EQUITABLE LEARNING COMMUNITY: INTERPRETATIVE PHENOMENOLOGICAL ANALYSIS (IPA) OF A MUSLIM IN THE B40 SEGMENT DURING COVID-19

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ABSTRACT

This paper explores the lived experiences of a female Muslim adult learner from the Bottom 40 household income segment (known as the B40 group) who completed a hybrid leadership program in the Klang Valley during the COVID-19 pandemic. Using interpretative phenomenological analysis (IPA), the paper identifies self-regulated learning skills, social presence, and the leverage of instrumental social capital as factors that contributed to the informant's achievement of a diploma despite significant challenges. Promoting an equitable learning community in higher education driven by digital technological changes among the B40 group is still inadequate, especially when the world is rapidly moving toward globalisation. The informant's experience demonstrates that with initiative, goal setting, self-regulation, and persistence, supported by a social network, it is possible to overcome economic and social barriers and achieve academic success. The achievement was significant, despite the challenges over an extended period of uncertainty through which the informant made exceptional efforts to succeed. The informant would remain in the low social class position without these determinants. The paper's findings are significant for curriculum designers, training providers and educators, emphasizing the importance of fostering these determinants. By focusing on these success factors, educators can

better support learners from the B40 group and promote a more equitable learning environment.

Keywords: B40 adult learner, self-regulated learning, social presence, social capital, leadership programmes.

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1. INTRODUCTION

The COVID-19 pandemic has accelerated the adoption of digital technology in the education sector, leading to the widespread use of online learning platforms, video conferencing tools, and other digital tools for teaching and learning (Chattaraj & Vijayaraghavan, 2021; Hayes & Graham, 2020; Cleveland-Innes et al., 2019). This shift towards digital learning has allowed for greater flexibility and accessibility, as learners can participate in courses from any location and at any time, if they have an internet connection (Ramakrishnan et al., 2021; Zhong et.al., 2022). The adoption of blended learning and other digital tools (Zhu & Bonk, 2020; Alakrash et al., 2008; MIM, 2023) has opened new opportunities for adult learners to participate in leadership courses from anywhere in the world, but efforts must also be made to ensure that all learners, including those from the vulnerable groups such as those from the Bottom 40 household income segment (B40 group) have support to fully participate in these new learning environments.

Blended learning, which combines traditional classroom instruction with online learning, has become increasingly popular during the pandemic. It allows for a more personalized learning experience, as learners can work at their own pace and review materials as needed (Loon, 2018). Blended learning also provides opportunities for learners to engage in collaborative activities and discussions, as well as receive individualized feedback and support from instructors (Al Hamdi & Edakkalayil, 2022). However, the shift towards digital learning has also highlighted the digital divide, as not all learners have access to the necessary technology and internet connectivity (Woo & Haslinda, 2021). This has led to increased efforts to bridge this

gap, such as the provision of devices and internet connectivity to disadvantaged learners. The B40 group occupies an essential place in the Malaysian workforce (12th MP, 2023) and is a critical concern for educators to meet their training and development needs (Zakaria et al., 2022). Despite the significance, research on the B40 adult learner in Malaysia is still inadequate, and it is imperative and timely to have a deeper understanding of how B40 learners successfully engage in the learning process. The COVID-19 pandemic has brought about unprecedented changes to the practice of teaching and learning, with digital technology playing a crucial role in enabling the continuity of education during this challenging time.

The research question focuses on the lived experiences of a female B40 Muslim learner who successfully completed a leadership diploma during the pandemic. The research question addressed what was it like for her who had successfully completed her leadership diploma over the pandemic? What were the factors that enabled her to complete the programme successfully?

The study is framed within an interpretive phenomenological analysis (IPA), which aims to explore and understand the individual's experiences and the meaning she ascribe to it. IPA (Backer & Schad, 2022; Jedličková, et al., 2022; Emery & Anderman, 2020; Giorgi, 2009; Van Manen, 1990, 2017; Finlay, 2014). The IPA study draws on a blend of conceptual theories, including phenomenology, hermeneutics, and idiography (Emery & Anderman, 2020; Pietkiewicz & Smith, 2014).

The study then highlights the importance of self-regulated learning skills, strong social presence, and instrumental social capital in promoting equitable learning outcomes for an adult learner from the B40 group. The key informant's experience underscores the need for learners to set goals, persist, and leverage social networks to succeed in their educational pursuits. The findings have implications for curriculum designers, training providers and educators to focus on these success factors to promote equitable learning outcomes among B40 learners.

Firstly, the paper begins by highlighting the fact that the struggles of the B40 class (Letchumanan, 2022) in educational attainment are not solely due to the COVID-19 pandemic, but rather are rooted in broader societal structures that perpetuate inequality (Zakaria et al., 2022; Said et al., 2022; Ferrare & Phillippo, 2021). The social capital theory is then introduced to support the idea that strong social networks and support systems, not only from the family network but particularly from higher education institutions, can positively impact the adult learner's academic success (Wang et. al., 2022; Vrieling-Teunter et.al., 2022; Ferrare & Phillippo, 2021; Mahmood; 2015).

The second part of the paper discusses the association between self-regulated learning (SRL) (Zimmerman, 1990, 2000, 2008; Zimmerman & Schunk, 2001) and adult learners (Knowles, 1980, 1984; Knowles, Holton & Swanson, 2011; Merriam & Brockett, 1997). The paper emphasizes the importance of social presence in the Community of Inquiry (CoI) (Garrison (2020, 2017, 2007, 1997; Garrison, Anderson & Archer, 2010; Akyol et al., 2009; Bailey, 2022; Castellanos-Reyes, 2020; Fiock, 2020; Krzyszkowska & Mavrommati, 2020; Choo et al., 2019;

Angelaki & Mavroidis, 2013), as well as setting scaffoldings (Salyers et.al., 2014; Feng et.al., 2017; Reingold, Rimor & Kalay, 2008) at appropriate interventions, in predicting and achieving learner engagement and persistence. The paper then notes that SRL is particularly crucial for academic achievement in blended learning programs (Zhong et al., 2022), which have blurred the lines between traditional and online learning modes.

