A Study Of Risk And Capability Expansion Among Mature Students In Higher Education

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Abstract

This paper presents a case arguing for lifelong learning from a social justice perspective through increased participation of mature students in higher education from the perspective of social and democratic as well as individual economic benefit. This has placed a number of challenges on the role of the individual mature student in higher education and the role of higher education and lifelong learning for the mature student. This is the challenge between the growing emphasis on the need for lifelong learning in order to actively participate in economic, social and democratic life, while at the same time creating a greater need to address the concerns and difficulties facing mature students in higher education. Therefore, on the one hand mature students may be expanding their capabilities, while on the other they are taking risks; economic, social and personal. For example, gaining a qualification may increase the likelihood of getting a job but on the other hand social and personal relationships may have changed. This implies that higher education does not automatically provide straightforward benefits for all. Education and its benefits do not affect all equally, it is mediated by individual biographies and circumstances.

Drawing on data from a narrative study of fourteen first year mature students at an outreach centre of an Institute of Technology in Ireland this paper uses the capability approach of Sen (1995) and Nussbaum (2000) as a conceptual framework which allows the focus of access to education to move from an economic argument only to one that concerns individual well being. This benefits the social capital and culture of a community, together with personal growth, development and freedom, of the individual.

However, higher education for mature students, in particular, involves facing a number of risks to the individual in terms of personal and social identity, social and economic inclusion/ exclusion as well as institutional factors, all of which may help or hinder mature student participation in higher education. This potential expansion of capabilities and risks that students face in higher education is based on a unique set of individual experiences. National strategies and policies tend to place emphasis on the benefits of higher education in terms of human capital expansion. However, higher education and lifelong learning for mature students can often be about more than development of human capital. Therefore this notion neglects some of the benefits of higher education for individual mature students. In order to begin to understand the needs of the mature students this paper proposes that higher education strategy and policy needs to refocus and develop a bottom up approach, firstly addressing the needs of the individual. In order to do this educational research needs to interrogate concepts of risk and capability expansion that occur through higher educational experience.)

Keywords: Capability Approach, Lifelong learning, Mature Student Experiences, Access, Social Justice, Risk; Capability Expansion.

1. Introduction.

The aim of this paper is to present a case for using the capability approach of Sen and Nussbaum as a lens through which we can evaluate the significance of higher education for mature students\(^1\) in relation to the benefits and the risks that individuals take in pursuing higher education. Data from a study of mature student experiences will be used to demonstrate the capability expansion and risks that students face in higher education. This will form the basis to argue for the increased participation of mature students in Irish higher education from the perspective of social and democratic as well as individual economic benefit. Current lifelong learning approaches have shifted in emphasis from the liberal views of Newman (1891) Yeaxlee (1921) and Faure (1972), towards more functional economic strategies. Higher education policies in Ireland and elsewhere are driven by concerns for economic growth, improved citizenship and social integration (National Strategy for Higher Education to 2030 (2011); Schuler and Watson 2009). However given the costs of higher education, it is not unreasonable for both individuals and governments to expect economic returns. These are typically realised through employment. There is much economic debate concerning the benefit of higher education through increased employment opportunities and earnings potential to the economy in terms of a flexible educated workforce. However, focussing on economic measures alone ignores the potential for human diversity at an individual level. Not everybody, for example, who completes a higher-level qualification, may choose to gain employment; they may choose childrearing, eldercare or perhaps voluntary service. The capability approach of Sen (1995, 1999) and Nussbaum (2000) has the potential to move the debate on widening access to higher-level education away from measurement in economic terms to measurement in individual and collective terms. The economic debate forms part of an individual’s capability expansion but it is not the sole indicator of opportunity, value and freedoms of an individual.

