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Renu Batra

Florida International University, rbatra98@hotmail.com

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FLORIDA INTERNATIONAL UNIVERSITY

Miami, Florida

EXPLORING PERCEPTIONS OF MIDDLE CLASS URBAN INDIAN WOMEN
REGARDING SOCIO-CULTURAL DETERRENTS INFLUENCING
PARTICIPATION IN ADULT AND CONTINUING EDUCATIONAL PROGRAMS

A dissertation submitted in partial fulfillment of the

requirements for the degree of

DOCTOR OF EDUCATION

in

ADULT EDUCATION AND HUMAN RESOURCE DEVELOPMENT

by

Renu Batra

2015

To: Dean Delia C. Garcia
College of Education

This dissertation, written by Renu Batra, and entitled Exploring Perceptions of Middle Class Urban Indian Women regarding Socio-Cultural Deterrents Influencing Participation in Adult and Continuing Educational Programs, having been approved in respect to style and intellectual content, is referred to you for judgment.

We have read this dissertation and recommend that it be approved.

Joanne Sanders-Reio

Dawn Addy

Mido Chang

Thomas Reio Jr, Major Professor

Date of Defense: June 30, 2015

The dissertation of Renu Batra is approved.

Dean Delia C. Garcia
College of Education

Dean Lakshmi N. Reddi
University Graduate School

Florida International University, 2015

DEDICATION

I dedicate this dissertation to my Family. Thank You Being There!!

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My gratitude in this doctoral journey extends to numerous important people in the my life, who walked this journey with me, constantly supporting, encouraging, motivating and comforting me, and helping me see this to fruition.

I would start with extending my deepest appreciation and gratitude, to the most important part of my journey; my chair, Dr. Thomas Reio Jr. Dr. Reio has been mentor in the truest sense of the word, with his infinite positivity and encouragement and knowledge of a genius. He has made every step in this journey knowledgeable, fun and more importantly possible, and without his guidance and persistence this dissertation would not have been possible. In addition to being a mentor for my dissertation he has been a friend, philosopher and a guiding force, helping and encouraging me excel in everything I do. Dr. Reio, I cannot thank you enough and hope you will be my mentor for life. The best dissertation committee anyone can hope for; Dr. Joanne Sanders-Reio, Dr. Dawn Addy and Dr. Mido Chang. Thank you for support, encouragement, valuable input and guidance for my dissertation and beyond. Your support has been incredibly valuable for me.

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ABSTRACT OF THE DISSERTATION

EXPLORING PERCEPTIONS OF MIDDLE CLASS URBAN INDIAN WOMEN
REGARDING SOCIO-CULTURAL DETERRENTS INFLUENCING
PARTICIPATION IN ADULT AND CONTINUING EDUCATIONAL PROGRAMS

by

Renu Batra

Florida International University, 2015

Miami, Florida

Professor Thomas Reio Jr, Major Professor.

Unlike its childhood counterpart, adult and continuing education is a voluntary activity, where adult learners partake in educational programs for the sake of realizing some explicit or implicit goal. The purpose of this study was to explore the association between socio-cultural influences and deterrents to participation of middle class urban Indian women in adult and continuing educational programs. Darkenwald and Merriam's (1982) theory of non-participation was selected as the theoretical lens used to guide this study.

This study involved collecting qualitative data to analyze participant views and was collected through 16 semi-structured interviews to explore participants' individual perceptions concerning socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs. Qualitative data were analyzed to discover emerging themes and sub-themes. In the second phase of the study, a modified Deterrent to Participation Scale – General (DPS-G) was used to measure data collected from the surveys completed by participants, that included specific demographic

questions. Descriptive statistics were used to examine the relationships between the demographic questions and the deterrent identified on the DPS-G. The interview and survey data were used convergently to understand the relationship between socio-cultural influences and deterrents impacting participant participation in adult and continuing educational programs.

The findings of the study indicated that the biggest socio-cultural influence deterring participation among middle class urban Indian women in adult and continuing educational programs is marriage. It is an Indian social norm that comes with a set of pre-defined roles and expectations, and married women find themselves consumed by fulfilling the marital and familial expectations and responsibilities and participation in adult and continuing educational program is furthest from their mind. Middle class urban Indian women do realize the importance of educational pursuits, but do not feel that they can, after marriage. They are open, however, to pursuing adult educational programs in the form of short-term skill development programs leading to income generation, although they would lead primarily to home-based work enterprises.

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CHAPTER I

INTRODUCTION

“You can tell the condition of a nation by looking at the status of its women.”– Jawaharlal Nehru – India’s first Prime Minister (Sreenivas, 2006, p. 132).

With the advent of a free India in 1947, this statement made by India’s first Prime Minister Jawaharlal Nehru, was indicative of a focal point of potential progress for an economically successful India. The importance of women to the economic development of India was first recognized almost 65 years ago, and evidence that emerged from various studies demonstrated women playing crucial roles in development of a new Indian society (Ghosh & Roy, 1997). Democracy devoid of strong educational reinforcement is inconsequential to any nation’s social and economic growth, as it is the impetus to enlightenment and empowerment; two key antecedents to a nation’s social and economic progress (Jasvir, 2011). Although the Indian government granted women and men equal rights in its constitution (Bilkis, 2009), India's attitude toward women, endorsed by supporting social-cultural influences, have them lead a life of second-class existence (Bilkis, 2009; Goel, 2005).

Socio-cultural influences, defined as influences derived from the customs, traditions, perceptions and beliefs of an individual’s culture (Dirani, 2006), have been a key determinant in cementing sensibilities of Indian women; constructed by generations of beliefs, nurtured by families and society (Mishra, 1994). Socio-cultural influences have assisted Indian women to fit seamlessly into societal norms outlined for them, “Pita, Pati, Putra” (Father, Husband, Son); that in childhood Indian females must follow the

command of their fathers, after they marry they must follow the command of their husbands and in widowhood they must follow the command of their sons (Haq, 2013). Socio-cultural influences, such as India's patriarchal hegemony, have been encouraging continued practice of female oppression in Indian, infiltrating into every sphere of their lives, such as family, work, law, individual identity, and religion (Nayak, 2008).

An important impetus to combat female oppression in India is educational attainment. Education allows women to recognize their individual potential, including having the ability to foresee and recognize multifarious discriminatory acts which hinder their access to a better life (Singh, 2012). Lack of education among Indian women is also an impediment to the country's economic development (Dhas & Sharmila, 2010), making education an essential component to the economic progress and social elevation of women in India.

Women in India

Women comprise 48.2% of India's population of 1.22 billion (Census, India 2011). Of these, 65.46% are considered literate (Literacy rate in Indian state: Census, 2011). This is an 11.8% increase from 2001, which recorded only a 53.76% female literacy rate (Literacy rate in Indian state: Census, 2011). Women in urban India have significantly contributed to this increase in literacy among Indian women, as financial affluence is an important attribute of education attainment among women in India. In the lowest wealth category (rural India), literacy rates include 19% females and 47% males (Haq, 2005); the highest wealth category reports 90% female literacy and 97% male literacy (Gupte & Kishor, 2006). These literacy rates illustrate a categorical distinction

among Indian women with regards to their educational attainment. This is where women in the higher economic strata are more likely to attain education, with education attainment receding among women in the middle economic strata and almost non-existent among women in the lower economic strata. Additionally, economic divisions among urban women are empowerment indicators, with upper class having better access to educational and economic opportunities than the middle and lower class (Ghosh & Roy, 1997).

Women in India – Upper Economic Strata /Urban Elite

English-speaking, educationally advantaged Indian urban elite women embodying contemporary India and enjoying an unrestrained and modern lifestyle constitute the upper class women in India. Educational participation among women in India primarily comes from the economically privileged families (Haq, 2005); thus, enabling upper class Indian women (2.5% of the Indian population) to pursue professional careers and make monetary contributions to the family, having a considerable impact on their individual and societal statuses.

Women in India – Middle Economic Strata / Urban Middle Class

The identity of the urban working class woman also known as the middle-class Indian woman is largely in a state of duality; trying to nurture symmetry between an archaic social culture and modernity of present day life (Thapan, 2001). A broad definition places the Indian middle class between the poor and the extremely rich and potentially encompasses a large and varied group of individuals, with urban middle class

in India constituting approximately 30% of urban population (Maitra, 2007). Although middle class urban Indian women are a long way from being the largest socio-economic category in India, they are an important part of India's growth potential and represent a new face of twenty-first century India; educated, upwardly mobile, and, embracing growth and development opportunities (Lama-Rewa & Mooij, 2009).

Women in India – Lower Economic Strata / Rural Underprivileged

Rural underprivileged women form a significant portion of the Indian female population; about 48.6% (Census India, 2011). Efforts to spread literacy and education to women in rural India have been ongoing, primarily imparting basic life skills such as health, sanitation and balancing their finances in their home environments (Balakrishnan, 1997). Governmental and non-governmental organizations have also initiated vocational courses offered periodically to rural women in an effort to help them attain income generating skills (Nayak, 2008), providing them with an opportunity for economic development as a stepping stone to an improved lifestyle. While most literacy programs provided by the governmental and non-governmental organizations meet with initial success, lack of sustainability and follow through can hinder continued literacy and knowledge attainment for rural Indian women.

Background of the Problem

Existing research on education in India has primarily focused on efforts made by governmental and non-governmental organizations to elevate levels of literacy in rural India. To that effect, the efforts made by these governmental and non-governmental

organizations concentrate on imparting functional literacy among women in rural India, with a specific focus on the low literacy areas in rural India, including the tribal regions (Bhargava, 2008; Shah, 2008). Madhu Singh and Luz Maria Castro Mussot (2007) defined “functional literacy” as achieving self-reliance in literacy and numeracy; including awareness of causes of deprivation and moving towards amelioration of their condition; acquiring skills to improve their economic status and general well-being, women’s equality; and the like. Functional literacy in the Indian context can be defined as the ability to read and write, understand basic functions such as personal hygiene and health care, and developing a need for awareness for higher education (Haub & Sharma, 2008).

Women in India have existed in a predominantly patriarchal environment, facing discrimination in terms of social, political, educational, and economic opportunities due to their perceived inferior status. Women in India have had limited access to educational resources, and investment in their education has been suggested to be a net drain on familial resources (Arokiasamy, 2002), as they are expected to provide little or no economic support to their families. In a functional sense, education leads to any act or experience that has a formative effect on the mind, character or physical ability of an individual. In its technical sense, education is the process by which society deliberately transmits its accumulated knowledge, skills and values from one generation to another (Nayak, 2008). Although Indian women often trail men in pursuing opportunities for educational attainment, attempts made by the government and civil society have illustrated a gradual paradigm shift, resulting in opportunities including participation of women in adult and continuing educational programs, which has been shown to be useful

for facilitating personal, social, and economic development (Boudard & Rubenson, 2004).

Adult and Continuing Education

Adult and continuing education can be defined as an all-encompassing learning criterion which is indicative of, but not limited to, postsecondary degrees (associate, bachelors or graduate), professional certification, personal development and self-paced learning. Participation in adult and continuing educational programs allows women to actively participate in the process of social, economic and cultural development in India, enabling them to make significant contributions to societal and national development (Singh & Sween, 2002). Participation of women in adult and continuing educational programs is therefore considered a national need and priority as this participation is a significant contributor to national economic and social progress in India, including receding gender disparities. It is also an effective foundational constituent to social change, shaping social relations, capacities and aspirations among women in India (Patel, 2009).

As education and economic growth are interdependent, adult and continuing education is considered to be an important self-investment because it is directly related to the social standing and standard of living of individuals and generates a reliable economic resource (Bhattacharya, 2007). In India, adult and continuing educational programs are intended to provide educational opportunities to individuals who have attained basic education and are looking for growth opportunities to maintain a competitive advantage, as globalization of markets demand a more skilled and educated workforce (Ghosh, 2001). Therefore, in addition to receiving traditional education, adult

and continuing education plays a significant role in allowing individuals to add new skills to their existing repertoire, enhancing their marketability to potential employers (McCloskey & White, 2005).

Adult and continuing education is a term often used interchangeably with higher education, and, according to the International Standard Classification of Education- ISCE, adult and continuing education can be defined as a system of formal and non-formal learning approach that may differ in content, level and teaching-learning method and it may act as a substitute or a continuation of initial education (UNESCO, 1997).

According to the Hamburg declaration of Adult and Continuing Learning 2:

Adult and continuing education denotes the entire body of ongoing learning processes, formal or otherwise, whereby people regarded as adults by the society to which they belong develop their abilities, enrich their knowledge, and improve their technical or professional qualifications or turn them in a new direction to meet their own needs and those of their society. Adult and continuing learning encompasses both formal and adult and continuing education, non-formal learning and the spectrum of informal and incidental learning available in a multicultural learning society, where theory- and practice-based approaches are recognized (Hamburg 2)

Acquiring adult and continuing education is not only intrinsically valuable but also instrumental in enhancing the labor market earnings of individuals and families (Dhas & Sharmila, 2010). About 66 million adults, including working adults, attend some form of adult and continuing education through various adult and continuing educational programs in different parts of the world (Gupta, 2008), to satisfy a growing demand for a skilled and competent workforce. It is predicted that 160 million adults worldwide, will be enrolled in adult and continuing educational programs by 2025 (Gupta, 2008). The enrollment ratio in adult and continuing educational programs in developed countries like

Canada is about 100%, USA is 80%, France is 50% and UK 30% (Tiwari, 2010) and the enrollment rate in higher education in developing countries such as Egypt is 20%, Thailand 20%, Mexico 16%, Brazil 11% and Turkey 10%; but India lags far behind all of them at an 7% of its population enrolled in some type of higher education (Behera, Mohakud, & Mohapatra, 2012). Adult and continuing educational programs, previously considered elitist in India, are slowly becoming accessible to the Indian middle class, providing opportunities for them to develop skills and establish professional qualifications leading to potential economic growth and elevated social statuses; notably for Indian women.

“Education,” in India is perceived as learning provided in educational institutions such as schools, colleges and universities. Individuals in India are considered “educated” when they complete regulated paradigms; that is, completing Grade 10 or Grade 12 or earn their bachelor’s degree. Education pursued beyond formal learning is considered adult and continuing education; which is an attempt made to provide the youth, housewives, and middle class urban Indian women an opportunity to continue their education of their choice, at a place suited to them (Singh, 2002). The importance of adult and continuing education is that it is a leading instrument for learning, leading to liberation from ignorance and oppression (Bilkis, 2009; Singh, 2002).

Focus on the Urban Middle Class

Empirically, the middle class in India is usually defined in terms of income level (Sridhraran, 2004), consumption patterns, type of occupation, and education levels (Lama-Rewa & Mooij, 2009). The National Council of Applied Economic Research

(NCAER) divided the Indian middle class into two sub-groups: “seekers” with annual household income between Rs. 200,000 and Rs. 500,000, and “strivers” with annual household income between Rs. 500,000 and Rs. 1 million (Birdsall & Meyer, 2012). The urban Indian middle class, approximately 30% of the Indian population, was selected for a special focus in this study for several reasons.

First, India possesses a sixth of the world’s population, and hence its middle class constitutes an arguably significant portion of the global workforce (Maitra, 2007). Second, the urban middle class seems appropriately placed to be a direct beneficiary from responses to economic growth incentives; and finally their earning potential and spending habits have important implications for the Indian economic growth potential (Maitra, 2007). As education for young urban Indian middle class girls, up to the bachelor’s degree is not only encouraged but in most cases, is a requisite; it is assumed that middle class urban Indian women, have attained education at least to the high school level and probably beyond that (Lama-Rewal & Mooij, 2009). Although their realization of education being one of the main avenues towards upward social mobility, their perceptions of adult and continuing education among middle class urban Indian women are limited to companies updating their employees with the latest technologies, including important company operations, as part of an ongoing effort to ensure competencies and readiness of their employees in a competitive global economy. Thapan (2001) stated that if middle class urban Indian women understood the importance of and embrace adult and continuing education, it could lead to a new urban middle class and reworked meanings of gender roles and gender relations creating a revised national identity.

The influences of industrialization, modernization and globalization are rapidly seeping into human society all over India, but have exhibited maximum impact by broadening horizons of the Indian urban middle class. Trends of professional development have emerged for women in middle class urban India since the early 1990s (Mishra, 1994); thus, women in middle class urban India are attempting to empower themselves to cope with the changing times and are being acknowledged for their participation and contribution to the economic and societal domains. A study conducted on middle class urban Indian women in Delhi, India's capital city, further established that middle class urban women enjoy benefits of adult and continuing education, including increased employment opportunities, facilitating financial independence that contribute to a woman's confidence and self-esteem, and recognition within the community and family (Haq, 2013). What most of the 181 million middle class urban Indian women (Census India, 2011) do not realize is that that adult and continuing education can complement the formal education they have already received, introducing them to new learning opportunities beyond formal education that are important for strengthening, extending or adding to the knowledge and competencies acquired in schools and educational institutions (Ahmed, 2008).

Statement of the Problem

Participation of women in India's workforce has demonstrated a decline in recent years. Low Indian female labor workforce participation can be attributed primarily to India's conservative socio-cultural influences resulting in women's lack of education and access to employment opportunities (Analytica, 2013). Lack of appropriate educational

attainment including their non-participation in educational programs, have resulted in their inability to compete in the constantly developing Indian job market (Singh & Singh, 2013), additionally decelerating their progress, making Indian women inadequately equipped to compete with ever-changing global market.

In a survey conducted by the National Sample Survey Organization, Indian women's labor force participation (WLFP) fell from 40% in the mid-1990s, to 29.4% in 2004-05, 23.3% in 2009-10, and 22.5% in 2011-12 (Analytica, 2013). India has stagnated at only about 27% (Rathi, 2014) of its women in the workforce, in comparison to other emerging economies, such as Brazil (59%), Thailand (64%), Mexico (45%), China (64%) and (45%) for South Africa (Bank, 2015). The aforementioned statistics are in conjunction with ILO's (International Labor Organization) Global Employment Trends Report 2013, where India ranks 129th of 131 countries in women's labor force participation.

According to Preet Rustagi, the joint director in the Institute of Human Development in India (2010), the two main factors that keep women away from the workforce are societal expectations from women and the levels of education among women in India (Rathi, 2014). Although the education rates among females in urban India has increased to 79.9% (Census India, 2011), this increase has not translated to urban women participating the workforce, primarily because the elevation of education rates among females is due to functional literacy provided to middle and low income groups. Women do not participate in higher educational programs that might help them

compete in the global market; thereby keeping the proportion of working women in urban areas to 15.4% in 2011 (Census India, 2011).

Although studies have illustrated efforts made to improve literacy in India, studies exploring socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs are relatively rare. Prior studies of Indian women have focused on narrowly-defined sociological, historical, cultural, and gender constructs concerning women's familial lives. However, these studies have failed to capture these experiences through the lens of the theory of non-participation in adult education by Darkenwald and Merriam (1982). This study attempted to enrich the understanding of the theory, and will specifically explore existing deterrents of adult and continuing education participation and test them in the Indian context.

Purpose of the Study

This study set out to explore the broad nature of the association between socio-cultural influences and non-participation of middle class urban Indian women in adult and continuing educational programs. This two part exploratory study involved collecting quantitative data after the qualitative data to further analyze participant views extensively. The first qualitative phase was conducted to analyze views of participants, keeping in mind their diverse assumptions and explain their individual interpretations on socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs. In the second phase of the study, the Deterrent to Participation Scale – General (DPS-G) instrument was used to measure data

collected from participants from Mumbai, an urban metropolitan city in India. The study attempted to answer the following comprehensive research questions:

Research Questions

1. What are the socio-cultural deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?
2. What is the relationship of select demographic variables (e.g., age, annual income, level of education etc.) and deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?

Theoretical Framework

Darckenwald and Merriam's (1982) theory of non-participation was selected as the theoretical lens used to guide this study. Darckenwald and Merriam's theory builds upon the K. Patricia Cross's model (Merriam, 1993), which identified deterrents to adult participation in educational programs and grouped them into three categories: a) situational barriers-depending person's situation at a given time, b) institutional barriers-all practices and procedures that discourage adults from participation-such as filling out those application forms for graduate school, and c) dispositional barriers-person's attitude about self and learning (Cafferella & Merriam, 1991). Darckenwald and Merriam's theory further divides dispositional deterrents into informational and psychosocial deterrents. The informational deterrents primarily involve the lack of awareness of the available educational opportunities and psychosocial deterrents include beliefs, attitudes, values and perceptions about education or personal views of oneself as a learner.

The informational deterrent implies limited access to information about educational opportunities, which is extremely relevant to the approximately 181.3 million women residing in India's 7,935 towns/cities and urban agglomerations (Census India, 2011). Communication regarding educational programs for adult women is very sporadic. Colleges and universities do not make a concentrated effort to create awareness about the programs they offer. This makes awareness about education elusive and frequency and quality of delivery of educational material erratic (Consortium for Research on Educational Access, 2009).

Psychosocial deterrents include beliefs, attitudes, values and perceptions about education or personal views of oneself as a learner. The attitudes of Indian females towards education tend to mirror oppressive beliefs about their own individual capabilities and lifestyles (Belenky, Clinchy, & Tarule, 1986). They have viewed education as a male-oriented domain, and believe that they are destined to a life of subordination. Women in India also have the propensity to internalize failures and attribute it to their inability, lack of skills or something that they could have done better in a particular context (Narayan, 2012). Gender biases further strengthen their beliefs where men were portrayed as dominant, brave, intelligent and adventurous, whereas women have been seen as weak, helpless and silly (Velkoff, 1998). Voices of Indian women were suppressed resulting from cultural inequalities, such as a patriarchal cultural landscape, economic discriminatory gender practices, low self-esteem among women (Goel, 2005; Mehta, 2009). Women were often punished for using words, and have had no right to think, or state an opinion. This has greatly diminished their trust in their own

capabilities as a learner deterring their individual intellectual growth and development. There is a critical need to examine how socio-cultural deterrents affect not only women's views of themselves as learners, but how these views have led to their non-participation in adult and continuing educational programs. Although studies have addressed various aspects of women's literacy within the Indian sub-continent, no study has examined the effects of socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs.

Significance of the Study

The significance of this study stems from the need to understand the impact of socio-cultural influences as deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs. The study will enrich further understanding of Darkenwald and Merriam's theory of non-participation, with a focus on socio-cultural deterrents, in the Indian context. Socio-cultural influences have a significant impact on Indian society including steering most decisions made by Indian individuals in their personal and family lives. This study allows for a possible expansion of the non-participation theory by adding a construct of socio-cultural deterrents to the existing theory, as the theory has not been tested in the Indian context. The study will further increase understanding of the theory of non-participation in terms of its generalizability or context specificity, in this case being context specific to the group being studied.

One social implication resulting from this study might be increasing awareness of the need for educational institutions in India to create more adult and continuing educational opportunities, thus contributing to a positive social change. One research implication emerging from this study is an attempt to lay the ground work to expand the study to disparate population demographics in various pockets of urban India.

Definition of Terms

Adult and Continuing Education - Malcolm Knowles defined adult and continuing education as “a popular movement that includes all the wide variety of mature individuals learning in infinite ways under innumerable auspices....” (Knowles, 1989, p. 158). It is an all-encompassing learning criterion which is indicative of, but not limited to; postsecondary degrees (associate, bachelors or graduate), professional certification, personal development and self-paced learning.