The third part of the paper involves the analysis of interview transcripts to identify any emerging themes or experiential statements (Smith, Flowers & Larkin, 2009; Smith & Osborn, 2008; Moustakas, 1994). The IPA is used to better understand the experiences and perspectives of the B40 adult learner. Finally, the paper reflects on the limitations of the research and acknowledges that further studies are needed to better understand the challenges and needs of adult learners, particularly those from marginalized communities.

2. REVIEW OF LITERATURE

2.1 Bottom 40 (B40) Household Income Segment

The income categories in Malaysia are divided into the B40, M40, and T20 groups based on monthly income levels. The B40 group represents the lowest 40% (less than RM4,850 income category), while the M40 represents the middle 40% (RM4,850-10,959), and the T20 represents the top 20% (above RM10,959). The B40 group has the lowest income level, with less than RM4,850 per month. 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).

This highlights the importance of upskilling for the B40 group, as without relevant skills, they may become even more vulnerable in the job market. the Twelfth Malaysia Plan (12MP, 2021-2025) emphasizes the importance of upskilling for this group. This indicates that there is recognition at the policy level (PENJANA, 2020) of the need to address the challenges faced by them in the job market (Ramakrishnan & Norizan, 2021; Letchumanan, 2022; Boeren, Roumell & Roessger, 2020; Sirat et al., 2020).

2.1.1   Social Capital Theory

The concept of social capital (Putnam, 1996; Coleman, 1988; Fukuyama, 1996) is seen as critical to success, particularly in knowledge sharing and creating value through reciprocal relationships, where trust and support are key factors (cited in Thomas & Gupta, 2021). Research has highlighted that effective use of social capital can contribute to individual success, and French sociologist Pierre Bourdieu, suggests that individuals build their social capital resources through participation in social life (Bourdieu, 1986; Carpiano, 2006). Other studies asserts that the success of various individuals can be credited to the effective use of social capital (Said et al., 2022; Wojciechowska, 2022; Thomas & Gupta, 2021; Mahmood, 2015; Song, 2011).

Working class B40 adult learners who go back to acquire a professional certification have the added responsibility of upholding their identity, overcome digital inequality (Ferrare & Phillippo, 2021), while striking a balance between being a good parent and a good student (Darling-Hammond & Hyler, 2020).

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For these learners, the challenge of balancing their identity and responsibilities during the pandemic are compounded by the need to maintain a strong sense of community commitment. They are also expected to be 'aligned with a strong sense of community commitment and a desire to give back' (Speirs, 2021) coupled with the added stresses, anxieties and isolation felt during this global pandemic (Li, 2022).

Over Covid-19, the two major sources of the social capital of the B40 adult learner were the family and the higher institution of learning (HIL). Social capital is regarded as the resources that the family may have (their social position, financial and physical resources) to use to their advantage (Thomas & Gupta, 2021). Social capital may also take the forms of friendships between course mates and colleagues, and groups with similar values, in bridging where each may lend an extra hand in helping the other to access resources, and especially where they might assist those not in same social group (Mahmood, 2015). Studies have shown that social capital resources, especially informal relationships, and contacts more than formal social capital like participation in organization, affect a learner's education more than their educational level, race, affluence, or completeness of the family (Crul et al., 2017).

2.1.2 Self-Regulated Learning (SRL)

Knowles (1970) developed his theory of adult learning, or andragogy, based on four assumptions: (a) adults are independent and self-directed; (b) adults bring a range of experiences to the learning process; (c) adults learn through problem solving; and (d) adults learn best when the topic is relevant to their lives. For individuals with little formal

education, it's important to recognize that they still have a wealth of prior learning from their life experiences (Stephens & Coryell, 2021; Burns, 2020; Blaszczak, 2012). This can include informal learning from family, community members, and work experiences. Incorporating these prior learning experiences into the learning process can make the learning more relevant and meaningful for them (MacMahon et al., 2022) This is particularly important because adults are more likely to engage in learning when they see its immediate applicability to their lives.

Zimmerman's self-regulation theory model (SRL) further defines self-regulated learning as one of the most fundamental and essential skill to ensure learning achievement for the adult learner (Zimmerman, 1990, 2000, 2008; Zimmerman & Schunk, 2001). The adult learner excels in a social cognitive learning environment where she can independently organize and execute strategies to deal with her challenges (Dewey, 1916; Knowles, 1980, 1984; Knowles, Holton & Swanson, 2011; Bandura, 1993, 1994; Merriam & Brockett, 1997; Burns, 2020). From this perspective, individuals with good SRL have been predicted to academic success as they are able to deploy a range of learning strategies such as self-monitoring, coping, reflective skills that benefit their academic performance (Pintrich & Groot, 1990; Zimmerman, 2000). It reflects the adult learner's initiative to plan, monitor and regulate their own learning through their maintenance of cognition, emotion, and personal behavior to achieve their goals (Pylväs, 2021; Ye et al., 2022). B40 individuals who are proficient in SRL can deploy a range of learning strategies such as self-monitoring, coping, and reflective skills that benefit their academic performance (Ye et al., 2022). Emerging studies have shown that learners with

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higher SRL skills are more likely to use their ability and learning environment to control their learning to achieve good learning results (Zhong et al., 2022; Zhou, 2022).

The SRL model is highly adaptable tool (Siadaty et al., 2012) and can be applied to the specific learning needs of the B40 learner. The three interrelated stages of forethought, performance, and self-reflection can be tailored to the B40 learner's experiences and specific learning activities (Zimmerman, 2008). By promoting self-regulated learning, educators can help B40 learners develop the skills they need to succeed academically and beyond.

2.1.3 Social Presence (SP) and Scaffoldings in Learning Communities

The original social presence (SP) theory formulated by Short et. al. (1976) attempted to project the 'realness' of the other persons in the interaction namely the learner, the other learners, and the teachers in online learning. The Community of Inquiry (CoI) model, popularized by Garrison (2020, 2017, 2007, 1997; Jezegou, 2020) redefined SP as a multifaceted form that includes affective expression, open communication, and group cohesion (Akyol, Garrison & Ozden, 2009; Stenbom, 2018).

