

Breaking the Cycle: A Qualitative Case Study of Social Influences on a B40 Adult Learner's Dropout from a Leadership Programme

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Abstract

This study explores the reasons behind the dropout of a key informant from a leadership diploma programme, delving into her experiences, coping mechanisms, and personal circumstances. Utilising Interpretative Phenomenological Analysis (IPA), the research emphasizes the vital role of family support and facilitators in fostering an inclusive learning environment for marginalized learners. It also underscores the adverse effects of personal health challenges on motivation and well-being, as well as the importance of spiritual beliefs and selfregulation in understanding the intricate relationship between personal experiences, values, and actions. The significance of this study lies in its contribution to creating inclusive and empowering learning environments for marginalised populations, particularly B40 adult learners. It is important to note that this study does not attempt to generalise its findings, as it is based solely on the experiences of one individual. However, the findings provide valuable insights into the factors, both personal and social factors, that influence the decision to drop out of studies, facilitating a deeper understanding of an informant's experiences. Ultimately, this research informs training and development initiatives aimed at addressing educational attrition to an extent, with a specific focus on supporting and retaining B40 adult learners during challenging circumstances like those posed by the Covid-19 pandemic. By addressing these identified factors, interventions can be customised to establish a supportive and conducive learning environment that promotes persistence, resilience, and success for marginalised learners in similar educational programmes.

Keywords: dropout phenomenon, social influences, personal circumstances, B40 adult learner, inclusive learning environments

1. Introduction

Educational attrition, or dropout, particularly among marginalised populations, remains a critical challenge in contemporary blended learning environments (Bosch et al., 2021). The Covid-19 pandemic had disrupted traditional training programmes making blended learning necessary rather than ideal, and this had presented a host of challenges for training providers, facilitators, and learners who were unprepared (Farooq et al., 2021; Mohd Yusof, 2021). Blended learning, with its combination of online and face-to-face instruction, offers flexibility and accessibility, but it also presents distinct challenges that can impact learners' persistence and dropout (Omar et al. 2021; Raza et al., 2019; Rodríguez-Hoyos et al., 2020; Yan & Chen, 2021; Zeng et al., 2019). The performance of both the facilitators and learners alike were affected drastically, as for the first time, the learning community experienced isolation whereas in the

past they were usually surrounded by course mates, other facilitators, and a host of administrative team (Chan, 2022; Pérez-Sanagustín et al., 2020). Among the student population, B40 adult learners face unique circumstances and complexities that contribute to their heightened risk of dropout (Naderifar et al., 2021; Lee and Baek, 2021; Lin et al., 2019).

In Malaysia, the B40 group represents the lowest 40% (less than RM4,850 per month income category), while the M40 represents the middle 40% (RM4,850-10,959), and T20 is the top 20% (above RM10,959) income groups. The pandemic has had a significant impact on household incomes in Malaysia, with more than 600,000 households in the M40 category falling into the B40 category due to job losses (Department of Statistics Malaysia, 2023). The Twelfth Malaysia Plan highlights the importance of upskilling for the B40 group, as without relevant skills, they may become even more vulnerable in the job market (12MP, 2021-2025). This emphasizes the importance of upskilling for this group (MOHE, 2018). There is recognition at the policy level (PENJANA, 2020) of the need to address the challenges they face in the job market (Boeren et al., 2020; Letchumanan, 2022; Nor Zuriati et al. 2022; Ramakrishnan & Norizan, 2021; Sirat, et al., 2020).

This study, contextualised within the findings of Nurmalitasari et al. (2023) and Sani (2020), who emphasised the significant loss of human capital due to student dropout resulting in fewer professionals and skilled experts, employs an interpretive phenomenological analytical (IPA) approach. It aims to explore the dropout phenomenon from the perspective of a single B40 adult learner, serving as a key informant, who discontinued her participation in a leadership programme during the pandemic. This research delves into the unique challenges and issues this key informant faced, scrutinising the underlying reasons and taking into account personal, socio-economic, and contextual factors. Its significance, in line with the concerns raised by Nurmalitasari et al. (2023) and Sani (2020) about the broader impact of educational attrition on national human capital, is in its potential contribution to training and development in this area. Extending beyond academic discourse, this study is intended to open up a broader conversation on effective strategies to mitigate the educational challenges faced by this group, both during and after the pandemic.

2. Literature Review

The literature review aims to examine recent studies that explore the relationship between personal and family circumstances, social capital, and student dropout (Agarwal & Kaur; 2020; Balvanz et al., 2021; Bray & Boreham, 2021). Dropout has been referred to as a student leaving a course without completion (Botelho et al., 2019). In this context, dropout refers to the discontinuation of educational pursuit by an adult learner belonging to the B40 income group. The issue of learner dropout is a significant concern in educational settings, as it hinders individual achievement and progress (Nurmalitasari et al., 2023). Increased dropout rates create larger inequalities in society, fractured societies, reduced social cohesion, engagement in risk activities, and other negative outcomes (Farooq et al., 2020; Herbaut, 2020).

The research objectives of this study are to:

- i. Analyse the social factors that led to the key informant's dropout from the programme.
- ii. Examine the experiences and coping mechanisms of the key informant in dealing with her studies.
- iii. Assess the impact of personal circumstances on the key informant's studies.