\(^1\) Mature students in the context of this paper are those applicants who are at least 23 years of age on January 1 of the year of entry to a higher education course.
Higher education provides potential for capability expansion at an individual level. However there are risks for the individual in pursuing higher education. Mature students make choices about the course of their lives which often involve considerable change and personal adaptation (Bynner and Hammond, 2004; Baxter and Britton, 2001). This by its nature involves a degree of risk, ‘a systematic way of dealing with hazards and insecurities induced and introduced by modernization itself’ (Beck, 1992:21). In relation to higher education, Osborne et al. (2004) identified some areas of risk which looked at the decision making of mature students during application to higher-education. They analysed both positive factors and negative factors\(^2\) indicating that higher education has the potential to both expand individuals’ potential but also may limit other areas of their lives. Mature students are taking risks, for example, in terms of financial well being, personal relationships, shifts in personal identity, time spent with family and friends and so on. Indeed many are taking a leap of faith in entering higher education, without any guarantee of success. The question to be asked is whether higher education for mature students is worth the risk? In other words what is it offering to the individual? Therefore for mature students higher education is not always a straightforward gain. If we are to look at capability expansion for the mature students, we need also to be aware of risks to the individual and use the capabilities approach to assess the relationship between these capabilities and constraints. The capability approach is a framework that allows the individual to become the centre of the debate. Traditional approaches to human development have focussed on aggregate benefits and how these are distributed. A measure of GDP, for example, may tell us the size of the economy of that country but it does not tell us about the choices and options that an individual has in relation to their own lives. In this context the capability approach of Sen (1995, 1999) and Nussbaum (2000) has the potential to do two things that are ignored by other approaches. Firstly, it moves away from collective measurements such GNP per capita, unemployment statistics or national poverty levels and begins to focus at an individual level. As choice and opportunity are the key elements of this

\(^2\) Positive factors include: cognitive interest, anticipation of benefit, self belief and self respect, support from employers, opportunity and altruism. Negative factors include: attitude to debt, anticipation of limited benefit, lack of self confidence and self belief, unresponsive institutions, family constraints and employment constraints Osborne et al. (2004: 295).
framework how many individuals have the capabilities to gain employment and have chosen not to? Nor does it say anything about the capabilities of the employed and their freedoms. Secondly, the capability approach, because it focuses both on individuals and diversity, allows us to move away from traditional models of human welfare such as poverty indices or capital accumulation which point to how a society is faring but say little about individual growth and potential. The first section will outline the capability approach in order to place in context the role of capabilities for education. The second section refers to capabilities in relation to education in general and more specifically higher education while also pointing to risks that mature students experience in higher education. While finally narrative accounts of mature students' experiences in Irish Higher education at an outreach centre of an Institute of Technology are used to demonstrate both the capability expansion and the risks that they have experienced through the first year of their course.

1.1 The capability approach.

The central principle of the capability approach is the freedom of individuals to be able to live a life that they have reason to value. Capability is concerned with the range of choices that are available to a person. It is not about the resources that they may or may not have access to, as these resources may not be relevant to flourishing for each individual. Having access to higher education will only be of benefit if higher education is useful to achieving a worthwhile life and if that person places a value on higher education. The capability approach of both Sen (1995,1999) and Nussbaum (2000) provides a framework within which to evaluate the freedoms that individuals have to make choices about their own lives, to be able to do what is valuable to them. This is recognition of both individuality and choice. The welfare of the individual should therefore be the end rather than the means of, for example, economic production, housing or education policy. This ethical individualism involves placing individual needs at the centre of decisions in relation to societal, community and economic concerns (Robeyns 2005; 108). What matters for the capability approach is an individual's quality of life in terms of what they are able to do or to be rather than focussing on resources or material possessions.
For Sen (1999) in his development of the capability framework, diversity and individuality are core elements of what it is to be human. Functionings and capabilities are inextricably linked elements of the framework. Functionings refer to what a person is and does. Capabilities are the set of potential options that a person has, a set of choices that one can take. Education therefore can increase the set of choices available. We can use the capability framework to ask does an individual have the freedom and opportunity to make choices about their lives that matter to them. Capabilities for an individual are the freedoms that an individual has. Freedoms in this sense should be seen as real freedoms rather than notional freedoms. Mature students are free to enrol on a college course. This will however be a notional freedom if the nearest college is too far away and there is no public transport. This takes away the freedom to enrol. The notional freedom will only become a real freedom if barriers are removed.