It is through these components that learners establish mutual awareness and recognition within the group, projecting themselves socially through communication whether in WhatsApp chatgroups, on Google classroom or during Zoom tutorial sessions. The affective expressions refer to sharing personal expressions and values, while open communication involves establishing mutual awareness and recognition (Vaughan & Lee, 2020). Group cohesion suggests that the

learner has developed and maintained a sense of group commitment in the course. Social presence has been found to have a positive impact on learning via peer interaction in blended learning settings.

Social presence is an important component of online and blended learning environments (Kreijns et al., 2022). Learners who can effectively express themselves, engage in open communication, and establish group cohesion are more likely to succeed in their courses. By promoting social presence, educators can help create a supportive and engaging learning environment that fosters peer interaction and collaborative learning (Vaughan & Lee, 2020). More importantly, SP showed a favorable influence on learning through peer interaction in the blended learning setting (Zhong et al., 2022; Szeto, 2015).

Additionally, internet connectivity issues and limited access to reliable technology (Puntularb, Yippikun, & Pinchusri, 2021) can also further hinder the B40 individual's ability to engage in online or blended learning (Fernandez, 2021; Chew & Jaafar, 2020). These factors can lead to a decrease in SP and a sense of disconnection (Li, 2022; Speirs, 2021; Darling-Hammond & Hyler, 2020) from the learning community, ultimately affecting their motivation and engagement in the course (Li et. al., 2022). Therefore, it is crucial for educators and institutions to consider these challenges and provide appropriate support and resources to ensure that the B40 individual can fully participate in the online or blended learning environment and establish meaningful social connections with their peers (Akyol, Garrison & Ozden, 2009; Archer-Kuhn et al., 2021, 2020; Boeren et al., 2020; Fiock, 2020; Kazanidis et al., 2018). This may include providing access to technology, internet connectivity support,

and tailored learning resources to meet the needs of the B40 individual (Nor Zuriati et al., 2022).

SP has also been found to be a significant predictor of student engagement and persistence in online learning environments especially during COVID-19 (Wang et. al., 2022; Bailey, 2022; Micsky & Foels, 2019). This is because social presence facilitates the development of a sense of community, which is important for learners to feel connected and engaged in their learning. Research has shown that learners who feel a sense of belonging in their online learning community are more likely to participate in discussions and collaborative activities, which in turn leads to increased motivation and academic success (Archer-Kuhn et al., 2020; Li, 2022). Numerous studies suggest that social presence plays a critical role in creating a sense of community in online and blended learning environments (Zhong et. al., 2022; Redstone, et al., 2018). When learners feel socially connected to their peers and instructors, they are more likely to engage with the learning material and persist in their studies (Kreijns et al., 2022). It is important for educators to prioritize social presence and design their courses to facilitate interactions and foster a sense of community among learners.

The CoI model provides a framework for designing and implementing appropriate levels of scaffolds at different phases of learning to promote effective learning (Castellanos-Reyes, 2020; Akyol, Garrison & Ozden, 2009). Scaffolding is an essential factor that enhances learners' social, teaching, and cognitive presence in online or blended learning environments (Vygotsky, 1978; Salyers et.al., 2014; Feng et.al., 2017). Scaffolding refers to the provision of support or assistance to learners at appropriate stages in their learning to enable them

to perform tasks that they would not be able to do independently. During the socialization phase, scaffolds may include icebreakers, social media tools, and discussion forums to help learners establish a sense of community and engage in social interactions. During the cognitive phase, scaffolds such as formative feedback, self-assessment, and concept mapping may be used to facilitate the development of critical thinking skills and enhance learning outcomes (Darling-Hammond & Hyler, 2020; Feng et. al., 2017; Salyers et al., 2014).

2.2 Literature Review Summary

The theoretical research reviewed in the paper drew on a blend of different theories (see Figure 2), including the social capital theory, the self-regulated learning (SRL) theory, and the social presence from the Community of Inquiry (CoI) Model. By using a range of theories, the research was able to provide a more comprehensive understanding of the factors that contribute to the successful learning outcomes of a learner. Appendix 1 provides a summary of the literature review.
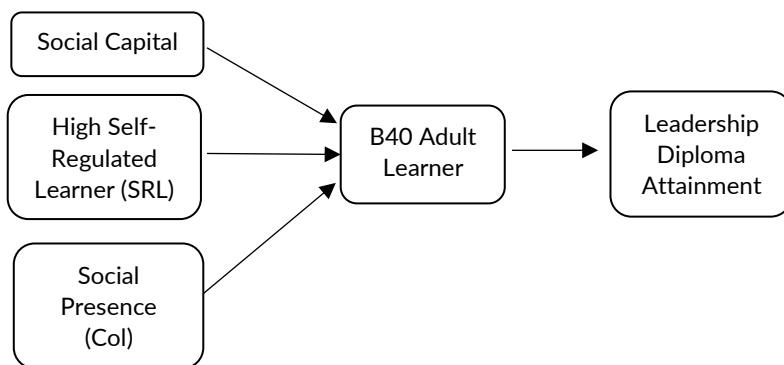

Figure 1. Theoretical Framework Summary

3. RESEARCH METHODOLOGY

In this study, the IPA was used to explore how a B40 individual made sense of her experience in the context of her learning and leadership Diploma attainment over the pandemic. A single case study (Yin, 2011, 2014; Creswell, 1997, 2007, 2009) was conducted, with the participant being one of ten B40 individuals who had successfully completed the Diploma. This approach allowed for a detailed exploration of the key informant's experience, highlighting the specific challenges and opportunities that arose from learning during the pandemic as a B40 individual.

3.1 Research Design

IPA is a useful methodology for understanding the lived experiences of individuals in a particular context, and for gaining insight into how they make sense of those experiences (Moustakas, 1994; Smith, 2004; Giorgi, 2009; Liao et.al., 2021; Philipsen et al., 2019; Noon, 2018; Van Manen, 1990, 2017). By focusing on the participant's personal experiences and perspectives, the researcher can gain a deep understanding of the meaning and significance of those experiences. This approach can also help to shed light on the complex and nuanced ways in which people navigate challenges and find meaning in their lives, which can be particularly valuable in the context of education and learning (Morelli et al., 2021).

