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ARTICLE



"I'm slowly ageing but I still have my value": challenging ageism and empowering older persons through lifelong learning in **Singapore**

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ABSTRACT

The National Silver Academy (NSA) was launched in 2016 as part of the Singapore government's Action Plan for Successful Aging. This paper uses a grounded approach to explore and assess critical geragogical elements that are enabling, empowering and transformative for older learners. Semistructured in-depth interviews were conducted with 48 participants who had completed an NSA course. Although three different categories of older learners were identified in this study, most tend to internalize ageism and took courses to counter ageist stereotypes of being frail, dependent and useless. In terms of geragogy, participants articulated four key learning needs at the NSA. These were: (i) relatable, empathetic and engaging instructors; (ii) interactive and versatile methods of teaching with emphasis on real-life applications; (iii) flexible and accessible curriculum and course content appropriate to learners' capabilities and expectations and (iv) inclusive and disability-friendly learning environments catering to a wide spectrum of learners. At the NSA, instructors are crucial to the empowerment of older learners by leading the challenge against ageism, promoting learners' confidence and self-worth as well as enabling safe spaces for personal transcendence and creative expression. This study reinforces the need for more contextualized models of geragogy to dismantle structural and internalized forms of ageism by taking into account older learners' cultural beliefs about aging, access to education, confidence and competences to navigate both formal and informal learning environments.

Introduction

In a few months, Lee Ting Ai will be turning 59. The empty-nester had just spent eight weeks learning how to play the keyboard to cope with loneliness. Lee does not harbor dreams of becoming a musician, except to entertain her grandchildren: "It gives me something to do with my grandchildren when they visit. You got to keep yourself occupied sometimes." For someone who had professed a fear of learning, Lee had already taken five courses in a span of a year, on top of working part-time. Similarly, the trauma of studying exams kept Bakariah away from courses. At 55, Bakariah had other problems on her horizon - an unexpected divorce and consequently being homeless had expended her energy, time and money.



In 2016, the Singapore government introduced the National Silver Academy (NSA), which offers exam-free courses through free credits or at highly subsidized rates. This was a game-changer for 32,000 older learners like Lee and Bakariah who had enrolled in NSA (Yacob, 2019). Bakariah's Mandarin course tided her through rough times: "It helped me in a way. Every Saturday, I looked forward to go to the class, to make friends ... my mind is focused to learn the language".

Rethinking productivity in later life: from pragmatism to pleasure

While nationwide older adult learning programs are relatively nascent in Singapore, similar statesponsored initiatives have been implemented in other East Asian societies for much longer (Cai, Sun & Kosaka, 2018; Young & Rosenberg, 2006). In Singapore however, the adult learning landscape occupied a primarily instrumental role, heavily focused on employability and investments in human capital specific to enhancing productivity and competitiveness (L. L. Thang et al., 2019; Sung & Freebody, 2017). For example, the implementation of the Lifelong Learning Endowment Fund and SkillsFuture (SF) is a response to an evolving global marketplace, with aims to develop Singapore into an agile "learning nation" while simultaneously cultivating self-responsibility toward one's own personal development and productivity (Ng. 2013).

Like many other developed countries in Asia, Singapore too, is aging at an accelerated pace (Malhotra et al., 2019) with Singaporeans living longer lives - the average lifespan is about 83 years. The government has acknowledged that older adults have different life priorities and may prefer to "learn for learning's sake". This awakening facilitated the broadening of lifelong education to also include non-instrumental learning pursuits based on interests, passions and aspirations (Sung & Freebody, 2017; Tan, 2017) and a rethinking of what productivity means or looks like for older persons. L. L. Thang et al. (2019) makes the important argument that older adult education should be consolidated within a productive aging framework, rather than apart from it. Learning contributes to personal development and boosts older adults' ability to participate in family care and volunteer services, all of which are productive and meaningful activities.

The NSA was thus conceived and launched in 2016 as part of the government's 3 USD billion commitment to develop an Action Plan for Successful Aging to address population aging needs. The program aims to support the aspirations of older citizens, particularly those who are post-work, to pursue new interests, continue learning and remain meaningfully engaged in later life (Ministry of Health, 2016). Unlike other continuing education initiatives, work-skills courses are startlingly absent in this NSA model and the state subsidizes 50% of course fees so older Singaporeans (and permanent residents) above 50 years old can pursue topics of interest at highly affordable rates within the network of Institutes of Higher Learning (IHLs) and Community-Based Organizations (CBOs).

NSA learners can choose courses from a variety of disciplines such as: information technology (IT) and science; finance and business; humanities, media, arts and design and aging and life skills. They can also select different modes of course delivery - whether it is 10 USD bite-sized courses (3-hour), short courses (up to 12 weeks), exam-free modules (existing full-qualification programs offered by IHLs), free intergenerational learning programs (ILPs) or short talks (1-2hrs) and e-microlearning platforms. Learners gain credits from course participation without the stress of taking examinations - once described as a fundamental barrier to continued learning. The NSA program caters to a diverse spectrum of learners with different abilities and starting points in learning - taking into account older persons' needs, interests, limited financial resources and recreational opportunities in Singapore. NSA represents a rather pivotal enterprise in a country that espouses pragmatism (Tan, 2017).

