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Resilience Among Immigrant Adult Learners: Experiences in Postsecondary Education--A Mixed-Methods Study

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MA, Saint Stephen College, 2008

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Dissertation Submitted in Partial Fulfillment

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Abstract

A human being's resilience refers to his or her abilities to combine internal and/or external resources effectively in response to significant contextual challenges in order to best succeed in a given environment. As such, this concept is vital across the lifespan and has been widely researched. However, few researchers to date have studied resilience as it relates to adult learners, and, significantly, those with immigrant status. Immigrant adult learners are facing compounded risks, which create challenges in various societies to identify this group's unique needs and/or to fully understand their experiences in diverse contexts, such as the Cayman Islands. Informed by the social cognitive theory, this convergent mixed methods study defined and examined resilience (dependent variable) among immigrants in the Cayman Islands, and explored immigrants' experiences as they participated in postsecondary education (independent variable). Seventy-nine participants completed the cross-sectional survey to provide quantitative data, and 15 of these participants were interviewed in depth to obtain qualitative data. Correlation, *t* tests, and thematic analysis were independently done then merged to provide combined findings, which showed that there are high levels of resilience among this group, although resilience did not positively correlate with postsecondary education participation. Through this research, existing literature is expanded with contextual information about definitions of resilience, and brings to the forefront this group's unique experiences. Educational and psychological stakeholders and practitioners are provided ways to implement programs and support services. These findings also provide immigrants with relevant and timely information to positively negotiate lifespan events while adjusting to postsecondary participation.

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Dedication

This study is dedicated first and foremost to God, whose protection, provision, and guidance are the *sine qua non* of this study's completion. Secondly, to my paternal grandparents, who now watch from Heavenly places, especially my grandfather—Daniel S. Samuels, who taught me rather early the importance of an education. My father, Daniel A. Samuels, also called home to glory and cannot be present to witness my achievement but was instrumental in initiating my passion for learning, reading, psychology, and counseling. To my mother, Mrs. Estriana E. Samuels, who also instilled the value of an education and continues to support my dreams and aspirations unconditionally. She is forever praying, encouraging me to achieve the goals set, and holding good visions alongside me, to their fruition. Finally, this study is also dedicated to immigrant adult learners in all contexts as they seek to thrive despite the many difficulties encountered, and yet continue to participate in postsecondary education.

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Chapter 1: Introduction to the Study

Resilience studies to date have made children and adolescents the focus (Masten & Wright, 2010; Ungar, 2010; Windle, 2010). As such, there is a dearth of research on resilience as it relates to adulthood and later life (Ong, Bergeman, & Boker, 2009), thus limiting its continuity throughout the lifespan (Herrman et al., 2011). Similarly, adult learners, especially those with immigrant status (Esses et al., 2010; Suárez-Orozco et al., 2011), have been overlooked in academia. Consequently, many researchers have confirmed that there is a paucity of resilience research as it relates to immigrant adult learners across diverse cultural contexts (American Psychological Association [APA], 2012; Deggs, 2011; Kasworm, 2008; Masten & Wright, 2010; Ong et al., 2009; Ungar, 2010).

The Cayman Islands provided a diverse cultural context for the present investigation of resilience among immigrant adult learners and offered a unique opportunity to explore their experiences as they participated in postsecondary education. It is a country where 44% of the populace is composed of immigrants, representing over 100 nations. Immigrants in the Cayman Islands are also mostly adult learners, 25 years or older, and this population continues to grow and faces distinctive challenges (Esses et al., 2010; Global Migration Group, 2012; Kivisto & Faist, 2010; Suárez-Orozco, Bang & Kim, 2011). These challenges can be linguistic, acculturative, psychological, economical, social, etcetera. They can compound immigrants' experiences (Esses et al., 2010; Kivisto & Faist, 2010) on any domain of their development—physical, social, cognitive, emotional, and spiritual.

This topic is therefore opportune, as it provides the means to gain a richer understanding about resilience among immigrant adult learners as they participate in postsecondary education in a diverse cultural context, that of the Cayman Islands. This study highlights their unique needs, the challenges they faced and how they resolved them, and the enabling factors that ensure successful postsecondary participation and outcomes. This study also contributes to the further clarification of definitional issues surrounding resilience, through exploring how resilience is defined among immigrant adult learners.

This study holds implications for potential positive social change for (a) prospective and current immigrant adult learners, who are provided with a framework illustrating the consequences, resources, and enabling factors that help them to be resilient. Pitfalls are highlighted, and the means of successfully participating in postsecondary education are brought to the forefront. Members of this special population can also learn from the contextual experiences of peers and be strengthened by the cultural base constructs identified. They can also identify chains of events and factors that immigrant adult learners have encountered and overcome, and processes that enable them over time (Ungar, 2010). (b) Decision makers within postsecondary institutions can learn about the unique needs of this specific group from the information obtained in this study, which will help them to plan more meaningfully for immigrant adult learners to ensure their successful participation and retention. (c) Adult learner educators and practitioners can better assist this specific group toward experiencing successful outcomes as their unique needs are brought to the forefront. The planning process for immigrant adult learners' formal, nonformal, and informal education can also be better fine-tuned. An

improved understanding can be gained on issues that could interfere with immigrant students' retention, and factors that hinder or enhance their successful learning outcomes can be clarified. (d) Policy makers can be enlightened as to the lived experiences of this group and consequences of current immigration and other policies. These policies can be revisited and modified where they may be discriminatory against particular groups of people, so that their effectiveness and efficiency can benefit immigrants as well as the local populace. (e) Community members' cultural competences could be enhanced as they are provided with other perspectives that can not only broaden their views, but also initiate meaningful dialogues among society's members about migration experiences and immigrants' social capital. Respectful, enduring relationships can be built within the diverse contexts where migration is a reality of everyday life. (f) Counselors and other practitioners can identify and help at-risk immigrant adult learners through interventions that are more relevant, timely, and efficient, and that can best help individuals, as their experiences in specific contexts are better understood (APA, 2012). (g) Future researchers can build on this study or replicate it in other contexts to expand knowledge and fill existing gaps about this group; and (h) a study such as this one facilitates personal and social changes for the researcher, who is described as never remaining the same after the research experience (East et al., 2010). Subsequently, this chapter provides the study's background information, problem statement, purpose, research questions and hypotheses, theoretical framework, nature of the study, definitions of key terms, assumptions, scope and delimitations, limitations, and significance.