3.2 Sampling

The use of purposive sampling allows for a more focused and targeted approach to data collection and analysis, as the

researcher can select participants who are more likely to provide rich and relevant data. The key informant was a part of a cohort of ten B40 learners who had successfully completed their diploma. The informant is a gregarious individual who was optimistic, openminded, and willing to share her experiences openly. She was cooperative and cheerful throughout the interviews. Table 1 details her profile.

Table 1. Summary of The Participant's Profile

Participant	Gender /Age	Personal Profile	Designation / Industry	Description of Duties	Work (Years)	Qualifications
Key Informant 1	Female 37 years	Muslim Married 5 Children (1-10 years)	Accounts Officer, Aviation	Administrative, accounts, inflight catering scheduling	13	Form 5, SPM (Secondary School Cert)

The IPA follows three stages: stage 1 (description), (ii) stage 2 (interpretation) and (iii) stage 3 (emergent themes – superordinate themes and subordinate themes). Each stage is meticulously discussed in the data analysis section.

3.3 Data Collection Process

Data collection consisted of a main *Zoom* interview completed on 3 February 2023 lasting for 60 minutes with a shorter follow-up interview on *WhatsApp* messaging for clarification, and verification of information. This process enhanced the rigour of the IPA data collection process and provide additional insights to the informant's experiences. Additionally, the researcher followed a specific, systematic case study approach

to collect and analyse data (Patton, 2002; Yin, 2018). The key informant's identity was protected, and all her personal identity were removed.

3.4 Validity and Reliability

The researcher verified the data with the informant for accuracy, and transcripts from the interview were shared with the participant prior to beginning the work of identifying themes. Permission was obtained from the Programme Co-ordinator before the commencement of the study.

3.5 Method of Data Analysis

IPA data analysis consists of a detailed and meticulous examination of the individual case before looking for emergent themes. Miles, Huberman, and Saldana (2014) 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 categorize themes. In the analytical steps of the 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 data analysis section.

4. ANALYSIS

All findings of the study are presented with a description of the emergent themes, superordinate, and subordinate themes (see Figure 2), and experiential statements (see Table 2) were presented within the IPA framework. Narrative discussion of the emerging themes supported by examples and quotations were interpreted (see Appendix 2). The insights gleaned from

the IPA can help educators, instructional designers, facilitators, and training providers understand the experiences in more depth.
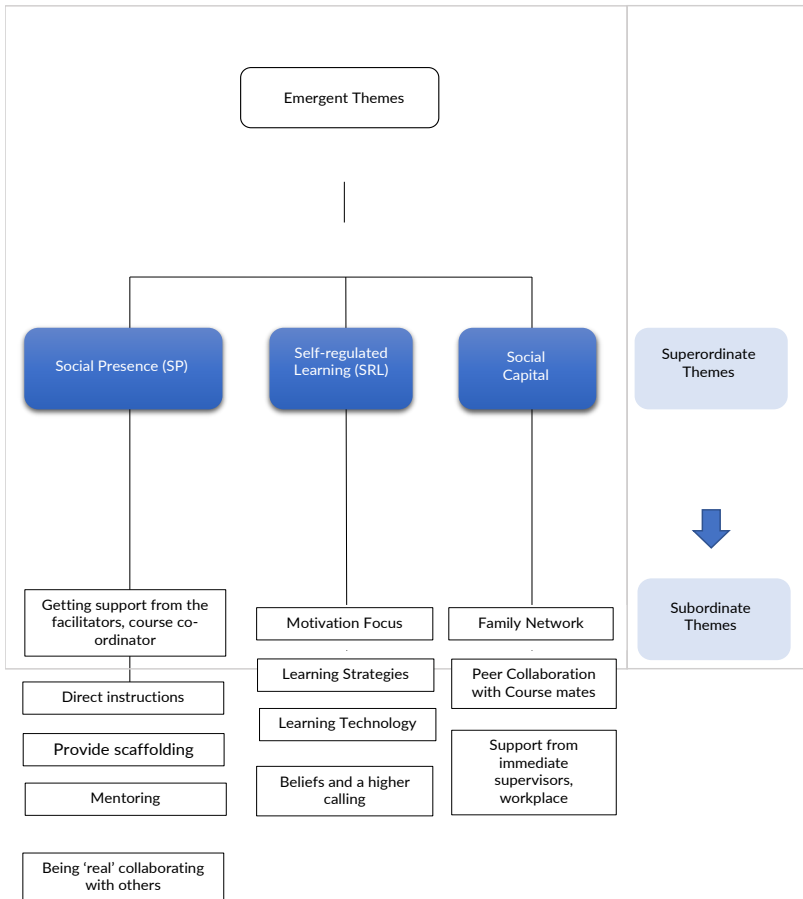

Figure 2. Emergent Themes (Superordinate and Subordinate Themes)

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Table 2. Stage 3 - Emergent Themes Expanded (Superordinate and Subordinate Themes)

Superordinate Themes	Subordinate Themes	Sample of References
Social Presence (SP)	Mentoring Provided Scaffoldings	*Ketiga-tiga facilitators memang membantu pelajaran saya.* All 3 of my facilitators helped in my studies and assignments. I must give my cooperation *(Kerjasama)* to my lecturers, and colleagues *(rakan sekerja).*
Self-Regulated Learning (SRL)	Self-coping Strategies	Deadlines for assignments are demanding. I must be OK despite the deadlines or closer to the deadlines. I usually stay back after office hours to complete. It is quiet there without my children. Otherwise, I wake up earlier at 4am during the weekdays to complete the assignments. Weekends is for my family.
Social Capital	Family Network Peer Collaboration Support from supervisors at workplace	It was a challenge (*cabaran*) for me to focus. I had a newborn baby over Covid. My children are young - ages 8,6,4 and 1 year old. They were not always co-operative (*tak bagi kerjasama*). I had no housekeeping help. My husband assisted me in the household duties, cooking, and sending my children to school. I only asked (*akan tanya*) those who have siap. Those who know I have finished my assignments, they asked me for help (*tanya saya*). Mutual help. *(Sama2 membantu-lah).* It was essential (*penting mendapat*) to receive support from my workplace supervisors. Very important.