Culture - D’Andrade and Strauss (1992) defined culture as a behavioral and cognitive values that are shared by and identifiable group of people and that “it has potential to be passed on to new group members, to exist with some permanency through time and across space” (p. 230). It can also be described as collective programming of mind which distinguishes members of one group of people from another. It represents characteristics of a particular group of people, defined by everything from language, religion, cuisine, social habits, music and arts.

Democracy - Democracy encompasses four basic elements -

1. A political system for choosing and replacing the government through free and fair elections.
2. The active participation of the people, as citizens, in politics and civic life.
3. Protection of the human rights of all citizens.
4. A rule of law, in which the laws and procedures apply equally to all citizens.

Deterrent to participation – The construct, *deterrents*, is a multidimensional concept (Darkenwald & Scanlan, 1984; Scanlan, 1982) which encompasses variables or clusters of variables that influence prospective learners' perceptions of their magnitude. Irrespective of size, deterrents serve as obstacles that inhibit participation in adult education. A deterrent is also a dynamic and less conclusive force that works mostly in combination with other positive and negative forces, to affect participation decisions (Darkenwald & Valentine, 1985). The five barriers/deterrents most often identified in the literature reviewed on this subject were: time, cost, family responsibilities, family support, and access to courses and facilities.

Patriarchal – A societal structure in which a man has power over women. It consists of a male-dominated power structure throughout organized society and in individual relationships. Ensures men hold the positions of power: head of the family unit, leaders of social groups, boss in the workplace and heads of government (Bhasin, 1993).

Literacy - The ability to use printed and written information to function in society, to achieve one's goals, and to develop one's knowledge and potential (McCloskey & White, 2005).

Socio-Cultural Influences - Refers to the facts and experiences that influence individual personalities, attitudes and lifestyles. These factors help an individual live well in harmony with others in the society. Socio-cultural influences can also be described as elements pertaining to the combination or interactions of social and cultural habits; such as social taboos, gender roles, religious conservatism etc. (Aschenbrenner & Hellwig, 2009).

Organization of the Study

In the preceding sections, an explanation has been provided situating middle class urban Indian women within the domain of adult and continuing education. Chapter 1 made a case for exploring socio-cultural influences that may influence participation of middle class urban Indian women in adult and continuing educational programs. Chapter 2 gives a comprehensive explanation of the interplay between adult and continuing education and economic growth and development, while providing an integrated overview of middle class urban Indian women their social and economic statuses over time. This chapter also includes a review of the advantages of adult and continuing education in countries around the world, with a concentrated reflection on the south-east Asian region. This overview is followed by a brief explanation of the timeline for awareness towards education through the lens of middle class urban Indian women. The next section of chapter two reviews literature on the emerging area of adult and continuing education in India including efforts made to overcome challenges and barriers in a culture driven outlook. The concluding section of Chapter 2 discusses the theoretical framework guiding this study. Chapter 3 provides the methodology required for conducting this study including descriptions of participants and the procedural guidelines

followed in the study. By providing details about the personal and scholarly journey of the researcher, readers can better understand the researcher's biases, understandings, opportunities, background, and beliefs. In this chapter, the researcher also discusses her predicaments as a western-educated researcher conducting research interviews in her own country. Chapter 4 illustrates the findings from the data collected by the researcher. It outlines the emergent, themes, from the qualitative part of the study, and discusses the views of the study participants extensively. Chapter 5 analysis the findings in the qualitative and quantitative part of the study, and summarize the outcome of the study, additionally stating theoretical implications and practical implications for future research.

CHAPTER – II

REVIEW OF LITERATURE

The purpose of this study is to explore the broad nature of association between socio-cultural influences and non-participation of middle class urban Indian women in adult and continuing educational programs, including their analysis of resulting economic development and societal elevation. In spite of a well-established constitutional policy of education for females in India, women continue to lag significantly behind their male counterparts in educational attainment.

This chapter illustrates the history and importance of adult education, including the description of specific “deterrents to participation” of adults in educational programs, emerging opportunities and drawbacks. Furthermore, this chapter will outline the socio-cultural framework of India, including its evolution, its historic metamorphosis and attitudinal modifications regarding education for women in India; highlighting its significant developments and impediments, including attempts made by the governmental and non-governmental organizations to encourage and expedite efforts for educational attainment. Additionally it will attempt to accurately represent a portrait of education for women in India through a socio-cultural framework with specific context focus on education for women in India, relative to middle class urban Indian women. This chapter will conclude with an illustration and explanation of the theoretical framework selected for this study.

Adult and Continuing Education

Adult and continuing education can be defined as an all-encompassing learning criterion which is indicative of different types of adult and continuing education including; postsecondary degrees (associate, bachelor's or graduate), professional certifications, on-the-job training, military training, corporate training, personal development and self-paced learning, and learning in industry associations and conferences. Robert Simerly (1997) further characterized adult and continuing education as a pre-requisite to face challenges of the largest paradigm shifts in human history; where growth and development was occurring at an unprecedented pace. Societies were endorsing the evolution of both short term and long term adult and continuing educational programs, in an effort to conform to the rapidly changing world. In addition, Simerly (1997) suggested some solutions for potential deterrents that could come in the way of continued learning, such as: increasing levels of ambiguity among learners, managing conflict for productive results, effective use of information technologies, efficient use of power, and finding common ground among learners to find practical solutions to problems (Eith, 2002; Simerly, 1997).

History and Significance of Adult and Continuing Education

Roger Hiemstra, in his book "*Lifelong Learning: An Exploration of Adult and Continuing Education within a Setting of Lifelong Learning Needs*" (2002) stated that during the seventeenth and eighteenth centuries, the demand for skilled individuals ascertained the need for some form of adult education. Benjamin Franklin, along with some of his friends responded by developing Junto, a discussion club focusing on self-

growth and self-improvement. Junto is still considered to be among the first known adult education institutions in America (Hiemstra, 2002). Following the Junto, the Lyceum movement of adult education was initiated by Josiah Holbrook in Connecticut, in the 1800's comprising of local study groups to facilitate self-improvement, and the lyceum movement can be credited for initiating the development groups such as the parent-teacher associations and local service clubs (Hiemstra, 2002). The next major development in adult education was not until over a century following the Lyceum movement, in the 1950's, when the Adult Education Association was developed, and later in 1952 when, what was later called the National Association for Public Continuing and Adult Education was created (Hiemstra, 2002). Malcolm Knowles was the first executive director of the Adult Education Association of the United States of America and initiated the first account of informal adult education and the history of adult education in the United States. Malcolm Knowles' also developed a distinctive conceptual basis for adult education and learning via the notion of andragogy, which became very widely discussed and is affiliated with adult and continuing education (Smith, 2002).

The importance for some form of adult and continuing education throughout the various stages of adulthood has been illustrated throughout history, making individuals realize that formal education received in the first eighteen years of their lives will not sustain them through the situations of everyday living, evolving societal changes, changing occupational needs, and the fast-paced developments of technology and knowledge (Perry, 2005). Although one's level of education does not necessarily guarantee a certain employment status, there is a connection between education,

employability, and income. Adult and continuing education has proven to be a valuable catalyst for economic growth forcing individuals to invest in educational opportunities through adult and continuing educational programs (Yahya, 2011). These investments are significant in an effort to upgrade skills of individuals which would prepare them to meet the requirements of higher-income positions (Yahya, 2011), assisting in economic growth.

Adult and Continuing Education – East Vs West

Developing countries such as India and China exhibit the largest requisite for growth in the adult and continuing education sector in the world. Although India has significant advantages in the 21st century knowledge race, using English as a primary language of adult and continuing education and a historic academic tradition; it finds itself in an inferior position to its primary Asian competitors; China, Singapore, Taiwan, and South Korea, who demonstrate superior human investment in various adult and continuing education programs (Rohila & Sharma, 2012). South Asia (Countries including India, Pakistan, Sri Lanka, Maldives, Bhutan and Bangladesh etc.) and West Asia (countries including United Arab Emirates, Yemen, Jordan, Oman, Palestine and Kuwait etc.) have demonstrated advancement in adult literacy by 17% between 1985-1994 and 2000-2007 (Fortunato & Guzman, 2011), with East Asia (Countries such as China, Singapore, Taiwan, and South Korea) reporting a significant reduction in the number of adult illiterates by 121 million; with China showing the largest reduction on adult illiteracy. India, the second largest Asian country, unfortunately still reports 270 million adult illiterates, making it the country with the largest number of adult illiterates in the world (Fortunato & Guzman, 2011).

In comparison, adult and continuing educational programs have represented a significant determining factor of economic growth in countries such as the United States. In the United States, as reported in the year 2000 by Postsecondary Digest of Education Statistics, unemployment statistics for adults, ages twenty five years or higher, illustrated a receding employment rate among adults with a higher education level. A 6.4% unemployment rate was exhibited among adults without a high school diploma, 3.5% unemployment among those with just a high school diploma and 1.7% among adults with a bachelor's degree (Edwards, 2003). It can therefore be concluded that participation in some form of adult and continuing educational programs would assist with individual growth to meet today's fast changing work force requirements. In addition to the United States, countries such as Canada, Norway, Denmark, Sweden, Finland, Switzerland and Australia exhibit advanced levels of participation among individuals in adult and continuing education programs, representing a positive development index while countries such as Africa, Latin America and Asia which exhibit lower levels of participation among individuals in adult and continuing educational programs, represent the negative development index (Agarwal, 2006).

Deterrents to Participation in Adult and Continuing Educational Programs

M.N.C Dao (1975) in her study titled "The orientations towards non-participation in adult education" investigated the reasons for non-participation of adults in adult and continuing educational programs. The process included surveying 278 adults in nine clusters of deterrents for non-participation. The deterrents emerging from this investigation included: not having enough time, being too difficult to participate, being too difficult to succeed, going against social norms, having negative feelings towards

institution, having negative prior experiences, having results not valued, feeling indifferent and being unaware of educational opportunities (Dao, 1975). The conclusion of the study indicated “‘not enough time’ and ‘indifference’ were the most significant deterrents to participation in adult and continuing educational programs.

Studies completed within the last decade on deterrents to participation in adult and continuing educational programs, were based on the paradigm of the past work in adult education deterrents by Cross (1981), Darkenwald and Valentine (1990) and Scanlan (1986). Darkenwald and Valentine (1990) and Scanlan (1986) defined the deterrents construct as an impediment that discourages and/or opposes participation in adult and continuing educational programs. Darkenwald and Valentine (1985) subsequently concluded that, “Deterrents are a more dynamic and less conclusive force, one that works largely in combination with other forces, both positive and negative, in affecting the participation decision” (p. 30).

K. Patricia Cross (1981) developed a model from which various deterrents to participation in adult and continuing educational programs were identified; followed by additional research that cited Cross and similarly categorized deterrents as situational, institutional, and dispositional. It was observed during the study that the categories are still popular, and continue to be used in current studies.

Carl (2005), Fahnestock (2012) and Murray (2013) in their studies on deterrents to participation in adult and continuing educational programs among licensed nurses, concluded that common deterrents to participation of adults in adult and continuing educational programs among licensed nurses are disengagement, lack of quality in available continuing education programs, family constraints, cost of participation,

perceived lack of benefit from participation, and work constraints. In studies conducted on deterrents to participation in web-based adult and continuing educational programs in public accountancy (Perdue, 1999), physical therapy (Festa, 2009) and radiology (King, 2002), the deterrents to participation identified were: concerns about the quality and relevance of course offerings, concerns about electronically mediated communication, concerns about access to technology-associated resources and concerns about the availability of necessary personal resources.

Furthermore studies conducted on deterrents to participation of employees in corporate or organizational settings (Eggleston, 2007; Kremer, 2006; Parker, 2004; Samardzija, 2005) include, time and cost constraints, concerns regarding quality and relevance of the programs offered by employers, lack of employer support, family and family responsibilities. Studies completed on deterrents to participation in religious studies (Isaac & Rowland, 2002; Selman, 2013), time and money, geography, programmatic non-relevance, physical incapacity, a negative attitude towards education and resistance to change.

Most factors identified as deterrents appeared to be personal issues of the learners, such as commonly identified factors: time, family and social influences, personal and career relevance to course offerings/perceived lack of benefit from participation, perceived lack of confidence and personal passivity. For women, the lack of reward or benefit, passivity, family and social influences, relevance, and conflicting role demands were all deterrents to participation for women in adult and continuing educational programs (Blais, Duquette, & Painchaud, 1989). The aforementioned deterrents were also

identifiable to women in India with references to their participation in adult and continuing educational programs.

Deterrents to Participation Scale

One of the primary survey tools used in several of the aforementioned studies which examined deterrents to non-participation in adult and continuing educational programs was the Deterrents to Participation Scale-General (DPS-G). The Deterrents to Participation Scale-General (DPS-G) was created by Darkenwald and Valentine (1985), and uses a 5-point Likert rating system for forced-choice statements.

Recent studies have used the DPS-G scale to measure deterrents to participation in educational programs in various settings. Selman (2013) used the scale to measure deterrents to participation of adults in religious studies; Eggleston (2007) used it to measure deterrents to participation employees in corporate or organizational settings. Additionally the DPS-G scale was used by Korab (2003) in a study to determine factors that deter a group of government employees from participation in college courses when they have a prepaid tuition assistance policy; Watson (2004) examined barriers to participation among continuing education among licensed practical nurses in New York State .

The DPS-G scale will be modified from its original version to meet the criteria of this study and will also be used as an additional data gathering tool to explore perceptions of middle class urban Indian women regarding socio-cultural deterrents influencing participation in adult and continuing educational programs.

Reliability and Validity of the DPS-G

As various issues affect the accuracy of data collected, such as: issues related to self-reporting and data collected from secondary data sources, the fundamental components which ensure the quality of a research instrument measuring the data collected are the reliability and validity of its measures. Developing and validating a measuring instrument in research is primarily focused on reducing errors in the measuring process. While reliability estimates the stability of measures, and the internal consistency of measurement instrument, the validity of the research instrument, depending on the particular use the test intended to serve, is the extent to which interpretations of the results are deemed necessary (Eggleston, 2007; King, 2002). Darkenwald and Valentine (1985) reported overall 0.86 reliability for the DPS-G instrument. Kowalik (1989) further assessed the validity of the DPS-G instrument by determining its factor replicability, predictive power, and effect on social desirability. He concluded that the dimensions measured by the instrument appeared to be robust across populations; however, Kowalik considered the predictive power of the DPS-G instrument to be weak. An important consideration in this study is that prediction is not the objective in this study. This study focuses on exploring perceptions of middle class urban Indian women regarding socio-cultural influences motivating participation in adult and continuing educational programs.

Education for Females in India

Participation of Indian women in educational programs has shown a marked improvement; however, it does not necessarily depict the current scenario accurately. In 2001, the female literacy rate in India was at 53.7% (Census, 2011), where women in

rural India had a 46.1% literacy rate as compared to the urban female literacy population which was at 72.9% (Census, 2011). The rates have marked a significant improvement in literacy rates for rural and urban women in India with the new rates in 2011 rising to 65.46%, an increase of 11.76%. The literacy rate for women in rural India is now at 58.8%; an increase of 12.7% in a 10-year period and the literacy rate for women in urban India going up to 79.9%, an increase of 7% (Chandramouli, 2011). Table 1 represents growing female literacy rates in rural and urban India.

Table 1. *Increase of Female Literacy Rates in Rural and Urban India*

Female Literacy Rates	India	Rural India	Urban India
2001	53.7%	46.1%	72.9%
2011	65.46%	58.8%	79.9%

The progress mentioned in the above table is indicative of the efforts of governmental and non-governmental organizations (NGO's), which have created and successfully implemented several literacy initiatives, proliferating into, not only the small towns, but into the remotely located villages and townships in an effort to encourage education for the female population. These governmental and non-governmental organizations (NGO's) have thus far focused on providing functional literacy for women in rural India (including young girls and women). Peter Jarvis (2002) defined functional literacy as the level of basic skill needed to function fully in society. Collins and O'Brien (2003) in their definition, views functional literacy as the minimum needed to meet personal and social needs in general education. The efforts of these governmental and

non-governmental organizations (NGO's) encourage rural Indian women by teaching them income generating activities and facilitating workshops to impart day to day practical knowledge which they can use in their daily lives (Bhandari & Smith, 1997). In spite of the efforts being made in India to eradicate illiteracy, results will only be visible when there is a sea-change in the mind-set of the people in the country. Not just the women themselves, but men also have to wake up to a world that is moving towards equality and equity; a trend initiated in Urban India, but still in the nascent stages.

Urban India

Urban India's contribution to its growing economy is believed to be 85% of its total tax revenue, allowing for a convincing potential to assist in the financing growth nationwide (McKinsey Global Institute, 2010). The census bureau of India describes an urban town or a city as a physical geographic location that meets the following criteria: a minimum population of 5,000; at least 75% of the male main workers engaged in non-agricultural pursuits; and a density of population of at least 400/sq. km (Census, 2011). India has about 7,935 such geographic locations that can be called towns/cities per the above definition. About 68.84% (833,087,662) of the Indian population resides in the 640,867 villages' existent in the Indian subcontinent; 51.4% (427.9 million) of which are males and 48.6% (405.1 million) are women. Among the 31.16% (377,105,760) reside in these 7,935 towns/cities and urban agglomerations in India; 51.9% (195.8 million) are males and 48.1% (181.3 million) are women (Census, Number of Literates & Literacy Rate, 2011). It is the 181.3 million women living in urban India who potentially, in the current scenario, can be acknowledged as the torch bearers of the adult and continuing

educational baton; in an effort to elevate economic growth and encourage social status for Indian women. Table 2 depicts the population break up in India, by gender

Table 2. *Population levels for Gender Composition in Rural and Urban India.*

Indicator	In Millions	By Percentage
Rural Males	427.9	51.4
Rural women	405.1	48.6
Urban Males	195.8	51.9
Urban Women	181.3	48.1

Middle Class Urban Indian Women

Middle-class urban Indian women are carefully poised between modernity and tradition, and are witness to an economic shift where an increasing numbers of women are working outside of the home, in spite of minimal change in women's roles or societal expectations of them (Lau, 2010). However, emerging research exhibits modest, but significant changes occurring at the most fundamental level of societal belief, primarily in urban India, opening avenues for acceptance of multifarious identities of women than previously permitted to be.

Education for Women in Urban India

Urban Indian women represent extreme roles which include: the most powerful political figure, two billionaires, three extremely distinguished politicians representing their respective states, several prominent CEOs of multinational corporations, and half of local government representatives and in the same vein, one-third

of adult women are illiterate, spousal rape is not illegal, and sex-selective abortion and female infanticide are still widely practiced (Bhandari & Smith, 1997; Dewan, 2010; Kishor & Gupta, 2006). These two distinct realities may be confusing to comprehend, but India is a land that prevails with the existence of female greats including Indira Gandhi (India's first women prime minister) and Mother Theresa, in one vein and the unfortunate practices of child brides and dowry deaths in the other (Jaishankar, 2013).

The urban Indian adult female population is represented by the following three categories, in terms of education/knowledge attainment.

1. Highly qualified professional, well-equipped, dynamic enterprising and independent women. Their percentage is quite insignificant.
2. Women, who have had some form for formal education and some, may have graduated with their degrees leading to successful employment in offices, factories or schools; however they are traditional, meek and are dominated by their male counterparts.
3. Illiterates or semi-literates are women who have either never had any literacy attainment or have attained functional literacy. The focus of the governmental and non-governmental organizations and the development of informal and non-formal adult education programs are being implemented. (Singh & Sween, 2002).

This study focused on the second category of urban women identified above.

Educational attainment of women in India cannot be generalized to encompass women from different parts of India and can be appropriately described by dividing them

into four categories: women from north India; women from south India, rich Indian women (mainly symbolizing urban India) and poor Indian women (mainly symbolizing rural India). Each segment has its own level of educational attainment; primarily dictated by virtue of their needs. It could be something as little as women having the ability to encourage education for their daughters, to women applying their acquired knowledge to use their resources effectively. This may not be indicative of improvement to some, but to if compared to the early lifestyles of Indian women and their families, before they attained skills, can represent a stark improvement (Goel, 2005; Govindasamy & Ramesh, 1997). With a rapidly growing economy, Indian traditions archaized thousands of years ago, seem to be receding, especially in urban India, in the face of increasing pressures as a result of globalization (Haq, 2013). The social implications as a result of emerging globalization include awareness among Indian urban women, their changing attitudes towards their social responsibility and possible interventions they can benefit from, such as education; to work towards improving their quality of life (Haq, 2013).

Prior research illustrates advances made by urban Indian women in many areas including participation in adult and continuing educational programs in the past two decades; however the percentage of women participating in adult and continuing educational programs is significantly lower than men (Dines, 1993). In spite of advances in educational participation, few questions always plague Indian women on their path to educational attainment. Does it matter if a woman is involved in economic activity outside of her home? Will this elevate her domestic role in her family, allowing her to occupy a higher place in the hierarchy of family members than if she is only involved in domestic activities?

Educated women in urban India come primarily from the privileged families (Haq, 2005) where education for women, leads to their professional careers and monetary contributions to the family, having a considerable impact on their individual and societal statuses. Being a professional woman brings with it not only financial independence that contributes to a woman's confidence and self-esteem, it also brings about recognition within the community and family (Agarwal, 2006; Dewan, 2010). Among the educated urban Indian women, there are fewer stigmas associated with having a daughter, and parents are more actively encouraging daughters to pursue careers.

Cultural, economic and social factors, as well as lack of educational facilities, have kept Indian women behind male counterparts, literally and figuratively for many decades (Taber, 2006), but continuing education, a catalyst to the economic growth impetus, is slowly creeping into the urban society and culture resulting in propelling Indian incomes upward (Haq, 2005). Education for women trains them to pursue various economic roles in society in addition to stimulate technological innovation, driving economic growth (Agarwal, 2006).

Despite a seeming improvement in educational participation among women mainly in the urban India, there are some major impediments to female adult literacy progression in India. Some significant drawbacks include credibility of continuing education programs and poor learning environment for female learners that ultimately lead to a high dropout rate (Bhandari & Smith, 1997). This lack of women's continuing education draws attention to a lingering culturally dictated societal flaw which has been unable to encourage economic growth. No country can be deemed "developed" if half of

its population is exceedingly disadvantaged with regards to livelihood options, access to knowledge, and political voice; all a result of lack of opportunities for education.

Women's lack of education in India not only impedes growth it also attempts to reduce poverty, ensuring Indian women are economically, socially, and politically empowered (Mishra & Pandey, 2012).

Emerging trends in urban India, demonstrate continual ascending numbers of working women in professional jobs thus representing a barometer of social national change. Many socially privileged, urban women are educated to college level (Lau, 2010), but only embody the spearhead of social change in India. It does not however represent a portrait for “the average Indian woman” (Lau, 2010; Mishra & Pandey, 2012). Indian women face several challenges in their pursuit of education and economic growth; majorly the underlying cultural belief about gender inequality creating a bias in the perceptions about women’s competence at various educational and career levels; in addition to other obstacles such as familial and social restrictions.

Some of these social and familial restrictions include possible jeopardizing of reputations of families of educated females with respect to their marriageability. Attainment of education required women to go “outside the family” into the male world, leading to the potentiality of it negatively affecting the character of females; cultivating traits such as independence that could undermine patrilocality (Mukhopadhyay & Seymour, 1995). Societal and familial viewpoints’ inference that encouragement of education acquiesced opportunities for females to interact with men in classes and in public places without supervision, leading to abating female respectability, with negative

influences to the possibility of marriage. Some extremist societies also believed that the inherent gentle subservient trait of females would be destroyed by education leading to a reduced male dependency; a nagging fear for any potential in-law family who view education as a replacement to respect and authority as they believe educated females will cease to serve and give respect within the families (Karlekar, 1991) and will only focus on their independence and their education.