Background

Perusal of scholarly literature showed that adult learners are the fastest growing student population. This group is unique, as its members are functioning in multiple worlds, which demand that they play numerous roles simultaneously (Deggs, 2011; Fairchild, 2003; Hoult, 2012a; Kasworm, 2008; Kemp, 2003; Margo, 2012; Park & Choi, 2009). This group is also heterogeneous, with differences not just in the typical demographic factors of age, gender, religion, ethnicity, economic, marital, employment statuses, etcetera, but also in their experiences, background, educational levels, social relation, motivation, needs, goals, learning styles, cognitive maturity, and daily challenges (Kistler, 2011). In the Cayman Islands, the adult learner can also be of varied immigration status, which impacts his or her overall stability. Despite adult learners' rising participation in postsecondary education (Ginsberg & Wlodkowski, 2010), they are often overlooked and underserved (Chen et al., 2008). Global workforces are also demanding more highly educated workers. Consequently, postsecondary education is no longer considered discretionary but vital for adult learners' continued development and success (Hansman & Mott, 2010). Despite adult learners' increased postsecondary participation, they continue to be neglected (Hansman & Mott. 2010; Sissel, Hansman, & Kasworm, 2001), especially those with immigration status (Esses et al., 2010; Suárez-Orozco et al., 2011).

The 1970s marked an era when the economies of some world nations experienced unprecedented growth. This and other reasons brought about an influx of immigrants to host countries, such as the Cayman Islands, which experienced this development. This has increasingly changed the demographics of the islands. The literature showed that the

complexity of immigrant adult learners remains unexplored, and there is a need to gain insights into their experiences in order to develop culturally competent social and educational services that will promote and support their resilience and postsecondary education participation. However, their experiences in specific contexts need to be understood first (APA, 2012, p. 46).

Everywhere, postsecondary institutions are described as remaining challenged to meet the unique needs of this group (Deggs, 2011). Postsecondary institutions are not able to provide the encouragement or experiences necessary for adult learners to examine and critically reflect on their needs and the cultural practices that form them (Ayres, 2011). This is attributed to a lack of knowledge of what these needs are and being ill-informed of the many challenges the adult learner faces from the moment of enrollment through completion (Deggs, 2011; Kasworm, 2008). The journey of the adult learner is further compounded by immigration (Esses et al., 2010), as it is accompanied with everyday constraints to immigrant adult learners' stability and security (Hodgetts et al., 2010). While the APA (2012) has examined adult learners' immigration and education experiences in the American context, APA researchers and others continue to emphasize the need for more contextual approaches. This study is therefore opportune, as it provides a basis for understanding resilience among immigrant adult learners in the Cayman Islands as they seek to participate in postsecondary education. The current literature further exposes these gaps in literature, as discussed in Chapter 2.

Problem Statement

The problem this study addresses is that although significant literature has reported that the concept of resilience is a multidimensional and complex construct

studied in most disciplines and subdisciplines, and is considered vital across the human lifespan, it remains under researched as it pertains to immigrant adult learners. Various authors have defined *resilience*, and though their definitions differ in the choice of words, they share similarities. All definitions include experiences of adversity, challenges, or obstacles aimed at any area of development across the lifespan that have a significant impact on adaptation or personal equilibrium; yet through various combined recourses, individuals are enabled to maintain and achieve positive processes and/or outcomes (Wagnild, 2011). Prior research has focused on children, adolescents, and, to a lesser extent, adults without immigration status. For those studies that have addressed this group, challenges as English language learners (ELL) have been given priority. This has created a meaningful gap in the current research literature, which has made it challenging to identify immigrant adult learners' unique needs and experiences in diverse contexts (APA, 2012) as they seek to participate in postsecondary education. Although this population is increasing and has distinctive needs, no research to date has examined immigrant adult learners who are residents in the Cayman Islands. Therefore, the present study was designed to examine resilience among a diverse group of immigrant adult learners in the Cayman Islands. I also sought to explore and document their experiences as they participate in postsecondary education.

Purpose of the Study

A convergent mixed method research approach was employed, allowing quantitative and qualitative data to be integrated (Creswell, 2009; Gay, Mills, & Airasian, 2009) to gain detailed answers to the research questions. This complementary approach served to "bring together the differing strengths" of both methods and also compensate

for their individual weaknesses (Creswell, 2009, pp. 14-15). Macro and micro lenses were used to examine the complex key variables of this study, thus providing balance and a more holistic approach (Somekh & Lewin, 2006, p. 276). In this regard, a stratified purposeful sample ($n = 79$) was drawn from the immigrant adult population in the Cayman Islands, and a cross-sectional survey was initially conducted using the survey instrument of Resilience Scales (RS; Wagnild, 2011). For this quantitative aspect of the study, numerical data were obtained through a correlational study, which investigated relationships between two specified variables—resilience (dependent variable) and postsecondary education participation (independent variable)—and provided statistical interpretations (Creswell, 2009; Gay, Mills & Airasian, 2009; Newby, 2010). For the qualitative aspect of this study, a generic qualitative paradigm of inquiry through in-depth interviews was employed. Individuals ($n=15$) were recruited from the 79 individuals who participated in the survey to obtain narrative data about the in-depth lived experiences of the participants and their perceptions and definitions of resilience. In this way, the qualitative and quantitative participants were the same. This design allowed the direct comparison of the two datasets. A coding scheme was developed for the qualitative data, and all responses were coded and categorized into themes using thematic analysis (Miles & Huberman, 1994). The qualitative data were further transformed into quantitative data by reducing themes and codes to numeric information, using a scoring rubric to systematically quantify the interview data as recommended by Creswell and Plano Clark (2011).