5. DISCUSSION

The findings suggested that during the COVID-19 pandemic, the B40 individual struggled to complete her accredited diploma despite her ultimate attainment. The pandemic was unprecedented, and the learners, facilitators, and higher institutions of learning were unprepared for the immediate transition to online learning. Even more so for this learner who had not been back to formal studies since she completed her secondary schooling. The B40 individual's experience highlights the importance of social support, social presence, and a sense of community in online learning. Despite the challenges she faced, she was able to persevere and complete her diploma with the help of her peers and facilitators.

Firstly, the key informant faced significant difficulties in balancing her responsibilities as a mother with her academic pursuits during the COVID-19 pandemic. The presence of a newborn baby, coupled with the young age of her other children, made it difficult for her to focus on her studies. Additionally, her children were not always cooperative, which could have further added to the challenges she faced in completing her diploma. This highlights the importance of understanding the various challenges faced by the B40 adult learners, particularly those with caregiving responsibilities, and the need for support systems (Ferrare & Phillippo, 2021) and resources to help them balance their responsibilities and achieve their academic goals (Darling-Hammond & Hyler 2020).

The informant did not have access to external support for housekeeping responsibilities during the COVID-19 pandemic. However, her husband played a significant role in helping her

manage the household responsibilities, including cooking and sending their children to school. This highlights the importance of having a supportive partner or family member (Ferrare & Phillippo, 2021) who can help share the caregiving responsibilities, particularly in situations where external support is not available or limited (Thomas & Gupta, 2021). It also underscores the need for policies and programs that support work-life balance and caregiving responsibilities for both men and women (Rahman et. al., 2021).

Learning motivation cannot be easily predicted during the pandemic with so many uncertainties about livelihood. In such a period, focusing on academic achievement was the furthest thing on the B40 individual's mind. Li et al. (2022) have shown that cognitive presence had the highest effect on online motivation, with goal setting and help-seeking next, followed by teaching presence last. Social presence only had a moderate effect in countries which are more goal-oriented and outcome driven (Wang et al., 2022). However, in this case, it was clear that the learner's initiative to set goals, self-regulate her learning, and persist contributed to her learning accomplishment (Pylvas et al., 2022).

Her high level of SRL resulted in her building a positive relationship with her learning, setting goals, improving her persistence through sustaining her self-efficacy (MacMohan et al., 2021). These deeper levels of SRL resulted in longer-term perspectives, more extensive individual, and work history forming a unique environment and learning context (Zhong et al., 2022; Pylvas et al., 2022; Zhou et al., 2020). The informant's SRL skills played a significant role in her academic achievement. By taking control of her learning process, setting goals, and

monitoring her progress, the informant was able to build a positive relationship with her learning experience (Vrieling-Teunter et.al., 2022; Siadaty et al., 2012).

This positive relationship, in turn, helped her to stay motivated and persistent in the face of challenges, ultimately leading to the successful completion of her diploma (Morelli et.al., 2021). The informant's ability to sustain her self-efficacy (Bandura, 1993, 1994), or belief in her ability to succeed, was also an important factor in her success (Loon, 2018). By adjusting her learning strategies to effectively cope (Othman et al., 2021) with meeting deadlines i.e., such as waking up earlier, the informant was able to create more time and space for completing their assignments on time (Morelli et.al. (2021).

This level of dedication and sacrifice may have been necessary for the informant to achieve her academic goals while also juggling her other responsibilities, such as caring for her family. It also underscores the importance of time management and prioritization in achieving success, particularly in contexts where individuals may have multiple demands on their time and attention. This highlights the importance of SRL as a key factor in academic success (Saks & Leijen, 2014; Seufert, 2018; Ye et. al., 2022) particularly for B40 adult learners who may face various challenges in their academic pursuits.

Secondly, the informant experienced a sense of community and mutual support among her peers in the leadership program (macmohan et al., 2021). This is a form of social capital. She only sought help from those who had completed their assignments, indicating a willingness to reciprocate the help she received. As she completed her assignments, others began to seek her help,

demonstrating a mutual exchange of support and a collaborative learning environment with active peer feedback and interaction (vrieling-teunter et al., 2022; micsky & foels (2019). This highlights the importance of fostering a sense of community and collaboration in educational settings, particularly among adult learners who may face various challenges and require support to achieve their academic goals (vaughan & lee, 2020). Social networks and reciprocity have an optimistic influence on work sustainability (thomas & gupta, 2021).

Conversely, her assertiveness and willingness to contribute to class discussions and tutorials not only helped her but also motivated her course mates (Bailey, 2022; Hayes & Graham, 2020; Micsky & Foels, 2019). This suggests that fostering a healthy collaborative and supportive learning environment is crucial for success in online learning, especially for individuals who may face additional challenges due to socio-economic factors (Darling-Hammond & Hyler, 2020). Social presence plays a vital role in promoting learner engagement, persistence, and success in online and blended learning environments (Wang et. al., 2022; Vrieling-Teunter et.al., 2022). The key informant had a strong self-aware presence which was one of the determinants of her success. She was also satisfied and grateful that her facilitators exhibited a strong social presence. Educators and higher institutions of learning should prioritize strategies that enhance social presence, such as encouraging learner-instructor and learner-learner interactions and fostering a sense of community among learners (Park & Kim, 2020). The findings also suggest that being well-versed in technology may

not necessarily be the only factor for success in online learning, as social and emotional support also play a significant role.

The informant engaged in a form of collaborative learning where she only sought help from those who had completed their assignments. In turn, the informant was also able to help others who sought assistance from her. This mutual help and support may have created a positive learning environment where individuals were able to rely on each other for assistance and share their knowledge and skills. This highlights the importance of collaboration and mutual support in learning, particularly in contexts where individuals may face additional challenges or responsibilities, such as adult learners who may have family or work obligations (Morelli et al., 2021).