Analyzing Urban Indian Women through an Anthropological Lens

Familial and social antecedents are important components of the Indian culture which, if viewed from an anthropological lens, represent values, ideas, artifacts and other meaningful symbols that help individuals communicate, interpret and evaluate themselves as members of society (Chauhan, 2011; Dewan, 2010). There are diverse definitions of culture which can be condensed to a very transparent understanding of a term that describes a homogeneous system of collectively shared meanings, way of life and common set of values shared by members of a society (Banerjee, 2008; Merriam and Muhammed, 2000). Culture comprises of shared values, assumptions, understandings and goals that are learned from one generation, imposed by the current generation, and passed on to succeeding generations (Deresky, 2003). Culture exemplifies characteristics of a particular group of people, defined by their numerous common traits such as language, religion, cuisine, social habits, music and arts (Merriam & Muhammed, 2000; Zimmermann, 2013). It governs how we wish to be treated and how we treat others; how we communicate, negotiate process information and make decisions (Scarborough, 2000).

This study originates from the viewpoint that cultural values are principle determinants to how people view themselves and others; how they treat each other, including decisions they make for their lives and lives of those who are dependent on them. Our values shape our attitudes and beliefs about work, success, wealth, authority, equity, competition and many other such components of the content and context of the work environment (Merriam & Muhammed, 2000). In a nutshell, culture is imbibed by the members of a society and interprets the infrastructure of any society having long-lasting influences on behavior of its people; maintaining familial and societal relations, in addition to factors influencing personal growth and development in disparate areas of their lives, including education.

Indian Culture

India is a culturally rich country, and the Indian culture is considered one of the world's oldest and the first supreme culture, dating back about 5,000 years (Zimmermann, 2013). India supports a culture of 114 spoken languages, including mother tongues and local dialects, and seven religious traditions, namely Hinduism, Sikhism, Buddhism, Jainism, Islam, Christianity, and Zoroastrianism (Census, 2011). India is a collectivist and pluralistic society with notable attitudinal differences between and within her 28 states and seven union territories. Furthermore, contemporary Indian culture's social and economic structures are still primarily collectivist and agrarian in character. Any interpretation of an action, behavior or belief is appropriate and valid only when it bracketed to a specific cultural context (Hall, 1977).

Diverse religions, food and arts of these different regions represent various facets of the Indian culture that amalgamate to represent India as we know it today. In addition to the languages, food and religions, India delineates a culture that emphasizes pre-established gendered hierarchical relationships in every characteristic of the social order. Indians are extremely conscious of the social order they represent, including their individual status relative to others, including family, friends, neighbors, and relatives. Hierarchies form the infrastructure of the Indian social order (Haub & Sharma, 2006); in schools, teachers are called gurus; in a family the patriarch, usually the father, is considered the leader of the family; and a boss is considered paramount in a business setting. Every relationship follows an indubitable hierarchy which is adhered to, in an effort to retain social harmony, and ensure a smooth immutable social disposition (Jaishankar, 2013).

Social distinctions demonstrate an integral bearing on the personalities of the Indian people, sometimes leading to “not so flattering” personal individualistic opinions (Dewan, 2010). Indians often characterize themselves by the groups to which they belong rather than their status as individuals. These groups originate from the personally developed relationships built on trust; including familial ties maintained over several generations; ties with extended family, resulting in the formation of myriad of interrelationships, rules, and structures within the extended families. This brings about social obligations developing from a deep rooted trust among relatives and friends forming a social structure that is followed by all the members of the groups, leading them to infer their individual persona as being a member of and

following the paradigms defined by the specified group hierarchy (India - Language, culture, customs and etiquette).

Indians take their pre-defined roles specified by the societal hierarchy very seriously, and their individual lives, including day to day activities are dictated by their pre-defined roles, especially the lives of Indian women. The cultural identity of Indian women can be defined by the multiple faces she represents; that of a wife and mother, subordinate to her husband and his family, forbearing to her family, moral, obedient, chaste, and one who upholds cultural traditions and family unity (Mehta, 2009). The traditional Indian cultural framework expects women to maintain the home and family, exercise unconditional self-sacrifice and nurturance within her family. Failure of adhering to these expectations usually translates into a perceived dishonor to their family and their respective communities. Goel (2005) stated that the paradigm for expectations of Indian women were originated and further reinforced in the consecutive centuries, through religion, particularly through the historical Hindu epic, Ramayana. The main characters of this epic, Ram and Sita, represent the ideal man and the perfect woman/wife. The story illustrates the perception of an ideal marital relationship where Sita is portrayed as completely devoted to her husband, irrespective of any ensuing danger or her personal safety (Mehta, 2009). Through Sita's representation in this epic, Indian women are encouraged to emulate this epitome of an ideal women/wife, including tolerating adversity. Sita's role exemplifies forbearance, tolerance, and preservation of family hierarchy; qualities which Indian women are expected to abide by. Sita represented Indian feminism, by personifying that strength of Indian women prevailed in her ability and readiness to sacrifice for her family;

evading self-assertion and individualism which were considered personifications of progressive western influences (Goel, 2005; Mehta, 2009).

History of Indian Women through the Cultural Lens

Indian women have experienced various statuses' from time immemorial. The status of Indian women has metamorphosed significantly over the past thousands of years. They have enjoyed equal status with men in ancient times and also seen deterioration in their social status in the medieval period (Sharma, 2010), a change that found itself deeply rooted in the Indian social strata only to get worse in the following decades. The Indian society perpetuated a deeply ingrained ideological view of "women as wives and mothers and subordinate partners in domestic life" (Nambisan, 2005, p. 12). They were meant to be seen and not heard and are taught that they must follow the command of her father before she was married and sent to her husband's home following which she was required to live by the will of her husband. In the unfortunate case of widowhood she must follow the command of her sons (Haq, 2005). Women, in these medieval times, were also subject to marriage at a very early age (sometimes as young as 8- 12 years of age). Indian women were socialized to be tolerant of pain and suffering and believe it to be their destiny.

The destiny of Indian women, however, was very different during the Indus valley civilization, which has been traced back to the origination of the Indian civilization (Kenoyer, 1991). The two main cities of the Indus valley civilizations, Harappa and Mohenjo-daro, were expertly planned cities which flourished more than 4500 years ago (Dowling, 2013). Women held very respectable positions in society during these pre-

historic times and were looked upon as representation of Indian goddesses. (Win, 2010). Women could attain education and empower themselves to attend tribal assemblies along their husbands and were not subject to segregation. They also were not married until the age of 16 to 17 years (Pappu, 2001; Win, 2010) which, according to the Indian cultural norms followed in subsequent decades, was late for women to get married.

These practices of education for women and marriage at a later age did not last long. As the medieval times/Mughal era slowly crept into the Indian society, the respect enjoyed by women in prehistoric times was rapidly diminishing. Critical scholars also called this phase the “invisibilizing the identities of women” (Rangachari, 2009, p. 459). Women during the medieval times saw progressive deterioration in their social status and it would not be incorrect to call these times the "dark ages" for Indian women (Women in Medieval India, 2013). Indian women were confined mostly within the four walls of the house; they were entirely dependent, financially, on their male earning members of the family and the concept of independency for women was completely foreign to them.

Indian women, in the decades during and following the Mughal era, were subject to a compelling infiltration of the patriarchal ideology into the Indian society; a practice that probably originated to protect women from societal predators (Dixit, 2013). This subsequent patriarchal cultural practice however resulted in laying the foundation for andro-centrism and a misconstrued hierarchal fault line of gender inequalities. It also set the stage for exploitative gender configurations, corrupt gender roles, values and attitudes (Dixit, 2013). Women were conspicuously recognized as a social and economic burden and their status showed no significant improvement through the fifteenth to the

seventeenth centuries. Another important factor for Indian women leading an obscure existence was Indian families nurtured and sustained patriarchal ideals; where women held a subordinate position to the male members of their family, primarily their husbands (Banerjee, 2008; Goel, 2005; Mishra & Pandey, 2012). Indian women were considered the weaker sex and were often oppressed with cumulative inequalities arising from cultural and economic discriminatory practices. Lack of education was considered as one of the important causes of the deterioration of the status of Indian women during these times (Dixit, 2013; Haq, 2013)

Education for women during the fifteenth to the seventeenth centuries was a topic of consideration only among the high society and among Indian families of rulers; although education, even at the high society level, was imparted to the women by their parents (Nayyar, 2000). The rich appointed tutors to teach their daughters at home. The daughters of Rajput chiefs were able to read and write. Mughal princesses were more able to read and write. Due to elitist nature of education and limited educational facilities available, access to these educational facilities was restricted mainly members of affluent sections of the society; resulting in only a small number of women, coming of families of feudal lords, ruling class, and rich merchants, having access to portals of institutions of higher learning (Chauhan, 2011).

After India attained independence in 1947, the newly formed Indian government recognized the power of education, and established, as a testimonial, its first commission based on higher education immediately post-independence in 1948. Education was, thus, accepted as a great equalizer for society, however in spite of an effective set of

legislations, education for women in India reflected a vast disparity between the law in principles and law in execution (Ghugre, 2012). Although the 20th century witnessed significant improvement in the participation of women in colleges and universities all over India, and the Indian government established a constitutional policy of education for women in the Indian subcontinent, women still continue to lag significantly behind their male counterparts in educational development in India (Chauhan, 2011).

The image India held of women, for several decades post-independence; and is still prevalent in many parts of India today, was appropriately described by Saba Naqvi in her study about the Karnataka affair; "the sindoor-wearing, Karva Chauth observing Bharatiya Nari [the traditional Indian woman who wears vermilion on her forehead to indicate her wedded status, and observes a fast every year in honor of her husband]" (Choudhury, 2012). She is expected to be the upholder of virtue, considered a nurturer of home and hearth - even if she should want to have a career outside of her home. Often confined within the cultural framework, Indian women who considered working outside of a home or pursuing an education, were considered non-traditional and were perceived as a threat to the entire social configuration, women were meant to represent.

Education – North and South; Rural and Urban India

India, however, over a period of several decades, has seen a striking interregional diversity between north and south India. These two groups of states are distinctly different socioeconomically and culturally and are significantly representative of the north-south dichotomy (Rahman & Rao, 2004). Women in southern India women enjoyed greater freedom during the fifteenth to the seventeenth centuries, an outcome of

the Dravidian culture they followed, which encompassed higher levels of literacy, education, and employment for women. Women in the northern part of the Indian subcontinent were subjected to the traditional conservatism of the Aryan culture where women were predominantly illiterate, and less likely to work outside the home (Govindasamy & Ramesh, 1997).

It is widely believed that that the Aryans gradually infiltrated India, around the fifteenth century, from the northern region of the Indian subcontinent and forced Dravidians; who until the Aryan invasion dominated the Indian culture, to migrate towards the southern part of the Indian subcontinent, resulting in the Aryans spreading their dominance in the northern and central region of the Indian subcontinent (Shamsashtri, 1930). This created a distinct divide between the northern and southern culture in terms of language, culture, art and education including food habits (Nayyar, 2000; Pappu, 2001). Women in northern India had limited autonomy and inheritance rights, and the likelihood of opportunities for economic resources was slim to none. Women in northern India were expected to remain largely invisible and under the authority of her husband's family. In contrast, women in south India had elevated autonomy in all aspects of their lives; they had greater decision making authority, were less secluded within the walls of the home and more likely to work outside the home and control resources (Jejeebhoy & Sathar, 2001).

There is also a stark difference between the northern and southern states in India, distinctly outlined by the cultural characteristics; including education, which has been a significant differentiator between women in Northern and Southern India. Historically

the south Indian states of Karnataka, Tamil Nadu, Andhra Pradesh and Kerala, had more contact with foreign influences by virtue of its profitable spice trade leading to interaction with foreigners, who encouraged the concept of female literacy and introduced a diversity of sociocultural norms. These changes infused into the southern Indian resulted in the southern states to outperform their northern counterparts on all aspects of female literacy (Haub & Sharma, 2006). More than 66% of older women are illiterate in Northern India, compared to more than 40% in South India (Govindasamy & Ramesh, 1997). The anomaly between the status of female literacy in northern and southern India made way for a general socioeconomic and cultural environment which either hindered or fostered growth for women and their subsequent empowerment (Govindasamy & Ramesh, 1997).

India also depicts a notably marked divide between rural and urban India with its effects filtering into education attainment for women. Financial affluence has been an important influence on the attainment of education for women. In the lowest wealth quintile, only 19% of women are literate, compared with 47% of men (Haq, 2005). However, literacy increases sharply with wealth and the gender differential in literacy narrows rapidly with wealth, so that in the highest wealth quintile, 90% of women are literate, compared with 97% of men (Kishor & Gupta, 2006).

Literacy improvement efforts – Governmental and Non-Governmental

Literacy and learning, although a priority for India since before its independence, generated obscure results to their literacy awareness and developmental programs and campaigns caused by lack of sustained effort and follow-up (Bhargava, 2008). Several governmental programs, with education as a key component, were initiated since

independence; the program of Social Education, including literacy, was introduced as part of the Community Development Program (1952). Many years later the Kothari Commission on Education (1964-66) emphasized the importance of an accelerated literacy growth and the 1968 National Policy on Education, in addition to endorsing the recommendations of the Kothari Commission, also outlined the importance of development and implementation of adult and continuing educational programs as matters of priority (Bhargava, 2008).

In a continued attempt to strengthen literacy growth, India's former Prime Minister, the late Rajiv Gandhi, recognizing illiteracy as a major impediment to India's holistic development, launched the National Literacy Mission (NLM) in 1988 as one of the five technology missions in India with a focus on functional literacy. NLM was given the mandate of imparting functional literacy to the 15-35 year age group. In the Indian context, the definition of functional literacy included life skills, skill development, and a general awareness of the rights of citizens and their environment, leading to a silent empowerment of the disadvantaged sections of the community (Bhargava, 2008). Relentless efforts of the mission and its non-governmental counterparts saw a steady decadal increase in literacy rates of the 18-35 year group, of approximately 8-10%, reaching 64.8 percent (male, 75.26 percent; female, 53.67 percent) as shown by the 2001 census (Bhargava, 2008). The NLM included, but were not limited to, tasks of imparting functional literacy to school dropouts, left outs, illiterates and other disadvantaged sections in the 15-35-year-old age group. The NLM further created campaigns in an attempt to target groups, disadvantaged due to geographical, socio-cultural and other deterrents to literacy attainment.

The Total Literacy Campaign (TLC) was one such campaign of the NLM, which conducted literacy workshops in specific, hard to access geographic areas, were time bound campaigns imparting basic functional literacy, implemented through District Literacy Societies functioning as independent and autonomous bodies (Bhargava, 2008).

The Post Literacy Program (PLP) another campaign of the NLM, went above functional literacy and concentrated on the holistic development of individuals, imparting knowledge related to, but not exclusively, to health issues, environment, human rights, and constitutional provisions (Bhargava, 2008). One objectives of the post-literacy program (PLP) was to enable neo-literates to convert their newly acquired literacy skills into a problem-solving tool; making their acquired knowledge pragmatic to their living and working lifestyles. The other objective concentrated on retention, consolidation and amelioration of literacy levels enabling the neo-literates to attain greater self-reliance by providing them various supplementary and graded reading materials (Loomba & Matthew, 2007).

The Continuing Education Program (CEP) provided for lifelong learning opportunities on a range of issues including equivalency, income generating programs, quality of life improvement programs and individual interest promotion programs (Bhargava, 2008). The CEP was a significant impetus in embarking an adult education movement in India, which strove to reach out to every section of non-literate and neo-literate adults, encourage and innervate learners' participation, elevate their learning achievements, and transform and improve their living conditions (Loomba & Matthew, 2007). Some of the objectives of the CE campaign included:

- Facilitating opportunities for neophytes to apply their acquired skills to inspire an enhanced quality of life
- Dissemination of information including creating awareness on development programs including sharing common problems and improved participation in CE programs
- Co-ordinate short-term training and orientation programs to upgrade vocational skills and thereby to improve the beneficiaries' economic conditions; provision of library and reading room facilities to create an environment conducive to literacy and a learning society; and organizing cultural and recreational activities with effective community participation (Singh & Sween, 2002).

In addition to the aforementioned campaigns of the NLM, follow up attempts, including, but not limited to, focused initiatives have been launched to reinforce the efforts of these three basic NLM campaigns, including Projects for Residual Illiteracy, Special Literacy Drives and Accelerated Female Literacy Program in low literacy States (Bhargava, 2008).

In addition to the NLM, Sarva Shiksha Abhiyan (An attempt to provide education to all), SSA, was a flagship program introduced by the Indian government, mandated by 86th amendment to the Constitution of India, facilitating free and requisite education for children 6-14 years of age, in an attempt to effectuate timeous universalization of elementary education (UEE), the primary goal of the SSA (Abhiyaan, 2007).

SSA is a program that works in conjunction with the local state governments to administer elementary education to almost 192 million children in 1.1 million Indian

habitations (Abhiyaan, 2007). In addition to providing elementary education, SSA opened new schools in those habitations which, at the time, did not have schooling facilities and also strengthened existing educational institutional infrastructure through provision of additional class rooms, sanitation facilities, and drinking water. It also attempts to strengthen its academic support structure by increasing the number of educational instructors in addition to bestowing existing instructors with supplementary resources such as extensive training, grants for developing teaching-learning materials including computer education to bridge the growing digital drive (Abhiyaan, 2007). The academic endeavors of the SSA have extended to a subsidiary program called the Mahila Samakhya, a program working in conjunction with individual state governments, is primarily focused on women's education and empowerment for women living in rural areas, particularly of women from socially and economically marginalized groups (Hay, 2012). In addition it implements alternative paradigms to strengthen women's mobilization and empowerment and successfully shift focus on economic interventions, as the principal outcome (Jandhyala, 2003).

The governmental and non-governmental programs mentioned above, primarily focus on achieving functional literacy among the rural Indian female population and augmentation efforts for elementary education, again with a primary focus on the Indian female population, programs which support/encourage adult/continuing education have demonstrated, at best, moderate amelioration in terms of development and implementation in the Indian subcontinent. Congruent progress has been made, especially in urban India, to facilitate adult and continuing education to encourage adults to persevere in their efforts to convalesce and empower themselves with knowledge

attainment and proficiency; emanating not only elevating income levels but also advancement in social statuses and balance the socio-economic fabric, notably for the urban female population. The Ministry of Human Resource Development (MHRD) was created on September 26, 1985 to support this endeavor, through the 174th amendment to the Government of India (Ministry of Human Resource Development, 2012). The MHRD, in addition to focusing on primary education through their department of school education & literacy, mainly focuses on convalescing opportunities of higher education and research through their department of higher education.

Open learning, also sometimes referred to as distance learning is an example of one such successful movement in adult/higher education, by the MHRD, which provides a flexible option for Indian adults to participate in educational activities (Ministry of Human Resource Development, 2012). Open learning is a philosophy which offers flexibility for individuals to educate themselves according to their choice irrespective of the barrier of space and time (Ghosh, 2001). Open learning predicates the availability of education to anyone, anywhere and anytime without social, physical and geographical restrictions. Open learning assists learners who already have a basic education and are seeking continuing/higher education for prosperity in the competitive employment market. Therefore open learning provides well-planned adult and continuing education complimenting the existing educational methods (Ghosh, 2001). Globalization has increased market demands for a more trained, skilled and educated workforce making open learning a major contributing factor in providing knowledge and skills for urban Indians to compete in the global markets. The Indira Gandhi National Open University

(IGNOU) has pioneered open learning in India, leading to the development of various opportunities of open learning, including five open universities and about sixty correspondence education departments in traditional ground universities offer open learning opportunities. Open learning methodologies facilitate learning by:

- Correspondence Model (Curriculum devised using communication between student and learning institution by snail mail).
- Combination learning model using a combination of disparate media including, print, audio/video tape, computers, and lecture through radio, television.
- The Tele-learning Model utilizing interactive audio-video teleconference
- Flexible Learning Model including learning using multimedia, internet and computer mediated communication (Ghosh, 2001).

In addition to the Indira Gandhi National Open University (IGNOU), several open learning institutions have been implemented at various locations across the country; which include open learning opportunities. Some of the open learning institutions/programs include; Tamil Virtual University, PTU (Punjab Technical University) Virtual online campus, the Akshaya Project (providing a 15 hour subsidized, basic IT training program) and TARAhaat (Technology and action for rural advancement), an open learning program developed by corporations to permeate the use of technology for rural development in India (Sharma, 2005). Although open learning programs provide a constructive infrastructure for adult and continuing educational opportunities, investment or participation in adult and continuing education by middle

class adult Indian women, is still regarded as much below the required levels (Rohila & Sharma, 2012).

Theoretical Framework

An extensive review of the literature confirmed that deterrents to participation in adult and continuing educational have been examined from a number of perspectives, but not in relevance to the interest of the present study: What are the perceived deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs? In addition, the researcher was unable to find anything in the existing literature that discussed the perceived deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs viewed through the Darkenwald and Merriam (1982) theory of non-participation as a potential lens to interpret barriers to non-participation of middle class urban Indian women in adult and continuing educational programs. Several potential deterrents, such as age structure of the adults, family circumstances and background of learners, occupational grouping, cultural background, socio-economic background and geographical locations were analyzed using Darkenwald and Merriam's theory of non-participation (Jasvir, 2011). Additionally Darkenwald and Valentine (1990) identified deterrents to participation in adult and continuing educational programs, by further grouping them into - individual, family or home related problems; cost concerns; questionable worth or relevance of programs; not seeing the value in education; lack of motivation or indifference toward education; and lack of self-confidence. Although most adult and continuing educational programs are designed to meet the unique needs of adult learners', attitudes toward adult and continuing education are often negative and misunderstood.

The conceptual model selected by the researcher to guide the study is Darkenwald and Merriam's (1982) theory of non-participation, which identifies institutional and dispositional barriers as potential deterrents to educational non-participation. The theory further elucidates dispositional barriers into two sub-categories: psychosocial and informational deterrents. Institutional barriers include attributes compiled by institutions which inadvertently excluded or discouraged specific groups of learners due to impediments, causing potential students to encounter inconvenient class schedules and lack of sufficient support services (Scanlan, 1986). Psychosocial deterrents include: beliefs, attitudes, values and perceptions about education or personal views of oneself as a learner, while informational deterrents primarily involve the lack of awareness of the available educational opportunities (Darkenwald & Merriam, 1982; Scanlan, 1986).

Institutional deterrents to adult and continuing education are mostly structural in nature, categorized into five important dispositions: scheduling problems; problems with location or transportation; lack of courses that are interesting, practical, or relevant; procedural problems and time requirements; and the lack of information about programs and procedures (Cross, 1981).

Informational deterrents, as outlined by Darkenwald and Merriam (1982), implies limited access to information about educational opportunities, which is extremely relevant to Indian females in rural India. As about 68.84% (833,087,662) of the Indian population resides in the 640,867 villages existent in the Indian subcontinent (Census, 2011), communication in these remote locations is at a bare minimum. Lack of communication resources, compounded by a dearth of basic amenities such as electricity and telecommunication, make awareness about education elusive and frequency and

quality of delivery of educational material extremely erratic (Consortium for Research on Educational Access, 2009). Awareness of education in rural India and schooling provisions favor those who are better off financially, and disadvantaged groups (including poor children, girls) have less access to educational information, and a poorer quality of education. Large variations in access to education exist across different states, geographical areas, and social categories such as gender, caste and ethnicity. (Consortium for Research on Educational Access, 2009).