The research questions are presented as:

- i. What were the social factors that caused the key informant to drop out of the programme?
- ii. What are the experiences and coping mechanisms of the key informant in dealing with her studies?
- iii. To what extent did her personal circumstances impact the key informant's studies?

Dropout is defined as the cessation of the relationship between the student and the training program, leading to a higher education degree before the degree is achieved (Vujić et al., 2019). Frontiers (2021) described it as an 'event of a complex, multidimensional, and systemic nature, which can be understood as cause or effect, failure or reorientation of a training process, choice, or obligatory response, or as an indicator of the quality of the education system' (p.3). Numerous research has shown that the negative outcomes from dropouts generate huge

social costs, and dropout rates are higher for students who are older, from poorer families, or have poor academic achievement in school (Aud et al., 2020; Byrd-Williams et al., 2021; McNeil & Valenzuela, 2020). Other factors that contribute to dropout rates include personal circumstances such as lack of motivation, poor habits, social and financial issues, lack of progress, and career transitions (Frenzel et al., 2021; Jang & Kim, 2021; Nurmalitasari et al., 2023).

Dropout also represents the affectation of learning factors related to emotion, cognition, motivation, among others, which has long-term repercussions on various difficulties (Barroso et al. 2022; Kim & Frick, 2018; Svensen, 2023). It has been concluded that educational attrition rates can be reduced by early prediction of students at risk of dropping out (Alsuraykh & Bani-Issa, 2021; Bedregal-Alpaca et al., 2020; Chung & Lee, 2019; Mardolkar & Kumaran, 2020). By synthesising the existing literature, this review seeks to deepen the understanding of the factors influencing dropout and identify gaps in the current research for B40 learners in Malaysia.

2.1. Educational Attrition

Globally, Agarwal and Kaur (2020) found that personal and family circumstances, such as financial difficulties and family responsibilities, were significant predictors of student dropout in India. They also found that social capital, including family and community support, was positively associated with academic achievement, and negatively associated with student dropout. Bray and Boreham (2021) conducted a comparative study of China and India to investigate the relationship between social capital and student dropout. Their study has shown that dropout rates are higher for students who are older, from poorer families, or have parents with health issues. Other factors that contribute to dropout rates include student motivation, habits, social and financial issues, lack of progress, and career transitions (Nurmalitasari et al., 2023). Studies have also found that social capital, academic self-efficacy, and peer engagement are positively associated with academic achievement and negatively associated with student dropout (Chen & Chen, 2021; Naderifar et al., 2021; Pérez-Sanagustín et al., 2020).

In a Malaysian study, four key dimensional factors that influence dropout students were highlighted. The issues include personal economic factors such as individual income and employment status, academic satisfaction and performance followed by family economic factors such as parents' income and marital status (Nurmalitasari et al., 2023). The interaction between personal circumstances and social capital in shaping dropout outcomes is a dynamic and complex process and requires further exploration to understand the nuanced dynamics at play (Aminzadeh et al., 2021; Aud et al., 2020).

2.2. Social Capital and Family Dynamics

Coleman (1988) defined social capital within families as crucial for educational and career success, emphasizing the importance of parental presence and family and neighbourhood influences (An & Western, 2019; Menon, 2021;). He linked lower social capital to higher high school dropout rates (Liu et al., 2021). Subsequent research (Garcia, 2022; Jones et al., 2020; Rios-Aguilar & Deil-Amen, 2018; Smith, 2019) has reinforced the impact of personal factors like socioeconomic status, family dynamics, and financial constraints on student dropout. Students facing such challenges often have limited capacity to devote to education, increasing dropout risks (Rodríguez-Ardura & Meseguer-Artola, 2019). Conversely, access to supportive social networks and resources has been shown to enhance educational persistence (Lenkewitz & Wittek, 2023; Zava et al., 2022), while a lack of social capital can lead to increased dropout (An & Western, 2019).

2.3. Self-Regulation, Depression, Mental Health, and Help-seeking Attitude

The impact of the pandemic on the quality of life of B40 single mothers is significant, as found in a case study conducted by Zakaria et al. (2022). The study revealed that B40 single mothers experienced severe challenges in social, economic, and psychological factors during the pandemic. The study also found that B40 single mothers expressed their concerns about access to health facilities, security in residence, children's education, and economic stability. The findings suggested that the pandemic has had a profound impact on the quality of life of B40 single mothers, and it is crucial to address the challenges

they face to improve their well-being (Chen & Chen, 2021; Rodríguez-Ardura & Meseguer-Artola, 2019). In contrast, a cross-sectional study conducted by Ibrahim et al. (2020) found that depression literacy, mental illness beliefs, and stigma can influence the attitude of students from low-income households toward seeking mental health support in Malaysia. However, an inverse trend was observed for self-stigma of seeking help and negative beliefs toward mental illness. The findings suggested that efforts to reduce self-stigma in this population need to be intensified, as it may act as a barrier to seeking actual mental health assistance. The study highlighted the importance of addressing depression literacy, mental illness beliefs, and stigma to promote mental health help-seeking behaviour among students from low-income households (Chen & Chen, 2021; Liu et al., 2021).