Consequently, the B40 learner demonstrated these traits, and the support from her learning community, work supervisors, and mentors played a significant role (Thomas & Gupta, 2021) in her successful completion of the leadership diploma. She admitted that without this assistance her completion would be delayed. This suggested that the informant recognized the importance of external support in achieving her academic success. The learning coordinator, who provided personal mentoring and scaffolding (Salyers et.al., 2014; Feng et.al., 2017) played a crucial role in helping the informant overcome challenges and complete her program on time. Without this support, the informant acknowledges that she may have struggled to stay on track or even failed to complete the program. This highlights the importance of providing support and guidance to B40 adult learners, particularly those who may face additional challenges or obstacles, to help them achieve their academic goals. It emphasizes the importance of providing

adequate support and resources to learners from disadvantaged backgrounds to enable them to overcome the challenges they face and achieve their learning goals.

Finally, the key informant's faith played a significant role in her motivation and determination to complete the diploma despite the challenges she faced. She attributed her success to the guidance and blessings from Allah and saw the opportunity as a gift, and sustenance from God. Her faith gave her an intrinsic motivation to pursue her goals and kept her focused on her studies. She believed that other Muslim learners could benefit from her experience and encouraged them to prioritize their family matters while also pursuing their professional learning skills with single-minded determination. Overall, the findings suggest that personal factors, such as faith and intrinsic motivation, can play a critical role in shaping an individual's experience and success in learning.

6. CONCLUSION, IMPLICATIONS & LIMITATIONS OF RESEARCH

A review of the exiting literature indicates that facilitators and program coordinators can contribute to a sense of community and minimize the B40 learner's anxiety and isolation by being present to assist them along the way. The findings highlight three major themes: the importance of fostering the B40 individual's self-regulated learning skills, promoting an active social presence, and addressing the socio-economic factors education leveraging on social capital to support academic success.

Firstly, SRL skills played a significant role in the informant's academic achievement. By taking control of her learning

process, setting goals, and monitoring her progress, the informant was able to build a positive relationship with her learning experience (Vrieling-Teunter et.al., 2022; Siadaty et al., 2012). Secondly, the significant role of social presence and interaction in blended language learning during the COVID-19 pandemic cannot be under scored. A positive collaborative attitude along with interaction and peer collaboration towards a sense of community was found to be crucial determinant for successful learning outcomes as exemplified by the key informant.

Thirdly, there is considerable interest among educators, and training providers for identifying how social capital can be instrumental in impacting the learner's ability to excel in higher education. The learner relies on an intricate network of family, friends, colleagues, and their workplace for academic success. Researchers have shown how social support can mitigate stress, help cope, motivate to learn, foster engagement and retention where friendships help learner cope (Morelli et al., 2021).

Facilitators can also act as mentors to establish strong relationships with their mentees and assist them to focus on their effective use of time (Feng et.al., 2017). These findings can inform the development of effective strategies and interventions to support learners, particularly those from disadvantaged backgrounds, in achieving their educational goals.

Based on the findings of this IPA study, it is suggested that to promote learning achievement, there is a need to consider current practices. At the micro level, a strong social presence as 'being there' in terms of frequency of communication and

interaction between the learner and facilitator; promoting social interactions in a blended learning environment, is a successful determinant in building learning communities, and should not be underestimated. Facilitators and trainers can be better mentors by keeping in close contact with B40 learners and providing scaffoldings at intervals throughout the program. A higher and more conscious level of social presence from learners and facilitators that includes affective expression, open communication style, and response to group cohesion supports individual achievement and results in successful outcomes (Akyol, Garrison & Ozden, 2009). The learners' ability to self-regulate relate positively to academic achievement; and in the planning phase, the support and expression of SP with peers, offer possibilities for feedback and collaboration and an equitable learning community (Siadaty et al., 2012). Learners need to be aware of self-regulation strategies and social presence to prevent tension and increase trust.

At the macro level, it can be stated that the lower strata group struggle over educational resources, rights, and existing practices illuminates competing educational goals and priorities which defines a conflict over education (Ferrare & Phillippo, 2021). Policymakers and policy scholars cannot overlook inter sectional identities that stand to shape student learning, economic opportunity, physical safety, and legal status. Policymakers and educators can invest in high-quality educator prep in these high-need communities. Strong mentoring roles together with interventive scaffoldings (Salyers, 2014) are necessary to ensure that the B40 learner is adequately supported. In conclusion, it is important for facilitators, program coordinators, curriculum designers, and training providers to be

aware of these determinants and focus on these factors to improve learning, create better value for all stakeholders, and ultimately build an equitable learning community for those in the vulnerable group post pandemic and beyond.

Drawing from the findings of this study, a more comprehensive study can be designed with a larger sample. These studies may also be conducted on M40 adult learners to get a broader representation of working adult learners in the Klang Valley. This study can also be expanded by examining cognitive load in the diploma content. Conversely, studies can be conducted on factors that contribute to high attrition rates in certification programs.

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Appendix 1: Literature Review Summary

Title/Sources	Author/authors (Year)	Purpose	Results
SOCIAL CAPITAL 1. Social Capital Theory, Social Exchange, Social Cognitive Theory Models	Thomas & Gupta (2021)	To conduct a bibliometric review of 692 Financial Well-Being (FWB) articles.	1.Social networks and reciprocity (i.e., training) can arouse modern "organization–employee" associations & have an optimistic influence on vocation sustainability.
2. Conflict Theory, Extended: A Framework for Understanding Contemporary Struggles Over Education Policy	Ferrare & Phillippo (2021)	To bring an analytic perspective to conflict over education. To contribute theory that facilitates inquiry about conflict over education.	1.The lower strata group struggle over educational resources, rights, and practices illuminates competing educational goals and priorities - conflict over education. 2. Policymakers and policy scholars cannot overlook inter sectional identities that stand to shape student learning, economic opportunity, physical safety, and legal status.