Darckenwald and Merriam's (1982) theory of non-participation additionally includes psychosocial barriers representing perceptions of oneself as a learner; such as feeling too old to learn, lack of confidence, and boredom, factors extremely relevant to Indian women. The intellectual development of Indian women, including their perceptions of self, are lost in the throes of nurtured and sustained patriarchal ideals; where women hold a subordinate position to the male members of their family, primarily their husbands (Banerjee, 2008; Goel, 2005; Mishra & Pandey, 2012). Self-assertion and individualism which assist with intellectual development are completely discouraged as they are considered personifications of progressive western influences (Goel, 2005; Mehta, 2009). Many women have been silenced by their own families, and later by their spouses. This resulted in women feeling they had no voice, would be punished for using words, and had no right to think; cemented by perceived blind obedience to authority, as an important quality to avoid any trouble (cultural or societal) (Belenky, Clinchy, & Tarule, 1986). The attitudes of Indian females towards education, has mirrored their oppressive beliefs about their own individual capabilities and lifestyles. They have

viewed education as a male-oriented domain, and believe that they are destined to a life of sub-ordination. Women in India also have the propensity to internalize failures and attribute it to their inability, lack of skills or something that they could have done better in a particular context (Narayan, 2012). This greatly diminishes their trust in their own capabilities as a learner. Gender biases further strengthen their beliefs where men were portrayed as dominant, brave, intelligent and adventurous, whereas women were seen as weak, helpless and silly (Velkoff, 1998).

Although the fundamentals of the Indian social structure such as a predominantly patriarchal landscape and gender inequity may potentially contribute to non-participation of middle class urban Indian women in adult and continuing educational programs, other significant deterrents such as institutional, psychosocial and informational barriers augment non-participation of middle class urban Indian women in adult and continuing educational programs. These aforementioned potential deterrents to non-participation of middle class urban Indian women in adult and continuing educational programs incited the selection of the conceptual framework guiding this study.

Summary

Chapter 2 presented an in-depth review of the history and significance of adult education with focus on deterrents to participation in adult and continuing educational programs. The chapter also described the Indian culture and presented an illustration of Indian women through the cultural lens. Additionally, the chapter also outlined the programs and policies introduced by the Indian governmental and non-governmental

organizations to elevate levels of educational attainment among Indian women. The chapter ends with an overview of the theoretical framework selected to guide this study. Chapter 3 presents the research methodology the researcher used for this study of perceptions of middle class urban Indian women regarding socio-cultural deterrents influencing non-participation in adult and continuing educational programs.

CHAPTER III

METHOD

This chapter outlines the context, participants, design, instrumentation, data collection, and data analysis for the study. The study was designed to answer research questions about middle class urban Indian women's perceptions regarding possible socio-cultural deterrents influencing participation in adult and continuing education programs. This study used a mix of quantitative and qualitative data to support exploring, examining and understanding socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs, and attempt to answer the following research questions:

1. What are the socio-cultural deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?
2. What is the relationship of select demographic variables (e.g., age, annual income, level of education etc.) and deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?

Research Design

A qualitative research design was primarily chosen for this study. Firestone (1987) pointed out that qualitative research is constructed using individual views of participants and maintained that reality "is socially constructed through individual or collective definitions of the situation" (p. 16). Qualitative researchers analytically evaluate these constructions to understand the phenomenon from participants' perspectives. According to Merriam (2002), "the key to understanding and unlocking

qualitative research lies in the way individuals construct meaning and interpret their experiences within their social world” (p. 4). The qualitative methodology reinforced understanding of socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs, as viewed by the participants. The focus of this study was to explore perceptions of middle class urban Indian women regarding socio-cultural deterrents influencing participation in adult and continuing educational programs, and a qualitative methodology is intrinsic to providing rich analysis and reflections on emerging themes and interpretations. The qualitative methodology was comprised of in-depth semi-structured interviews conducted with a sample of 16 middle class urban Indian women from different neighborhoods in Mumbai, India.

The quantitative methodology used descriptive statistics to analyze aggregate data from a survey administered to the study participants. The survey asked them questions about possible socio-cultural deterrents influencing participation in adult and continuing educational programs, including demographics such as age, marital status, and employment status, number of children, annual household income and highest level of education attained. Descriptive statistics were used initially to reduce large amounts of data into more manageable summaries (Trochim, 2005).

Researcher Autobiography

This study was conceived from the researcher’s personal experiences and interest as a native Indian, and thus emanated from the “terra firma” of the Indian culture. The researcher believes that culture and societal norms have shaped her as an individual, and

that most Indians have had similar experiences. Living in the United States for the past 22 years has assisted the researcher's career and individual growth and progress beyond norms she grew up with in India. The primary role of the researcher was of a social change agent, believing that she can make a difference to the lives of other Indian women by helping them realize and attempt overcome deterrents to educational participation as a first step towards their educational attainment.

The role of the researcher for this study was to learn and understand perceptions of middle class urban Indian women regarding socio-cultural deterrents influencing participation in adult and continuing educational programs, without imposing her personal biases and attitudes on their perceptions. Hatch (2002) characterized a qualitative researcher as a "data gathering instrument who attempts to make sense of the explanation, actions, intentions, and understandings of those being studied" (p 7). Therefore, in her role as a researcher she did not probe into the personal lives of the participants, but instead focused on the essence of the meaning of the dialogues and perceptions of the study participants (Merriam & Associates, 2002).

The researcher's vested interest in this study elicited taking additional steps, such as keeping a reflective journal, during the data collection and analysis process to bracket her own perspectives and ask participants to validate her reports of their experiences.

Reflective Journal

Slotnick and Janesick (2011) discuss the significance of maintaining a researcher's reflective journal in research studies. In this study, the researcher's reflective journal included notes on experiences, observations, reactions, the researcher's biases and

emerging themes, and additionally included notations regarding new thoughts and ideas related to the study. Journaling is an appropriate data collection process in qualitative studies (Creswell, 2009) and was used as a purposeful tool for this study.

Population and Participants

A description for the population for this study is presented, including the criteria for the selection of study participants. It is followed by a description of contacting and recruiting participants for the study and the research location selected for this study. Additionally, procedures implemented for data collection, instrument selection and administration are be discussed concluding with a discussion of data analysis.

Purposeful Sampling

Purposeful sampling was used for the recruitment of study participants for this study. The goal of purposeful sampling is to focus on particular characteristics of a population that are of interest and which will best enable you to answer your research questions. There are several different purposeful sampling strategies; criterion sampling was deemed most appropriate for this study.

Criterion Sampling

Criterion sampling is the selection of participants who meet the relevant criteria pre-determined for the study (Patton, 2002). The criteria selected for this study included women who represented middle class urban Indian women having 1) annual household income of Rs. 100,000 - 200,000 which is approximately \$3233.62 – \$1,616,814.87 (Lama-Rewal & Mooij, 2009), and 2) earned at least a high school diploma. The criteria for this study were based on the researcher's perceptions, observations and assumptions that the criteria specified would be of consequence to perceptions of middle class urban

Indian women, regarding socio-cultural deterrents influencing participation in adult and continuing educational programs. Sixteen women meeting the aforementioned educational, economic and demographic criteria were selected for this study. Lincoln and Guba (1985) recommend sampling (in this case, interviewing) until saturation was reached, explaining that the purpose of the sample size was dependent on the information considerations. When information was maximized and no new information is forthcoming from participants, reducing redundancy is the primary concern. Therefore, an initial goal of 12 interviews was established, with the understanding that this number would change depending on when saturation was reached. Eventually 16 interviews were conducted; each of whom also completed the survey.

Contact and Recruitment of Participants

Participants for this study were middle class women living in Mumbai, India (urban metropolitan city), selected through personal references and on a voluntary basis. As the researcher currently resides in the United States, she personally traveled to Mumbai, India, for data collection. The researcher also had a personal contact in India assisting her with this study. With Institutional Review Board (IRB) approval for this study, the researcher travelled to India to collect data. The personal contact assisting the researcher contacted the potential individuals and to confirm their participation in the study. All the study participants voluntarily participated in the study and among the study participants who volunteered, eight study participants were from the religious group Bharat Soka Gaikai (it is a religious group that follows Buddhist principals to practice spirituality), and four study participants were homemakers whose children enrolled as the

same pre-school (By The Sea) as the daughter of the personal contact. Additionally two study participants were young entrepreneurs who were personally known to the researcher's personal contact and the additional two study participants were referred by the study participants. The researcher sent a formal letter to all perspective study participants via electronic mail outlining the nature of the study and additionally pointing out that participation in the study was voluntary. The researcher requested a response to the letter from the study participants via electronic mail as an indication of their affirmation to participate in the study. The study participants were then contacted by telephone to set up a time and place for the interview.

Location of Study

As the focus of this study was exploring perceptions of middle class urban women regarding socio-cultural deterrents influencing participation in adult and continuing programs, the geographic location chosen for this study was an urban metropolitan city in India called Mumbai (formerly known as Bombay). Mumbai, the capital of the western Indian state of Maharashtra, is the most populous city of India and is the fourth most populous city worldwide (Mumbai Population, 2013).



Mumbai is the largest metropolis as well as the financial, commercial, industrial and capital of India (Nijman, 2012) and is the leading city in India's urban hierarchy. Additionally, Mumbai is India's main articulation with the global economy and the most globally connected city in India (Nijman, 2012). The population density of Mumbai is about 55,794 people per square mile and the Indian middle class, primarily residing in urban cities, are particularly notable in India's commercial capital and largest city (Nijman, 2012).

Data Collection and Analysis

The data collection sources used in this study were semi-structured interviews and a quantitative survey. The methods describing the data collection and data analysis, using both sources is presented. Additionally a description of the instrument used to create the survey is presented.

Semi-Structured Interviews

A qualitative interview method is relevant for this study to probe and appropriately interpret participants' explanation of experiences in their own words. Brinkmann and Kvale (2009) stated "Within education and the health sciences, qualitative interviews have been a common research method for decades" (p. 9) . They further described interviewing as an active process where interviewer and interviewee through their conversational relationship, produce knowledge that is contextual, linguistic, narrative, and pragmatic. Qualitative interviewing can also be described as unearthing of pre-existing meaningful nuggets from the participant, while some describe it as an unbound and creative process involving co-construction of knowledge by

interviewer and interviewee. This study originates from a constructivist viewpoint which emphasizes the symbiotic relationship between researcher and study participants, as well as the construction of knowledge emerging from this association. Interviews are useful in collecting data when the research topic is emotionally sensitive, provide valuable cultural understanding and allows the researcher to have control over the questions asked. Additionally, interviews help the researcher gain an in-depth understanding from the participants' perspectives, regarding possible socio-cultural deterrents influencing participation in adult and continuing educational programs and answer the research questions.

The researcher utilized semi-structured interviews as her primary source of data. Interviews were conducted over a period of forty days in Mumbai, India. As stated by Rubin and Rubin (2005), the "main interview questions" were organized in advance including additional probing follow-up questions to best answer the research questions. The responses to these interview questions and clarifying, probing questions represented a main source of data for the study, and themes derived therein contributed to analysis of findings. An interview guide of nine questions, two follow-up questions and five additional probing questions (Appendix A) was created by the researcher as a basis for data collection for the study. To ensure the level of comfort of the study participants, all interviews were conducted in English, face-to-face, digitally recorded, saved and transcribed.

Quantitative surveys

To denote an improved understanding of socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs, study participants completed a quantitative survey after the interview was complete. Participants were asked to state their level of agreement with respect to socio-cultural deterrents influencing participation in adult and continuing educational programs. The use of a quantitative survey enabled the ability to measure variables in a pre-determined and specific way (Korab, 2003). The modified survey went through pilot tests to evaluate the questions for clarity and to eliminate ambiguity. The survey (also referred to as the research instrument) was structured to ensure that the respondents clearly understood the closed-ended questions.

Research Instrument

An existing instrument, the Deterrents to Participation Scale-General (DPS-G) was selected, but slightly modified for the study based on its record for distinguishing six sub-scale categories that deter participation in adult education. Additionally, the DPS-G instrument was the only one identified through an extensive review of the literature that focused solely on the deterrents construct. The Deterrents to Participation Scale-General (DPS-G) was created by Darkenwald and Valentine (1985), using a 5-point Likert rating system for forced-choice statements. The descriptor anchors of the original DPS-G scale read (1) “not important” through (5) “very important.” The original DPS-G scale was modified for the current study (Appendix C). The original DPS-G scale (Appendix B) consisted of six subscale categories of deterrents, including thirty-one forced choice

questions. The six subscale categories of deterrents measured by the DPS-G scale included:

- Lack of Confidence – The state of mind of an individual, and the level of confidence they had in their own ability to be a successful learner.
- Lack of Course Relevance – The importance of the course.
- Time Constraint - Consists of personal, family and work-time. Darkenwald and (1990) pointed that “on the broadest possible level, adult educators need to recognize that time constraints represent a serious and nearly universal deterrent to participation in adult education” (p. 40).
- Low Personal Priority – Evaluates the importance of the program to the individual on a professional or personal level.
- Cost – Evaluates the significance of the financial obligations to pursue the program; money used for tuition, fees, books, and course-related supplies.
- Personal Problems – Issues with family responsibilities such as child-care, care for aging parents, and spousal duties

Additionally, the revised DPS–G had one wording modification. Thirty questions remained unchanged. The wording of one item on the original DPS-G was modified to fit the learning situation for this study. This item was: (24) “Because education would not help me in my job” which now reads, “Because education would not make any difference to my lifestyle.” As the study focused on socio-cultural deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs, the focus was primarily on the mindsets, attitudes and perceptions of a specific

group of people, determined by factors that influence their upbringing and the social environment that they were raised in (Bhandari, Gangopadhyay, & Vasal, 2002).

Internal Consistency of the Research Instrument

Darkenwald and Valentine (1985) reported reliability of 0.86 for the DPS-G instrument for their study of 2,000 adult students, with alpha scores of .40 in personal problems to .64 in low personal priority. Subsequently, Kowalik (1989) assessed the validity of the DPS-G instrument in his examination of 978 adults by determining its factor replicability and predictive power. A study conducted by Nason (1998) involving 167 government managers and supervisors reported alpha scores between .18 and .83, while a study by Towers (2003) of 108 public healthcare professionals cited alpha scores of .40 and .58 respectively in the area of personal problems as a deterrent to participation. In addition, Norton's examination of 202 elected government officials reported alpha scores ranging from .75 to .89. The study conducted by Eggleston (2007) included an extensive literature review of the validity and reliability of the DPG-G, but did not report alpha scores. Studies included in the coefficient alphas of the DPS-G were selected by the researcher based on their incorporation of the DPS-G and focus on deterrents to adult participation in educational programs. Consistent with this prior research, the Cronbach's alphas related to the DPS-G for this study were as follows: Overall revised DPG-G .86, Lack of Course Relevance .83, Lack of Confidence, .84, Time Constraint .76, Low Personality Priority .84, Cost .81, and Personal Problems .52.

Demographic Information

The demographic information of the original DPS-G instrument included the participants' gender, age, highest education credential, income, place of residence, and

employment status. There were changes made to the demographic information asked on the survey created for this study. As the study involved only women and was conducted in a specified urban city, the gender and place of residence constructs were omitted from the demographic information requirement on the original DPS-G scale. As the National Council of Applied Economic Research (NCAER) defined the Indian middle class as having an annual household income of Rs. 200,000 to Rs. 1 million (Lama-Rewal & Mooij, 2009); and the middle class being a key demographic requirement in the study, the income construct will be changed to annual household income. Additionally, age, highest educational credential and employment constructs were used to gather information for this study. As Indian women are primarily considered homemakers (Arokiasamy, 2002), two additional constructs of demographic information were added to the original DPS-G scale; number of children and marital status. A modified demographic information (Appendix C) scale was created by the researcher to maintain relevance of the study.

Data Management

Data was managed by the guidelines set by the University Graduate School at Florida International University. In addition, IRB approval was obtained from Florida International University to conduct the study. At the first in-person meeting with the participants in Mumbai, India, the researcher asked each prospective participant to review and sign an informed consent statement before the commencement of the interview. This statement explained the nature of the study, the participant's role in the study, and the ways in which participants' identity will be concealed by the researcher. Additionally, it provided the researcher's contact information, and re-affirmed voluntary participation that could be withdrawn at any time with no penalty. The researcher retained the original

signed document and provided a copy to the participants' following the interview. The nature of the study was discussed, including how data would be handled. Additionally, permission to audio record the interview was also taken from each participant. All the data collected in the form of tape recorded interviews and quantitative surveys were secured in a locked cabinet at the researcher's location of stay.

Data Analysis

Interview responses were recorded on a digital voice recorder, using pseudonyms, and were also be transcribed by the researcher following each interview. Field notes and journal entries were completed immediately following each interview. Participants were also asked to complete the survey after the interview was complete. The quantitative surveys were collected by the researcher for further analyses. The interviews were then transcribed, enabling the researcher to: a) read and analyze transcripts b) establish emerging themes categories from the data collected and c) assemble the data that belong to common themes/categories. Interview transcripts were also coded shortly after they were completed on an individual basis. The researcher reviewed findings with interviewees to verify the accuracy of initial set of conclusions.

The quantitative data was analyzed using SPSS version 22.0. Descriptive statistics were used to describe various demographic variables outlined in the study.

Trustworthiness and Dependability

To enhance the trustworthiness and dependability of the results of the study, the researcher's steps for preparing, conducting, and writing the study were fully documented in the researcher's journal. The journal articulated an evidence log for the study.

Additionally, code maps were utilized to enhance the credibility of the themes identified by the researcher. Transparency of theme development assisted in creating a chain of evidence that reinforced the reliability and dependability of findings. The researcher then “member checked” by sharing emerging findings with interviewees because as Maxwell (2005) stated, it “is the single most important way of ruling out the possibility of misinterpreting the meaning of what participants say and do and the perspective they have on what is going on” (p. 111). Documenting research steps, mapping the development of themes, member checking, and triangulation strengthened trustworthiness and dependability of the findings.

Summary

This chapter provided details of the method for this study. It summarized the rationale for the research design of this study in the context of possible socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs. Data was collected through the use of semi-structured interviews and a quantitative survey. Following data collection, the data was transcribed, coded, analyzed, and interpreted. Results of the data collection were stated in Chapter 4 and further described in Chapter 5.

CHAPTER IV

FINDINGS

The purpose of the study was to explore the association between socio-cultural influences and deterrents to participation of middle class urban Indian women in adult and continuing educational programs. This exploratory study involved collecting quantitative data after the qualitative data to further analyze participant views extensively. The first qualitative phase was conducted to analyze views of participants, keeping in mind their varied views to effectively explain their individual perceptions concerning socio-cultural deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs. In the second phase of the study, the Deterrent to Participation Scale – General (DPS-G) instrument was used as part of a survey administered to the participants to measure and analyze data the relationships of select demographic variables (age, annual income, level of education etc.) on deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs.

This chapter is broadly divided into two sections. The first section reviews the results of the qualitative phase of the study, and attempts to answer the first research question “According to the study participants, what are the socio-cultural deterrents, which influence participation of middle class urban Indian women in adult and continuing educational programs?” The second section of the chapter presents the analysis of the results of the quantitative phase of the study, and attempts to answer the second research question, “What is the relationship of select demographic variables (e.g.,

age, annual income, level of education etc.) to deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs?” This is followed by the discussions, analyses, and conclusions of the findings in Chapter 5.

Section - 1

This section of the chapter describes the participants and the data collection protocol, and presents the themes, secondary theses and sub-themes with supporting documentation that emerged from the semi-structured interviews.

Participants

The participants of the study were all middle-class adult Indian women, residing in the urban city of Mumbai, India. The study participants met the relevant criteria pre-determined for the study (Patton, 2002), by the researcher. The criteria selected for this study included middle class Indian women: 1) residing in an urban city 2) having annual household income of Rs. 100,000 – 1,000,000,000 which is approximately \$3233.62 – \$163,934.42 (Lama-Rewal & Mooij, 2009), and 3) having earned at least a high school diploma. Pseudonyms were selected for each study participant to protect their identity. Table 3 represents pseudonyms of study participants, their demographic information and a brief description of each study participant.

Table 3. *Description of Participants*

Participants (Pseudonyms)	Age	Marital Status	Description
Selma	36	Married	She is now a home maker by choice. She has attained a BS degree and has worked outside of

			the home, before she was married. She had a job even after she was married and had two kids, but gave up working recently.
Siri	35	Married	She is now a home maker by choice. She has attained a MS degree and has worked outside of the home, before she was married. She had a job even after she was married and had her two kids, but gave up working recently.
Pamela	30	Married	She is an entrepreneur, and has her marketing company. She has attained a MS degree.
Emily	28	Married	She is an entrepreneur and owns and operates her own play school. She has attained a BS degree. She has one child
Ritz	30	Unmarried	She has attained a MS degree and works as a marketing consultant in an architectural company.
Sierra	42	Married	She is a home maker by choice. She has two kids and is a physiotherapist, but chooses not to pursue a career.
Sarah	35	Married	She has attained a MS degree. She has two children she works from home as a consultant at IBM.
Gina	51	Unmarried	She has a high school diploma and has just helped in her family business.
Paige	37	Married	She has a two-year degree. She has done some free-lance work, in fashion designing before she was married. She has one child.
Patricia	31	Married	She has her BS degree. She has one child and works in the family business.
Rachel	44	Married	She is pursuing her doctorate and gives private tuitions/coaching to kids for their SAT exams. She has two kids and works with the University of Mumbai to develop English courses taught at the University.

Rita	38	Married	She is a home maker by choice and has one special needs child. She has completed her MS degree
Kayla	53	Married	She has her high school diploma. She has two grown children. She gives private tuitions/classes to young children at home.
Sabrina	41	Divorced	She is a home maker by choice. She has her two year degree. She has two kids.
Marcia	38	Married	She is a homemaker. She has her MS degree and worked as an administrator before she got married. She has 2 children
Deena	36	Married	She is primarily a homemaker, but helps her husband in the family business. She has a BS degree. She has one child

Data Collection Protocol

Data was collected via 30-45 minute interviews, which were tape recorded and transcribed. The integrity of the data was maintained by providing study participants both an electronic and a hard copy of their transcribed interviews, allowing them to review and verify the accuracy of the information recorded during the individual interview sessions. Once the researcher received verbal and e-mail verification from the study participants, the researcher reviewed the transcripts to determine emerging themes, including primary themes, secondary themes and sub-themes.

Examination of the data was initiated after the completion of the first two interviews. Along with the data collected, the notes taken during the interviews helped the researcher outline several important topics such as marriage, about family, responsibilities, about children, about in-laws, about the joint family system, financial

independence etc., which repeatedly came up during the interviews. In addition, recurring mention of the Indian cultural influences emanated from almost every interview, which included familial duties, societal expectations or marital responsibilities.

The researcher subsequently grouped together related topics to form relevant themes. The transcripts were reviewed multiple times to extract relevant data to group and identify the primary themes, the secondary themes and sub-themes. Four broad themes emerged from the data: cultural framework, marriage, empowerment and cultural barriers. Thus, the four themes identified, along with the nine secondary and three sub-themes, distinguished the socio-cultural deterrents which influenced participation in adult and continuing educational programs. Table 4 summarizes the themes.