2.4. Resilience, and Self-coping Strategies

Studies by Ahmad et al. (2018), Khairina et al. (2020) and Teh et al. (2023) provided insights into the psychological factors that contribute to resilience among university students in Malaysia during the COVID-19 pandemic, including social support, self-esteem, coping strategies, and personal growth and development. They also suggested that interventions aimed at promoting resilience should focus on building social support networks, enhancing coping skills, and providing mental health support. Additionally, Ahmad et al. (2018) found that social support, self-esteem, and coping strategies were significant predictors of resilience. They recommended that interventions aimed at promoting resilience among university students should focus on building social support networks, enhancing self-esteem, and teaching effective coping strategies. Recent studies found that motional variables, including psychological well-being, self-esteem, and physical health were significant predictors of positive resilience and persistence (Al-Mahrooqi et al., 2023; Kim & Frick, 2018; Rodríguez-Ardura & Meseguer-Artola, 2019).

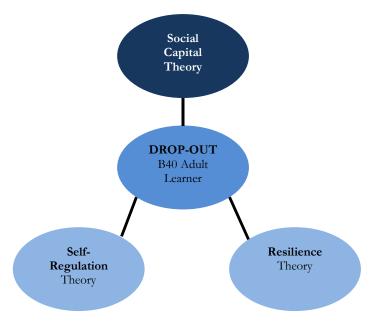


Figure 1. Theoretical Framework Summary

2.5. Previous Studies and Fundamental Ideas

It is significant to understand the underpinning theories of resilience, self-regulation, social capital, and dropouts in identifying effective strategies to support learners' success (Table 1). Resilience theory emphasises the ability to bounce back from adversity, self-regulation theory focuses on individuals' capacity to manage their thoughts, emotions, and behaviours, social capital theory examines the influence of social networks and resources, while dropout theory investigates the multifaceted reasons behind educational attrition.

Table 1. Underpinning Theories of Resilience, Self-regulation, Social Capital, and Dropouts

Theories	Authors	Titles	Fundamental Ideas
Self-Regulation Theories Resilience & Help-Seeking Theories	Morelli et al. (2021); Pylvas et al. (2022); MacMohan et al. (2021); Ibrahim et al. (2019), Khairina et al. (2020); Ahmad et al. (2018); Teh et al. (2023); Al-Mahrooqi	SRL learning self-efficacy, motivation, and intention to drop out, coping responses, strategies,	1.Social support can mitigate stress, help cope, motivate to learn, within self-regulation. 2.SRL fosters engagement and retention whereas friendships help learners cope. 3.Intervention programmes focus on performance and positive peer relationships. 4. Participation and deep engagement results in collective achievements.
	et al. 2023); Svensen, 2023; Barroso et al., 2022).	psychological & physical factors.	5. Understanding factors influencing help-seeking, such as mental illness beliefs, stigma, and literacy among B40 individuals, but past studies are sparse.
Social Capital Theory	Lenkewitz & Wittek (2023); An & Western (2023); Thomas & Gupta (2021), Ferrare & Phillippo (2021); Byrd-Williams, Ainsworth & Berrigan (2021); Frenzel et al. (2021)	Social networks and educational decisions: who has access to social capital and for whom is it beneficial?	1. Family network, peer collaboration, and support from supervisors at workplace i.e., "organisation–employee" associations and have an optimistic influence on vocation sustainability. 2. Policymakers cannot overlook inter sectional identities that stand to shape student learning, economic opportunity, and physical safety. 3. The lower strata group struggles over educational resources, rights, competing educational goals. 4. Students with less social capital more likely to drop out of high school. 5. Social capital is available for highly educated adults in parents' social networks but restricts access for socio-economically disadvantaged students. 6. The influence of personal circumstances associated with social capital and academic achievement.
Dropout Theories	Nurmalitasari et al. (2023); Sani et al. (2020); Khairina et al. (2020) Bedregal-Alpaca et al. (2020) Gil et al. (2020) Tomasevic et al. (2020); Vujić et al., 2019	factors influencing dropout students in higher education	1.Family economics is among the most influential factors that contribute to student attrition. 2. Avoid drop-out so B40 graduate on time and obtain better job opportunities and improve their socioeconomic status 3.The generated model can determine the most significant variable that affects academic performance, which is the abandoned subjects. The model identified key factors that affect student dropouts.

3. Research Method

This study utilized the interpretative phenomenological analysis (IPA) approach to systematically explore and understand personal experiences (Englander & Morley, 2023; Giorgi, 2009; Smith, 2019, 2021; Van Manen, 1990, 2017; Moustakas, 1994). IPA is a particularly useful methodology for studying topics that are complex, ambiguous, and emotionally laden. A powerful lens is provided by IPA, allowing the richness of human experiences to be delved into and a comprehensive understanding of their significance to be gained. By adopting IPA, the research design allows for a deeper understanding of the dropout experience from a key informant's subjective viewpoint, uncovering underlying themes and motivations (Liao et al., 2021; Noon, 2018; Philipsen et al., 2019) to shed light on the complexities of an individual's experience within the context of blended learning dropout in a managerial leadership programme. To verify the reliability of gathered information, a 'member checking' process (Johnson & Doe, 2022) was utilized, involving the key informant, learning facilitators, and programme coordinator. This method was essential in confirming that the findings

authentically represented the experiences and views of those involved in the programme, thus enhancing the study's validity and academic integrity.