SELF-REGULATED LEARNING (SRL) 1. Self-regulated Workplace Learning: A Pedagogical Framework Semantic Web-based Environment	Siadaty et al., (2012)	How learners perceive functionalities in SRL practices: Planning, Monitoring, Reflection, at the workplace. To enable participants to consciously embed their learning needs within clearly defined organizational goals.	1. Communicating organizational goals to workers proposed as a motivator for revising, reflecting, & sharing knowledge/competences at workplace. 2. Planning one's learning goals intentionally as part of the projects or tasks - associated organizational and group goals. 3.Co-workers are proactive as learners in the workplace add the motivational component for learning. 3.Users did not heavily draw on the social context (e.g., other users' comments when making learning plans. 5.Information needs to be integrated and accessible
2. SRL learning: self-efficacy, motivation, and intention to drop out.	Morelli et.al. (2021).	To investigate the moderating effects of friendships, learning efficacies, kinds of motivation,	1.Social support can mitigate stress, help cope, motivate to learn, within self-determination.

		and the intention to drop out.	2.SRL fosters engagement & retention where friendships help learner cope.
			3.Teachers encourage study groups to reinforce academic success, develop realistic expectations, and prevent isolation.
			4.Intervention progs focus on performance and positive peer relationships.
3.Vocational student' perceptions of SRL in work-based VET.	Pylvas et al. (2022)	To examine student perceptions in SRL work-based settings.	1.SRL benefits learners resulting in positive relationships with learning, goal level, persistence effort, and self-efficacy.
			2. Deeper levels of SRL resulted in longer-term perspectives, more extensive individual, and work history forming a unique environment and learning context.
4.Learning to learn - implementing SRL into Higher Education.	MacMohan et. al. (2021)	To better understand the barriers and enablers experienced by academics to better inform teaching	1.In CoP, participation and deep engagement results in collective achievements. 2. Students part of CoP learn effectively and

		practices in SRL and Community of Practice (CoP)	ensure current and future success. 3. Identifying barriers help address and overcome issues for better implementation
SOCIAL PRESENCE (CoI) 1. 20 Years of the Community of Inquiry Framework	Castellanos-Reyes (2020)	The Community of Inquiry (CoI) framework Garrison et al. (2000) is a collaborative-constructivist process model.	Critiques, re-examines the three main aspects of CoI (CP, SP, TP) highlights the specificity and complexity of SP in online discussion forums-combine instruction, knowledge construction, and social interaction
2. Social Work Distance Educators Community of Inquiry (CoI)	Micsky & Foels (2019)	CoI Framework on a collaborative constructivist approach in the creation of a community of inquiry is discussed.	1. Recommend future research address the use of social presence to inform the development of practice skills, peer collaboration, and decision-making. 2.The role of SP essential in creating a community of inquiry and in designing, facilitating, and directing higher-order learning.

3. Social Presence: Conceptualization and Measurement	Kreijns et. al. (2022)	To reformulating the definition of social presence and by linking it to social space and sociability.	1. Contribute to a more coherent line of social presence research and understand interpersonal communication, group learning, and group dynamics - learning and working together in an online setting.
4. Exploring cohesion, social presence & social capital.	Wang et. al. (2022)	To investigate relationships among social presence, social capital, and classroom community.	1.Social presence (SP) is the most important factor behind cohesion of community. 2.SP indirectly influenced community - structural and relational capital. 3.SP increased emotional engagement strengthened social ties, trust 4. Social capital reinforces trust and shared vision which affects users' intention to share knowledge
5. Interactivity during COVID- Social presence and expected outcomes.	Bailey (2022)	To determine SP influences learning outcomes. To determine learner interactions mediating SP	1.Students' high SP positively influenced rates of interaction with classmates, instructors, and curse content. 2. The relationship between SP and learning highly

			mediated by learner-instructor (teaching/social presences), and learner content (cognitive presence)
6. Facilitating peer interaction: Role of Social Presence, Social Space, Sociability	Vrieling-Teunter et.al. (2022)	To explore the Role of Social Presence, Social Space, Sociability in SRL phase 1,2,3 for peer interaction regulation.	1.Students ability to self-regulate relate positively to academic achievement 2.In the planning phase - support the expression of SP with peers, offer possibilities 3.Introduce opportunities for peer feedback for learning outcomes 4.Make students aware of SP: prevent tension, increase trust
6. Preparing Educators for the time of Covid and beyond.	Darling-Hammond & Hyler (2020)	To explore socio-emotional issues that emerge and integrate for deeper learning	Policymakers and educators can invest in high-quality educator prep in high-need communities. Provide support mentoring and teacher roles and create collaboration time.

Appendix 2: Stage 1-3 - Key Informant's Responses

Informant Questions	Responses/ Key Phrases (Stage 1)	Early Codes	Interpretation (Stage 2)	Emerging Themes (Stage 3)
Key Informant 1 What was it like for you when you first enrolled into this leadership programme?	I was excited. This course is a leadership in Management from Australia to obtain this certificate. This is my first diploma.	Adapt able Resilie nt	She felt privileged that she was selected to be enrolled in a very prestigious Australian Diploma. She mentioned this several times throughout the interview. She acknowledged that this was her first diploma as she did not have the opportunity to complete her studies after her Form 5 (SPM). Although she was a bit apprehensive about returning to studies, she was willing to put in the effort and the hours.	Self-Regulated Learner
What were the challenges you experienc ed as an online learner?	We had to join online. The problem was assessing the internet, data not strong cannot join online class. I do have internet access, but it was slow. I do have a PC and laptop at	Learni ng to use techno logy	She acknowledged that having internet access was essential over COVID-19 not only for the tutorial sessions and to upload her assignments but also for her work. Interestingly, there were no difficulties accessing the internet. Her only complaint was that the speed was slower when she was in her	Self-Regulated Lerner