Table 4

Themes Emerging From Data Collected Via Semi-Structured Interviews

Summary of Themes	Secondary Themes	Sub-Themes
1. Indian Cultural Framework	Indian Family Structure	Traditional Roles of Indian women
	Family Influences	Attitude of Parents and Society
2. Marriage	Before Marriage	
	After Marriage	Family Duties and Responsibilities - Husband Children and In-laws
3. Empowerment	Middle Class Indian Girls	
	Middle class urban Indian Women	

4. Cultural deterrents	Attitudinal Deterrents, Geographical Deterrents, Cost Deterrents, Informational Deterrents	
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The four themes identified, along with the nine secondary and three sub-themes, attempt to answer the first research question and identify what socio-cultural influences, according to middle class urban Indian women, influence participation in adult and continuing educational programs.

Primary Theme: Indian Cultural Framework

India is one of the oldest civilizations with a rich culture and fascinating history, and is home to diverse religions, beliefs, and languages. It is host to various schools of thought, philosophies and practices and in spite of its diversity, there is an underlying unity, a veiled thread that runs through all forms of its cultural heritage (Swamy, 2015). The influences of regional, historical, and geographical factors do not affect the reticent spirit of unity which adds a deep, profound and lasting effect to the uniqueness of the Indian culture. The Indian cultural framework became the foundation for every theme that followed, as from it emanated the diverse aspects of socio-cultural elements including familial and societal influences.

Secondary Theme: Indian Family Structure

The foundation of the Indian culture is family. The term family is derived from the Latin word “familia” signifying a household establishment specifically referring to a “group of individuals living together during important phases of their lifetime and

bound to each other by biological and/or social and psychological relationship” (Chada & Deb, 2013, p. 304). The Indian family structure is a unit that inculcates cultural values and integrity that filters across generations. India is a collectivist culture which emphasizes family integrity, family unity and family loyalty which is characteristic to every member of the family; and most study participants perceived family as representation of culture. The Indian family adheres to a patriarchal ideology, and endorses traditional gender role preferences where supporting males is traditionally the norm and has fundamental distinctions in expectations of the behavior of women than that of men. Several study participants shared these sentiments, and agreed that for them the word “culture” was equivalent to “family.” When asked what the word culture meant to her, Sierra replied “family.”

In addition she also stated;

I think that your values all come from the family that you come from, so your entire life, every single decision that you make is based on those values which have been inculcated in you and those that come from your parents, grandparents. And I think that influences everything that you do; you are inculcating those values in your children also, even though times have changed. But the values you have received from your family do help you lead a morally correct life (Sierra, page 9).

Answering the same question Sarah shared a similar opinion and equated “culture” to “family.”

Family plays an important role and they always comes first; their opinions and expectations are of prime importance, only then I would think of someone else (Sarah, page 3)

In response to the same question, Pamela stated;

You know the reason I say family is because they are the ones who actually instill values in you. I mean if I was living independently then I don’t think I would follow any of the social customs and cultural influences. But, you know you just cannot ignore those customs and influences, because you are born and brought up

in such a way and there are certain values you have been taught right from childhood, that no matter what part of the world you are in, you still adhere to those values (Pamela, page 9).

When asked what was the first thing she thought of when I said “culture” Rita also shared;

Indian families represent richness, heritage, hospitality, and a whole lot of positive strength. We learn interpersonal skills, from being woven into big fat Indian families and I really love that. Support systems and influences are huge but just like anything else; there are two sides to everything, positive and negative influences; including the Indian family (Rita, page 14).

The Indian culture, backed by its rich history, embodies distinctly divided gender roles which are adhered to and followed very seriously. Well-defined gender roles come with their respective line-up of responsibilities and expectations, woven into the Indian cultural fabric. These responsibilities and expectations have a significant impact on the thought process of most women, who embrace them willingly, effortlessly and completely.

Sub-Theme: Traditional Roles of Indian Women

The traditional Indian cultural framework expects women to maintain the home and family, and failure of adhering to these expectations usually translates into a perceived dishonor to their family and their respective communities. The pre-conceived expectations of women within the cultural framework are considered as one of the primary deterrents to educational participation among women in India. Almost every study participant was in agreement about the regarding traditional expectations of Indian women, especially married ones, being a significant deterrent to educational participation.

Deena stated;

That priority for a woman is to make your family happy, the house should be perfect, and things should be perfect in house, husband comes home and food should be served at the right time, proper food should be served (Deena, page 2).

Rita further shared her experiences;

So what happened was a lot of power struggles. My mother-in-law always thought women should not work outside of the home and my going to office was always considered the last priority in the family. I mean I was supposed to attend all the weddings, all the deaths, everything through weekdays. And I mean I was not allowed to hire a cook which I could have very easily done; I was made to do all the cooking and household chores. Eventually it did change, but took a lot of time; till I could, you know, put my foot down and get back to my work. So, yeah, I have gone through this (Rita, page 5).

Pamela further affirmed;

As an example my husband fell sick and he decided not go to work. I had to cancel my own office commitments and I had to ask everybody to work from home that day, because that's expected out of me, you know, I am expected to be home and take care of him and, you know, make sure I am around. But if I fell sick he is not going to leave his factory to take care of me. So you know it always works in that way we are just expected to do a certain things, it's just considered intrinsic to being a married woman (Pamela, page 15).

Marcia agreed when she stated;

There is certain training that you receive on culture from your family before you get married; telling you to be open to change just in case there is change in your circumstances after marriage, but your foundation will still be the same. You will still respect everyone and follow the customs and the culture, but obviously if your new family has a custom, you will have to adapt, and follow it (Marcia, page 10).

The researcher also interviewed Siri, who had a very modern view on the Indian culture, which on some level could be considered as a contradictory to the Indian cultural framework. She stated;

Even if certain people in the family did tell my parents, that she is a girl and you just have to get married but why do you want her to pursue her education. My parents were very firm about what they wanted me to do they just let me do what I want. They did help me trying to choose to make a decision as to what exactly I wanted to do but they never forced it upon me nor did they subdue me saying you can't do this we have to get you married off (Siri, page 4)

Patricia felt that even if the women make adjustments for the sake of the family and their circumstances, they make the changes instinctively and do not think twice about it.

I think it's all in the mindset, as the foundational grooming we received is such that without thinking or without consciously doing those things it just comes to you, when you come to think about -- that's why women never think about themselves as they have been exposed to those cultural surroundings which shaped your grooming in such a way that your mindset is same and you don't feel bad about it, you're okay with it (Patricia, page 5).

Deena further added:

I would say that before marriage, your parents are definitely supportive of whatever you decide, but after marriage you have to think from every perspective; it's not just your choice but you have to consider everything, how do you manage your family, and if you want to pursue something else how is that you are going to balance it. Because at the end of the day they expect the woman to play as a role model inside the house as well as if she is going out and working and she has to manage both. I don't think men in Indian society are expected to have the same responsibility (Deena, page 12).

All the study participants collectively agreed that their responsibilities towards their family were of prime importance, and for all of them their family came first, including opinions of family members.

Secondary Theme: Family Influences

Indian family dynamics are best interpreted in the context of their societal and cultural background and culture is the underlying factor which illustrates the family structure by delineating boundaries, rules for interaction, communication patterns, acceptable practices, discipline and hierarchy in the family. Culture in the Indian familial

context cannot be considered as an external passive influence on the families, but families themselves serve as the primary agent for transferring these cultural values to their members (Chada & Deb, 2013). Parents help children to learn, internalize, and develop basic understanding of culture, leading to modifications in behavioral patterns adhering to principles of social learning. This process also generates norms and beliefs modified to suit the needs of the family creating a set of “family values” – A subset of societal norms unique to the family (Chada & Deb, 2013). Families highly influence decisions made by individuals. Several study participants emphasized the importance of family influencing decisions made by them. Deena stated in agreement;

Family influences the decisions you make, like 100%. I mean there is no way out of it (Deena, page 6)

Additionally, Patricia shared her experience;

My family majorly influences my decisions as I don't think about myself at all. It is about everyone in the family, as my decisions are definitely going to affect everyone I am staying with. We all are interconnected. So when I make a decision I have to think what implications is going to have on the everyone in my family -- what are they going to think about it, how they are going to react, if my decision is suitable for everybody or not. So every decision of mine is made keeping everybody in my family in mind (Patricia, page 4).

Ritz also echoed similar sentiments;

Absolutely, family absolutely influences the decisions and I would think not just, decisions made by women, but also males. Whether it is male or female, Indian families are rooted and they typically make decisions not only for their for their children, when they are young, but even up to adulthood, they would like to be involved all the time. The individuality factor is missing for a longest time, in the decision making process. You do not tend to usually “think about yourself” (Ritz, page 9).

The influences of culture and family on the decision making in Indian individuals were notably rooted in the lives of those Indian females. The cultural identity of Indian

women can be defined by the multiple faces she represents; that of a wife and mother, subordinate to her husband and his family, forbearing to her family, moral, obedient, chaste, and one who upholds cultural traditions and family unity (Mehta, 2009).

Culturally influenced deterrents were conspicuous in the lives of Indian females, primarily in decisions made for them, primarily by parents and society regarding their education, careers and the path for their future.

Sub-Theme: Attitudes of Parents and Society

Decisions made regarding educational participation for women are greatly influenced by their parents and/or the attitudes of extended family and society. India has shown a significantly upward trend in the education of young girls (ages 5-22), but that trend comes with a limitation on how far the girls will be allowed to pursue their education.

As Marcia reiterated;

What parents feel is, why make girls study that much, you know, because we are going to get them married, they are going to look after their husband's family and they are going to have kids (Marcia, page 4).

Paige shared her views on a different kind of restrictions girls have to face due to parental and societal pressures;

Sometimes parents put a lot of stress on their kids to pursue certain fields of study which are considered gender appropriate even though the kids are not really interested in pursuing those areas of study, but they are being pushed towards it (Paige, page 10).

Sarah and Ritz faced familial oppositions regarding their career choices as their choices were not considered “appropriate for girls.” Sarah stated;

After high school I wanted to take up mass communications as a career choice, but my father refused, stating the career being inappropriate, post marriage. He just wanted me to get a commerce degree, which would satisfy the requirement for a girl having an education. Additionally my sister was not allowed to work outside of the family business, in a career of her choice (Sarah, page 4)

Additionally Sarah added;

I did question my parents’ decision and there were fights, arguments, but I was one against three of them, my mom, dad, grandma all disagreed to my request to pursue a degree of my choice. They were worried that “she is probably going to become a journalist”, which was unacceptable for girls to choose as a profession. (Sarah, Page 7).

Deena faced a similar situation;

I wanted to pursue journalism and advertising and my father didn’t support that because he just didn’t think that’s the kind of profession he wants to see his daughter take up. So he was very clear that he would support me in whatever I chose to pursue except mass communication is not something he would allow (Deena, page 8).

Rita also shared her experience of how, her earning an income was considered a dishonor to her family; as the Indian culture views women working as a disgrace to the family, signifying the family is unable to provide for the women of the house.

Right after I got married, almost 16 years ago, and my father-in-law asked me what my salary was, so I said Rs. 25,000 a month. He said, we will deposit that amount in your account every month, so you have access to the amount you are now earning, but you are expected to be at home. (Rita, page 12).

Another attitudinal factor that came to fore, was one about dowry; where parents and society felt that if the girl pursued a higher level of education, they would have to pay out more in terms of dowry when the girl gets married, because a girl with a higher level of

education would seek a partner with similar or higher level of education. And the family of a boy with a high level of education would demand a higher amount in dowry. Marcia shared;

Parents and families don't want their daughters to be educated beyond bachelor's degree because they have to start contemplating the amount of money they would have to spend on the dowry to the girl once she gets married. Parents feel that as long as you are socially acceptable and have a degree; it serves the purpose of education in the life of females as they eventually have to get married (Marcia, page 8).

The education and career of the girl was not the primary focus of the family, and decisions were made accordingly. Sabrina stated;

My family didn't stop me from pursuing my psychology degree, but they never encouraged me also. Their goals were different. They just wanted to see me married. I think that was imposed. It was engraved in my head that by 21 or 22, I would have to be married and settled and that would be my life (Sabrina, page 4).

She further added;

My parents were very clear that they wanted me to get married and lead a very cocooned and sheltered life. My husband would provide for me and that's the way it was going to be. Only right now, after certain setbacks in my marital life that they've realized the importance of empowerment and they realize how important it is to be self-reliant self-empowered and completely independent (Sabrina, page 10).

Kayla additionally said;

As you grow up, parents will not encourage you to complete your graduation so that education will help you in your life. Their priority was getting you married to a nice boy in a well to do family with a strong cultural background. Even though my parents helped me to study further (go to college), But even before I could complete my graduation I was married (Kayla, page 1).

All the study participants agreed that marriage of a young woman was the primary goal of parents and society. It would be their single-minded focus and they would not rest until

their daughter/daughters were married. Thus, marriage seemed to be the primary socio-cultural deterrent to educational participation among Indian women.

Primary Theme: Marriage

Marriage has often been defined as the union of a man and woman, who make a permanent and exclusive commitment to each other (Anderson, George, & Girgis, 2010). Additionally, marriage is socially supported union between individuals in what is intended to be a stable, enduring relationship. Marriage and the family rest on many beliefs, the most important of which is kinship (Nambi, 2005). Additionally the status of women post marriage, in the Indian context is an important domain to women's lives (Skinner 1997); and is often steeped in traditions and deep-rooted cultural beliefs. According to the 2001 Indian census, over 95% of Indian women are married by age 25 and about 95% of marriages are arranged (Desai, Dubey, et al. 2010). Indian women found themselves constantly engaged in multifaceted roles and related responsibilities linked to the duties expected from them as a married woman. Most of the study participants viewed marriage as the primary reason for the inability of an adult woman to participate in adult and higher educational programs, post marriage.

As Pamela rightly stated;

“We cannot go to school after marriage” (Pamela, page 9)

In addition to Pamela's comment, study participant Ritz, who is unmarried stated;

When you are married everything is over, it is your marriage, it's your husband, it's your kids and it's your in-laws. You and your own personal development is somewhere at the bottom; and doesn't happen most of the time because after you have fulfilled duties one to ten, there is no time left over for anything; I mean

your professional life is technically over. Just taking care of after your kids, making sure your husband is doing okay, your in-laws are doing okay, and it's given in this country (Ritz, page 7).

Several study participants too shared similar views on the socio-cultural influence of marriage, on women pursuing adult and continuing education. Deena stated;

Once you are married, I don't think you are going to be pursuing education. Most women are taking care of their families, fulfilling their duties and responsibilities of their in-laws' home. Wanting to pursue education after marriage becomes like a closed dead end. You don't want to pursue education anymore because your entire list of priorities has changed once you are married (Deena, page 5)

Rachel echoed similar sentiments from her own experiences.

Once I got married I was like a typical housewife for many years nearly about 15 to 16 years; taking care of the home, husband and kids (Rachel, page 1)

Pamela defined the life of Indian women in two categories:

Okay, so I will put it really in a very simple way I would demarcate it as an Indian women being single as an Indian women being married (Pamela, page 8)

Kayla supported this and said;

For Indian women, priority is marriage. As you grow up, parents will not tell you that you have to complete your education and graduate, their focus on finding a competent groom, with a strong financial background, becomes a priority for them (Kayla, page 5)

Emily further stated;

See the Indian mentality is that a girl, by the age of 21-22, has to get married. If they are unmarried by age 23-24 it is considered too late for them to get married. So that's the reason I guess most of the women do not pursue further education and you know they end up getting married and are groomed for the same (Emily page 4).

For the study participants marriage was unanimously the most important deterrent to pursuing adult and continuing education due to the expectations that come with a being

married woman in India. However, in the urban Indian cities, young unmarried girls are usually permitted to pursue their education, at least up to Bachelor's degree, and in some cases, are even allowed to pursue career aspirations. The lives of Indian females can be distinctly divided into two categories; life before marriage and life after marriage.

Secondary Theme: Before Marriage

The traditional Indian female is placed in a very restrictive role. In urban India progressive human development among young girls, between the ages of 21-24, or until they are married are allowed to pursue an education, but for the purpose of finding a more desirable husband (Goel, 2005). Education up to the college level is considered optimum for the middle income urban families to maintain "marriage marketability" for girls. Marcia echoed similar sentiments;

And like right from the time when girls are 10 and 11 your parents start to groom you with skills that you can utilize after your marriage, like cooking, housekeeping etc. They do encourage you to pursue your education, most likely until you complete your Bachelor's degree but the minute you graduate their sole target in life is to get you married, not to see that they have a career on their own (Marcia, page 6)

Deena further added;

Parents would not like their daughters to go beyond bachelor's degree to even attain master's degrees even though their girls have excelled in school and colleges, only because of the societal belief system, that daughters have to be married by the age of 22 or 23 (Deena, page 11)

Marcia shared her thoughts on this and stated;

Marriage is the primary reason that women are not allowed to progress. Pre-marriage parents here are hung up on a certain age by which you should be married and they think if you cross that age, which the life is like a complete full stop for you as you would not find a suitable partner (Marcia, page 9).

Various study participants attested to the fact that there was a paradigm shift in the attitudes towards female education in India, primarily urban India, which they affirmed with their own experiences. They shared examples of own growing years and how they were encouraged to pursue an education, and possibly pursue a career, however, until they were married. Rita affirmatively attested;

I come from a family where my father was educated in his generation in London, and is an automobile engineer. So I think my family does not reflect patriarchal practices. I was given equal opportunities as my brothers and I am the most educated in my family, I am an engineer. I did from one of the best institutes in Bombay and at a point in time where we were 15 girls in a class of 7two kids which reflects the ratio on girls to boys (Rita, page two),

Additionally she added;

I was lucky I got married at the age of 27, and got a chance to work from age 22-27, for a good 5 years before I got married and there were hardly any pressures from my family (Rita, page 10).

Sarah agreeably stated;

They really did not put any restrictions on me, but yes, my parents did want me to pursue somewhere in the field of medicine but that was not something really which I was looking forward. I wanted to be in a technical field but I was quite determined that I would be doing an engineering course so I pursued my electrical engineering. But I didn't have any kind of family pressure my parents have been very supportive (Sarah, page 7)

Siri further added;

Yes, things are changing; you will see girls not only doing very well in school but also pursuing other activities like singing, dancing and various other activities. There are lots of families these days which are very forward in their thinking, they really want even their daughters-in-law to be, you know, to achieve what they want, to not just restrict themselves being at home and caring for their kids and their family (Siri, page 13)

She also shared the attitudes of her family;

Even if certain people in the extended family did tell my parents, that she is a girl you just have to get married but why do you want her to pursue her education; my parents were very firm about what they wanted me to do they just let me do what I want. They did help me trying to choose to make a decision as to what exactly I wanted to do but they never forced it upon me nor did they subdue me saying you can't do this we have to get you married off, never like that (Siri, page 12)

Patricia echoed similar sentiments;

I think it is similar with our generation; even with my friends or colleagues, that we were encouraged to study and graduate with our Bachelor's degree but at the end of it all, we have to get married and life changes according to the needs of the in-law family. We have to reconstruct our lives post marriage (Patricia, page 2)

The trend of encouraging girls pursue their bachelor's degree (graduation), is primarily existent in middle class urban India. Emerging research exhibits modest but significant change occurring at the most fundamental level of societal belief, primarily in urban India, opening avenues for acceptance of multiple identities of young women than previously permitted. These young women are permitted to pursue formal education primarily because education up to a certain level (earning a bachelor's degree) has better marriage prospect, but are expected to follow all traditional and cultural norms without challenging any of them (Dasgupta, 2001).

Secondary Theme: After Marriage

As Roy (2012) stated in his article that in India, more than 65 percent of the female population is under the age of 35, and most girls and women are still defined by one major life event — marriage. All the study participants were in agreement to this statement, even the unmarried ones. The married participants described marriage as primary and most significant deterrent to educational participation. It was not due to the event itself or the change in the circumstances of the women, post marriage, but was

primarily due to the perceived responsibilities and expectations woven into the socio-cultural framework, which although was unspoken of, crept into the lives of married Indian women making it characteristic to their thought process, behavior and way of life. The in-law families place much emphasis on what the wife was expected to do in order to satisfy her husband and family.

Sub Theme: Family Duties and Responsibilities – Husband, Children and In-Laws

Marriage in India unintentionally restrains women being from being themselves and act according to what society thinks their actions should and are limited to responsibilities of their husband, in-laws and children, leading to their personal interests and pursuits being relegated to the background.

Marcia shared her opinion on life after marriage for an Indian woman;

So I will tell you what happens, it is very difficult for you to live your life like how you did before you were married. I mean the work life juggle happens only after that because there are certain things that you are expected to do, you know. You can't simply walk out of the house at 8-9 in the morning and have no responsibility (Marcia, page 3).

Selma further stated;

Once you are married you would have your husband, and if you were in a joint family you have your in-laws, you have kids. So you have to see to their needs and that becomes a priority. Your kids, forget your husband, after you have your kids, your kids become your first priority then your husband. So naturally you would want see to their studies and need first and then you would look into yours (Selma, page 7).

Furthermore Rachel shared her experience of how she works around the some barriers she faces being a married woman with two children;

My family and in-laws were not very open to the idea of me working outside of the home, so I started working from home. I started teaching and doing freelance work. I only start my day after 10:30 a.m. when all the housework is done and everyone has left home for the day, my husband to work and my kids to school (Rachel, page 12)

Ritz, who is unmarried, also felt that there would be significant changes post marriage;

Of course, if I was married I would not have been able to do this (pursue a career) (Ritz, page 10)

She further added;

An adult woman married women does not have the kind of freedom and space to pursue anything she wants, because in addition to the responsibilities, it is the attitude of her husband that comes into play. The husband is the authoritative position in our society, and is considered the decision maker of the house decides what the woman can or cannot pursue, simple (Ritz, page 12)

In some cases, study participants shared that their families were a great support system and helped them share the responsibilities so they could pursue a career. Sarah shared her experience;

I work from home basically and I work on the U.S. time zone. I work in the evening 5.30 pm to 2.30 am so that I have enough time to give at home to my kids as well and I can manage both. IBM has this work life balance which is amazing. Again I chose this because family is my first priority, and I have two young kids. I live in a joint family who has been a very good support system at home. My sister-in-law is there at home and since my work hours are in the evening, and my husband is home by then, between him and my sister-in-law everything is taken care of (Sarah, page 6).

She additionally emphasized this support was helping her with her duties effectively

The support is required definitely because if you decide to pursue your career you have to give time to that as well. At the same time if you are working if you are managing the house then you have to plan it accordingly and you absolutely have to have things organized because you don't want things to go haywire. Because end of the day somehow as a woman I feel I am still connected I have to be with the family that is something which is definitely a priority for me, in addition to my work, but if I have to take a step back and if I had to choose, I would say that my family is of prime importance but I would not sacrifice my career also for that.

I am not very highly career oriented woman, but just want to keep busy enhance my knowledge in that field and contribute to my overall development (Sarah, page 8).

Pamela also shared her experiences regarding the support that she received from her family to pursue her entrepreneurial venture. She stated;

Yes of course. My family is very supportive with all the travel, and working late hours my work demands (Pamela, page 5)

Although women urban India have demonstrated an increase in the number of them working to earn an income, family support for them to pursue careers is sporadic and limited.

Primary Theme: Empowerment

Despite comprehensive progress in empowerment of girls and women in urban India, there are noticeable inequalities in terms of education attainment for girls and women in urban India (Patel & Shrivastava, 2006). Empowerment can literally be defined as “investing with power.” However, in the context of women’s empowerment, in urban India, the term denotes a woman’s increased control over her own life, her decision making and her environment. Furthermore, the concept of empowerment encompasses “a growing intrinsic capability—greater self-confidence and an inner transformation of one’s consciousness that enables one to overcome external barriers...” (Batliwala & Sen, 2000).