Research Questions and Hypotheses

The research questions and hypotheses used in this mixed method study were as follows:

Quantitative

RQ1: Is there a relationship between resilience (dependent variable) and postsecondary education participation (independent variable) among immigrant adult learners? If yes, to what extent does the relationship exist?

Hypothesis: H_0: $r = 0$ (There is no correlation)

RQ2: To what extent do internal factors, external factors (i.e., family or organizational support and country of origin), and individual characteristics (i.e., life span stage, gender, ethnicity, work status, marital status, immigration status, and educational background) moderate resilience in immigrant adult learners?

Hypothesis: H_0: $\mu_1 = \mu_2 = \mu_3$ (There are no significant differences.)

Qualitative

RQ3: What formal adult education or informal learning activities have immigrant adult learners participated in or completed since arriving on the islands?

RQ4: What reasons do adult immigrant learners give for pursuing postsecondary education?

RQ5: Which aspects of the teaching or learning transactions contribute to immigrant adult learners' resilience, and which aspects have made them most vulnerable?

RQ6: How does education affect the resilience processes and outcomes among immigrant adult learners during their postsecondary education participation?

RQ7: What factors and/or individual characteristics do immigrant adult learners indicate have supported or hindered their participation in postsecondary institutions?

RQ8: How do immigrant adult learners define resilience, and what enabling factors and processes associated with resilience contribute to their educational maintenance or continuance?

Theoretical and Conceptual Framework for the Study

Albert Bandura's social cognitive theory and its agentic approach towards self-development, adaptation, and change (Bandura, 2001, 2006, 2011) provided the overall theoretical framework for this study. This theory is founded on an agentic perspective, which postulates that individuals are contributors as well as products of their milieus (Bandura, 2012). Individuals can therefore comprehend the associations between their actions and the consequences of the actions. They are "planners and fore thinkers" (Bandura, 2005, p. 3), and are further described as "self-organizing, self-reflective, proactive, and self-regulatory" in their thinking and behaviors (Bandura, 2002, p. 269), instead of merely reactive to social milieus or inner cognitive-affective forces (Bandura, 2006, 2011; Zimmerman & Schunk, 2002). People also have the capacity for language and self-reflectiveness and can learn in the absence of a response, yet exercise flexibility and also learn from a variety of responses (Bandura, 2011). Human agency is embedded in social systems, and they function interdependently, so an individual is a contributor to life circumstances and not just a product of them (Bandura, 2006, p. 164).

Self-efficacy, an important component of this theory, is vital to the framework, as it is not only in an individualistic form, nor does it have a built-in value system (Bandura, 2011), thus making its application to diverse contexts appropriate. Consequently, this

theory was also examined within three areas: (a) personal agency, where the individual acts alone;(b) proxy agency, in which others are influenced to act on one's behalf; and (c) collective agency, in which one acts interdependently to shape his or her future (Bandura, 2006). This theory complements a mixed methodology approach and has the capacity to effect change in diverse cultural settings, geared toward individuals' "self-development, adaptation, and change" (Bandura, 2011, p. 4).

Conceptually, this study is framed to provide an understanding of what it means to be an immigrant adult learner participating in postsecondary education. This study also provides valuable insight into the role of resilience among this group in the diverse context of the Cayman Islands. As such, lifespan, immigration, and resilience perspectives ground this study. A lifespan framework was used to capture emerging trends and themes (Creswell, 2009; Gay et al., 2009) about the complexities of immigrant adult learners' experiences across the lifespan as they seek to participate in postsecondary education. Resilience perspectives helped to identify how resilience have been defined and how immigrant adult learners have been resilient, despite immigration and other challenges or risks, in positively advancing through life span events. Multidisciplinary theories of immigration were examined to understand immigrants' unique experiences, as well as theories of motivation and adult learning. Chapter 2 provides more detailed discussion of these theories. Other theories are implicitly described, and new ways of thinking about other theories emerge as the data is analyzed (Rudestam & Newton, 2007).

Nature of the Study

This study was built on the premise that no one factor—personal or external—will establish how immigrant adult learners experience and acquire optimal levels of successful participation and outcomes in postsecondary education. It is the interaction of many factors in varying combinations that provides the enablement of resilience (Bandura, 2011). Consequently, gaining a richer understanding of the complexity of the construct of resilience requires obtaining both qualitative and quantitative data (Sweetman, Badlee, & Creswell, 2010), rather than a singular approach. As such, a convergence mixed method design was employed using the data transformation model (Creswell & Plano-Clark, 2011). Seventy-nine participants were recruited from various sites in the Cayman Islands for the survey. At the end of the survey, participants were invited to volunteer for the interview. The first 15 participants who volunteered were interviewed. This convergence parallel design method allowed the same participants to answer quantitative questions and be interviewed concurrently. Subsequently, parallel data were collected from immigrant adult learners in the Cayman Islands through a cross-sectional survey and interviews, which allowed analyses with both qualitative and quantitative datasets. This also allowed the two datasets to be compared and interrelated. Procedures as described by Creswell and Plano Clark (2011) were used to transform the qualitative data into quantitative data. In this procedure, the emerging qualitative themes were coded using thematic analysis. The coded data were assigned numbers, and the numbers of times that codes appeared were recorded as numeric data to quantify the qualitative data. The datasets were then descriptively analyzed for frequency of occurrence, and then the two data sets were compared (Creswell & Plano Clark, 2011;

Gay et al., 2009). Correlations and logistical regression were further used to identify relationships between the categories, as well as life span, gender, ethnicity, immigration, and other differences to merge the datasets into an overall interpretation (Creswell & Plano, 2011). This is discussed in detail in chapter 3.

Definition of Key Terms

Adult learners: Students who are 25 years and older; and are sometimes referred to as *nontraditional students* (American Council on Education [ACE], 2013).

Affective/emotional processes: Activities and tasks regulating affective states and eliciting emotional reactions (Bandura, 1994).

Agent: An individual who intentionally influences his/her functioning and life circumstances (Bandura, 2012, p. 11).

Cognitive processes: Thinking activities and tasks involved in the acquisition, organization, and use of information (Bandura, 1994). Also, intellectual processes of learning, remembering, judging, problem solving, and communication (Woolfolk, 2011).