Impacts of older adult learning have been observed in terms of psychosocial gains in selfconfidence, optimism, self-efficacy, life satisfaction, pleasure, and sense of purpose (Dench & Regan, 2000; Hammond, 2004). Enhanced psychosocial resources enable better coping mechanisms with stressful life transitions and age-related losses (Feinstein et al., 2003). Wider benefits were also evident, contributing to improvements in civic engagement, social participation and cohesion (Hammond,



2004; Schuller et al., 2004) as well as quality social networks and support. Similar benefits were also observed among older learners in Singapore, despite limited research (L.L. Thang et al., 2012).

Critical geragogy: empowering older persons

Not just any type of education improves the quality of life for older adults. Creech and Hallam (2015) emphasized that the benefits of learning are largely influenced by sociocultural and political contexts that determine access, control and interest over the learning process – all of which may not be equally distributed in the community (Creech & Hallam, 2015; Findsen & Formosa, 2011).

Existing literature highlights non-consensus in prescribing a distinct and separate approach to the teaching and learning for older persons from younger adults. However, some specific needs have been noted in terms of physical and cognitive capacities (Jones & Bayen, 1998), generational or sociocultural perceptions (Jun & Evans, 2007), learning objectives and motivations (Hori & Cusack, 2006; McClusky, 1974). Accordingly, older adults require additional planning, teaching and needs assessment to develop appropriate learning objectives and outcomes (Duay & Bryan, 2008). Schuetz (1982), for example, outlined three core principles that distinguish older learners from younger adult learners in terms of (i) being more subordinate in decision-making, (ii) more dependent on supervision and (iii) curriculum emphasis on more social and personal skills. These observations assume the homogeneity of older persons and have been critiqued by other scholars (Illeris, 2002; Kim & Merriam, 2004; Tam, 2014) for perpetuating harmful stereotypes of older learners as psychologically deficient, dependent and lacking competence relative to younger people.

Older persons' personal histories and access to education opportunities influence their attitudes, cultural beliefs, learning preferences and engagement in formal and informal learning as they age. Illeris (2002) highlighted that the "learning divide" widens in later life because older adult learning is a predominantly middle-class phenomenon. The average educational attainment of participants in membership-based, self-funded Third Age education institutes is often disproportionately higher than the rest of the populace (Kim & Merriam, 2004). Socially and economically advantaged learners who have access to formal learning in early life may thus be better positioned to capitalize on learning opportunities and its benefits in later life and thrive in learning environments that may not work for all older persons.

Tam (2014) has refuted a separatist theory of older adult learning and argued instead for integrative pedagogies that also account for age-related challenges and cater to a wider spectrum of older learners including their needs, interests, abilities and different motivations to learn. Critical geragogical models have been developed to celebrate and harness the rich, complex and diverse assets of older learners as "knowledge producers" (Kamler, 2006) rather than passive consumers. Proponents of the critical model emphasize a lifelong learning agenda that aims to: (a) transform ageist structures; (b) empower individuals to identify and provide critical tools to act on social problems or those within their personal circumstances; (c) include different segments of older adult population and (d) promote and enable greater control over older persons' own knowledge, experience and wisdom (Formosa, 2002; Glendenning & Battersby, 1990). Other objectives include facilitating collaborative learning environments that foster community belonging, cohesion and inclusion (Wlodkowski, 2008). This engenders shared dialogue, reflection and cultivates a sense of ownership of the learning process among older learners (Formosa, 2002).

However, collaborative and transformative geragogical models are not without their own limitations. Withnall (2010) pointed out that not all older learners are interested in the emancipatory agenda. Some, for instance, may prefer more directed forms of teaching due to their prior experiences and values in education (Spigner-Littles & Anderson, 1999) while internalized ageism, or the internalization of negative stereotypes about one's age, may deter older learners from consolidating a lifelong learning ethos (see also Formosa, 2002).

These limitations reveal important cultural gaps in geragogy. Critical frameworks are hardly universal and need to be contextualized cross-culturally and made applicable and accessible to

a wide spectrum of learners. Using Singapore and the NSA as a case study, this paper undertakes a grounded approach to highlight critical geragogical elements that older Singaporean learners themselves define as enabling, empowering and transformative to their formal learning

We will examine the empowerment and education of older persons in two parts. First, we explore the key factors shaping older persons' motivations to participate in lifelong learning programs and organize their learning dispositions and attitudes into three broad categories. An understanding of learners' backgrounds and circumstances contributes to the second part of this paper where we detail critical geragogical elements that empower and enhance the enrichment of older persons in Singapore from the perspective of NSA learners themselves.