3.1. Research Design

A deep understanding of the meaning and significance of experiences can be achieved by focusing on the individual's own perspective through IPA research. Englander and Morley (2023) proposed a 'whole-part-whole' qualitative method that includes a 5-Step data analysis involving eidetic variation (Table 2). This philosophical analysis attempts to connect the phenomena as lived, contextualised over the pandemic within the mundane, everyday lifeworld. This process is guided by the research questions and relevant literature, and involves careful review and refinement of the themes and subthemes to ensure they accurately reflected the data and research questions.

Table 2. The Whole-Part-Whole Process

Steps	Description	The Researcher
	In-depth interviews	Transcribes verbatim
Step 1	Initial reading for a sense of the whole	Reads the entire script to make sense of the whole situation described.
Step 2	Adopt the phenomenological attitude	Assumes the attitude of phenomenological reduction or epoche 'withholding
		judgement' in a neutral and objective way.
Step 3	Dividing into meaning units	Creates parts, makes notes and rereads for deeper meaning.
Step 4	Transform expressions to meaning	Takes the expressions and statements, and highlights them into units,
		themes, and subthemes.
Step 5	Return to the whole structure	Describes the meanings and attempts to get to the essence of the whole
_		again.

Miles, Huberman, and Saldana (2020) suggested key phases of coding: a first cycle in which codes are assigned to the data themselves, and a second cycle in which new or revised codes are assigned to the existing codes to group and finally to categorise themes. In the analytical steps of IPA, three stages were employed, namely (i) stage 1 (description), (ii) stage 2 (interpretation) and (iii) stage 3 (emergent themes – superordinate themes and subordinate themes). The details of these stages are available in the findings section (Table 4).

3.2. Data Collection Process

The data collection process utilised an Interpretative Phenomenological Analysis (IPA) framework. The first method was a primary face-to-face interview, which took place on 10 May 2023, and lasted for 60 minutes. The second method was a follow-up interview conducted via WhatsApp messaging, which served the purpose of clarifying and verifying the information provided by the informant. This dual-method approach ensured the rigour of the data collection process and provided supplementary insights into the informant's experiences. A structured and meticulous case study methodology was employed to gather and analyse the data, utilizing established frameworks outlined by Englander and Morley (2023). To protect the confidentiality and anonymity of the key informant, stringent measures were taken to ensure that all personal identifiers were meticulously redacted from the collected data.

3.2.1. Sampling

The utilisation of purposive and criterion sampling techniques facilitates a precise and directed methodology for data collection and analysis. Within the context of this study, a key informant was chosen from a specific cohort of 23 pre-qualified B40 learners, who had enrolled in a leadership and management diploma programme but subsequently discontinued her participation. The additional criterion for selection centred on the respondent's willingness to participate in an interview, a factor deemed especially significant in light of her withdrawal from the programme. This preparedness for the interview process was regarded as vital in assessing her level of engagement and the integrity of her responses.

Table 3. Summary of the Participant's Profile

Participant	Gender	Age	Marital	Years	Designation	Description of	Highest
			Status	Working		Duties	Qualification
Key Informant 1	Female	45	Divorced, 2 children (13 and 15 years)	25	Self- Employed	Freelance trainer and coach	Advanced Diploma in Business Studies

3.3. Method of Data Analysis

The analysis commenced individually with a first-step descriptive process, wherein the transcripts are identified and read as a 'whole' (Englander & Morley, 2023) [Table 2]. Next, a reduction attitude was adopted, wherein the phenomenon is approached with an open and unbiased mind. (Kacprzak, 2017; Kaloeti & Manalu, 2021), and to focus on the essential features of the experience as they are perceived by the individual being studied (Hall, 2021). Then the third-step of the coding process followed, where the relevant units of data were reread for hidden meaning, after which the expressions and experiential statements were consolidated; the repetitive codes were categorised into emergent themes; modified number of pattern codes or superordinate broad themes, and subordinate themes that were related to the main ideas, research questions, theories, and statements (Noon, 2018; Miles et al., 2020).

By repeatedly returning to the same phenomenon and examining it from different angles, phenomenologists aim to develop a more complete and nuanced understanding of the structures of human experience. Finally, an attempt was made to pull back and look at the whole again to grasp the essence of the phenomenon.

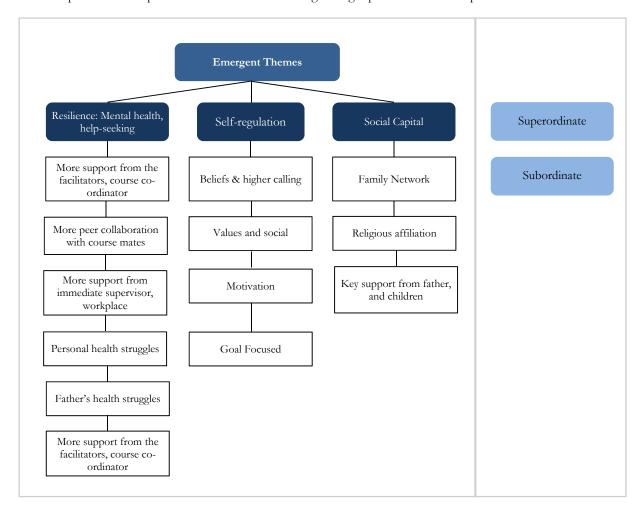


Figure 2. Emergent Themes (Superordinate and Subordinate Themes)

4. Findings

The findings and discussion of the study are presented in three sections: resilience, self-regulation, and social support. These show an intricate interplay between resilience, help-seeking strategies, self-regulated motivation, personal circumstances, family dynamics, and social support networks. The analysis process was guided by the research questions (Table 4) and relevant literature, ensuring a thorough review and refinement of themes and subthemes to accurately represent the data and address the research objectives and questions.