Environment: Factors physically external to an individual that can be imposed, selected, or constructed (Bandura, 2012, p. 11).

Formal learning: Learning endorsed by an institution or organization, which is regulated and provides individuals with degrees or other sanctioned credential offers (Ginsberg & Wlodkowski, 2010; Merriam, 2008; Silver & Lentz, 2012; Zacharakis et al., 2011).

Immigrant: A person who moves across borders to another country, usually for employment purposes and/or permanent residency.

Informal learning: Learning that is unregulated, independent, and self-directed, which may also be initiated by workplaces and/or problems people encounter in everyday life; may or may not incorporate the use of books, Internet, and other technology (Ginsberg & Wlodkowski, 2010; Merriam, 2008; Silver & Lentz, 2012).

Motivation: Activation to action, reflected in choices of courses of action and in the intensity and persistence of effort (Bandura, 1994).

Nonformal learning: Organized learning such as workshops or other training that does not result in any sanctioned credentials or degrees (Ginsberg & Wlodkowski, 2010; Merriam, 2008).

Participation: the decisions to register, enroll, or partake in any formal, nonformal or informal adult education offers (Ginsberg & Wlodkowski, 2010).

Perceived self-efficacy: Beliefs about one's capabilities to produce effects (Bandura, 2012).

Physical processes: Processes involving genetic foundations of development, brain functioning and other physical components, and changes of the body as well as related subjects of nutrition, health care, sleep, sexual functioning, etcetera (Woolfolk, 2011).

Postsecondary education: Any learning that happens beyond high/secondary school. Also called *higher*, *tertiary*, or *third-stage education* (ACE, 2013).

Resilience: The potential and practicality to effectively combine internal and/or external resources in response to significant contextual challenges (Herrman et al., 2011; Pooley & Cohen, 2010) on any dimension of development—physical, social, cognitive, emotional, and spiritual—to enable positive processes and/or outcomes.

Self-regulation: Exercise of influence over one's own motivation, thought processes, emotional states, and patterns of behavior (Bandura, 1994).

Social and cultural processes: Processes emphasizing socialization, identity, moral development, relationships with family, peers, etcetera, and related subjects such as marriage, parenthood, work or employment, vocational roles, etcetera (Woolfolk, 2011).

Spiritual processes: Processes that are nonmaterial matters that may or may not involve religion, personal experiences with Sacred/God in or outside of a religious context, faith, hope, trust, transcendence, meaning, purpose in life, an awakening of or awareness of one's interconnectedness, establishing values, beliefs, moral and ethical judgment, belongingness, identity, a way of living, etcetera (Bandura, 2003; Huitt, 2012; Shek, 2012; Tisdell, 1999, 2009; Woolfolk, 2011).

Assumptions

This study was built on the assumption that all human beings are learners and have the desire to continue learning. The assumption was also made that resilience is linked to successful processes and/or outcomes in postsecondary education participation. Finally, this study was based on the assumption that the instrument used was appropriate for this group, and that individuals would be able to articulate responses and answer honestly.

Scope and Delimitations

The mixed method approach provides an opportunity for divergent as well as matching findings from both qualitative and quantitative data sources to be integrated to provide a more holistic understanding of resilience among immigrant adult learners and

expand understanding on their postsecondary participation experiences in the diverse Cayman Islands context. The mixed method approach provides a richer understanding of the research questions, which could not be of this depth and breadth if a single approach were employed (Venkatesh, Brown, & Bala, 2013). The concurrent combination of both qualitative and quantitative data allowed "exploratory and confirmatory questions" to be addressed within this one research inquiry (Venkatesh et al., 2013, p. 24). The findings were more likely to be valid and credible through the construct of triangulation (Somekh & Lewin, 2006, p. 274). This study's population was immigrants in the Cayman Islands who were currently participating in postsecondary education and were adult learners aged 25 years or older.

Limitations

One potential limitation of this study surrounded the sample (n=64), as a smaller sample would decrease the generalizability of findings to immigrant adult learners in the Cayman Islands. Also, a limited number of individuals were accessed, especially those without access to computers, and it is not known whether responses from individuals not reached would be similar. Finally, the findings from this study may not be applicable to other locations.

To minimize these limitations, the goal was to ensure that a wide cross section of immigrant adult learners was reached. Additionally, a minimum sample of 64 participants was surveyed and those without access to computers were provided with paper copies of the survey.

Significance

This research contributes to filling the gap in understanding resilience processes and outcomes among immigrant adult learners in a diverse cultural context, that of the Cayman Islands. The study was designed to highlight their unique needs, the challenges they faced in the various dimensions of their development, how these challenges were resolved, and the enabling factors that ensured successful postsecondary participation and outcomes. This study was also designed to contribute to the further clarification of definitional issues surrounding resilience through exploring how resilience is defined among immigrant adult learners.

This current study's findings may provide multifaceted benefits and hold the potential for positive social change in the following ways:

1. Prospective and current immigrant adult learners can be given a framework illustrating pitfalls and consequences to avoid, as well as resources and other enabling factors that will assist them in being resilient, along with opportunities for postsecondary participation and information on how to successfully participate (Ungar, 2010).

2. Postsecondary institutions, educators, and other educational stakeholders can be equipped with firsthand information about factors that hinder or promote this group's resilience, successful participation, and retention. This may ensure planning and refining of programs and activities as well as creation of communities that are "responsive, vibrant, [and] successful" and promote learning (Plageman, 2011).

3. Policy makers can be educated about the lived experiences of this group, and policies could be revamped to remove discriminatory clauses to ensure that immigrants reflect the world's diversity, thereby accommodating the needs of both immigrants and members of the host population (Esses et al., 2011).

4. Cultural competences could be enhanced as findings are disseminated to the wider community, starting meaningful dialogues among society's members about immigrants' vital contributions and experiences, aimed at forging relationships within the diverse contexts where migration is a reality of everyday life (Hodgetts et al., 2010).