1.2 Education and capabilities.

The relationship of education to capabilities is a complicated one. Education is a resource that enables individuals to expand the range of choices and opportunities available to them to be able to live a life that they have reason to value. Firstly, when considering social justice education must be considered a basic capability. It allows for individual freedom to make choices that are important to them. Secondly, it is a basic capability which leads to the development of other capabilities. For example, to have a basic education means that a person will have basic numeracy and literacy skills. These skills in turn allow for further choice and expansion. One could choose then to take a driver theory test and apply for a driving licence, therefore increasing their options and choices. An individual may also or alternatively then decide to take a creative writing course, further education, training for a job and so on. In other words basic education provides choices for an individual. These choices may be instrumental such as a job opportunity or may be intrinsic in terms of personal development. Thirdly, supporting the argument that education is a basic capability is that lack of basic education can be damaging to the individual. Not being able to read a medicine label or follow basic instructions may lead to physical harm (National Adult Literacy Agency, 2005a). While poor literacy and numeracy may result in individuals being unable to understand bills or financial
statements which in turn may result in falling into financial difficulty (National Adult Literacy Agency, 2005b) as well as being at increased risk of unemployment (Parsons and Bynner, 2004; 2007; Robinson, 1998). While Terzi (2007: 30) takes this forward by suggesting that not only does harm but it also disadvantages the individual at the level of social arrangements.

1.3 Why should mature students consider higher education.

There appears to be a strong argument in favour of education as a basic capability but the argument that I have outlined doesn’t adequately support higher education for mature students as a capability. However, social justice suggests that mature students, who may not have had the advantage of higher education on leaving school, should be afforded the opportunity to choose higher education to enable them to make both intrinsic and vocational choices about their lives. Walker (2005:37) provides a framework to think about higher education as a capability which also includes the recognition of ‘diverse identities’ and the role of agency as measure of dis/advantage in relation to higher education. It is this diversity which makes higher education complicated in terms of the capability approach. This is recognition of the heterogenous nature of students and mature students motivations and experience. Human well-being is multi-dimensional and education is only one element of this. Personal relationships, family responsibilities, financial well-being and so on complicate the process of higher education for mature students. If they pursue higher education they may place another area of their lives in a position of risk, so why choose higher education? Although Deprez and Butler (2004; 2001), using the capability framework, in an analysis of the economic security of women demonstrated a positive relationship between levels of education and employability, earning capacity and general well being. There is also evidence from an Irish context that suggest that earnings potential increases with educational attainment (CSO, 2011:4). However developing individual capabilities involves developing choice for the individual and there is no guarantee of this earnings potential.

As I have already outlined the relationship between education and capabilities is problematic. There is a current emphasis in lifelong learning on vocational preparation and economic participation. We need to consider what sort of capabilities are we educating for? In reaction to
this Flores-Crespo (2007) proposes the need to view education and widening access to higher education from a holistic perspective. He puts forward the argument that if we consider education as a driver of economic progress and expansion then we fall into the danger of viewing humans as a means of production and reduce any argument for providing education for intrinsic value. Human well-being should however be the result of economic advancement. He uses this argument of placing individual well-being and capability at the centre of economic progress in relation to education, as a factor of change within developed and developing countries. In light of this he refers to Sen (1999) where he suggests that development is an inter-relation of institutional support, public action and societal structures within which real human freedoms can be developed. In terms of higher education, economic progress should be viewed as a means for human development and not as an end. Therefore suggesting that educational policy needs to shift in emphasis from viewing the students from an overly vocationalist perspective towards education which provides for social justice and welfare beyond economic well-being.