Method

Semi-structured in-depth interviews were conducted with 48 older persons (51-82 years old) who had completed an NSA course at any one of the participating CBOs or IHLs in 2017-2018. The research was part of a larger mixed-methods study (n = 558) funded by the Aging Planning Office, Ministry of Health (MOH) in Singapore and supported by the Center for Aging Research and Education, Duke-NUS Medical School. Ethical approval to conduct the research was obtained from the Institutional Review Board (IRB), National University of Singapore (Ref No.: B-16-241). To obtain a diverse sample of learners, we recruited 42 participants from the larger quantitative study with varied self-reported scores measuring exposure to learning; proficiency levels upon course completion; quality of life; social support and loneliness; changes in motivations to learn. The remaining 6 participants were enrolled in exam-free full-qualification programs that were significantly longer than the typical NSA course and were recruited directly at their IHLs.

Interviews were conducted in English or local dialects and participants were asked about their life histories, how these shaped their attitudes toward learning, the meanings associated with aging, and their experiences, impact and challenges from learning at NSA. Transcripts were coded using NVivo 12 and analyzed using a reflexive thematic approach. To maintain confidentiality, study codes have been assigned to each participant, and will be used throughout the paper in the following format – sex (M: Male; F: Female)/age/education level (P: Primary; S: Secondary; T: Tertiary; U: University)/NSA course type (HUM: Humanities; MAD: Media Art & Design; FAB: Finance & Business; ALS: Aging & Life Skills; HAW: Health & Wellness; ITS: IT & Science). For example, the study code M54SMAD represents a male (M), 54 years old (54), with Secondary Education (S), and enrolled in a Media and Design Class (MAD).

Results

Participants' background and demographic profile

Table 1 presents a summary of participants' demographic backgrounds. Study participants tend to be younger; Chinese; female; married; better educated; live with family and have a higher socio-economic status when compared to the profile of older Singaporeans from a nationally representative survey (Chan et al., 2018, 2019).

Participants' backgrounds provide context to understand potential barriers and facilitators of education in later life. Challenges in balancing work and learning is one issue - majority of the study participants (85.4%) belong to the mature (50-59) or young-old (60-69) age group. Correspondingly, given that the retirement age in Singapore is 62, most participants (71%) were either working (full/part-time) or looking for a job.

Limitations in health and functional capacities, accessibility and outreach were more common among the old-old learners (>70 years old). Accessibility, affordability and personal development opportunities were described as key motivations to learn, more so for female

Table 1. Profile of Qualitative Study Participants (n = 48).

| Variable | Qualitative Study Participants ($n = 48$) |
|---|---|
| Age | |
| 50 to 59 | 52.1% (25) |
| 60 to 69 | 33.3% (16) |
| > 70 | 12.5% (6) |
| 80 and above | 2.1% (1) |
| Sex | |
| Male | 37.5% (18) |
| Female | 62.5% (30) |
| Ethnicity | |
| Chinese | 85.4% (41) |
| Malay | 12.5% (6) |
| Indian | 2.1% (1) |
| Marital Status | |
| Married | 66.7% (32) |
| Widowed | 10.4% (5) |
| Divorced | 12.5% (6) |
| Never Married | 10.4% (5) |
| Educational Level | |
| No formal education | 0% (0) |
| Primary | 10.4% (5) |
| Secondary | 33.3% (16) |
| Vocational/ITE | 4.2% (2) |
| Junior College/Polytechnic | 12.5% (6) |
| University and Above | 31.3% (15) |
| Others (WSG Diploma, NTC 2 Certificate) | 8.3% (4) |
| Employment Status | |
| Working (Full-Time) | 29.2% (14) |
| Working (Part-time) | 23.0% (11) |
| Not working/retired and not looking for a job | 18.8% (9) |
| Not working/retired and looking for a job | 12.5% (6) |
| Homemaker and not looking for a job | 10.4% (5) |
| Homemaker and looking for a job | 6.3% (3) |
| Average Monthly Income (Singapore dollars) | 0.0 / 0 (0) |
| Less than \$500 | 6.3% (3) |
| \$500 to \$999 | 6.3% (3) |
| \$1000 to \$1999 | 4.2% (2) |
| \$2000 to \$2999 | 20.8% (10) |
| \$3000 to \$3999 | 8.3% (4) |
| \$4000 to \$4999 | 16.7% (8) |
| \$5000 and above | 35.4% (17) |
| Don't know | 2.1% (1) |
| Housing Type | 2.170 (1) |
| HDB/JTC Flat (1–2 room) | 6.3% (3) |
| HDB/JTC Flat (3-room) | 10.4% (5) |
| HDB/JTC Flat (4-room) | 12.5% (6) |
| HDB/JTC Flat (4 100H) HDB/JTC Flat (5-room & above/HUDC/Executive) | 37.5% (18) |
| Private Apartment/landed housing | 33.4% (16) |
| | 33.470 (10) |
| Living Arrangements Living with family/friends and/or Foreign Domestic Worker | 70 20% (38) |
| Living alone (with or without tenants) | 79.2% (38) 20.8% (10) |
| NSA Course Type | 20.070 (10) |
| Health and Wellness | 6 306 (3) |
| IT & Science | 6.3% (3) |
| | 6.3% (3) |
| Aging & Life Skills | 16.7% (8) |
| Humanities | 31.3% (15) |
| Finance & Business | 10.4% (5) |
| Media, Art & Design | 29.2% (14) |