5. Future researchers can build on this study or replicate it in other contexts to expand knowledge about this diverse group. Commonalities can be established to fill current knowledge gaps about resilience among immigrant adult learners and their extraordinary displays of strength, while incongruities can be further investigated within given contexts to provide deeper insights (APA, 2012).

6. Counselors and other practitioners can identify and help immigrant adult learners who are placed at risk by varied factors, be aware of this population's unique needs, and provide interventions that are timely, are culturally sensitive, and can best help individuals (APA, 2012).

7. Finally, this study facilitated personal and social changes for me as the researcher. Researchers are described as never remaining the same after the research experience (East et al., 2010).

Summary

This topic was appropriate, as the study was designed to gain understanding about resilience processes and outcomes among immigrant adult learners as they participate in postsecondary education in a diverse cultural context, that of the Cayman Islands. I also sought to highlight immigrant adult learners' unique needs, the challenges they face and how they resolve them, and the enabling factors that ensure successful postsecondary participation and outcomes. Additionally, this study was designed to contribute to the further clarification of definitional issues surrounding resilience through exploring how resilience is defined among immigrant adult learners. It holds the potential to contribute to the practices of educators and other practitioners, as well as implications for policy development and revision, revised immigration practices. It may provide a meaningful framework for prospective and current immigrant adult learners to continue their vital development through postsecondary education. It brings awareness of enabling factors in the context of the Cayman Islands as well as pitfalls that are best avoided to be resilient. These and other positive social change implications are consistent with and bounded by the scope of this study.

Chapter 2 provides a review of literature related to the key variables and concepts—resilience, immigrant adult learners, and postsecondary participation—as well as the literature search strategy, theoretical foundation, and a synthesis of studies to identify current gaps that this study addressed to extend knowledge in these areas. Chapter 3 contains a description of the methodology for studying these variables as well as detailed descriptions of the research design. Chapter 4 contains the results of the data analyses in response to the research questions and hypotheses of the study, and chapter 5

contains review and interpretation of the research findings, discussion of implications for

social change, recommendations, and conclusions.

Chapter 2: Literature Review

Introduction

The concept of resilience has been studied in most scientific and/or academic disciplines and subdisciplines (Ungar, 2010; Windle, 2010). While these studies are expanding, there remains a lack of agreement regarding a definition for resilience and how this complex construct should best be measured (Kolar, 2011; Windle, Bennett, & Noyes, 2011). There is also a lack of consensus on whether resilience should be considered a trait, a process, or an outcome (Kolar, 2011). These issues are mostly attributed to resilience's multifaceted usage, its dynamic and interactive nature, and the multidisciplinary study of resilience (Ungar, 2010). Researchers have also confirmed that resilience is vital across the human lifespan (Kolar, 2011; Lerner et al., 2012; Luecken & Gress, 2010; Masten & Wright, 2010; Ungar, 2010; Windle, 2011). However, historically, the tendency in resiliency research has been to make children and adolescents the focus (Masten & Wright, 2010; Ungar, 2010; Windle, 2010). When resilience is studied among learners, this trend holds true, and adult learners, especially those with immigrant status (Esses et al., 2010; Suárez-Orozco et al., 2011), are usually overlooked (Masten, 2002; McGivney, 2009). As such, there is a paucity of resilience research related to adulthood and later life (Ong, Bergeman, & Boker, 2009). This has limited its continuity throughout the lifespan (Herrman et al., 2011) and has created a dearth of research concerning adult learners across diverse cultural contexts (Deggs, 2011; Kasworm, 2008; Masten & Wright, 2010; Ong et al., 2009; Ungar, 2010), especially those who are immigrants (Esses et al., 2010; Suárez-Orozco et al., 2011). Consequently, the continuity of resilience through adulthood remains to be revealed and

holds the potential for "theory growth, psychometric research, and intervention development" (Masten & Wright, 2010, p. 253).

Adult learners 25 years of age and older are also typically discussed in the literature as a homogeneous group, and their diversity is sometimes downplayed (Kasworm, 2008). Subsequently, many decision makers in postsecondary institutions remain challenged to meet the unique needs of this group (Deggs, 2011). Postsecondary institutions personnel are also described as being unable to provide the encouragement or experiences for adult learners to examine and critically reflect on their needs and the cultural practices that form them (Ayers, 2011). This is attributed to a lack of knowledge as to what these students' needs are and being ill informed of the many challenges the adult learner faces from the moment of enrollment through to completion (Deggs, 2011; Kasworm, 2008). The journey of the adult learner can be further compounded by immigration (Esses et al., 2010), as it can be accompanied with everyday constraints to adult learners' stability and security (Hodgetts et al., 2010).

The population of interest in this current study, the immigrant population in the Cayman Islands, is composed mostly of adult learners 25 years or older. They are a part of a group that continues to grow and face distinctive challenges (Esses et al., 2010; Global Migration Group, 2012; Hoult, 2012b; Kivisto & Faist, 2010; Suárez-Orozco, Bang & Kim, 2011). These challenges are linguistic, acculturative, psychological, economical, social, etcetera, and can all compound immigrants' experiences (Esses et al., 2010; Kivisto & Faist, 2010) on any dimension of their development—physical, social, cognitive, emotional and spiritual (Lerner, 2008, 2012). These challenges affect

immigrant adult learners' participation in postsecondary education, thus limiting their access (Bozorgmanesh, 2011; Plageman, 2011; Ritt, 2008).

The purpose of the current study was to examine and document resilience among immigrant adult learners during their postsecondary education participation. This study was also pursued to gain a richer understanding of the overall meanings that immigrant adult learners in the Cayman Islands give to their postsecondary educational participation experiences, as well as to provide statistical interpretations of the data (Creswell, 2009; Gay, Mills, & Airasian, 2009; Newby, 2010).

This chapter includes a review of relevant literature on resilience as it relates to adult learners who are also immigrants and explores their experiences as they participate in postsecondary education. It contributes to filling the gap in the understanding of resilience processes and outcomes among immigrant adult learners, contributes to the clarification of definitional issues surrounding resilience, highlights how challenges faced are conquered among this specific group, and identifies the enabling factors that ensure successful postsecondary participation. However, controversies surround the main variables of this study—resilience, adult learners, immigrants, and postsecondary participation—and they are reviewed accordingly.