1.4 Choosing higher education.

Personal and societal characteristics impact on the decision making process in relation to higher education for mature students. Individuals can choose the lives that they want to live but this choice is bounded by the individual's capability set. The choices available to each of us are limited or expanded according to our experiences. Watts and Bridges (2003) refer to twenty first century identities that are no longer an automatic inheritance of place in society, but which are a function of an individual's choice. In an analysis of students' decision-making process relation on entry to higher-level education they concluded that educational opportunities individual's personal experiences of higher level education in relation to family and peer groups and community expectations. In a further study of young people who have rejected higher education as an option for them Watts (2009) also found that adaptive preferences impact significantly on the rejection, as well as the acceptance of educational pathways. This is similar to findings from an Irish context Higher Education Authority (2013). The social and economic background of students is of considerable influence in terms of enrolment in higher level
institutions.

However, there is evidence to demonstrate the risks involved for students who choose higher education (Davies et al., 2002; Reay 2003). Osborne et al. (2004) in an analysis of the decision making process of mature students to re-enter education point to the complexity of the decision and the ‘multiple roles of responsibility, which carry financial and emotional burdens’. This study provides a useful framework for looking at mature students as a heterogeneous group with different motivations. The decision to take on a higher education course is fraught with unknowns and what ifs. There is no guarantee that graduating with a higher qualification will necessarily result in tangible benefits. Beck (1992:94), for example, suggests that education may offer the illusion of upward mobility but may merely provide ‘a protection against downward mobility.’ This study by Osborne et al. (2004) provides a starting point for thinking about capabilities and risks involved in taking a higher education course (Table 1). What appears from the list is that the negative factors are mostly known to the individuals before they begin a course; while the positives are less likely to be known. In the case of the financial ‘catch 22’ negative factor, for example, an individual will be aware that they may have to give up full time employment and either work part time or not at all, while still needing to pay bills. However, the notion of a qualification leading to a better job relies on several factors; such as job availability, national economic activity, some of which is outside of an individual's control and is therefore less predictable. Lack of confidence is also something that students may be aware of; while developing a sense of confidence or self worth through study and a college experience is very much an unknown for students. In other words the risks are more tangible and more obvious to the potential student while the individual benefits and possibility for capability expansion may be unclear or elusive. This list provides a starting point for thinking about capabilities and risks involved in both the decision to enter higher education and in the context of this paper to complete the first year of a course.
<table>
<thead>
<tr>
<th>Negative factors influencing the decision to become a mature student.</th>
<th>Positive factors influencing the decision to become a mature student.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fear of debt</td>
<td>Interest in the subject to be studied</td>
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<tr>
<td>No confidence due to attitudes, school experience</td>
<td>Long-term requirement to be equipped for career</td>
</tr>
<tr>
<td>'Not for me</td>
<td>Time to settle-down</td>
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<tr>
<td>Unwelcoming institutions</td>
<td>Parental support for some</td>
</tr>
<tr>
<td>Worries about juggling job/study</td>
<td>Cathartic experience</td>
</tr>
<tr>
<td>Some financial concerns</td>
<td>Current opportunity</td>
</tr>
<tr>
<td>Lack of confidence- 'Can I cope?'</td>
<td>Self-belief -'if they can do it so can I'</td>
</tr>
<tr>
<td>Attitudes of family/social group</td>
<td>Need to get a good job to support family</td>
</tr>
<tr>
<td>Lack of self-belief</td>
<td>Want to be a role model for family</td>
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<tr>
<td>Financial 'Catch-22' situation</td>
<td>Enjoy learning</td>
</tr>
<tr>
<td>Need to work so time for study limited</td>
<td>Better long-term career prospects</td>
</tr>
<tr>
<td>Family pressure- never at home</td>
<td>Self respect</td>
</tr>
<tr>
<td>Lack of confidence</td>
<td>Interest in studies</td>
</tr>
<tr>
<td>Costs difficult to manage</td>
<td>Employer support and sometimes requirement</td>
</tr>
<tr>
<td>Need to work as well as to study</td>
<td>New career with better prospects</td>
</tr>
<tr>
<td>Timetable issues- stuck in a rut</td>
<td>Need a change in direction</td>
</tr>
<tr>
<td>Doubts about job market when finished</td>
<td>Prove that I can do it</td>
</tr>
<tr>
<td>Lack of confidence in subject</td>
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</tbody>
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Table 1: Positive and negative influences upon the decision to become a mature student (Adapted from Osborne et al., 2004: 297)