Secondary Theme: Educational Empowerment for Girls in Urban India

Empowerment in terms of educational attainment, in the urban Indian context can be broadly divided in two categories. Unmarried young girls ages 6-25, and married women, ages 25 and up. The attitude towards educational attainment for younger unmarried girls was almost exact among all the study participants; Sierra said;

From most families now, the younger girls are pursuing an education, sometimes up to a master's degree; and careers for themselves, but two decades ago it was not the case (Sierra, page 14).

She further added;

Yeah, I would say the changes occur everywhere because people want their children to be independent and now even education in India is amazing right now (Sierra, page 14).

Deena further stated;

I think now the attitude towards education for girls has become better as now girls want to do in terms of educating themselves and pursuing a career, and like to take their own decisions rather than how it was a couple of years ago, where they were told what to do (Deena, page 7).

Siri also affirmed;

There are lots of families these days which are very forward in their thinking, they really want their daughters to be, you know, to achieve what they want, to not just restrict themselves being at home (Siri, page 12).

Additionally, Patricia felt that;

There is a generation shift regarding the attitudes towards education for girls. In our generation, even my friends or colleagues, the mindset is very clear that we can study whatever we want, but by the end of the day, we have to get married and live according to our in-laws. If they feel we can go ahead and work, you are free to do it. But at certain point of time, if you have to stop working for a while, you have to stop (Patricia, page 13).

Sarah also shared her experiences on her family's attitude towards her education. She said;

I didn't have any kind of family pressure my parents have been very supportive, if I want to study further you want to do masters, I was free to do that but I was not very keen on pursuing further. I wanted a degree for myself and just have career for myself (Sarah, page 5).

Marcia further added;

If you talk about Bombay and other metropolitan cities, lots of families would go ahead and encourage their daughters to pursue an education; however that's not the case in smaller towns and villages. In smaller towns and villages, the thinking has not that forward, where they would encourage their daughters to study beyond high school (Marcia, page 18).

Additionally Gina said;

Yeah I mean I have seen I have seen changes you know, especially in Mumbai now, and slowly we are seeing these changes in Delhi and other urban cities like Bangalore and Hyderabad, where girls are getting an education to develop skills and their families are supporting them whole heartedly (Gina, page 15).

Sierra shared similar sentiments;

There is very small percentage of families, especially in urban educated section of the population who are willing to overlook the socio-cultural factors and support their daughters and I would be one of them; because I am not going to get my daughter get married at 21 and 22 years, she is going to study much as she wants and up to the time when she thinks she is ready for marriage she is not going to get married. So there are few families like that; however most families still give in to societal pressures where they believe girls have to get married by a certain age. That mentality is still very prevalent (Sierra, page 10).

Paige shared her experience regarding the difference in thinking her family demonstrated, indicative of acceptance of educational attainment and pursuit of young girls;

Parents are more relaxed now. When I was growing up my deadline to get married was 18 years of age, but now my sister does not have the same restriction. She got the support to pursue her choice of education and career and she is now

26 and they have just started seeking proposals for her to get married. She got a lot of breathing space to do what she wanted, to pursue what she wanted (Paige, page 19)

Educational empowerment for young unmarried girls, ages 6-25, has mixed implications in different geographical locations in India. As the focus of this study is middle class urban India, educational attainment for unmarried girls is encouraged, including some level of endorsement of pursuing careers (Lama-Rewal & Mooij, 2009). There could be certain socio-cultural deterrents to career choices, but the trend is generally encouraged. However, the trend only continues until the girls are married.

When the researcher generalized the age range of girls from 6-25, it would not include any girl who got married before the age of 25, as their choices of pursuit of adult and continuing education or pursuit of a career, becomes almost negligible, as the priority turns to home and hearth.

Secondary Theme: Educational Empowerment for Women in Urban India

Although the foundation for middle class urban India is patriarchal, the societal attitudes have experienced a paradigm shift with renewed realizations about the importance of women's empowerment, acceptance of women as an active agent for development, participation in and guiding their own development (Sivakumar, 2009). Empowerment however, does not include participation in adult and continuing educational programs, and is concentrated on either working outside of the home, mainly join the family business (very few women have careers outside of the family business) and/or acquiring an income generation skill which women can integrate into their existing lifestyle, primarily as a homemaker and using those skills to generate and additional

income. The study participants alluded to the same. Sabrina, when asked why do women not empower themselves by pursuing adult and continuing educational programs said, “Not necessarily education, but they have tried to empower themselves financially (Sabrina, page 14).

Kayla shared that sometimes circumstances resulted in the pursuit of a career. She pointed out;

It was not my goal to become a teacher, but my circumstances forced me to make a choice, to pursue this profession. But once I started teaching I enjoyed it so much. I felt that I was using my time and talent effectively and I felt it was helping me be a better person. I was starting to realize that even I had talent and the ability to do something for myself and when my students would come up with flying colors on their report cards, that would give me a self-satisfaction, and even though I did not get graduate with my Bachelor’s I felt that I my life was being used correctly (Kayla, page 9).

Paige shared her views on how certain families and communities allow women to work but only in the family business;

Lots of families encourage their women to work outside the home but only to support their own businesses (Paige, page 14).

Patricia shared how she started a new venture, within the parameters of her existing family business;

That's what I did. I started a venture in our previously existing pharmaceutical business. It adds a new facet to the business and my parents-in-law and my husband were very supportive as I would be working in the family business (Patricia, page 6).

Empowerment in terms of educational attainment in urban India is limited to pursuing short term, skill development courses, which enable adult women to pursue income generating activities, primarily from home to become financially independent. Working

outside of the home is not an option for most women; however, they have started to realize the importance of empowerment, even in home based productions which can empower them with bargaining power, and improved access to resources within the household (Kantor, 2003). According to the study participants most women are happy with the limited empowerment which home-based productions can provide. Study participants attested to the fact that working in home-based productions, or developing skills to pursue the same, would be something they would pursue to better themselves.

Pamela stated;

So these short term courses or these like 3 day 5 day workshops, are very popular which help you achieve your passions, your hobbies, so you know, like baking and writing and styling, a lot of these kind of educative programs are upcoming and this is something that you will always be, you know, I mean no one will stop you from pursuing, as you can fit it into your lifestyle (Pamela, page 14).

She further added;

The company I previously worked for, hosted programs on work from home options at least for women, creative writing, photography, baking, bartending. So you come, learn a skill, pursue it, you know, we had for creative writing we had the editor of magazines coming in, you know, helping them improve their writing skills so that they can go home and maybe become freelance writers, so they have to work from home so that way they can balance work and home. Similarly we had people come in to learn fashion and makeup so that they could, you know, go for events as freelancers so they could do make up for a bride or you know, hair styling for a bride or a bride's family because that does not require you to work full time, you can just work for those few hours or few days in a week and still make a buck. Be little financially independent and not commit your whole week or whole month to that particular job (Pamela, page 15).

Additionally she shared;

We called the program "Our Culture Hub" and that time there were just one or two centers in Mumbai, but now you see the centers spread across all major metropolitan cities like Delhi, Bangalore, Hyderabad, Jaipur etc., where these workshops are conducted. Sometimes these sessions are conducted in homes in a

common neighborhood, where a majority of these women come in for this program (Pamela, page 10).

Emily shared her experiences of meeting women who have successfully pursued short term courses.

Yeah, women are pursuing jewelry designing, clothes designing courses and baking courses after marriage and had started off their own ventures. But they are short term courses, and not degree courses (Emily, page 8).

Ritz was of the opinion that even with short term skill development workshops and courses becoming a gateway to personal development for women, she stated her skepticism regarding wholehearted familial support for married women;

It could be a great thing for women who got married and now after a gap of 10, 12, and 15 years of gap are looking at getting back into the workforce. I think these diploma courses are the gateway to get them back on their feet to be independent and I wouldn't say people are not supporting it, but I am going back to our initial discussion where when you are married everything is over, it is your marriage, it's your husband, it's your kids and it's your in-laws, you and your own personal development is somewhere at the bottom. So for these women, after they have fulfilled duties one to 10, and by the time to you to what you want to do at number 11, you just don't have any energy to do anything for yourself. And in this country, they are ok with it (Ritz, page 16).

Although, Rachel who wanted to do something for herself, shared how she integrated work into her lifestyle and circumvented the restrictions she had to face as a married woman;

Education and teaching worked well for me as I feel I could not have pursued a position in the corporate sector, as you can't really freelance. I have created this flexibility for myself which I have achieved by slowly inching my way into it. It has been a very gradual and a very slow process, it's taking me six or seven years to get here. I started with going just like once a week for two hours something like that. That's how I have started and it's only the last two years of course when I started my SAT classes and became a private tutor things were easier because I was doing it at home not getting out of the house. So they had that comfort factor

that people coming home, you are not going out and I still do not as a principle no matter how much money I will not go to someone's house (Rachel, page 12).

Empowerment with regarding to educational attainment or participation in adult and continuing educational programs is unfortunately not on the horizon, in their mind or thinking patterns, of most women in urban India, according to the study participants. All study participants were non-responsive when asked about why they would not participate in adult and continuing educational programs, as a resource to better themselves and elevate their social statuses. Most study participants had pensive expressions on being asked this question. Some of the participants even pondered for a few minutes leading to 2-3 minute pauses in the conversation, made the researcher think that she was querying them on a completely foreign concept, one that may be beyond their comprehension.

Sarah stated;

And now if you ask me if you want to go back and do something in masters, I would definitely say 'no'. It is primarily due to family responsibilities but also on a personal level, I am out of those text books and those regular classes so if I really have to think of whether pursuing those courses would benefit me. So that is something which I am not thinking on that front (Sarah, page 12).

Siri further added;

It's again the way they have been brought up where emphasis has never been you know placed on education or trying to educate one-self to be better at what a person already is. Because I have interacted with a lot of women, and education has never been a priority for them, the way they have been brought up, their home has been priority for them because they are all the time thinking about their kids, what to cook, what to do (Siri, page 13).

Additionally Patricia stated that educational attainment for married women was not a priority for them;

Yeah pursuing adult and continuing education is not on the forefront for most women, but then again it's very personal and family oriented. There are some families who may not object and support the women, but I have not come across too many families with that attitude. But it's personal too, because if you ask me I would not want to pursue adult and continuing either (Patricia, page 14).

When asked why she would not consider pursuing adult and continuing education, she stated;

That is something I have never thought of (Patricia, page 14).

The researcher encountered similar responses from other study participants as well. Siri added;

Women may be motivated to do other things, but education is never a motivating factor for them. They probably feel that it's the man who has to earn and though to take care of them and their families and the onus of providing for the family at least financially is not on them, but there could be women who aspired to be very well educated to achieve what they want in life; but most aren't given the opportunities and hence completely lose motivation (Siri, page 12).

Sierra further added;

Pursuing adult and continuing education is not a requirement anymore, at this stage of your life, because you are not looking to further your career anyway or you are fine in a way you are, you are married and you are settled that is the term that they will use that we are settled. They are not doing it to further do something nice for themselves. It doesn't occur to most of the people (Sierra, page 10).

She additionally shared;

The thing is the notion that you have to study further, after you are married and settled is just nonexistent (Sierra, page 11).

Selma also shared similar sentiments, when asked about the importance of pursuing adult and continuing education, she felt financial stability played a very important role and emphatically stated;

I don't think it is important to pursue adult and continuing education because at my age I don't think I can grow career wise. I would consider pursuing adult and continuing education, if I didn't have a choice and if my husband wasn't doing well financially, then I think there would be no choice. My financial needs are met so I would not even consider it. But today had my husband not being doing well I would have to work which meant that I would have to go back and start off from where I left off. So I think that plays a very big role (Selma, page 16).

Rita had a different opinion regarding participation in adult and continuing education;

I feel that going back to school is a concept totally lacking in Indian society. We will probably have existing data of a very miniscule number of people who have gone back to school probably 10-15 years after having you know worked. But especially for women, the culture and belief systems that we have been you know ingrained with, add an additional dimension which contributes to their non-participation in adult and continuing education. But overall as a society, we have to look at adult and continuing education as a resource for personal development (Rita, page 12).

Empowerment in terms of educational attainment has found a window of opportunity for urban Indian women, in the form of short term skill development courses, assisting in income generation, which are slowly making their way to in to the adult education category to facilitate a form adult and continuing education to women in urban India.

Primary Theme: Cultural Deterrents

Development and globalization has encouraged the trend of advancement in technology, and education, but India unfortunately lacks progress in both those areas due to the influence of a very strong socio-cultural undercurrent. Socio-cultural influences feed a socially backward society, owing to a traditionally bound system that is inheritably promoted in the mindset of every individual (Singh, Singh, & Suman, 2009). This mindset is developed to instill gender specific pre-set roles and functions, acceptable and endorsed by society, and individuals can barely find a way to break out of them. Some of

the deterrents that were identified were cost, informational deterrents and geographical deterrents, but above all it was the attitudinal deterrent.

Secondary Theme: Attitudinal Deterrents

Study participants confirmed that the attitude of Indian women with regards to participation in adult and continuing educational programs is primarily unfavorable. They further specified that the Indian mind-set does not encourage them to pursue something outside of what is expected of them. Sierra shared her thoughts on participation in adult and continuing educational programs. She stated;

I don't see that being educated is on a woman's priority list. Once they have completed their education, going back to school would definitely not be something they would be thinking about (Sierra, page 14)

Rachel, who teaches children and is currently pursuing her doctorate, shared her thoughts when asked, what she thought was the main deterrent to participation for middle class urban Indian women in adult and continuing educational programs she said;

I think it's a cultural problem, I think that's the way we are brought up because all of us are brought up with this belief there are ultimate goal in life is to get married. And right from the time when you are 10 and 11 your parents start encouraging you to acquire skills to be a homemaker, like cooking. I have seen my friends go to crazy levels to get their daughters into the best of schools and best of college but the minute they finish their graduation their sole target in life is to get them married, not to see that they have a career on their own (Rachel, page 5).

Most girls who are 21,22 or 23 years of age, are either engaged or they are following that path or some of them are even married at the age of 23, simply because they all believe that let the girl get married and let her in-laws decide or let her husband decide what she wants to do in life whether they want her to have a career or not because this is the refrain for everyone, that if we allow them to

pursue a career then they become very hot headed, they become too independent, they cannot adjust, they become very rigid, and cannot adjust in the family (Rachel, page 6).

Additionally she said;

Most of my friends and family think that I am crazy to be pursuing education at this age because they associate another barrier, very rampant in India; associating education with economic independence with economic prosperity. Their thought process navigates through an easy route where women they rather get married into a rich family and by pass the hard work that comes along with education and career attainment. Even my father-in-law questioned me on why I needed to work and can the family not provide me everything I need (Rachel, page 6).

When asked if she received support from her family and friends for pursuing adult and continuing education, she replied in the negative. She said;

They (family and society) cannot understand my need to do something for myself and have an identity. They keep asking, “Why do you need to do this and you are so old” that's the biggest thing that they keep telling me that you are so old. They are very discouraging and say, “So what if you do PhD what will you do, what will you achieve”? They make assumptions about me and can never understand that this something that I enjoy doing (Rachel, page 7).

Pamela also shared her experience regarding attitudinal deterrents. She stated;

I already have my MS degree, but if I wanted to do a short summer program it would never be allowed; would be totally impossible for me to do that. In fact, just for my business I had to do a two day program so that I could train myself to be able to train the employees and it took me a month of convincing my family to allow me to pursue a two day training workshop (Pamela, page 14).

Additionally she added;

The attitudes are very nonchalant towards women's achievements. Their attitude is “It is not like she is making millions and contributing to the house, you know, she has a small business, she is keeping herself busy, eventually she will have a family and she will give everything up”. According to the Indian culture, the man is the breadwinner of the family and anything to do with his work, is very important, but for the women, she is just keeping herself busy by doing something temporarily, so anything that she has to do to improve her work, or herself is considered very unimportant (Pamela, page 12).

Although Pamela and other study participants attested to the attitude of society towards women and their need to pursue adult and continuing education, some study participants pointed out some additional deterrents, particularly geographic. They illustrated examples, where they were not allowed to pursue their educational goals, because they were girls and there was a very clear demarcation between what they and their male siblings or family members were permitted to pursue.

Secondary Theme: Gender Specific Geographic Deterrents

The important consideration regarding the geographic deterrents was that they influenced the educational progression of the study participants when they were younger and unmarried. Paige shared her experiences regarding geographic deterrents, she stated;

I had passed my entrance exams to pursue my Master's degree, but I got the clearance for a campus in another city, but in the same state. My father was against it and did not permit to pursue my Master's degree in another city, because I was a girl. I then came to Mumbai to visit some relatives and landed a job in the city, and tried to convince my father to let me work for a sometime while living with my relatives, but within three days he came and he took me back to Indore [a city in central India] (Paige, page 13).

Rachel also shared similar experiences;

I wanted to do my Master's at that time, in geography and Lucknow [a city in central India, where participant Rita is originally from] University did not offer the program. So I had to travel to Kanpur (a city in central India, which is approximately 85.4km or 53 miles from Lucknow), which is just 1.5 hours away, by car. Since we did not have a car in those days, I would have had to travel by train; the idea of pursuing my MS degree was completely dismissed. I was told to pursue a degree which was offered at any local University as my deadline to be home was 5:30 pm. I could not be out of the house after that time (Rachel, Page 15).

Geographic deterrents could also be caused due to the safety factors, where travelling by public transport would not be considered safe for girls. The study participants did not

however mention safety as a factor for geographical deterrents, but pointed out the attitudes towards geographic deterrents, being more gender specific.

Secondary Theme - Cost

Cost includes money for tuition, fees, books, and course-related supplies. Langser (1994) identified cost as the number one deterrent to participation in adult and continuing educational programs and can be pervasive barrier globally for sections of societies with middle to low household income. However, that was generally not the case in urban India. Among the study participants, only Selma identified cost as a deterrent because the program she wanted to pursue was very expensive. Selma stated;

I would say a lot plays on finance (Selma, page 12)

She additionally added;

Cost plays a big role and a lot has to do with the cost factor. There are a lot of factors, for example how many children are in the family, like if there are one or two it is fine, but if you have like five or six there is a lot of pressure on the parents, especially on the father to provide for all the children. In such situations higher education for girls gets compromised. It could be one of the main reasons (Selma, page 12)

Alternatively, Deena and Rita identified cost as a deterrent in the cultural context.

Cost became a deterrent in the cultural context for these urban Indian women because their education was not a priority. Deena felt education was not a priority because of affordability, especially for middle class families,

Deena felt it was more a priority than affordability, especially for middle class families;

For example; if the cost of a program is “x” number of rupees and the choice has to be made between education for the woman of the house and other things which are important, I feel that the education for the women is last on the priority list. Everything else comes before that (Deena, page 11).

Additionally Rita pointed out that for middle class families;

Families will spend huge amount for their vacations but they will not think about going back to school. If women want to do something for themselves they will make jewelry, they will go for vacations, they might focus on physical grooming I think this is the upper middle class emergent upper middle class in Mumbai. But there is no thought on the horizon about going back to school. (Rita, page 14)

The cost factor was not as salient of an issue for most study participants; possibly for two reasons. As all the study participants were middle class, they could probably afford the cost involved in participating in adult and continuing educational programs. Secondly, the cost of pursuing adult and continuing educational programs is relatively meager compared to most countries in the world. In public institutions in India, the tuition is primarily funded by state governments and the central government. Privately aided colleges and universities collaborate with corporations, who aid them with funding. Students attending public universities and colleges in India pay tuition, fees and cost of instructional materials (approximately \$106 per year); and students' attending private schools pay approximately \$153 for the same annually (Narayana, 2005). The cost of tuition is relatively lower than most countries; this is why it may not have been distinguished as a primary deterrent to participation in adult and continuing educational programs.

Secondary Theme: Informational Deterrents

The informational deterrent received a mixed reaction from the study participants. While some study participants felt that the informational deterrent was not very relevant due to open and unlimited access to the Internet and information being readily available,

others felt that maybe if they knew more about it, they would think about educational pursuits. Selma stated;

I don't think that people are not aware, because like I said if you do want to pursue something you can always look it up online. I mean we have Google and we have the internet, you are just like a second away from your question. So you can always Google the information that you want. So it is not that even if you are not well informed you can always Google and you can always look up books, look up the Internet, you can call so many institutions so I don't think lack of information is the problem (Selma, page 16)

Siri additionally added;

But see, it's not that they are not aware. I see a lot of women my age, aren't really thinking about pursuing higher studies. Once they are married they are completely dedicated to taking care of their home. They are not interested in pursuing higher education (Siri, page 15)

Kayla felt differently about lack of information being a deterrent;

Yeah, it could be true. Information is also not available and motivation is also not there. Like you know if they would advertise on TV they would show like a housewife is being motivated to study and she really got motivated and she studied and today where she can have a business of her own after studies or like how the family is respecting and cooperating with the women, it would be motivating to other women (Kayla, page 12).

Gina additionally stated;

Most of it is not knowing and just like anything else lack of information, prevents you from doing something you want (Gina, page 10).

The researcher observed that Kayla and Gina were the two study participants who were older and had only completed junior college (12th grade). Further, they were not comfortable using technology and hence felt that there was not enough marketing done by colleges and universities to provide information about their programs. The other participants were younger and had completed their BS degrees and seemed more comfortable using technology to access the information they needed. Still, the common

factor between all the study participants was the thought of pursuing adult and continuing education was not a priority.

Most study participants were homemakers and had little intention of pursuing adult and continuing educational programs, besides to perhaps consider pursuing short-term skill development programs or workshops to better themselves and maybe use the skill for income generation. Empowerment is not something they had thought about and they took pride in their homes and families. Even the women who were encouraged to pursue their education and their goals when they were younger and unmarried were extremely satisfied taking care of their home once they were married. Overall, marriage seemed to be the primary socio-cultural deterrent that influenced participation of middle class urban Indian women in adult and continuing educational programs.

This section completes the qualitative phase of the study and answers the first research question, “What are the socio-cultural deterrents, as perceived by the study participants that influence participation of middle class urban Indian women in adult and continuing educational programs.” The next section addresses the second research question.

Section - 2

The second research question was, “What is the relationship of select demographic variables (age, annual income, level of education, etc.) and deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs?” The researcher presents descriptive information (means and

standard deviations) by demographic group. As the “*N*” was relatively small (*N* = 16), the researcher was unable to conduct an inferential statistical analysis. The following tables illustrate the results on the means calculated using descriptive statistics for the data collected from 16 middle class urban Indian residing in Mumbai, India.

As demonstrated in Table 5, the mean age scores for the deterrent variables lack of confidence and low personal priority were the highest for the 46 and above age group; whereas, lack of confidence was the lowest for the participants in the 25-30 age group and low personal priority was the lowest for the 31-35 age group. The 41-45 age group and the 46 and above age group demonstrated the highest mean scores for personal problems, whereas the 25-30 age group demonstrated the lowest. The means for the deterrents variable cost was lowest for the 25-30 age group and the highest for the 31-35 age group (marginally higher). Further, the means for the deterrent variable course relevance displayed the highest for the 25-30 age group and the lowest for the 36-40 and 31-35 age group. Time constraints total scores were highest of the six adult learning participation barriers being examined, and cost total mean scores were the lowest among this sample of 16 Indian, middle class, urban women.