This review also involves the evaluation of previous studies that have examined the variables—resilience, immigrant adult learners, and postsecondary education—in specific, cross-sectional, and sometimes even longitudinal ways and have used qualitative, quantitative, and/or mixed methodologies. Various forms of measurement have been used to quantify some of these variables where deemed appropriate, in order to answer varied research questions and shed light on various phenomena where these

variables are considered key issues. It is also noteworthy that these past undertakings have not been without pitfalls for researchers. Current researchers can avoid these pitfalls and also identify where "powers could be demonstrated" (Martin-Breen & Anderies, 2011, p. 5). It was on these premises that the related literature was reviewed.

Literature Search Strategy

Walden University online library databases were used to initiate the search for the articles for this review. Primary sources were obtained initially through Thoreau, the Walden Library Virtual Catalog, and it was repeatedly searched using EBSCO, ProQuest Central, SAGE hosts, PsycARTICLES, Google Scholar, Academic Search Premier, A SAGE full-text collection, Academic Search Complete, eBrary e-book Collections, and Gale, to name a few. All databases were repeatedly searched for additional articles using key terms not limited to *resilience, adult, adult learners, adult immigrants, non-traditional or adult student, adult resilience, postsecondary education, adult education, continuing education, migration, immigration, immigrant,* and *access or participation in adult/postsecondary/continuing/higher education/formal/informal/non-formal education.* The databases were also searched using Boolean operators "AND" and "OR" with key terms and "NOT" with *children* and *adolescent* to eventually narrow the scope. Secondary sources included books, which supplemented the journal articles and provided significant leads to other primary sources. The theoretical framework for this study is discussed first.

Theoretical Framework

Introduction and Origins

The theoretical framework for this study is an outgrowth of the 1941 foundational work done by Miller and Dollar on social learning theory (Bandura, 1982; Zimmerman & Schnuk, 2002). Bandura and his colleague Walters (1963, as cited by Zimmerman & Schnuk, 2002) initially expanded this theory to include vicarious reinforcement and observational learning (Bandura, 1982; Zimmerman & Schnuk, 2002). From this perspective, Bandura postulated that learning from direct experiences alone would impede people's development if their knowledge, values, and competencies could only be acquired through personal trial and error (Bandura, 2012). Bandura further argued that limited time, resources, and mobility would impose severe limits on places and activities to facilitate such direct explorations (Bandura, 2003, p. 167). Prior to this theory's extension, behavioral theorists had dominated discussions on issues of learning, development, and behavior patterns. These were rooted in four main elements: (a) drives, (b) cues or stimuli, (c) responses, and (d) rewards. This school of thought downplayed the role of observations in the learning of new behaviors (Bandura, 2001; Zimmerman & Schnuk, 2002).

Social Learning Theory as a Foundation

Social learning theory involves four processes related to observational learning: (a) an *attentional process,* which enables the selection and extraction of what is being modeled; (b) a *retention process*, as one needs to remember what was observed, so these representational processes allow the modeling influences to be converted to memory codes; (c) a *translation process*, during which an individual processes these symbolic

conceptions into appropriate courses of action, and (d) a *motivational process,* which

serves as the impetus for such actions to be regulated. This does not depict a mere

mimicking of what is observed in an individual's environment, but creates "generative

rules and guiding principles" of what was seen or heard, so that the individual can build

on these observations as the opportunities arise and act accordingly or not (Bandura,

2011, p. 2) to shape his or her future.

Bandura's work on the expansion of this theory started in 1962 as part of the

cognitive revolution and has continued to the present (Bandura, 2012). This ongoing

work has helped to refine and clarify aspects of social learning theory and eventually

broadened it to include cognition and other factors in the process of learning and

development. Although the entire journey is not traced in this review, it is this extended

theory—social cognitive theory (SCT)—that was the focus of this study.

Social Cognitive Theory (SCT)

Paradigm shifts. Theoretical ideas in psychology and education have a history of

paradigm shifts. These changes have shaped the fields' growth to date and have brought

about new insights and understanding about topics of interest (Bandura, 2001). However,

such transformations are not without challenges. Schultz and Schultz (2008) further

stated that the fields have not developed in a vacuum. Hence, apart from internal forces,

external ones have also affected the fields' nature and direction (p. 11). In discussing

such transformations as they relate to the origins of social cognitive theory (SCT),

Bandura (2011) affirmed that SCT was an extension of his seminal works on social

learning theory and was created in an era when the zeitgeist rendered his input

unwelcomed. This was mostly attributed to the fact that it was then established in

academic arenas that learning through observation did not exist, and such mechanisms were based solely on stimulus-and-response consequences obtained through direct experiences. It was in this "inhospitable conceptual climate" that this theory was shaped (Bandura, 2011, p. 1).

Conversely, the external forces were expanding to provide computers, and this brought about the thinking that if such cognitive functions of problems solving—input–output models—could be accomplished, these functions in human beings could no longer be ignored (Bandura, 2001). As computers became more complex, they influenced major changes among some supporters of the "black box" beliefs of the school of behaviorism. This depicted human beings as mindless, with no acknowledgement of their cognitive abilities (Bandura, 2012). However, the initial changes viewed cognitive abilities in passive ways, and consciousness and agentic capabilities, like the proverbial "ponderous elephant" in a room, went unnoticed (Bandura, 2001, 2011). Inadvertently, these new developments strengthened Bandura's theory development and gave recognition to SCT (Bandura, 2001, 2011).

Human agency. SCT expanded the issues of learning, development, and behavior patterns and is rooted in an "agentic perspective towards self-development, adaptation, and change" (Bandura, 2002, p. 269). This social cognitive dimension is central to SCT and portrays individuals as "self-organizing, self-reflective, proactive, and self-regulatory" in their thinking and behaviors (Bandura, 2002, p. 269), instead of merely reactive to social milieus or inner cognitive-affective forces (Bandura, 2006, 2008, 2011; Zimmerman & Schunk, 2002). As such, the trajectories that lives are shaped by are attributed to a reciprocal interchange between personal factors and varied influences in an

ever-changing society (Bandura, 2006). Individuals also play an active role in shaping the courses of their lives (Bandura, 1994, 2001, 2006, 2011).