1.5 Making it real.

Walker (2005: 104) argues that the capability approach ‘requires that we address human development not simply as abstract ideas, but as lived capacities at the level for everyday life.’ This suggests that functionings and capabilities need to be translated into something with real meaning for the individual. Referring to the numbers of mature students in higher education, or the annual increase or decrease in these numbers has little meaning for the individual. Having a higher education college close to where you live will not help the individual if access policies do not help them to enrol, or if a person does not have a preference or expectation of higher education. People are not detached from society, ‘External factors affect the inner lives of people’ (Nussbaum, 2000: 31). Mature students are not only influenced by what is available to them but this availability is in turn influenced by personal, societal, political, cultural and economic factors.

Higher-level education, for mature students empowers them to change their lives at both an individual and a collective level. What is important is that individuals have equal choice and access to higher-level education and that this access is not a replication of traditional social structures. In light of this the role of outreach education can go someway to removing some of the barriers that adults experience on attempting to access higher-level education. The next section will explore the experiences of mature students of outreach higher-level education prior to enrolment and during the first year of their course.

2. The Experience Of Mature Students.

Once the decision to enter higher education has been made, this creates a dynamic in which change to individual’s biographies and identities often occurs. One of the key reasons for this is that mature students have actively decided to change the direction of their lives often in order
to break with past identities motivated by a range individual needs which are by students. Real experiences of mature students are analysed here through series of indepth interviews. The narrative data for this study comes from a set of interviews conducted among registered first year mature students at an outreach centre of an Institute of Technology. The interviews covered five areas: identity and expectations, timing, social and personal relationships, confidence/self-esteem and shifting identity. Thirteen fulltime mature students aged between twenty-four and fifty-two were interviewed in the course of their first year. The students were studying a number of different disciplines including: business studies, social care, architecture and art. Each student was interviewed at or near the beginning of their first year. A second interview was undertaken at the end of the first year. Two focus group interviews were conducted with small interdisciplinary groups at the beginning and at the end of first year. The interviewees consisted of three men and ten women from a variety of social, ethnic, cultural and geographic backgrounds demonstrating the diversity of student background and experiences. Those interviewed came from Ukraine, Kenya and two from the UK with the remaining nine participants being Irish. There were wide differences in age and family situations. All of the participants were either married or in stable long-term relationships. All but one had children. Eleven of the participants left school early.

3. Findings.

Once the decision to enter higher education has been made, this creates a dynamic in which change to individuals biographies and identities often occurs. The data demonstrated significant changes in identity and expectations, timing, social and personal relationships, confidence/self esteem and shifting identity. One of the key reasons for this is that mature students have actively decided to change the direction of their lives often in order to break with past identities motivated by a range individual needs such as a change in life circumstances, a desire to study, peer/ family influence and so on.
3.1 Identity and expectations.

Nussbaum (2000:114) refers to how ‘habit, fear, low expectations and unjust backgrounds deform people's choices and even their wishes for their own lives’. Among those interviewed, adaptive preferences seem to be informed by class and family expectations. Here I use the term expectations refers not only to individuals' perception of themselves in term of class, gender and so on, but to encompass the expectations that individuals have of themselves as a result of their identity. The students showed that decisions regarding education were not only based on circumstances such as financial ability, family circumstances, but were often in the first instance influenced by less tangible factors influenced by adapted preferences. The data also takes this forward in terms of expectations that others have of the individual students.