Table 5

Means and Standard Deviations of Participation Variables by Age Group

Age Group	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
25-30	13.50 (0.71) <i>n</i> = 2	21.00 (1.41) <i>n</i> = 2	21.00 (2.82) <i>n</i> = 2	11.50 (4.95) <i>n</i> = 2	3.50 (0.71) <i>n</i> = 2	6.00 (2.83) <i>n</i> = 2
31-35	16.67 (6.81)	17.00 (5.57)	14.33 (5.68)	9.33 (1.15)	6.00 (4.36)	10.00 (3.61)

	<i>n</i> = 3	<i>n</i> = 3	<i>n</i> = 3	<i>n</i> = 3	<i>n</i> = 3	<i>n</i> = 3
36-40	15.00 (6.96) <i>n</i> = 5	17.80 (4.09) <i>n</i> = 5	12.20 (2.95) <i>n</i> = 5	12.60 (3.58) <i>n</i> = 5	5.60 (2.97) <i>n</i> = 5	11.80 (1.64) <i>n</i> = 5
41-45	18.00 (6.16) <i>n</i> = 5	17.60 (3.58) <i>n</i> = 5	15.80 (5.22) <i>n</i> = 5	14.20 (5.21) <i>n</i> = 5	4.60 (1.82) <i>n</i> = 5	12.60 (3.29) <i>n</i> = 5
46 and above	25.00 <i>n</i> = 1	21.00 <i>n</i> = 1	18.00 <i>n</i> = 1	22.00 <i>n</i> = 1	5.00 <i>n</i> = 1	12.00 <i>n</i> = 1
Total	16.69 (6.06) <i>N</i> = 16	18.19 (3.76) <i>N</i> = 16	15.19 (4.76) <i>N</i> = 16	12.94 (4.62) <i>N</i> = 16	5.06 (2.54) <i>N</i> = 16	11.00 (3.25) <i>N</i> = 16

As demonstrated in Table 6, the mean scores by marital status for the deterrent variable lack of confidence was the highest for the single group and the lowest for the divorced group. Low personal priority means were the highest for the divorced group and there was very little difference in means between the single and the married group. Overall, there were few differences among the means of the deterrent variables between the single and married groups. The divorced means were not interpreted because there was but one divorced individual.

Table 6

Means and Standard Deviations of Participation Variables by Marital Status

Marital Status	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
Single	18.00 (12.73) <i>n</i> = 2	15.50 (4.95) <i>n</i> = 2	17.00 (2.82) <i>n</i> = 2	12.50 (6.36) <i>n</i> = 2	6.50 (4.94) <i>n</i> = 2	11.00 (2.83) <i>n</i> = 2
Married	16.92 (5.42) <i>n</i> = 13	18.54 (3.78) <i>n</i> = 13	14.90 (5.20) <i>n</i> = 13	12.92 (4.82) <i>n</i> = 13	5.00 (2.31) <i>n</i> = 13	11.15 (3.48) <i>n</i> = 13
Divorced	11.00 <i>n</i> = 1	19.00 <i>n</i> = 1	15.00 <i>n</i> = 1	24.00 <i>n</i> = 1	5.00 <i>n</i> = 1	9.00 <i>n</i> = 1
Total	16.69	18.19	15.19	12.94	5.06	11.00

	(6.06) N = 16	(3.76) N = 16	(4.76) N = 16	(4.62) N = 16	(2.54) N = 16	(3.25) N = 16
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As displayed in Table 7 regarding employment status, there was a very slight difference between the means of the employed and unemployed group for all the deterrent variables. The means of the employed group was slightly higher than the unemployed group for lack of confidence, time constraints, lack of course relevance, and the low priority deterrent variables. The means for cost and personal problems were slightly higher for the unemployed group than the employed group.

Table 7

Means and Standard Deviations of Participation Variables by Employment Status

Employment Status	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
Employed	17.25 (6.59) n = 8	19.75 (3.45) n = 8	17.63 (4.75) n = 8	14.25 (5.31) n = 8	4.50 (1.41) n = 8	10.13 (4.26) n = 8
Unemployed	16.13 (5.89) n = 8	18.54 (3.58) n = 8	12.75 (3.54) n = 8	11.63 (3.71) n = 8	5.63 (3.34) n = 8	11.88 (1.64) n = 8
Total	16.69 (6.06) N = 16	18.19 (3.76) N = 16	15.19 (4.76) N = 16	12.94 (4.62) N = 16	5.06 (2.54) N = 16	11.00 (3.25) N = 16

As displayed in Table 8, there was a significant difference between the means of the group with no children and the group with two children for the deterrent variables, personal problems and lack of confidence. For the deterrent variable time constraints, the group with one child showed a higher mean than the groups with no children or two children. The course relevance variable showed higher means for the group with no children than the groups with one child or two children. The cost variable and low

priority also showed a higher means for the group with 2 children than the groups with no child or one child.

Table 8

Means and Standard Deviations of Participation Variables by Number of Children

Number Children	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
None	11.00 (2.82) <i>n</i> = 2	16.00 (5.66) <i>n</i> = 2	21.00 (2.83) <i>n</i> = 2	11.50 (4.95) <i>n</i> = 2	3.50 (0.71) <i>n</i> = 2	6.50 (3.54) <i>n</i> = 2
One	17.40 (6.58) <i>n</i> = 5	20.80 (2.17) <i>n</i> = 5	14.40 (4.51) <i>n</i> = 5	12.40 (4.77) <i>n</i> = 5	4.20 (1.30) <i>n</i> = 5	9.20 (2.28) <i>n</i> = 5
Two	17.56 (6.09) <i>n</i> = 9	17.22 (3.71) <i>n</i> = 9	14.33 (4.66) <i>n</i> = 9	13.56 (4.95) <i>n</i> = 9	5.89 (3.06) <i>n</i> = 9	13.00 (2.00) <i>n</i> = 9
Total	16.69 (6.06) <i>N</i> = 16	18.19 (3.76) <i>N</i> = 16	15.19 (4.76) <i>N</i> = 16	12.94 (4.62) <i>N</i> = 16	5.06 (2.54) <i>N</i> = 16	11.00 (3.25) <i>N</i> = 16

Table 9 displayed a difference between the means of the group with a lower income group and higher income group and course relevance. The other four deterrent variables did not illustrate any notable differences between the means of the different income groups.

Table 9

Means and Standard Deviations of Participation Variables by Annual Household Income

Income (1000s rupees)	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
100-500	15.00 <i>n</i> = 1	18.00 <i>n</i> = 1	12.00 <i>n</i> = 1	10.00 <i>n</i> = 1	5.00 <i>n</i> = 1	13.00 <i>n</i> = 1
501-2000	17.00	18.60	16.80	16.20	4.80	11.00

	(8.80) <i>n</i> = 5	(3.91) <i>n</i> = 5	(2.17) <i>n</i> = 5	(5.50) <i>n</i> = 5	(1.79) <i>n</i> = 5	(3.08) <i>n</i> = 5
2001-10,000	18.40 (6.66) <i>n</i> = 5	18.20 (4.87) <i>n</i> = 5	13.80 (4.32) <i>n</i> = 5	11.80 (3.63) <i>n</i> = 5	6.20 (3.96) <i>n</i> = 5	10.80 (3.11) <i>n</i> = 5
> 10,000	15.00 (2.83) <i>n</i> = 5	17.80 (3.71) <i>n</i> = 5	15.60 (7.30) <i>n</i> = 5	11.40 (4.10) <i>n</i> = 5	4.20 (1.64) <i>n</i> = 5	10.80 (4.39) <i>n</i> = 5
Total	16.69 (6.06) <i>N</i> = 16	18.19 (3.76) <i>N</i> = 16	15.19 (4.76) <i>N</i> = 16	12.94 (4.62) <i>N</i> = 16	5.06 (2.54) <i>N</i> = 16	11.00 (3.25) <i>N</i> = 16

As demonstrated in Table 10, the mean scores for deterrent variables lack of confidence, time constraints, low priority, and cost mean scores were the highest for the junior college group; whereas, they were the lowest for the participants with a master's degree. The bachelor's group demonstrated the lowest course relevance mean scores, while mirroring the junior college groups' mean scores on personal problems. The bachelors' groups mean scores were most similar to the masters' group mean scores on lack of confidence, time constraints, and cost. Of particular note was the large difference in lack of confidence means scores between the junior college and master's degree groups. Time constraints total scores were highest of the six adult learning participation barriers being examined, and cost total mean scores were the lowest among this sample of 16 Indian, middle class, urban women.

Table 10

Means and Standard Deviations of Participation Variables by Educational Level

Educational Level	Lack of Confidence	Time Constraints	Course Relevance	Low Priority	Cost	Personal Problems
Grade 12-Junior	25.80 (2.65)	19.50 (2.65)	16.75 (1.50)	17.25 (5.25)	8.00 (2.94)	12.00 (2.16)

College	<i>n</i> = 4	<i>n</i> = 4	<i>n</i> = 4	<i>n</i> = 4	<i>n</i> = 4	<i>n</i> = 4
Bachelor's Degree	13.75 (3.06) <i>n</i> = 8	17.88 (3.94) <i>n</i> = 8	13.63 (4.98) <i>n</i> = 8	12.38 (3.29) <i>n</i> = 8	4.38 (1.77) <i>n</i> = 8	12.00 (2.98) <i>n</i> = 8
Master's Degree	13.75 (4.11) <i>n</i> = 4	17.50 (4.93) <i>n</i> = 4	16.75 (6.34) <i>n</i> = 4	9.75 (3.86) <i>n</i> = 4	3.50 (0.58) <i>n</i> = 4	8.00 (3.37) <i>n</i> = 4
Total	16.69 (6.06) <i>N</i> = 16	18.19 (3.76) <i>N</i> = 16	15.19 (4.76) <i>N</i> = 16	12.94 (4.62) <i>N</i> = 16	5.06 (2.54) <i>N</i> = 16	11.00 (3.25) <i>N</i> = 16

Summary

The deterrents measured on the Deterrents to Participation Scale-General (DPS-G) were low personal priority, time constraints, lack of confidence, cost, lack of course relevance, and personal problems varied somewhat by the specific demographic variables as expected from the researcher's read of the literature. Age displayed a higher means for the low personal priority, personal problems and lack of confidence deterrent variables, signifying that the older women may have perceived low personal priority, personal problems and lack of confidence as deterrents to participation than the younger women. The means for the number of children displayed a higher value for the group with two children than the group with no children for the deterrent variables low personal priority, cost, personal problems and lack of confidence. For employment status cost and personal problems, there were lower means for the unemployed group as compared to the employed group. Additionally, the employed groups displayed higher means for the time constraints, course relevance lack of confidence and low priority. The means for the junior college group was the highest for the deterrent variables lack of confidence, time

constraints, low priority, and cost. This indicated that the group with the lowest education level saw more deterrents/barriers to educational participation.

This chapter provided the comprehensive findings of the study. While the qualitative research design answered the first research question; “What are the socio-cultural deterrents, as perceived by the study participants, that influence participation of middle class urban Indian women in adult and continuing educational programs?”, the quantitative analysis answered the second research question; “What is the relationship of select demographic variables (age, annual income, level of education, etc.) and deterrents influencing participation of middle class urban Indian women in adult and continuing educational programs?” The data collected from the qualitative and quantitative analyses in general converged to provide a more enriched understanding of how and why the socio-cultural deterrents deterred adult education program participation by the participants. A detailed review of the discussions, conclusions and recommendations is provided in Chapter 5.

CHAPTER V

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

In this chapter, an overview of the purpose and methods utilized for this study are reviewed and are followed by discussions of the responses to the research questions, implications that may provide guidance for helping middle class urban Indian women understand the importance of education, to better their lives and elevate their social statuses.

Summary of the Study

This study set out to explore the association between socio-cultural influences and non-participation of middle class urban Indian women in adult and continuing educational programs, including their analysis of the resulting economic, societal and personal development issues. This study contributes to understanding the deterrents faced by middle class Indian urban women that they perceive influence their decision to participate in adult and continuing educational programs. This study attempted to test Darkenwald and Merriam's (1982) theory of non-participation in the Indian context allowing for the possible expansion of the theory to include a sociocultural construct. In addition, the study used a slightly modified version of the DPS-G scale to illustrate a different view of the deterrents to participation, again in the cultural context. Furthermore, the results gathered from this study might assist middle class urban Indian women by increasing awareness regarding the importance of participation in adult and

continuing education programs, by overcoming deterrents, and allowing for positive empowerment in terms of educational attainment.

All the participants were middle class women (ages 25 and above) living in the urban city of Mumbai, India, and met the criteria previously determined by the researcher (annual household income of Rs. 100,000 - 200,000 which is approximately \$3233.62 – \$1,616,814.87 (Lama-Rewal & Mooij, 2009), earned at least a high school diploma, and lived in an urban Indian city) were selected through personal references and on a voluntary basis. The study participants were cooperative and forthcoming with their thoughts and opinions, and provided rich, diverse perspectives to the questions. The diversity of the ages and educational levels of the study participants incited diverse opinions and interesting alternative facets and views regarding deterrents to educational participation.

Prior appointments were made over the phone, with the study participants and the time and location of the interview were decided. Eight of the 16 interviews were conducted at the location where the researcher was staying. The study participants came to the researcher's location of stay and the interview was conducted face-to-face. For five of the 16 interviews, the researcher travelled to the homes of the study participants as they could not meet elsewhere for one reason or another. The remaining three of the 16 interviews were conducted at the workplaces of the study participants. All the interviews were recorded and were later transcribed to help the researcher analyze the views of the study participants. Four broad themes emerged from the data collected; 1) cultural framework, 2) marriage, 3) empowerment and 4) cultural barriers. Additionally, as the

data were analyzed, 10 secondary themes and three sub-themes emerged. The 10 secondary themes included Indian family structure, family influences, before marriage, after marriage, middle class Indian girls, middle class Indian women attitudinal deterrents, geographical deterrents, cost deterrents, and informational deterrents. The sub-themes included traditional roles of Indian women, attitudes of parents and society, family responsibilities and duties. (See summary of themes in Chapter 4).

Responses to Research Questions

The responses to the research questions are provided in the section. The two primary research questions were:

1. What are the socio-cultural deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?
2. What is the relationship of select demographic variables (e.g., age, annual income, level of education etc.) and deterrents that influence participation of middle class urban Indian women in adult and continuing educational programs?

After interviewing the study participants, the researcher concluded that all study participants had similar inherent values and perspectives that originated from India's deeply rooted cultural framework. Their opinions on family values, family influences, and societal influences in addition to the commitment of putting their families first, were some of the threads common among all study participants.

The collectivist Indian culture is the driving force behind decisions made by mostly all Indian women, giving supreme importance to the life of a woman after

marriage and associates several important responsibilities with it (Sharma, 2013). Most Indian women, including the study participants shared these views and their lives were encompassed with the duties and responsibilities that came with being married. Although the study participants had comparable insights with distinct characteristics, illustrating contrasting interpretations of their views which were largely influenced by their families and the environments they came from; their answers were intertwined with different versions of the similar outlook.

Among the 16 study participants 13 were married, two were unmarried and one was divorced. Among them, 10 of them shared that they were allowed to pursue education up to a BS degree before they were married. They were never permitted to pursue higher education after they received their Bachelor's degree, as the immediate and extended family felt that they should be married. Among the 10 participants who completed their BS degree, four participants were allowed to work for a few years until they got married, but re-affirmed that after they got married they had no intentions of pursuing any form of continuing education. Most study participants confirmed that not working outside of the home and pursuing a career after marriage was their choice, and they did not have any familial pressure; however, four of them confirmed that they had several restrictions after marriage, and pursuing a career was one of them. However, one study participant shared that she was working restrictively in her family business, but would not consider working outside of the business.

Three study participants had earned their Master's degrees and worked in the corporate world. They shared similar views towards educational participation. While two

currently had active careers, the other pursued a career for many years, but was now a homemaker. Among the two study participants who were actively working, one was doing so during evening hours when her husband was home to take care of the kids and all the household responsibilities were taken care of during the day. The other was an entrepreneur and was running a marketing firm. She was also of the opinion, that although she was married, once she had children, she would have to give it all up and be a home maker.

One study participant was pursuing her doctoral degree in English and shared the challenges she had to face to seek family support. She also shared how she overcame the obstacles; like never working outside of the home, never travelling out of town, always working around family and in-law duties and obligations.

Among the three remaining participants, two had only pursued their education until 12th grade and were primarily homemakers, and one had persevered past 12th grade, but did not graduate with her Bachelor's degree. She was separated from her husband but was bringing up two children singlehandedly, but was still not motivated to pursue her Master's degree so she could prepare for a career. She complained frequently that she was at her husband's mercy for financial support, yet she did not want to change her life, because "men are supposed to provide for their family."

Indian women live partly in their glorious past where age-old traditions and cultural values and influences have resulted in Indian women being the most unselfish, self-denying and patient women, who take pride in their self-martyrdom (Sharma, 2013). Owing to the predominantly patriarchal hegemony, the educational attainment patterns of

all study participants led to similar conclusions. They had to be “allowed” to pursue their educational goals by the men in their families (father’s and husbands) and their personal empowerment is furthest from their minds. As stated by the study participants, Indian girls until the age of 23-25 are encouraged to pursue their education, some even until the Master’s level, but once they are married, their married life becomes a set of a predictable, clear set of expectations; relegating their personal lives to the backburner.

There are, however, minimal changes visible on the horizon for women’s educational empowerment, primarily in urban India. The process of industrialization and urbanization has brought about socio-psychological changes, albeit very minimal and still in the very nascent stages, in the attitudes and values of urban Indian women. Indian urban women are starting to realize the importance of having an income which brings in a sense of achievement. This would be their way of contributing to the family income and attain a level of financial independence. On being asked if they would like pursue the development of a skill that would assist in a home based income generation production, most study participants replied in the affirmative.

The field that shows positive growth in urban India is skill development encouraging income generating enterprises, which women could pursue from their homes. According to some study participants, skills like baking, conducting private tuition classes, chocolate making, designing, accounting, web development and many such skills that allow women to pursue their interests from home are slowly gaining popularity. Workshops or short-term courses, teaching these skills are displaying an upward trend in urban India.

Even corporates in India have programs in place for women, but it is focused on bringing women back to the workforce (again income generation). A company called TATA Motors, has a program in place called “second innings,” which provides an internship for a period of six months to women who have earned a Bachelor’s degree and have been away from the workforce for a significant period of time or who have never worked after they graduated from college, to help them use their skills and learn new skills to help in easing them back into the workforce. After the six month period, the women are free to apply for positions outside of the company. This program has been very successful in urban Indian cities such as Delhi and Mumbai and is slowly being recognized across the country. This program helps women with income generation by pursuing a career of their choice.

Although critics argue that income generation alone does not increase the economic equality of women in India (Devi, 1999; Dixon, 1982; Dreze & A.K.Sen, 2002; Medhi, 2000; Sen, 1999), the inception of any form of progress is very promising. We cannot negate the fact that progress is extremely slow and some researchers might even argue if skill-based income generation illustrates progress, the real challenge India faces is preparing women to compete in a global economy. Despite showing an upward trend in education and high business growth rates, the economy has not produced enough employment of this kind to keep up with the growth of high-skilled labor supply.

Implications for Adult Education & HRD Practice

Self-awareness needs to be created among women to motivate Indian women to improve their own lives as well as becoming social change agents (Kenkre, 2005) to

create awareness regarding the importance of empowerment by overcoming challenges. Empowerment enables women to realize their identity, potentiality and power in all aspects of their daily lives. Among the five dimensions of empowerment, economic, political, social/cultural, personal and familial, the ones commonly considered important (Agarwal & Baghel, 2012) for most Indian women are social/cultural, personal and familial. These dimensions encourage women to have increased access to economic resources, more strength and courage, more involvement through social/cultural relationships and participation, more self-motivation and confidence, and have more say in the family matters. Additionally education, an important component of empowerment, also increases a woman's ability to deal with the situations in her family, society and nation. Education increases confidence in a woman and the fruits of her education are enjoyed not only by the woman, but it passes on to her family. Societal development depends on the development of its total members, but if half of its members are lagging behind, it will create hindrance to the development.

Participation in adult and continuing educational programs will gain momentum in India with the development of *needs based programs/courses* by Indian universities, catering to the demands of different learners. Urban Indian institutions and different distance education institutions could buy or lease courses from other open and distance learning providers if they realized the need of that course for the target learners. The Indira Gandhi Open University (An online division of the Indira Gandhi, located in New Delhi, India) for example, has pioneered the need base model by creating different programs in the areas of rural development, journalism, intellectual property rights,

hospitality management, IT management, clinical cardiology, information technology, and computer literacy and HIV/AIDS awareness (Behera, Mohakud, & Mohapatra, 2012). In addition to the aforementioned programs, if universities can include adult and continuing educational programs such as short-term skill development programs, in the form of diplomas or certificates, it might tremendously increase women participation, at least in urban Indian areas. Skill development leading to income generation may be just the first step to women empowerment, but can prove to be a very important one.

Education attainment in any form is important for more than just the attainment of knowledge and skills, but for personal growth and development. Important personal attributes such as developing confidence, broadening one's perspective, expanding analytical skills, encouraging creative problem solving and developing communication and leadership skills are all important benefits of adult and continuing educational programs that open the doors to the developed and empowered futures for adult women and their families (Behera, Mohakud, & Mohapatra, 2012).

Findings Related to Literature

In the last decade, several studies explored the deterrents to participation in adult and continuing educational programs, in various settings, and there were commonalities among deterrents to participation the adult and continuing educational programs identified to the present study. Although the deterrents were similar, the contexts in which they were explored were different.

Carl (2005), Fahnestock (2012), and Murray (2013) in their studies on deterrents to participation in adult and continuing educational programs among licensed nurses, concluded that deterrents to participation of adults in adult and continuing educational programs were disengagement, lack of quality in available continuing education programs, family constraints, cost of participation, perceived lack of benefit from participation, and work constraints. Comparable to the present study, family constraints was the common deterrent as it was in the study conducted on deterrents to participation of employees in corporate or organizational settings (Eggleston, 2007; Kremer, 2006; Parker, 2004; Samardzija, 2005). The deterrents identified in these studies included, time and cost constraints, concerns regarding quality and relevance of the programs offered by employers, lack of employer support, family and family responsibilities.

The deterrent of family constraints and family duties and responsibilities seemed to be the common thread among most studies regarding deterrents to participation in adult and continuing educational programs, including the present study. Family duties and responsibilities may be a gendered preference, where this deterrent for women may be, to some extent, biological. But, it has a larger cultural significance for Indian women, as it is not just caring for their families or their familial responsibilities, especially post marriage; it is single-minded devotion to their families and their duties and responsibilities, so much so that their own empowerment, to them, is completely irrelevant.

Implications for Theory

The theoretical framework that supported this study was Darkenwald and Merriam's theory of non-participation. Darkenwald and Merriam's (1982) theory of non-participation; identifying institutional and dispositional deterrents as potential deterrents to educational non-participation. The theory further elucidates dispositional deterrents into two sub-categories: psychosocial and informational deterrents. Institutional deterrents include attributes compiled by institutions which inadvertently excluded or discouraged specific groups of learners due to impediments, causing potential students to encounter inconvenient class schedules and lack of sufficient support services (Scanlan, 1986). Psychosocial deterrents include beliefs, attitudes, values and perceptions about education or personal views of oneself as a learner; while informational deterrents primarily involve the lack of awareness of the available educational opportunities (Darkenwald & Merriam, 1982; Scanlan, 1986).