Table 4. Key Informant's Responses for RQ 1-3 (Stages 1-3)

Informant Questions	Responses/Key Phrase (Stage 1)	Early Codes	Interpretation (Stage 2)	Emerging Themes (Stage 3)
What were the factors that caused you to drop out of the programme	Firstly, my father had a stroke, so it was a bit challenging to take care of him. His condition worsened at that point in time. By the time I got to the 2nd module, he worsened and that was a problem for me.	The complex intersection between caregiving, personal health, and academic obligations. Development of support systems and interventions	Need to understand the impact of caregiving on individuals' lives, including the challenges they face and the potential consequences for their academic pursuits.	Family support network - Challenged
How did you cope? Would improving your self-learning strategies like your focus or time management strategies help?	I'm sure I would. However, I was overwhelmed with my health issues. My father's health was something else. I think I could have managed. When it came to my own health issues, I felt that it was overwhelming for me. I felt restricted. So emotionally and mentally. It's not just physical. That demotivated me.	Overwhelmed and limited capacity Impact of health issues Emotional and mental strain	Intricate relationship between health issues, caregiving responsibilities, emotional well-being, and self-learning. individuals may encounter when attempting to balance multiple responsibilities.	Self -Emotional and psychological impact
What motivated you?	I was the one who was moving him and lifting him up as he couldn't walk. My sister was working, and she only came back at night. Financially I was unable to afford it because it could come up to RM6-7,000 a month. Even parttime help would be costly. My desire was to complete but I felt defeated because of my health and the expectations of my dad.	Caregiving responsibilities and trust Financial constraints and cost of care Defeat and lose motivation Socio-psychological impact	The complex interplay between caregiving responsibilities, financial constraints, personal health issues, socio-psychological aspects. The caregiving role and associated challenges had significant emotional, financial, and psychological implications, leading to a loss of motivation and a sense of defeat.	Self -Personal sacrifice and responsibility
How did this noble cause begin?	It was from my dad. He went through extreme poverty. When he was growing up, he wanted to ensure that we did not go through anything like that. He pushed his way out. I had focus because of what my father had taught us. I grew up doing charity work.	Resilience and overcoming poverty Values and social responsibility	The experiences of extreme poverty during the father's upbringing and his determination to ensure a better life for his children suggest a theme of resilience and the ability to overcome challenging circumstances. The emphasis on charity work and the focus instilled by the father suggests a theme centred around values and social responsibility.	Family support network Self -Social responsibility Resilience

Informant Questions	Responses/Key Phrase (Stage 1)	Early Codes	Interpretation (Stage 2)	Emerging Themes (Stage 3)
If it had not been for your father, would you still be doing this? How supportive was your father as you've enrolled in these certification programmes?	I was already feeling defeated because of my health. He does care because he never had all those. He never had any academic qualifications, so he supports me completing my certification courses.	Personal health challenges and defeats Support and sacrifice	The individual's father is depicted as a supportive figure. This theme underscores the father's willingness to make sacrifices. This highlights the importance of familial support in pursuit of professional goals.	Self -Emotional and motivational dimensions Support -Father's familial support and the positive influence
To what extent did your personal circumstances affect your studies? Would it have made a difference in your completion if structures were in place for e.g., spouse, family, workplace support?	It had always been about 'me'. Goals? When I first completed my first module, I really believed that the knowledge would help in my business; the relevance. I would have all these systems in place that could help me in my business. I was good with my time management, and I got things done.	Goal setting Self-regulation	The individual's motivation to gain relevant knowledge and skills to improve. It suggests a proactive drive for professional growth. The individual values productivity and recognises its significance in achieving their goals.	Self -Personal Goals and Relevance Resilience
What about the role of the facilitator? How important are they?	I believe they must be there. If they were open enough. I know it's tough on the facilitators as there are so many courses and too many to handlebut if they were genuinely struggling and if they were to reach out to the facilitators at any point in time, I believe that might be helpful as well, so the student doesn't feel bad oh I'm disturbing my facilitators. It might just he me, but I feel that the facilitators already have too many things going on.	Importance of facilitators Openness and support	Her perspective highlights the importance of facilitators in providing support, guidance for marginalised learners. Acknowledging the facilitators' efforts and encouraging open communication can help create a supportive learning environment.	Support Network. -Facilitator's guidance, and an open environment
How do you feel that a facilitator is shutting down something you are asking for?	Make me feel I'm doing something wrong, and how they say it especially when they are more than harsh. When they say it kindly you can move on. If not, you can ask from another facilitator.	Negative facilitator interaction Seeking alternative support	Reflects her willingness to navigate the learning environment and seek assistance from someone else if the initial interaction was negative. Shed light on the significance of positive facilitator-learner interactions in creating a supportive learning environment.	Support network Self-coping strategies

