracting for their education. If traditional students can be distracted during the Covid-19 pandemic, adult students would experience the same circumstances, if not more so because of their multiple roles. Babb, Rufino and Johnson (2021) have substantially demonstrated that the Covid-19 pandemic is indeed an added stressor for non-traditional students who have multiple roles. By giving attention to the rationales behind decisions to delay entry into higher education, higher education institutions can take measures to counter the possible delay of enrolment and deferment as these delays can lead to adverse circumstances for adult learners.

Furthermore, by revealing the two-stage decision-making of the students in this study, shortly after diploma or higher school certification and then again later in life, the findings of this study could help higher education institutions to customise enrolment based on these stages. For post-secondary or diploma students, higher institutions could offer financial flexibility and/or assistance, and for adult students, higher institutions should make the degree program adaptable to the life of an adult student who has multiple roles and responsibilities. As well as higher education institutions, private organisations should adopt similar studying flexibility within their organisations to that available in the government sector. As the findings of this study have shown, eleven of the students were from the government sector and a few students had enrolled for a bachelor degree immediately they became

eligible for the study scheme. These considerations are pertinent as the delay of enrolment in higher education can not only have an impact on the livelihood and well-being of the individuals involved, but can also affect Malaysia's vision to produce learned individuals for developing a prosperous nation.

7.   Acknowledgements

8.   References

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