Across the human life span, individuals act as agents, "influencing intentionally one's functioning and life circumstance" (Bandura, 2006, p. 164). Therefore, human agency is embedded in social systems and both concepts function interdependently, so an individual is a contributor to her or his life circumstances and not just a product of them (Bandura, 2006).

Foundations of human agency. Dualities are a given in everyday life, and they are usually treated as "either/or" entities, which Bandura (2011) referred to as "contentious dualism" rooted in Cartesian beliefs (p. 6). Examples are as follows: Western versus non-Western, individualistic versus collectivistic, agency versus communion, and autonomy versus independence. Dualities are further compounded with "biased positive and negative attributed values" (Bandura, 2011, p. 6). However, human agency is vital in everyday lives, regardless of an individual's culture, and as such, cultures are viewed as being vibrant and internally diverse systems (Abi-Hashem, 2011). They are not static or monolithic entities that are insulated (Bandura, 2011, 2012), so there is diversity within and between individuals (Hodgetts et al., 2010).

Furthermore, as social and international market forces form mutual dependent relationships that are transnational, commonalities are developed in some aspects, and heterogeneous aspects are brought to the forefront (Bandura, 2011). Therefore, there is the need to foster dynamic intercultural processes such as hybridization (Bandura, 2011; Hodgetts et al., 2010) as individuals share place and space (Hubbard, 2004, as cited by Somerville, 2010), creating the need for a "de-territorialized understanding of culture"

(Hodgetts et al., 2010, p. 207). Consequently, human agency is needed regardless of an individual's location, but such potentialities may be shaped by the cultures in which one resides (Abi-Hashem, 2011; Bandura, 2010). However, individuals do not come fully equipped with agentic capabilities. These have to be developed, so at the heart of human agency are perceived efficacy beliefs, which play a key role in human functioning (Bandura, 2000, 2003, 2006a, 2008, 2009, 2012).

Perceived self-efficacy as a component of SCT. SCT does not claim an "invariant self-efficacy effect" (Bandura, 2012, p. 11) but treats this as being rooted in the broader theory, which supports a triadic reciprocal causation (Bandura, 1986, as cited by Bandura, 2012). In this causal structure, there is a dynamic interplay of intrapersonal influences; environmental forces, which can be imposed, selected, and constructed; and the behaviors individuals engage in (Bandura, 2012, p. 11). As such, perceived self-efficacy belief is a part of the intrapersonal components and a key agentic resource (Bandura, 2008).

This perceived self-efficacy is not a fixed act or a simple way of knowing what to do. It has a "generative capability in which the components' cognitive, social, and behavioral skills can be organized into integrated courses of action to serve innumerable purposes" (Bandura, 2003, p. 167). However, individuals are not only agents of actions, but also self-examiners of their own functioning. They have the "capacity for symbolization, abstract vicarious learning, forethought, self-regulation, and self-reflection" (Bandura, 2003, p. 167). Symbolization provides tools for the understanding of one's environment. It also gives structure, meaning, and continuity to lives, and through forethought transcends the dictates of one's setting to construct and regulate the

present, so that it may fit a desired future (Bandura, 2003). Future events cannot be the causes of current motivation and action because they have no actual existence; however, cognitive representations in the present allow "foreseeable future events to be converted into current motivators and regulators of behavior" (p. 168). As such, people can set goals, anticipate the likely consequences of prospective actions, and plan courses of action (Bandura, 2003). Forethought therefore provides direction, coherence, and meaning to one's life, thus establishing modes of planning, reordering of priorities, and the structuring of one's life accordingly. People can therefore be self-reactors with the capacity for self-direction and forward planning (Bandura, 2012).

Perceived efficacy beliefs also influence whether an individual thinks optimistically or pessimistically. Perceived efficacy is concerned with judgments of how well one executes one's courses of actions required in dealing with prospective situations (Bandura, 2003). Even if these "judgments are faulty, they influence how activities and environmental settings are selected, determine the efforts one will expend, and how long they will persist in the face of obstacles and aversive experiences" (Bandura, 1982, pp. 122-123), even in light of some uncertainty. The personal judgment of one's capabilities can also influence thought patterns and emotional reactions during anticipatory or actual interactions with the environment. As a result, for those who judge themselves inefficaciously, such "self-referent misgivings will lead [the individual] to focus on imagined difficulties and personal deficiencies," which can create stress and impair performance (Bandura, 1982, p. 123).

Perceived self-efficacy, as an important component of SCT, is not only in an individualistic form and does not have a built-in value system (Bandura, 2011). The

mechanisms involved are replicated cross-culturally (Bandura, 2006, 2008, 2011). There is also culturally consistency in basic agentic capacities, but these are not grounded in egocentric ideologies, as is sometimes conveyed by opponents (Bandura, 2011). Instead, perceived self-efficacy beliefs can come in many forms, serve diverse purposes, and "subordinate self-interest to benefit others; and this is not just restricted to social reformers (Bandura, 2008, pp. 28-29).

These beliefs are therefore vital to human adaptation and change, and are developed in four ways, (a) mastery experiences, (b) social modeling or vicarious experiences, (c) verbal persuasion, and (d) choice processes due to physiological and affective states. As such, perceived self-efficacy beliefs affect the quality of human functioning through cognitive, affective, decisional processes, and can also include the capacity for becoming a spiritual being (Bandura, 2003). However, the beliefs in ones capabilities will also differ across and even within activity domains and situational conditions. This will influence an individual's motivation, perseverance in the face of obstacles, the goals one set for themselves, and their commitment to these goals. It will also influence how much effort is exerted in endeavors, how much stress and depression an individual experiences when faced with environmental demands; outcome expectations, causal attributions for success and failure, the choices of activities and environments an individual make at significant decisional points, and the outcomes eventually realized (Bandura, 2000, 2008, 2012). This in turn, "sets the course of life paths and what one becomes" (Bandura, 2012, p. 13). Consequently, an individual will have minimal motivation to act or persevere unless there is the rooted belief that he/she can produce desired results by their actions.