Informant Questions	Responses/Key Phrase (Stage 1)	Early Codes	Interpretation (Stage 2)	Emerging Themes (Stage 3)
Was it true that the ones who speak out and ask for help are the ones who get the help?	Yes, however if the facilitator can look out for those who might genuinely need help because some are reserved. It's not just about the courage but they just don't think they need to be helped in that sense or they just don't know how to ask. They think they can handle it all. Sometimes it could be due to their upbringing, the environment that they're at, their workplace where they're at. Personalities. More reserved. Vocal ones perform better. What about support from their own family members? Livelihood is paramount.	Awareness and support for reserved or less assertive individuals	Highlights the importance of facilitators being attentive to the needs of reserved individuals who may not readily seek help. Some learners may hesitate to ask for assistance due to their conservative upbringing, environment, or workplace culture. Facilitators can play a crucial role in creating a supportive environment by actively reaching out to such individuals.	Support network Support system in place
What happens when a facilitator gives you a 1 or 2 word reply and expects you to correct the mistake. Would you be able to question them?	Not everyone has the personality to do that, so the onus is on the facilitator to really look for these things. If the facilitator is a good facilitator and can see these things through a student's eye, helpful.	Facilitator's role in creating an inclusive learning environment	The facilitator's responsibility is to actively look for signs of reserved individuals who may not readily seek help or express their need. The importance of the facilitator's awareness, empathy, and proactive efforts in ensuring equal opportunities.	Support network
How do you know when to stop asking a facilitator for support?	I will pursue it until I am satisfied. Otherwise, if I realize that this is all he or she has then I'll go and ask another facilitator to help instead. That's upon me to think through and observe these things and to what extent I can pursue them. I am the type of person who will ask questions until I am satisfied	Self-advocacy and resourcefulness Perseverance and tenacity	The role of the facilitator extends beyond delivering content and includes fostering a positive and inclusive learning environment. By being attentive, empathetic, and proactive, facilitators can enhance the overall learning experience.	Self -Self-coping strategies Resilience Support system in learning interventions
In the context of our programme, would you feel it was comfortable to speak to all the facilitators?	Yes, I attended all classes. What I noticed is that yes, there were some of them who were able to speak comfortably and some I couldn't. It wasn't gender but just personality. This is what I've come to understand, and this is just my personal point of view. They have a one-way street style. I tell you and you listen and that's it. Age gap.	Generational gap between facilitator and learner	By recognising and understanding these variations, facilitators can employ strategies to create a more inclusive and engaging learning experience catering s to different communication preferences and encouraging active participation.	Support System in learning interventions

Informant Questions	Responses/Key Phrase (Stage 1)	Early Codes	Interpretation (Stage 2)	Emerging Themes (Stage 3)
How did your studies affect your role as a mother, daughter, and single breadwinner? What coping mechanisms should be in place to support the learner?	Despite the course being sponsored they still have a huge number of responsibilities. As a mother, daughter, and taking care of the children and so on. The various responsibilities bog them down so unless they have that sorted out i.e., like a strong support system in place there then maybe it'll be possible.	Well-structured support system Communication styles. Generational gap between facilitator and learner.	Significance of emotional and practical support in maintaining motivation and overcoming challenges. The impact of multiple responsibilities and the need for effective time management and a strong support system. Difficulties B40 learners face in balancing their various roles and emphasise the importance of having supportive structures in place to facilitate their course engagement	Support system in wellbeing
What other advice to other learners? Those who are struggling? This might be their first certification or a Diploma. What would you say to them?	It is good to understand why they're taking up a particular course or certification. Once you've determined your why then let that be your push factor. Without that why it is going to be a struggle. And if it's possible to develop a support system, if you don't have one within the classroom.	Purpose and motivation	Emphasises the significance of purpose, motivation, and support in the learning process. They highlight the need to establish a clear sense of purpose, leverage it as a driving force. Additionally, the themes underscore the importance of fostering a supportive community or support system within the classroom or through external networks, to facilitate learning and growth.	Self Self-regulated learner Support system and community

5. Discussion

This section presents a discussion of the findings and implications influencing the dropout decisions of the key informant, in the three prominent themes: Social capital, self-regulation, and resilience, that emerged from the study. This study focuses on pivotal questions that shed light on the dropout experience of our key informants. Firstly, the social factors influencing her decision to leave the leadership programme were explored, delving into both interpersonal dynamics and broader societal influences. Additionally, her coping mechanisms and experiences during her studies were examined, aiming to understand the strategies she employed in response to various challenges. Finally, the investigation considers the extent to which her personal circumstances affected her academic journey, providing a comprehensive view of the interplay between individual factors and educational outcomes.

The factors that lead to dropout include:

5.1. Social Capital

The key informant encountered a considerable obstacle during the second unit, as her father experienced a stroke, necessitating increased attention and care (Frenzel et al., 2021). She expressed that her father's health progressively deteriorated during this period, posing a significant challenge (Agarwal & Kaur, 2020; Balvanz et al. 2021) – Firstly, my father had a stroke, so it was a bit challenging to take care of him. His condition worsened at that point in time'. In the study, it was found that students with caregiving responsibilities have less access to social capital compared to those without. The informant's father is depicted as a supportive figure who encourages her to pursue her studies despite not having academic qualifications himself – He

never had any academic qualifications, so he supports me completing my certification courses'. The informant's father was both an anchor and backbone in her life, providing unwavering support and strength, enabling her to navigate her educational journey and pursue her dreams despite their family's lack of academic background.