learners (62.5%) and retired males. Family and caregiving commitments present as common learning barriers - a significant proportion of participants were married (66.7%) and living with family members (79.2%). The underrepresentation of ethnic minorities in our sample may



reflect larger issues in terms of targeted cultural engagement and outreach to ethnic minority communities, language accessibility or content relevance.

Finally, having educational and socio-economic resources facilitate learning in later life. Study participants were more highly educated and had higher monthly household incomes than older adults in the same age cohort (Chan et al., 2018). A majority of study participants had tertiary education (48%), attained monthly household incomes of 5000 USD and above (35.4%) and were living in the largest type of public housing flat (70.9%).

Key thematic findings

Four main themes (in Table 2) were conceptualized from participants' narratives of their learning experiences. These themes reveal factors that drive older adults to continue learning, the varying learning dispositions and attitudes amongst learners, age-related barriers encountered during coursetaking and geragogical recommendations to facilitate effective older adult learning. Before delving into each theme, it is important to point out that NSA's 'elder-friendly' features were necessary preconditions to facilitate older adult learning in the Singapore context. Features such as affordability, variety of post-work courses, accessibility, low barriers to entry and perceived exclusivity to older persons were very much welcomed by participants. Formal learning in Singapore is synonymous with rote memory and exam performance. Thus, another major appeal was the absence of exams, which boosts older learners' confidence to pursue learning for pleasure rather than under pressure.

Theme 1. Motivations to Learn in Later Life: Becoming Productive, Healthy and Self-reliant **Older Citizens**

Participants took up learning at NSA to cope with role-loss, enhance their sense of autonomy, prolong functional and financial independence and alleviate social isolation, loneliness and boredom. Most participants (77%) expressed role-loss and were seeking ways to regain personal control. Anxieties about being "aimless" or "useless" were commonly described by retirees (usually men) who were no longer breadwinners and "empty-nesters" who were no longer providing childcare (primarily women). Learning at NSA was perceived to be a productive and meaningful role substitute enhancing self-worth.

I love to work. It gives me an aim - something to look forward to, other than just eating and sleeping daily. Since I'm no longer working, I must have something else to aim for. [M67SHUM]

Learning is good because it helps you be more positive and have more self-confidence. It builds your confidence when you talk to your kids or grandchildren, even when you're not working. [F59SFAB]

The old-old participants (e.g., >70 years old) tend to be anxious about being dependent due to functional and/or cognitive impairment. Learning also helps to preserve an active mind, protect

Table 2. Summary of key findings from participants' interviews.

| Theme 1: Older adults desire to remain productive, healthy and self-reliant | Theme 2: Differences in learners' dispositions shaped by individual resources/barriers | Theme 3: Key geragogical elements to enhance older adult learning |
|--|---|---|
| Enhance self-efficacy, autonomy and independence Increase sense of selfworth Achieve a new purpose Delay cognitive decline Cope with loneliness and boredom Improve employability | Activated, ambivalent and skeptical learners Resources/barriers: Cultural concepts of learning Exposure to formal learning Internalized ageism Gender roles Self-awareness of competencies Health status Physiological and cognitive limitations Sensory perception Employment status Social support Economic capital | emphasis on real-life applications |



against mental illness and a cure to boredom, social isolation and loneliness. Learning also enables continued contributions to the wider community.

The doctor mentioned that I need to go out and take part in activities. If I stay at home all day my thoughts will run wild. "Come and learn", I was told, "Cannot stay at home, or you will become senile". [F78SHAW)

I decided to learn Traditional Chinese Medicine. It can help others. I can help my friends. It can help everyone's health. I visited the doctor less after learning about TCM. [F72PHAW]

Nearly half of the participants, especially those approaching retirement, wanted to enhance their employment prospects. Their motivations underscore prevalent challenges such as income security, workforce ageism, skills obsolescence and communication issues in multicultural work-settings.

Although I'm slowly ageing, I still have certain value with me. I know more, I can contribute more, I can do something more. Some people see old age, old person as useless ... cannot do anything. Actually, sometimes learning makes me feel that I can get a job. Maybe [with my] old age, I can start a small business ... make my day, make myself more alive. From there, maybe I can feel more connected to society. This is my dream. [F61UMAD]

Motivations to learn in later life are shaped by learners' existing circumstances, life transitions and future aspirations. They believe that learning generates a new purpose, self-efficacy, delay dependencies and cognitive decline and wanted to challenge perceptions of older persons as useless, frail and disengaged.