	home unless return to kampung I use mobile data. The line there is slow. I only use mobile data then. I try to find the spot that has the best line (access).		hometown, and then she depended on her mobile data which was good enough. She also had a PC at home, and a company laptop she could use. So contrary to common belief, most B40 individuals already have access to and own laptops. To avoid a weaker connection, she was able to find the best spot for the strongest Wi-Fi signal.	
	I had good experience with 3 Learning facilitators i.e., Ms. A, B and Dr C. They were all very supportive. I had a lot of encouragement (Dorongan) from Ms S. She reminded me to 'Join the class don't miss the class'.	Mentoring Easy access to facilitators who were supportive and prompt with scaffolds feedback.	She immediately credited her success to the 3 facilitators, and the learning coordinator. The other facilitators agreed that she had a strong social presence and was one of the regular few who were active on WhatsApp chat, and during online tutorials. She was a highly motivated lady and determined to complete her studies. She was also consistent in submitting her assignments on deadlines, and often worked closely with the facilitators to ask for feedback on her work. She became close to	Social Presence Teaching Presence Social Capital

	two of the facilitators. She especially credited the learning coordinator as the key person who mentored her throughout the course.

The facilitators were also credited with her not losing interest despite the extended pandemic. She agreed that her lecturers help provide focus, and direction to the students. They provided her with the attention through their mentoring sessions, and 1:1 motivation. | | |
| I have 4 children, a large family. Environment not conducive for studying. It was a *cabaran* (challenge) for me to focus. Had a newborn baby over covid. Small children ages 8,6,4 and 1 year old. They were not always co-operative (tak bagi Kerjasama). | Social Ties

Family Network | Her family was always prioritized. Her husband was very supportive and assisted with the housework, cooking, and sending/picking up the children from school. She had no housekeeping help and credited her husband as instrumental in her success.

She jokingly mentioned that her children were not always cooperative when she needed to study. As a matter of fact, she gave birth to her youngest daughter over covid, and was | Social Capital |

	No housekeeping helps. My husband assisted me. Parents support but not strong.		often teased about having double-luck or blessings 'rezeki'. It was commendable how she managed to work at her livelihood, have a baby, manage her household chores and her children's studies, and attained the diploma. Her parents were supportive too, but their hometown was in another state, and she could not visit them over the pandemic. Her parents were not educated, and they did not fully understand why she had decided to sign up for this program. However, they encouraged her to do so.	
How did you manage your time?	Target to get the diploma so I target to find time. Spend time. Wake up at 4am on weekdays. Research. The weekend is with my family. 3 Units of Competencies : Manage People,	Learning strategy Mentor/ Scaffold-ings	Her self-regulation learning strategies were consistent and appropriate to the demands of the diploma. She was resilient and adaptable. To cope with nearing deadlines, she woke up earlier during the weekdays i.e., at 4am to complete her assignments. She constantly attributed her success to the learning	Self-regulated learning/ strategies Social Presences Social Capital

Manage Time, Manage Business.

Ms S helped (membantu) with the arrangement of time management. Capai goal. One by one. Honestly (Sejujurnya) without Ms S, I will lack motivation, and will lose (hilang) direction & without support from the lecturers it would have (mengganggu) interrupted/interfered with the completion (perjalanan) of my studies.

coordinator who had personally mentored her by providing scaffolding. She admitted that without this assistance she might have interfered with her completion on time.

Social capital was accessible not only from her family, but more importantly, her facilitators and her mentor were willing to assist her. Her immediate supervisor and her course maté and colleagues were also supportive and cheered her on.

| What was your experience like working with your course mates? | My course mates were helpful. I only asked *(akan tanya)* those who have completed *(siap)*. Those who know I have finished they asked me for help *(tanya saya)*. Those who haven't asked me. Respect all in group so she responds. Support them. I won't judge them they might be busy, but I will do my best for my community too. Cik N. She is my coursemate and has asked me for help before. We mutually help each other. *(Sama2 membantu-lah)* | Peer collaboration support Strong network ties | Her strong social presence during the Zoom tutorial sessions, on Google classroom, and in the WhatsApp, group presented her as an active learner who was encouraging, positive-minded, and like a big sister to the others. She was consistent with her comments to questions posed by the facilitators, and willing to share her thoughts and knowledge. Her other course mates sought her help in their assignments, and she was willing to collaborate for the good of the 'community.' She expressed her appreciation to her colleagues at work for their support throughout her studies, and acknowledged how essential it was for them to stand alongside her. | Social Presence Social Capital |

	It was essential *(penting dapat)* to receive support from my workplace supervisors. Very important.			
As a Muslim, how did you view this opportunity to study?	This is an opportunity *(rezeki daripada Allah peluang kejayaan yg bagus. Pembelajaran dan ilmu penting utk meningkatkan taraf hidup)* and a blessing from God Himself. It's an excellent life opportunity to accumulate learning and knowledge to improve our status in life. I immediately grabbed this opportunity.	Intrinsic Motivati-on Religious Motivati-on	As a Muslim, the informant immediately gave thanks to Allah. She described the learning opportunity as *rezeki* (gift, sustenance from God) and she must 'grab' this it to improve herself so she may have a better quality and status of life. She did not hesitate to accept and never doubted her abilities despite not having completed a diploma before. As a Muslim, she had an intrinsic motivation that kept her consistent to achieve her final purpose. This could be said that she looked beyond the mundane struggles of this life to a higher	Self-Regulated Lerner Social Presence Social Capital

(Kita belajar dengan keadaan ada keluarga dan anak2 kecil so kita lebih matang dengan apa yang kita target).

(Kita berusaha walaupun apapun cara kita selesaikan mission)

Advice to other Muslims: *Kita boleh dapatkan yang terbaik dari pembelajaran di mana level-level company so kita kena … struggle to meningkat education level*

calling which kept her focused and grounded.

Her simple advice to adult learner was to always be mindful to focus on the target to complete to obtain (dapat) the certificate. We should be lifelong learners but not forgetting that most of us have our family and young children to manage so we ought to be mature and diligent in setting goals.

She encouraged other Muslim learners to do the same. Firstly, and most importantly, to prioritize family matters, and then give one's best in the single-minded matured pursuit of one's professional accredited certification no matter the present challenges so that the life 'mission' is achieved.