This highlighted the importance of familial support and the positive influence it can have on an individual's pursuit of personal and professional goals (An & Western, 2023; Lenkewitz & Wittek, 2023). She felt a sense of anxiety, emotional and mental restriction, perceiving herself as unable to make substantial progress due to the overwhelming nature of her situation (Ibrahim et al., 2019) – 'But when it came to my own health issues, I felt that it was overwhelming for me. and I felt that I was unable to do much. I felt restricted. So emotionally and mentally I felt restricted at the same time. It's not just physical that demotivated me'. This emotional and mental burden ultimately led to a loss of motivation and a demotivated state coupled with the added strain of her financial constraints as she was unable to afford caregiving help for her father (Al-Mahrooqi et al., 2023; Barroso et al., 2022; Svensen, 2023; Teh et al., 2023). These themes provide a powerful insight into the values, experiences, and motivations within the family context.

The analysis also elicited a valuable perspective from the key informant regarding the role of facilitators in supporting marginalised learners. The key informant emphasised the paramount importance of facilitators in providing crucial support, guidance, and cultivating an open environment that fosters learning for vulnerable individuals (Zhong, et al., 2022) - 'If the facilitator can look out for those who might genuinely need help because some are reserved'. Recognising and acknowledging the efforts of facilitators, as well as encouraging open communication, emerged as key factors in creating a positive and supportive learning environment for these learners – 'What I noticed is yes, there were some of them (facilitators) who able to speak comfortably and some I couldn't. It wasn't gender but just personality. This is what I've come to understand, and this is just my personal point of view. They have a one-way street style. I tell you and you listen and that's it. Age gap'. This could deter the learner from active participation – 'Not everyone has the personality to do that, so the onus is on the facilitator to really look for these things. If the facilitator is a good facilitator and can see these things through a student's eye, helpful'. This insight highlighted the transformative influence facilitators can exert on the educational experiences of marginalised learners, emphasising the need for sustained support and the establishment of an inclusive and nurturing learning atmosphere.

5.2. Self-Regulation

The experiences and coping mechanisms of the key informant in dealing with her studies featured prominently in her ability to self-regulate, and have resilience. The key informant was highly motivated to acquire relevant knowledge and skills to enhance her business operations (Naderifar et al., 2021) – It had always been about me. Goals? When I first completed my first module, I really believed that the knowledge would help in my business; the relevance. I would have all these systems in place that could help me in my business. I was good with my time management, and I got things done'. This reflects her proactive approach to self-improvement and a strong drive for professional growth (MacMohan et al., 2021; Morelli et al., 2021; Pylvas et al., 2022). These findings emphasise the individual's commitment to continuously improve her business practices and her recognition of being productive in the pursuit of success. Unfortunately, she acknowledged a feeling of defeat due to her own health and father's health issues (Rodríguez-Ardura & Meseguer-Artola, 2019) – 'I was already feeling defeated because of my health'.

The key informant further revealed that she personally experienced a period of depression during her educational journey (Barroso et al., 2022; Kim & Frick, 2018; Svensen, 2023). She candidly admitted to spiralling through this challenging time, highlighting the profound impact it had on her overall well-being and academic progress (Frenzel et al., 2021; Jang & Kim, 2021; Nurmalitasari et al., 2023) – 'My desire was to complete but I felt defeated because of my health and the expectations of my dad. It was a socio-psychology issue as well. It dragged on and I lost my motivation'. Additionally, the key informant shared that during her difficult time of depression, she found solace and support from various sources, including her father, her two sons, and her religious affiliation – Her father played a significant role as a source of emotional support and encouragement, offering a listening ear and providing guidance during her struggles – 'I had focus because of what my father had taught us.' The unwavering love and presence of her two sons served as a source of motivation and inspiration, reminding her of the importance of persevering for their sake (Zakaria et al.,

2022). Moreover, the key informant expressed that her religious affiliation played a vital role in her journey towards healing and resilience (Chen & Chen, 2021; Liu et al., 2021).

She also found comfort and strength in her faith community, which provided her with a sense of belonging, purpose, and spiritual guidance. Through religious practices, and the support of fellow believers, she was able to find a renewed sense of hope and navigate her way through the challenges she faced – 'It is good to understand why they're taking up a particular course or certification. Once you've determined your why then let that be your push factor. Without that why it is going to be a struggle. And if it's possible to develop a support system, if you don't have one within the classroom'. These sources of support - her father, her two sons, and her religious affiliation - collectively played an integral role in helping the key informant overcome her depressive phase – 'The various responsibilities bog learners down so unless they have that sorted out i.e., like a strong support system in place there then maybe it'll be possible to complete their studies'. Their support further exemplifies the significance of social networks, family dynamics, and religious beliefs in fostering resilience and facilitating the well-being of marginalised learners (Lenkewitz & Wittek, 2023).

This admission underscores the vulnerability and emotional toll that marginalised learners may face while navigating their educational paths without a strong familial support system in place (Liu et al., 2021; Zava et al., 2022). This theme highlighted the impact of personal health challenges on their emotional state and overall well-being (Ibrahim et al., 2019). It suggested that the individual's health condition and family matters have had a negative influence on her motivation and sense of accomplishment.