Theme 2. Differences in learners' dispositions shaped by individual resources or barriers

Diverse dispositions: activated, ambivalent and skeptical learners

Three broad categories of NSA learners - activated, ambivalent and skeptical, were evident in this study and similar to findings in other local studies (see also L.L. Thang et al., 2012). Study participants were mostly passive learners (i.e. ambivalent or skeptical), while only a few were activated learners.

Activated learners tend to describe themselves as "go-getters" who need to be challenged and were already partaking in learning activities throughout their life-course. Learning is intrinsic to their selfdetermination and vitality and their motivations outweigh barriers to learning. NSA's generous course subsidies fuel their passion for learning rather than being *the* reason why they were learning.

The only way to keep up is to keep learning right? To keep reading, to attend courses ... to know enough to be dangerous. You don't learn, you don't even know that you know so little. [M55UFAB]

Ambivalent learners understood the positive rewards of learning but are encumbered by various obstacles to learning. They took up NSA primarily to utilize free learning credits (e.g., SkillsFuture). They are more uncertain about their own interests and strengths. They judged their own capabilities rather harshly due to poor learning experiences and expressed 'feeling old' more frequently.

So now at this age even when you want to study, you cannot remember everything. Memory is not so good, so you might as well not study. [F53UHUM]

Skeptical learners tend to regard learning as luxury, unnecessary 'work' or stress. They enrolled in NSA often at the behest of loved ones or in response to persuasion from community organizers. They have limited to no experience learning in in formal institutions and low proficiencies in reading and writing.

I have no time to study. It's so stressful to do school work. Back in the past because we came from Chinese schools, so we had a lot of homework and pressure. So I didn't want to continue with learning. [F61SALS]

The three profiles were evident among the individuals in this study and are intended to provide brief insights into their diversity rather than an imposition of rigid archetypes onto their rich experiences. Exposure to positive and rewarding learning encounters can enhance learners' activation while negative encounters can contribute to or reinforce skepticism and ambivalence toward education in later life.



Internalized ageism and age-related challenges affect motivations to learn

The more passive learners tend to subscribe to the loss-deficit model, by justifying their learning difficulties due to aging such as: reduced motor-skills, sensory perception and poorer memory retention. Expressions of internalized ageism, while more prevalent among old-old learners (>70 years old), was also present among the young-old learners. These participants used selfdeprecating terms as "becoming lazy" and "forgetful", and "way past the age" to rationalize their learning challenges. These descriptions reinforced their low self-worth and perceived poor performance in the course.

I really feel very sad . . . why does everything deteriorate as you age? I was still doing so well last year and the year before the last year. But my performance has been so bad this year - getting worse year by year, really. [F78SHAW]

Keyboard, to learn ... more difficult. We are oldies. Our finger not flexible. [M66TMAD]

The Internet makes it very convenient for us to search information. But I am still lazy. One gets very lazy as they grow older. Even when you want to study, sometimes I will quickly forget the things that were just said, so you might as well not study. [F54UHUM]

We also found that activated learners also express internalized ageism. However, unlike the passive learners, the more activated learners - like the example below, believe that learning delays deterioration or decline, rather than reinforce their cognitive or functional limitations:

What else is there to do when you're 70 years old? You can help your children, you can still learn things. We don't retain anything when we study now. But we got to kill time and meet friends. We shouldn't stay at home all day. If you don't go out, you'll be like me, your brain will slow down. [F74PALS]

The examples provided in this section highlight how learners' characteristics intersect across age and correspond to participants' formal education experience, socioeconomic status, aging perceptions, functional status, employment status and family commitments. To maximize gains from learning for older persons, more attention to learners' physiological limitations is required, as well as the commitment to liberate older persons from ageist structures in education and wider society while also enabling them to confront and dismantle their own internalized ageism.

Theme 3. Key geragogical elements contributing to the education and empowerment of older learners

In this section, we outline four key aspects of geragogical design at the NSA that have been found to enhance the teaching and learning of older persons as well as facilitate their empowerment.

Empathetic, capable and engaging course instructors

Participants rated instructors' interpersonal skills, subject expertise and tools of engagement highly. Instructors played a significant role in facilitating an inclusive, relaxing and stimulating environment and in fostering participants' interest and confidence, especially for passive learners who are less exposed to formal learning. For the more activated learners, instructors were instrumental in maintaining participants' interests by provoking thought, facilitating collaborative roles in content development and making them feel valued in the process.

Participants had affinity with instructors who were perceived as approachable, sincere, caring, respectful, reassuring and patient. These instructors were also able to hold space for different perspectives and mistakes ("not embarrassing the old person") as well as not imposing participation on those who were more introverted ("gave face"). They were also able to relate and empathize with difficult life transitions or "problems of the aged".