There were several studies that examined deterrents to participation in adult and continuing educational programs, but in the context of the present study, the deterrents identified were examined through a cultural lens. The institutional deterrent included attributes compiled by institutions which inadvertently excluded or discouraged specific groups of learners due to impediments, causing potential students to encounter inconvenient class schedules and lack of sufficient support services (Scanlan, 1986). In the Indian context, the institutional deterrent was best described as the need for skill development programs. Study participants endorsed the possibility of short-term skill development programs as an impetus to empowerment. Currently the programs offered in

the urban Indian institutions are traditional two and four year degree programs, which do not demonstrate popularity among the demographic of women targeted in this study; that is, middle class urban Indian women. The programs currently offered in the institutions are popular among the Indian youth. As mentioned in the study, middle class urban Indian women are keener on pursuing adult and continuing educational programs in the form of short term skill development programs, which are not available in most Indian institutions.

Among the dispositional deterrents; informational and psychosocial, the informational deterrents were perceived as significant to the older study participants (ages 50 and above) who had just pursued their education up to 12th grade, found the information deterrent significant. They were not comfortable with utilizing electronic resources, such as the Internet, as an option for obtaining information. The younger study participants felt that informational deterrent may not be as significant as they were well versed with the Internet and felt that if they wanted information about programs it was easily available on the Internet.

The psychosocial deterrent was significant in the Indian cultural context as beliefs, attitudes, values and perceptions about education or personal views of oneself as a learner were important components to the Indian woman's mindset. Their views, intertwined with the socio-cultural influences and pre-defined gender roles, steered their minds into areas far away from the unexplored territory of educational pursuits. This especially holds true for married women. As identified earlier, married women adhere to their own expectations, responsibilities and pre-set roles outlined by the Indian cultural

fabric, that they do not value education, post marriage, as a possibility. This leads to an abysmal impression they have about themselves as a learner, and most think that participation in adult and continuing educational programs as a resource for empowerment, primarily after marriage, is not a possibility.

One of the significant theoretical outcomes of this study was to analyze Darkenwald and Merriam's (1982) theory of non-participation, in the Indian cultural context to possibly add the cultural construct to the theory. The researcher provided analyses of the theory, which determined that among the deterrents identified in the theory, the institutional deterrent, and the dispositional deterrent, divided into informational deterrents and psychosocial deterrents were completely relevant to this study. All the constructs of the theory were applicable to the study participants addressed in this study (middle class adult Indian women), in the Indian cultural context.

The DPS-G Scale in the Cultural Context

The Deterrent to Participation Scale was a six-factor scale used in this study to examine various factors which measure deterrents to educational participation and the six factors were; lack of confidence; lack of course relevance; time constraint; low personal priority, cost and personal problems. As the researcher gathered information for the study in India, she realized that the aforementioned factors do play a role in deterring educational participation; however, there was an underlying cultural dominance which largely contributes to deterrents identified on the DPS-G scale. The deterrents to participation in the DPS-G scale were individually analyzed by the researcher in the cultural context, to further establish that the thought process of study participants

representing middle class urban Indian women regarding participation in adult and continuing educational programs, are governed by the socio-cultural framework, which influences every decision they make.

1. Cost – Prior research identifies cost as one of the most significant deterrents among adults in their decision to participate in adult and continuing educational programs. In the Indian context, cost can be identified as a deterrent for middle class urban Indian women in participating in adult and continuing educational programs, but not on its merit. When cost is identified as a deterrent to participation in adult and continuing educational programs, it is because the cost of pursuing the program is high, including cost of books, tuition and additional expenses involved.

In the Indian cost and especially for middle class urban Indian women of this research, the cost factor becomes a deterrent due to priority and not affordability. The cost of pursuing adult and continuing educational programs in India is relatively low, and for the middle class urban Indian women it is affordable, but the priority for their needs comes after everything else. Especially when they are married, after the needs of their husbands, family and children are taken care of, there are not many resources left for them, as pointed out by several study participants. Hence, cost becomes an important deterrent for middle class urban Indian women in pursuing adult and continuing educational programs. The results of this study supports the analysis as cost does not have any positive relation of any of the demographic groups identified except educational level. The group of women with a higher level of education viewed cost as a deterrent

because it was not a priority in their households, but not because their annual household income was insufficient.

2. Time constraint, personal problems and low personal priority – According to the study participants', most middle class urban Indian women live within the boundaries of the cultural framework, and have shaped their lives according to what is expected of them. Married women are completely devoted to their families and their homes; leaving them with very little, if any time for themselves. Additionally, study participants further added that even if they had the time, participating in adult and continuing educational programs was not a priority for most of them. As they are not the primary bread winners of the family, they do not feel the need to participate in continuing and adult educational programs to better themselves, as the onus to provide for the family is not on them. As one study participant pointed out that as a society, adult and continuing education is not a concept most people care or know about, whether it was a man or a woman.
3. Lack of Confidence – The level of confidence among middle class urban Indian women, in various aspects of their lives, is fairly stable, as most of them have attained some level of education; as in the case of study participants who had earned a minimum of a high school diploma. Though for the women in this study the education level demonstrated a positive relation with lack of confidence; that a higher level of education leads to a higher level of confidence; the lower the education level, lower the confidence level. Middle class urban Indian women in this study who have earned their Bachelor's or Master's degrees, demonstrate a certain amount of confidence in their transformative ideas, practices and

experiences in the domestic arena. They encourage their children in their academic and extra-curricular pursuits, ensuring that their children are exposed to the best that life has to offer.

4. Lack of Course Relevance – This deterrent on the DPS-G scale was not a very relevant deterrent to most of the study participants, except to one group, the “employed” group, stated under the employment status category. As the progress among most middle class urban Indian women towards empowerment, is acquiring income generating skills, most academic courses seem irrelevant to them. Lack of course relevance, may not be culturally driven, but its context on the scale is different from its relevance to this study.

Implications for Future Research

As this study was limited to a specific group of women, middle class urban Indian women, there is a requirement for future research to be conducted regarding cultural influences and woman’s education in India. The researcher would recommend various studies that can be conducted, such as testing socio-cultural influences among different demographic groups in different parts of India such as the upper elitist class. A study can also be conducted among women of Indian origin, living in the United States to determine socio-cultural influences on their participation in adult and continuing educational programs.

Additionally, because socio-cultural influences as deterrents was the focus of this study, additional research on the perceptions of middle-class men residing in urban India regarding deterrents to educational participation among women would be a recommended by the researcher. A quantitative study can also be conducted to analyze the *motivation*

levels of women in urban India regarding their interest in pursuing adult and continuing educational programs. This recommendation would help in understanding how important it is for middle class adult Indian women, intrinsically, to participate in adult and continuing educational programs and how important do they perceive it to be for their own empowerment. Longitudinal research could follow the next generation of women; that is, the daughters of these participants to see how the various deterrents may change in relative importance. Finally, it would be interesting examining these deterrents in the context of middle-class urban women working online from home.

Analysis of the Results of the Study

This study focused on the relationship between socio-cultural deterrents and participation of middle class adult Indian women in adult and continuing educational programs, the researcher analyzed the results of the study. Data collected during the interviews illustrated revealed that marriage was overwhelmingly determined by the study participants as the primary deterrent to educational participation. Marriage in the Indian cultural framework almost seems like the ultimate goal of life, especially for these women.

Marriage in the Indian context is primarily viewed as a duty towards the family and community (including extended families and society) and embodies an array of complex obligations and responsibilities, primarily religious, social and economic (Agrawal & Sankalp, 2013). Like most study participants pointed out that there were very distinct expectations for women once they were married. The mind-set of Indian married women is completely focused on their duties towards their family, which leaves them

with very little or no time to pursue their desires and interests. This is because after marriage, when the family becomes a priority above all else, participating in adult and continuing educational programs was not a priority for these women. Furthermore, women are always facing issues with extended joint families and in-laws to think about their own empowerment.

Closing Remarks

Middle class urban Indian women live in a constant dichotomy; between trying to balance archival traditions and social norms and modern day practices. This study illustrates the extent to which the lives of 16 middle class urban Indian women are influenced by social norms, including their mind-set and lifestyles. The study also brought to fore the progress in the thinking of these middle class urban Indian women towards educational attainment for their children, but they were personally bound by duties towards their home and families, primarily post marriage to think about educational attainment.

A progressive aspect of the study would be the possibility of creation of adult educational programs, in the form of need based, skill development courses leading to income generation for urban Indian women. This would be the inception of additional opportunities for middle-class urban Indian women to excel in their own personal development.

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Appendix A

Interview Guide

1. Why don't you begin by talking a little bit about your background and work history; for instance, where did you attend school, your level of education, are you presently employed, type of work you do, are you married?
2. Tell me about your family. Did your family influence your career and/or educational decisions?
3. What comes to mind when I say culture? How do cultural factors influence your day to day lifestyle? Give some examples
4. Did you have any goals growing up; mainly career and education goals?
5. What were your educational and career goals growing up?
6. What, in your opinion is the main reason for educational non-participation among women?
7. Within your personal frame of reference or through any personal experiences do you feel socio-cultural factors such as opinions of immediate and extended family, friends and neighbors, society, your own expectations on what you perceive to be your duties in the family, influence decisions made by urban women?
8. What other factors, in your opinion do you think leads to non-participation of middle class urban Indian women in educational programs? Can you give me some examples?

9. In your opinion, do you believe that adult and continuing education such as earning a professional degree or a certificate, personal development and self-paced learning is an important resource for growth and development of an individual? Why or why not?

Probing and Follow-Up Questions:

1. Were you able to pursue your educational goals? Did you have any career goals and were you able to pursue them? Why and why not?
2. What continuing/adult education programs are available, which you are aware of?
3. Within your personal frame of reference or through any personal experiences do you feel socio-cultural factors influence decisions made by urban women?
4. What other factors, in your opinion do you think leads to non-participation of middle class urban Indian women in educational programs? Can you give me some examples?
5. In your opinion, do you believe that adult/continuing education is an important resource for growth and development of an individual? Why or why not?

Follow-Up Questions

1. Would you consider this to be cultural? Why?
2. In your opinion is this still very rampant?

Appendix B

Original DPS-G Factors and Subscale Items

Lack of Confidence	<ol style="list-style-type: none"> 1. Because I felt I couldn't compete with younger students. 2. Because I was not confident of my learning ability. 3. Because I felt I was too old to take the course. 4. Because I felt unprepared for the course. 5. Because I didn't think I would be able to finish the course. 6. Because my friends did not encourage my participation. 7. Because I didn't meet the requirements for the course. 8. Because my family did not encourage participation.
Lack of Course Relevance	<ol style="list-style-type: none"> 9. Because the available courses did not seem useful or practical. 10. Because I didn't think the course would meet my needs. 11. Because the courses available did not seem interesting. 12. Because the courses available were of poor quality. 13. Because I wanted to learn something specific, but the course was too general. 14. Because the course was not on the right level for me.
Time Constraint	<ol style="list-style-type: none"> 15. Because of the amount of time required to finish the course. 16. Because I didn't think I could attend regularly. 17. Because I didn't have the time for the studying required. 18. Because the course was scheduled at an inconvenient time. 19. Because the course was offered at an inconvenient location.
Low Personal Priority	<ol style="list-style-type: none"> 20. Because I'm not that interested in

	<p>taking courses.</p> <p>21. Because I wasn't willing to give up my leisure time.</p> <p>22. Because I don't enjoy studying.</p> <p>23. Because participation would take away from time with my family.</p> <p>24. Because education would not help me in my job.</p>
Cost	<p>25. Because I couldn't afford miscellaneous expenses like travel, books, etc.</p> <p>26. Because I couldn't afford the registration or course fees.</p> <p>27. Because my employer would not provide financial assistance or reimbursement.</p>
Personal Problems	<p>28. Because I had trouble arranging for child care.</p> <p>29. Because of family problems.</p> <p>30. Because of a personal health problem or handicap.</p> <p>31. Because the course was offered in an unsafe area.</p>

Appendix C

Modified DPS-G Factors and Subscale Items

Lack of Confidence	<ol style="list-style-type: none"> 1. Because I felt I couldn't compete with younger students. 2. Because I was not confident of my learning ability. 3. Because I felt I was too old to take the course. 4. Because I felt unprepared for the course. 5. Because I didn't think I would be able to finish the course. 6. Because my friends did not encourage my participation. 7. Because I didn't meet the requirements for the course. 8. Because my family did not encourage participation. 	<ol style="list-style-type: none"> 1. Because I felt I couldn't compete with younger students. 2. Because I was not confident of my learning ability. 3. Because I felt I was too old to take the course. 4. Because I felt unprepared for the course. 5. Because I didn't think I would be able to finish the course. 6. Because my friends did not encourage my participation. 7. Because I didn't meet the requirements for the course. 8. Because my family did not encourage participation.
Lack of Course Relevance	<ol style="list-style-type: none"> 9. Because the available courses did not seem useful or practical. 10. Because I didn't think the course would meet my needs. 11. Because the courses available did not seem interesting. 12. Because the courses available were of poor quality. 13. Because I wanted to learn something specific, but the course was too general. 14. Because the course was not on the right level for me. 	<ol style="list-style-type: none"> 9. Because the available courses did not seem useful or practical. 10. Because I didn't think the course would meet my needs. 11. Because the courses available did not seem interesting. 12. Because the courses available were of poor quality. 13. Because I wanted to learn something specific, but the course was too general. 14. Because the course was not on the right level for me.
Time Constraint	15. Because of the amount of	15. Because of the amount of

	<p>time required to finish the course.</p> <p>16. Because I didn't think I could attend regularly.</p> <p>17. Because I didn't have the time for the studying required.</p> <p>18. Because the course was scheduled at an inconvenient time.</p> <p>19. Because the course was offered at an inconvenient location.</p>	<p>time required to finish the course.</p> <p>16. Because I didn't think I could attend regularly.</p> <p>17. Because I didn't have the time for the studying required.</p> <p>18. Because the course was scheduled at an inconvenient time.</p> <p>19. Because the course was offered at an inconvenient location.</p>
Low Personal Priority	<p>20. Because I'm not that interested in taking courses.</p> <p>21. Because I wasn't willing to give up my leisure time.</p> <p>22. Because I don't enjoy studying.</p> <p>23. Because participation would take away from time with my family.</p> <p>24. Because education would not help me in my job.</p>	<p>20. Because I'm not that interested in taking courses.</p> <p>21. Because I wasn't willing to give up my leisure time.</p> <p>22. Because I don't enjoy studying.</p> <p>23. Because participation would take away from time with my family.</p> <p>24. Because education would not make any difference to my lifestyle.</p>
Cost	<p>25. Because I couldn't afford miscellaneous expenses like travel, books, etc.</p> <p>26. Because I couldn't afford the registration or course fees.</p> <p>27. Because my employer would not provide financial assistance or reimbursement.</p>	<p>25. Because I couldn't afford miscellaneous expenses like travel, books, etc.</p> <p>26. Because I couldn't afford the registration or course fees.</p> <p>27. Because my employer would not provide financial assistance or reimbursement.</p>
Personal Problems	<p>28. Because I had trouble arranging for child care.</p> <p>29. Because of family problems.</p> <p>30. Because of a personal health problem or handicap.</p> <p>31. Because the course was offered in an unsafe area.</p>	<p>28. Because I had trouble arranging for child care.</p> <p>29. Because of family problems.</p> <p>30. Because of a personal health problem or handicap.</p> <p>31. Because the course was offered in an unsafe area.</p>

Appendix D
Demographic Information

Demographic Questions	Choices
Age	<ol style="list-style-type: none">1. 25-302. 31-353. 36-404. 41-455. 46 and above
Marital Status	<ol style="list-style-type: none">1. Single2. Married3. Divorced4. Widowed
Current Employment Status	<ol style="list-style-type: none">1. Employed2. Unemployed
Number of Children	<ol style="list-style-type: none">1. 02. 13. 24. 35. 4 or more

Household Income	<ol style="list-style-type: none"> 1. Rs. 100,000 – 500,000 annually 2. Rs. 500,001 – 2,000,000 annually 3. Rs. 2,000,001 – 10,000,000 annually 4. Rs. 10,000,001 – 100,000,000 annually 5. Rs. 100,000,001 and above annually
Highest Education Level Attained	<ol style="list-style-type: none"> 1. High School (Grade 10) 2. Junior College (Grade 12) 3. Bachelor’s degree 4. Master’s degree or above

Appendix E

Letter of Consent

Dear (Insert Potential Research Participant’s Name):

You are being invited to participate in a research study on socio-cultural factors that influence participation of middle class urban Indian women in educational programs. This research will require about 1-2 hours of your time. During this time, you will be interviewed about your perceptions regarding socio-cultural factors that influence participation in educational programs. The interviews will be conducted wherever you prefer (e.g. in your home), and will be tape-recorded.

There are no anticipated risks or discomforts related to this research. By participating in this research, you may also help create awareness of how important adult and continuing education is for growth and development and additionally people to better understand what it is like to potentially overcome socio-cultural factors that are potential deterrents to participation in educational programs.

Your participation in this research is completely voluntary. Several steps will be taken to protect your anonymity and identity. While the interviews will be tape recorded, the tapes will be destroyed after the interviews are typed up. The typed interviews will not mention your names, and any identifying information from the interview will be removed.

Additionally the information on the survey that you completed will be used for data analysis anonymously, and the information on the surveys will be destroyed thereafter. The typed interviews will also be kept in a locked filing cabinet at Florida International University, and only the researcher will have access to the interviews. All information will be destroyed after 5 years.

At no time, however, will your name be used or any identifying information revealed. If you wish to receive a copy of the results from this study, you may contact the researcher at the telephone number given below

If you require any information about this study, or would like to speak to the researcher, please call on my number. If you have any other questions regarding your rights as a participant in this research, you may also contact the Office of Research Services at the Florida International University at (Phone Number) or (e-mail address).

I have read (or have been read) the above information regarding this research study on socio-cultural factors that influence participation of middle class urban Indian women in educational programs.

_____ (Printed Name)

_____ (Signature)

_____ (Date)

Appendix F

Sample Letter to Participant

Date

Name

Address

Phone Number

Dear,

Your name was suggested by (Name of personal contact) as a potential participant in the research study as part of my doctoral dissertation. The purpose of my study is to explore perceptions of middle class urban Indian women regarding socio-cultural deterrents influencing participation in adult and continuing educational programs. You have been recommended to participate in this study as you meet the criteria which are required for study participants.

Participation in this study is voluntary will require approximately one to two hours of your time for an interview and complete a preset survey following the interview. With your permission the interviews will be audio recorded and transcribed. Confidentiality will be maintained and you will not be identified by on the audio tapes or in the transcripts. The audio tapes and transcripts will be kept safely by me in a locked cabinet, with no access to the tapes or the transcripts by anyone except me and the dissertation review committee. You will be provided a copy of the audio recording and transcript of the interview and survey if requested. Additionally the results of the study may be presented at research conferences.

Your response to this letter, by e-mail, will be considered as your consent to participate in the study. Once I receive your consent by e-mail I will contact you upon my arrival in India, by phone, to set up a time and place to conduct the interview and complete the survey. If you have any questions, please feel free to send them to me by e-mail and I will be happy to respond to them.

I thank you for your interest in participating in my study,

Warm Regards,

Renu Batra

Survey Completed by Participants

Please follow the instructions and complete this survey and the 2nd part of this study.

Part 1- Demographic Information

Please answer the following nine questions. Please circle the most appropriate option.

Age:

1. 25-30
2. 31-35
3. 36-40
4. 41-45
5. 45 and up

Marital Status:

1. Single
2. Married
3. Divorced
4. Widowed

Current Employment Status:

1. Employed
2. Unemployed

Number of Children:

1. None
2. One
3. Two
4. Three
5. Four or more

Household Income:

6. Rs. 100,000 – 500,000 annually
7. Rs. 500,001 – 2,000,000 annually
8. Rs. 2,000,001 – 10,000,000 annually
9. Rs. 10,000,001 – 100,000,000 annually
10. Rs. 100,000,001 and above annually

Highest Level of Education Attained:

1. High School (Grade 10)
2. Junior College (Grade 12)
3. Bachelor's Degree
4. Master's Degree or above

Part II. Deterrents to Participation in Adult and Continuing Educational Programs

<i>Directions: Please state your agreement with each of the following statements in terms of the extent to which they are/were relevant to you with respect to deterrents to participation in adult and continuing Education Programs</i>					
Not Important (1)	Slightly Important (2)	Important (3)	Quite Important (4)	Very Important (5)	1 2 3 4 5
1. Because I felt I couldn't compete with younger students.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
2. Because I was not confident of my learning ability.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
3. Because I felt I was too old to take the course.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
4. Because I felt unprepared for the course.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
5. Because I didn't think I would be able to finish the course.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
6. Because my friends did not encourage my participation.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
7. Because I didn't meet the requirements for the course.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
8. Because my family did not encourage participation.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
9. Because the available courses did not seem interesting.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
10. Because I didn't think the course would meet my needs.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
11. Because the courses available did not seem interesting.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
12. Because the courses available were of poor quality.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
13. Because I wanted to learn something specific, but the course was too general.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
14. Because the course was not on the right level for me.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
15. Because of the amount of time required to finish the course.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
16. Because I didn't think I could attend regularly.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
17. Because I didn't have the time for the studying required.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
18. Because the course was scheduled at an inconvenient time.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
19. Because the course was offered at an inconvenient location.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
20. Because I'm not that interested in taking courses.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
21. Because I wasn't willing to give up my leisure time.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
22. Because I don't enjoy studying.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
23. Because participation would take away from time with my family.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
24. Because participation would not make any difference to my lifestyle.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
25. Because I couldn't afford miscellaneous expenses like travel, books, etc.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
26. Because I couldn't afford the registration or course fees.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
27. Because my employer would not provide financial assistance or reimbursement.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
28. Because I had trouble arranging for child care.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
29. Because of family problems.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
30. Because of a personal health problem or handicap.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
31. Because the course was offered in an unsafe area.					<input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>

VITAE

RENU BATRA

- 2011-2015 Doctor of Education in Adult Education and Human Resource Development
FLORIDA INTERNATIONAL UNIVERSITY, Miami, Florida
- Dissertation: Exploring Perceptions of Middle Class Urban Indian Women Regarding Socio-Cultural Deterrents Influencing Participation in Adult and Continuing Educational Programs
- 2003 Master of Science in Management of Information Systems
NOVA SOUTHEASTERN UNIVERSITY, Davie, Florida
- 2001-2002 Bachelors of Science in Information Technology
AMERICAN INTERCONTINENTAL UNIVERSITY, Weston, Florida

RESEARCH INTEREST

- Gender Inequality
- Women Empowerment and higher education.
- Higher Education and Non-Traditional Learning Opportunities for Women

PRESENTATION, PUBLICATIONS AND AWARDS

Florida International University – College of Education Research Conference
Topic – Learning Behind Bars: Exploring Prison Educators’ Facilitation of Inmates’ Self-directed Learning through Garrison’s Model (April, 2012)

Batra, R., Jasso, T., & Stevens, Y. (2012). Learning behind bars: Exploring prison educators’ facilitation of inmates’ self-directed learning through Garrison’s model. *Proceedings of the 11th annual college or education and graduate student network research conference*, (pp. 2-9). Miami, FL

Batra, R., & Reio, T. G., Jr. (in press). Gender inequality issues in India. Manuscript accepted for publication in *Advances in Developing Human Resources*.

Worlds Ahead, 2015 Award Nominee

Kaplan University - Talent Circle award for excellence in advising – 2009

Kaplan University - President’s Club award 2004, 2005, 2010