Here Julie, a forty-one year old student, points to these factors in referring to expectations that her family had of her when she left school:

‘Yes, it goes back to class doesn’t it? My parents were working class. They worked all day every day. The cost of living was high and you had to work for what you needed. I was encouraged to leave school and go to work...children from the wealthier group stayed on for A levels. Most of the kids in my area left...I left school at sixteen. When I was younger we were kind of encouraged to go to work. I took on lots of different jobs. I worked in Tesco’

These classed experiences were shared by Nora, a forty-six year old student, when she refers to her siblings leaving school:

‘No. Well things were against us. I grew up on a housing estate and basically people left school and went straight to work...I think it was more so now than then. Even my sister's main ambition when she left school was to work in a café! It was just...there was no acceptance then... it just wasn't an option when we were growing up, it wasn't an issue. I am the first in my family ever to have gone to third level and that includes distant cousins and everything. Like I was the first to have gone on to the Leaving Cert level. They all finished school at sixteen.'
While twenty seven year old Rachel refers the expectations of the family:

‘We all left school early to work in the fish factory. No, my mother always says that your happiness is more important than the stress. She'd say that three or four years in college isn’t going to make you happy. So no we were never encouraged.’

The capability of each of these students in relation to higher education was constrained through the adapted preferences of both their own perceptions and that of their family and peer group. The identity shift for these students appears to have been strongly by adaptive preferences. Continuing in education was not an option for these students.

### 3.2 Timing.

When mature students decide to opt for higher level is also significant for individuals and often involves the intersection of a number of factors in relation to personal circumstances. Some evidence suggests that students chose higher education at this time in their lives due to significant events in their lives such as a relationship breakdown, job loss and so forth. However Anne, a forty two year old student, suggests a more positive reason for choosing higher education at this time:

‘Because my children are now… Twenty one, fifteen and my little one will be ten, just in January. So I am redundant as a mother. No, my role in the house…I am no longer needed to fill that need so you know… I have done it for twenty-one years nearly and it gets a bit boring after a while’

John, forty-five, had recently been made redundant and this was the impetus to look for something else. He appeared not to have considered going directly back into employment but his route into higher education was based more on luck than on intention:

‘Well no, I had a few jobs for about a year and a half and then I was employed for twenty-six years. I suppose I have always sorted of regretted it, I always felt that I could do more, but with a family you have a steady income, you’re used to your job, everything sort of revolves around it, your lifestyle, your hours are all sorted, there is no upset.’
Although many of the students referred to opportune timing Laura, thirty-six, identified to the pull of motherhood and the desire to expand her capabilities for both herself and her family creating a dilemma for her in relation to her higher education choice:

‘Because it was an easy location and also because I wanted to improve my chances to get a job and … I wanted my children to be proud of me… The fact that I did the course I think that it is good, it think it would increase my value in their eyes and in my eyes.’

Laura refers to a decision to have a baby and to continue:

‘Well I have a lot of difficulties. Well, I suppose the biggest difficulty is my new baby…but I make my life completely difficult and just go for it. I am thirty-six in February. How long can I leave having a second child because there are different risks? Well for my daughter to have a sibling and we always wanted a second child.’

Timing for these students influenced not only their decision to become students in order to expand their capabilities but was also instrumental in relation to risks that they were experiencing.

### 3.3 Social and personal relationships.

Many chose higher education as a means to achieving a good income but John chose this as a means of changing career direction rather than solely based on income. His marital relationship broke up due to his long working hours. His second relationship appears to be based on mutual educational interests. As his partner has also been a mature student and this provides support for John:

‘Like she has a degree and is doing a Master’s with the Open University so she knows what you have to do.’

However, this relationship also became strained due to financial circumstances:

‘Well we are finding things difficult with everything financially, I might have to drop out next year, or maybe work around the studying. Like everyday there’s a new bill in the post. I don’t think we can cope much more to be honest’
John's dilemma points to the struggle between his need for capability expansion and the risks he faces in terms of his personal relationship. The students pointed to both positive and negative experiences in terms of family support. Laura refers to the support she receives from her family:

‘Well, generally yes. He (husband) like course, but it is hard. We don't talk at the moment. We have an argument...But if the course wasn't there things would be easier to deal with. Even though I understand his position, it makes things harder... well there is a lot to do and I want him to share doing. Officially, he doesn't mind me doing the course, but I have to remind him!’