She's always very friendly and approachable! Very cute. When we cannot answer her questions, we will just look at her and smile. When she sees us smiling, she will know that we don't know to answer her questions. She won't force you. [F72SALS]

My teacher asked me questions. Even though I know the answers, I can't answer him immediately. I need a moment before I can answer him. If you want me to answer immediately, my brain will slow down. [F74PALS]

This teacher was very good. He knows a lot and he's very helpful. He really patient with us, because we all old senior citizens [laughs] so many question but yet, he is very patient with us. [F54TITS]

Capable instructors occupy dual functions as subject experts and facilitators, with abilities to leverage on learners' experience and wisdom to break down complex concepts. Instructors who valued participants' experiences and wisdom were viewed as nurturing and affirming, while those who challenged participants to question their own assumptions and limitations were regarded as transformative.

I feel that he is highly qualified, and his logic is solid, not some random thought. His lessons on exercising helped me rethink my life principles - do what we can and not force what we can't. Be contented with ourselves, and not exceed our imagined desires. So I do respect him. I like it that he can relate to us well. [M76SALS]

I feel that I can tell her everything. She will not look down on you, or look at you differently. She understands, even if she has a different view. She reminded us not to judge others because everyone has a different standpoint, and we are never completely able to put ourselves in their shoes. [F54UHUM]

Instructors' energy, sense of humor and charisma take away the stress and intimidation of learning as student-teacher hierarchies are downplayed. Participants also mentioned having a better grasp and retention of content especially through interactive discussions and activities.

She's just very active. She will explain by role playing, mimicking characters. It's very attractive, very engaging. When learning about family conflicts, she will act out what a daughter-in-law would say, it was quite humorous.. . and it's all based on facts, reality. [F58SALS]

In contrast, participants who had negative experiences at the NSA described their instructors as inexperienced, callous, disengaged, unempathetic, impatient and condescending toward older

They don't have much substance and contradict themselves. They put on airs, they don't respect the elderly. They think we are stupid. We were given no instructions, they teach by the book and we were told to figure it out by ourselves. You don't have to scream all the time. It makes us very frustrated. [F74PALS]

Interactive and versatile methods of course delivery

Most participants were satisfied with the way their courses were delivered. They preferred methods that were more interactive, learner-centered and instructors who were versatile in switching up between instructive and interactive forms learning depending on the content, context and classroom dynamics. Classes that encouraged discussions, hands-on application and experimentation and were problem-based oriented, garnered more positive responses. Some notable examples include: sharing sessions, role-playing, small-group breakout sessions; peer and teacher evaluation and class excursions.

[The course] was very participative. We got to break up into groups, discuss and then present. Sometimes they'll make you play games. They make lessons interesting. The lessons don't drag on. [F59SFAB]

When we are able to grasp those key points that the teacher has taught, and later on create something good, that makes us happy. Learning is like that. Every time [the instructor] tells us to complete our drawings at home, and we bring it for him to see, he would say, "This is not bad" and praise us for what we've done right and show us what else can we do to improve our drawings. It gives us a sense of achievement. [M64SMAD]

A lot of [the participants] gave their thoughts and opinions. It was a two-way kind of conversation – the trainer shared her knowledge, and then so did the other participants, who came from different professions. She was



a relatively young trainer and that the rest of us were more elderly. But she blended in with us quite well. [F58SHUM]

Ultimately, participants benefited from instructors who were able to capitalize on individual learners' strengths to facilitate the class, and delivered topics that were of practical relevance and had wider application to participants' lives. These provide participants with opportunities for active and social participation as well as reflection and contemplation.

Most participants were aware that teaching methods were circumscribed by the institutional contexts in which learning took place. CBO-based learners tend to be more forthcoming with instructors and expressed greater autonomy in the classroom because the more informal and collaborative community settings enabled them to do so. In contrast, formal institutionalized and mixedage group settings heightened IHL-based learners' low self-esteem and their lack of confidence to articulate their needs.

Flexible and accessible curriculum, content and teaching materials

Flexibility is key in determining appropriate breadth, depth and pace of courses. Extensive coverage should not compromise the complexity of key topics, while too much focus on a topic leads to boredom. Participants' expectations could be better managed with greater clarity on realistic outcomes and achievable goals upon course completion. To cater to older learners with different abilities, courses can offer additional resources or activities for learners to learn on their own for both fast-paced and slower-paced learners. For those in the more technical or language-based courses, more time can also be given for guided in-class practices as well as peer support.