5.3. Resilience

The theme of resilience in the key informant's narrative is deeply intertwined with her father's experiences of extreme poverty during his upbringing – 'It was from my dad. He went through extreme poverty. When he was growing up, he wanted to ensure that we did not go through anything like that. He pushed his way out'. Her father's determination to create a better life for his children served as a powerful motivator for the informant, fuelling her own resilience in the face of challenges (Ahmad et al., 2018; Khairina et al., 2020; Teh et al., 2023) – 'I grew up doing charity work.'. Central to the theme of resilience was the informant's admiration for her father's unwavering perseverance (Byrd-Williams et al., 2021; Frenzel et al., 2021). His resilience in the face of adversity had a profound impact on shaping the future of the family (Ahmad et al., 2018). Additionally, the informant's emphasis on social responsibility within the family revealed another significant aspect of their values. This further exemplified the importance of values in guiding her actions and highlighted the potential for broader societal influence (Al-Mahrooqi et al., 2023; Barroso et al., 2022; Svensen, 2023).

These personal circumstances impacted the key informant's studies considerably. Despite being unable to complete the programme due to her own health issues, and her father's sickness, she vowed to remain steadfast in her commitment to personal and professional growth – 'I will pursue it until I am satisfied. I am the type of person, a learner, who will ask questions after questions until I am satisfied... if I realize that this is all he or she (the facilitator) has then I'll go and ask another facilitator to help instead. Or a person in-charge. That's upon me to think through and observe these things and to what extent I can pursue them.'. This determination was evident in her pursuit of building her own business while continuing her studies, ultimately setting a goal to attain a master's degree (Morelli et al., 2021). Her ability to navigate and overcome these obstacles showcased her resilience and the capacity to rise above difficult circumstances – 'Yes, I attended all classes'. In short, these emerging themes provide valuable insights into the values, experiences, and motivations within the family context.

Table 5. Stage 3 - Emergent Themes Expanded (Superordinate and Subordinate Themes)

Superordinate Themes	Subordinate Themes	Sample of References
Social Capital	Strong family network. More peer collaboration. More workplaces support.	The motivation was from my dad. He went through extreme poverty. When he was growing up, he wanted to ensure that we did not go the same. He was always out there helping. Charity works. Social works. I really have my father to credit. The kind of man that he is. It was only because of him that I made a lot of right decisions. He supports me completing my certification courses. Support system. Not enough to be motivated and have goals. Important but not the deciding factor. Weekly group study with facilitators checking in. Have a strong support system in place there then it'll be possible.
Self-Regulation	Self-coping strategies addressing depression literacy, mental illness beliefs, and stigma to promote mental health help-seeking behaviour	I was overwhelmed with my health issues. And I felt that I was unable to do much. I felt restricted. So emotionally and mentally I felt restricted at the same time. I was already feeling defeated. It was a socio-psychology issue as well. It dragged on. I lost my motivation. Sibling. My sister was working, and she only came back at night. It was a trust issue. I didn't think I could trust anyone with looking after my father. Financially I was unable to afford because it could come up to Rm6-7,000 a month. Even part time help would be costly.
Resilience	Social support, self-esteem, psychological well-being, self-esteem, and physical health-significant predictors of positive resilience	We can do anything. It's to get it down. It's in the mindset. Fear. I want to improve myself. My dream since I was 5-years old was to run an empire of businesses so that I can eradicate poverty. Yes, I attended all classes. It is good to understand why we're taking up a particular course or certification. And if it's possible to develop a support system, if you don't have one within the classroom.

5.4. Recommendations

The following are some ways facilitators, training providers, and policymakers can intervene to support B40 learners who are showing early warning signs of dropping out:

- i. Implementing early warning systems that adopt a holistic approach to include emotional well-being, and equally importantly, programme co-ordinator, facilitator, and coursemate support.
- ii. Identifying learners at risk of dropping out by observing their attendance, behaviour, class participation, disengagement, contribution to group work, and meeting assignment deadlines.
- iii. Enlisting assistance and endorsement from their workplace supervisors, immediate bosses, and Human Resource personnel.
- iv. Providing targeted academic support, such as tutoring or mentoring.
- v. Providing social-emotional support, such as counselling or mental health services.
- vi. Providing family engagement and support, such as inviting families to the programme orientations, graduation ceremonies, and project presentations.
- vii. Providing counselling and support services to learners who are experiencing family problems, health problems, or learning disabilities.
- viii. Creating a positive learning climate: where the learners feel safe and supported by regular checkins, extracurricular activities (where appropriate), and follow-up tutorials.

6. Conclusion

This case study, centred on a single key informant, delves into the complex reasons behind her dropout from a leadership programme, emphasising personal experiences, coping strategies, and individual circumstances. It is important to note that this study does not attempt to generalise its findings, as it is based solely on the experiences of one individual. Using IPA, the research uncovered the essential role of family support and the need for an inclusive learning environment for marginalised learners. It also highlighted the significant impact of personal health challenges on motivation and well-being, affecting

the educational journey. Additionally, the study briefly explored the influence of spiritual beliefs and self-regulation, shedding light on the nuanced relationship between personal experiences, values, and actions. The study's importance lies in its contribution to creating inclusive and supportive learning environments for marginalized groups, particularly B40 adult learners. By understanding the diverse personal, social influences, and contextual factors influencing the decision to discontinue studies, it provides valuable insights into such experiences over an unprecedented pandemic.

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