Maura, fifty two, whose family are grown up and have moved away from home points to a more positive experience:

‘My husband is delighted. Maybe to get me out of the house! He would prefer me to be maybe learning and on courses rather than maybe tearing off to a golf course. You know what I mean. Well he knows that I am interested and he helps me... you know he prepares the meals and will have them ready if I am late. He is very good… very kind… I am lucky that way. He has his moments too ... but we work it out.’

### 3.4 Confidence/self-esteem.

Maura at the end of her first year had begun to see changes in how she did everyday things like watching television and reading newspapers.

‘Well my husband was always very much into the news and I had no interest whatsoever. But now I would look at the new because of well marketing and personnel (management). I see a lot of it coming across and I have the interest because things have changed. Now I would look at political programmes…Well I would always read the local paper and well I would ask ‘is anything on?’ But well I look at it differently now. I do take an interest now.’
3.4.1 Shifting identity.

Many chose higher education as a means to achieving a good income but John chose this as a means of changing career direction rather than solely based on income. His relationship broke up due to his long working hours. His second relationship appears to be based on mutual educational interests:

‘A job, okay. People might ask me what are you doing at fifty years of age in higher education. But they haven't been through the work experience that I have been through. Like hard work doesn't frighten me. I never worked less than sixty hours a week until I was in my forties. So I have put in more work hours than most people in their lifetime. I said to myself I have got to give myself a chance.’

John’s impetus to choose higher education appears to have been a combination of his changed personal circumstances and learning from what he perceives as an imbalance in his personal life. John gave up the chance of a job with a good income in order to focus on a balance between work, social and personal life. Here he talks about work quality of life:

‘Yeah I got that way wrong (work life balance). This to me, higher education is my way back to get some sort of friends, a job, a life. Really, doing this, I am enjoying here. But I do miss another male. Me and my friends going out for a drink, talk about football, anything. A job would do that. Like here I chat to Joe (Student). I want to get into a job environment, I am fifty years of age and I am not going to get a physical job, lifting. I need to get a job in an office, in a bank or something. I need to get out. Higher education is my way to go’.

3.5 Risks and capability.

Students have clearly identified risks that they have taken in their choice of higher education. Nora clearly articulates both the risk and capability expansion that she has experienced through education:
'Well the first thing is probably financially, because it has cost a lot of money in possible wages that I could have had 'cos the job was reasonable money. Possibly with my children as well you know, even when I am home I am doing stuff for school and college and I am not really with them when I am at home. So probably the relationship with them has suffered a little.'

Although she is aware of the short term difficulties she views her educational experience in the long term from a positive perspective in terms of capability expansion not only for her as an individual but in terms of her family:

'Well I think that what I am doing is for the benefit of the family. I think if I hadn't been doing what I am doing I would have been working full time anyway. So I suppose whichever way you look at it I would have had to sacrifice spending more time with the children anyway.'

4. Conclusion.

These brief excerpts from the stories of these students are a reminder that higher education provides for students opportunities for capability expansion. However the individual experiences and the life histories of these students suggests that this potential for personal capability expansion is mediated by variation in risks that students need to negotiate through their college experience. They had all returned to education following significant moments – what Denzin (1989) terms epiphanies – that had prompted a growing realisation of the limited nature of their lives. They had been making the best of their lives, as they understood it, but these epiphanies had caused them to make their lives better. However, apart from this, they have little in common. Yet, as these brief excerpts indicate, their experiences of higher education have given them greater opportunities to improve their well-being.

In conclusion, I refer to Alkire (2002) who suggests that there are three elements to Sen's capability approach. Firstly, that human development should be concerned with the capacity of individuals to expand their abilities and enjoy a worthwhile and valued existence. The students who had chosen higher education were beginning to identify with new ways in which their
capabilities had been expanded. Secondly, individuals should have access to the resources necessary to avail of their capacities. In the context of the study students identified the availability of the outreach education as an impetus to higher education. Thirdly, she suggests that people should have the freedom to make choices that are important to them. Although many had identified risks they appeared to free to be able adjust to their role as a student.
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