Some participants had overestimated the levels of proficiency and skills attainable upon course completion and so expressed disappointment when these did not translate to actual outcomes. One woman thought she could start counseling others after taking a basic counseling course, only to find out she needed proper certification. Likewise, another man was disappointed that he was unable to converse fluently in Mandarin 9-months into the course:

The instructor led us the way, and then halfway, they let go of our hands. I don't regret ... I mean ... it's only I wasted another 3 months. I could have done something else altogether. After 9 months, at least ... you know, I should be able to speak Mandarin fluently. [M70UHUM]

If courses require paid additional materials such as software and equipment, these materials need to be emphasized and mentioned upfront. Participants were keen to purchase the materials if these continue to be relevant and useful after the course ends. To minimize financial barriers to learning, where possible, instructors and/or course providers should consider more accessible alternatives that do not require learners to purchase additional materials beyond the course fees. Most participants expressed concerns about retirement adequacy and prefer to avoid dipping into their savings to support their learning pursuits.

I think the teacher - because there's many software available for the subject - the one he selected is the one he's comfortable with. But that requires us to pay money. [M55TITS]

Course materials should be clear and easy to understand - such as engaging the use of visuals like images, diagrams, videos to explain and demonstrate theoretical concepts or technical terms. In terms of notes and presentation materials, large fonts should be used and sentences should be concise, jargon-free and written simply. Concepts should be clearly explained with relevant examples that are relevant to older learners' experiences. Topics should have a clear focus and not have too many different ideas presented as it may distract, confuse and takes time to digest.

I'd attend talks, but forget everything. The organizers wanted to give notes, but did they actually think we were going to revise? We are very busy people. We take longer to remember things, so sometimes I think it's best to give courses and talks a miss. [F56UHUM]

Participants also preferred notes to be in hardcopy rather than softcopy as most may not have access to a printer or a home computer. Some mentioned being more confident about learning if they had access

to hardcopy notes beforehand. Those who had the resources and were more tech-savvy, wanted to be able to toggle between high and low-tech learning options. To make learning more inclusive, videos can be used to support notes especially for those who are less proficient in English. Peer-learning was also helpful and should be incorporated in lesson plans - participants appreciate receiving help from English-literate peers to keep up with the class.

Apart from generous subsidies, most participants chose NSA because they wanted a structured platform for learning, meaning having qualified instructors, appropriate course materials, fixed venues, schedules and regular interactions with other learners. At the same time, flexibility and collaboration are key to learners' satisfaction. Participants wanted more involvement and autonomy to decide topic coverage with inputs from both instructors and classmates, as opposed to adhering to a planned syllabus and timeline.

Course content should also take into consideration other age-related challenges mentioned by the participants. Some opined that older learners may take longer to understand or complete tasks in the class compared to younger people. They may also prefer intensive discussions and practices until they feel confident and comfortable with the topic or technical skill.

Class schedules should allow ample time to facilitate deep discussions about particular topics especially for humanities or wellness related subjects while the more technical courses should allocate a lot of time for participants to work on their tasks with guidance from the instructor. Examples given in classes should also be reinforced regularly, with a lot of recaps. To make the lessons engaging, older adults prefer if a wide variety of examples in many differing contexts are used in discussions so they can grasp the concepts better and choose which example best applies to their lives.

While there have been efforts in recent years to improve or incorporate learning technologies into the classroom, technology used in classrooms should be inclusive, accessible and not alienate or disadvantage participants who may not be tech-savvy, do not have computers and/or smartphones.

Disability-friendly and inclusive learning environment

Finally, the learning environment matters in terms of infrastructure, location, comfort, safety and inclusivity. Educational facilities, especially those located at IHLs, need to be disability-friendly to cater to mobility restrictions by having lift access in multi-storey buildings, flat-terrains as opposed to steep slopes and flights of stairs. Accessibility was also about convenience. Older learners need to juggle work and care responsibilities. Locations should be central or near learners' residences to minimize commuting times due to time constraints.

Classroom furniture should be well-maintained and comfortable for participants. One participant fell from her seat because the chair had "wobbly legs" while another participant claimed that she kept getting splinters from her wooden desk. Classroom lighting should also be warm but not too bright due to glare.

Because when you're drawing right ... you need the eyes. And then it's under white light ... which is not conducive at all ... so it's very tiring especially when you have to look at the subject and draw. [F54UMAD]

Older learners come from diverse socio-economic backgrounds. Instructors need to attend to social dynamics in the classroom and facilitate enabling environments particularly for minorities or those traditionally underrepresented in formal learning in terms of (and not restricted to) age, gender, ethnicity, English or Mandarin literacy, physical mobility and disability.

When I look at myself during class, I feel like an outsider. Because all the other elderly were from other races. There are no Malays [context: a minority ethnic group]. I was the only Malay. First time I went in, I felt out of place . . . like a lost Mat Rocker[context: derogatory term referring to individuals who embody lifestyles associated with rock or heavy metal subculture in the 70s]. [M51PMAD]

I feel like we are just trapped in the middle, neither here nor there. You can't keep up with the class and you don't have the power of the [English] language, so you feel like you are different from the rest. [F54UHUM]

To benefit a wider spectrum of older Singaporeans, NSA has offered parallel or complementary courses in non-English languages, but variety is limited for the minority Malay and Indian ethnic groups. The program can also look into ramping up additional learning support and resources for different-ability learners.

Participants were more likely to express satisfaction related to the qualities of instructors and delivery methods rather than classroom design or learning environment. NSA instructors are key in facilitating the empowerment of older learners by challenging ageist stereotypes, promoting confidence and self-worth and a safe space for personal contemplation and creative expression. All of the four elements: (i) relatable, empathetic and engaging instructors; (ii) interactive and versatile teaching methods with emphasis on real-life applications; (iii) flexible curriculum, accessible content and teaching materials matched to learners' capabilities and expectations and (iv) disability-friendly and inclusive learning environments catering to diverse groups of learners, are intertwined and necessary in enhancing positive learning experiences and minimizing barriers to learning for all older learners, regardless of how activated, ambivalent or skeptical they are.

Additionally, participants also wanted more support and guidance to plan for a longer-term learning journey. For example, it might be useful for a peer to act as an 'informal lifelong learning counselor' and recommend suitable courses for the future. Often, having to search for suitable courses may dissuade them from learning. Having an idea of what other courses to take next allows older learners to plan their learning journey more effectively in the long run. A lifelong learning guidance counseling service might benefit new learners.

Discussion and conclusion

Singaporean older learners' desires to remain productive, healthy and self-reliant citizens are in line with state ideologies of successful aging (see also L. L. Thang et al., 2019). Learners' motivations reveal the impact of ageism and life transitions - anxieties about old age and being judged as useless and a burden to their families were prevalent among participants, particularly among the old-old.

Participants' learning motivations and dispositions were grouped into three different types of learner profiles - activated, ambivalent and skeptical, suggesting heterogeneity. These categories are non-monolithic and are influenced by people's cultural beliefs about learning, personal learning histories based on exposure and experience in educational settings, aging perceptions, gender roles, self-awareness of competencies, health status, employment status, social support as well as economic capital. These profiles are useful to inform and facilitate lifelong learning policies and design that cater to learners with different starting points. This study poses a challenge to critical geragogical frameworks that assume agentic or activated capacities of older learners by default. In an autocratic society like Singapore and due to limited or negative exposures to formal education, older learners in Singapore adopt rather ambivalent or skeptical dispositions toward learning. They enrolled in NSA because the right pre-conditions were met, such as: having friends taking similar courses; free or cheap courses; convenient course scheduling and location; interesting and/or practical courses and course registration was easy and seamless. The absence of any of these conditions turn ambivalent learners away before they can even embark on their learning journey.

CBOs, with their preexisting and extensive engagement with older persons may have an advantage over IHLs in terms of procuring instructors or facilitators who have had prior experience communicating with and teaching older persons. At the same time, the wider benefits of mixed-age classrooms at the IHLs have also been captured in the study, especially in breaking down age-related barriers and prejudice between younger and older persons.

Inclusive and effective geragogical design requires sensitivity to particular cultural and educational contexts and dynamics. Specifically, geragogical approaches in formal settings should consider (a) learners' exposure and access to educational opportunities, (b) learners' awareness of their own competencies and limitations and finally, (c) learners' confidence and ability to navigate formal and informal learning environments. Older Singaporean learners may express deference toward teachers, but they also desire greater autonomy and mutual respect as an elder. Instructors need to be flexible and versatile in engaging and delivering content to older persons, including needs for additional guidance and control over some aspects of the learning process and providing a safe space for exploration and presentation of opinions. Although collaborative learning environments have been synonymous with student empowerment, our study highlights how these methods may actually privilege learners who are already activated and possess the necessary skills or resources while alienating those who are less confident or lack formal learning experiences in their early life, and subsequently discourage them from continuing altogether. Providing learners with choices – to toggle between more directive or more collaborative or independent forms of learning contribute to more empowering experiences in the classroom.

Activation requires enabling environments. Since most older learners tend to internalize ageism, instructors need to take a directive approach to dismantle ageist stereotypes and develop older learners' confidence first before cultivating more independent forms of learning. This includes incorporation of positive attitudes toward aging and providing opportunities to ruminate about agerelated challenges as a core design of learning in later life. McClusky (1974) for instance, refers to such needs as transcendental motivations of learning and Findsen and Formosa (2011) argues that the fulfillment of transcendental needs necessitates reflexivity to contemplate the meaning of life (see also Tam, 2013). We posit that a critical geragogy framework can also be developed and consolidated through more directed or supervised forms of teaching, rather than being mutually exclusive. In societies like Singapore, which place a high value on learning for instrumental and pragmatic purposes, a national lifelong learning agenda specific for older persons requires a redesign of education and purpose of learning in later life - one that empowers and emboldens elders to confront ageist structures and transcend their own negative assumptions about aging.

Disclosure statement

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