Self-regulation can also influence outcome expectations and affects motivation, emotions, and strategies selected, which all lead to increased self-efficacy (Bandura, 2012). Numerous meta-analyses showed that efficacy beliefs contribute to one's level of motivation and performance accomplishments (Bandura, 2002; Bembenutty, 2011; Lai, 2011). People are also exposed to numerous modeling influences in diverse forms and from varied sources. Such influences are social constructs in which the many experiences can be synthesized into distinct life style patterns (Bandura, 2003).

It is therefore a resilient self-efficacy that allows individuals to refrain from being overcome by adversity and make beneficial changes to their lives (Bandura, 2012). Efficacy beliefs affect how life circumstances are viewed and whether they are seen as being insurmountable (Bandura, 2006, 2012).

Modes of human agency. Many outcomes are achievable only through inter-reliant efforts (Bandura, 2011). Individuals do not have direct control over institutional practices or social conditions (Bandura, 2000, 2005, 2006, 2011, 2012). Subsequently, SCT differentiates among three modes of human agency: Individual, proxy, and collectively. SCT is therefore built on the premise that all three are exercised daily as follows, (a) *personal agency*, where the individual acts alone to influence their own functioning and environmental events. (b) *Proxy agency*, in which others who have access to needed resources or expertise, or are influenced to act on one's behalf to promote their well-being security and valued outcomes, and (c) *collective agency*, in which one acts interdependently to shape his or her future (Bandura, 2005, 2006, 2011, 2012). It is through the intertwining of all three modes of agency that an individual will

actively contribute to their lives circumstances, and not just be products of them

(Bandura, 2012). The core properties of human agency will be examined next.

      Core features of human agency. Human agency is also built on the premise that there is no absolute agency. There are four core properties, (a) *Intentionality*—intentions are formed through action plans and strategies for realizing them. (b) *Forethought*—goes beyond future directed plans, goals are set and there is anticipation of prospective outcomes held alive through cognitive representations, which in turn motivates and guides current behaviors and "provides direction, coherence and meaning to one's life" (p.16). (c) *Self-reactiveness*—we not only plan and fore think, but we self-regulate to translate the visions held into reality. This is achieved through refraining from actions that are counterproductive to the achievement of one's goals and doing things that bring about satisfaction. Through the adaption of personal standards, appropriate courses of action, monitoring of activities and regulate themselves by evaluative self-reactions; and (d) *self-reflectiveness*—individuals have to self-examine their functioning, reflect on the meaning of their pursuits, their personal efficacy, and the trustworthiness of their thoughts and actions and identify areas for improvement (Bandura, 2008, pp. 16-17). However, this act of agency does not happen in a vacuum, as people do not live their lives in isolation, so there is a social aspect to the process that is constantly in a state of interplay (Bandura, 2012).

      Interdependence of human agency and social structures. In some spheres of academia, a duality approach is taken to personal agency and social structure. Such rivalry is rejected by SCT as both are seen as operating interdependently (Bandura, 2002, 2008). Social systems are created through human activities and regardless of one's

culture, self-doubt can be debilitating (Bandura, 2012). One has to take the steps towards the future they envision. As such, there is a growing importance of agency in diverse circles of life, and motivation is also a major component in the interplay and is in need of further elaboration.

Motivation. It is established in scholarly literature that motivation is linked to a collection of "beliefs, perceptions, values, interests, and actions that are closely related" (Lai, 2011, p. 5). Motivation is important for students' learning, and is defined as the factor that drives a behavior that is intended to accomplish a particular goal (Ganah, 2010; Halawah, 2012; Pine, 2005; Rahman, Jumani, & Basit, 2010). It is also defined as a motive—an innate mechanism modified by learning. As such, drives serve to satisfy biological needs and motives serve to satisfy needs that are not directly linked to body requirements (*Columbia Electronic Encyclopedia*, 2013). Learned motives are sometimes linked to drives and Abraham Maslow has classified these motives into five levels— physiological, safety, belonging, esteem, and self-actualization—of development, so the most basic needs (deficiencies) have to be met before consecutive higher needs can be satisfied (Woolfolk, 2011). Two extension models have added cognitive and aesthetic needs after esteem needs and transcendence after self-actualization, creating eight levels of motives (Huitt, 2012; Woolfolk, 2011). Bandura on the other hand, proposed that individual's mental processes such as one's beliefs play an important role in motivation (*Columbia Electronic Encyclopedia*, 2013). Motivation can be intrinsic, within a person, and these usually individuals set mastery goals; or it can be extrinsic, external to an individual (Ali et al., 2011; Halawah, 2012), and directed by reinforcing consequences (Lai, 2011). However, an essential component to motivational explanation is the account

of an action from an agent's point of view, as to what an individual's motivation is for a particular behavior (Ali et al., 2011).

Motivation is therefore characterized by "willingness and volition" (Lai, 2011, p. 34). This account or component is considered especially important for psychological studies because these studies aim to understand people's behavior from the perspective of the agent (Miller, 2008). Included in this agentic perspective in terms of motivational explanations are the agent's conflicted objectives, desires, and wishes (Ali et al., 2011). However, not all motivations are driven by conscious objectives, desires and wishes. For unconscious motives, Pine (2005) stated that peremptory and driven behavior refer to the feeling of living by one's impulses and desires, accounting for unconscious motives of individual's behavior. In our aspirations, conflicts can also arise between agentic and communal motives. The challenge lies in the hierarchically integration of both motivation so that self-interests are furthered rather than restricted, through the advancement of the other (Dunlop, Walker, & Matsuba, 2012, p. 1).

Motivation plays a vital role as part of the objectives of learners, and the strength of the motivation takes part in strengthening the protective factors related to resilience. However, learned behaviors need to be energized and some psychologists have debated whether motivation is a primary or secondary influence on behavior. What is essential is that motivating students' learning is one of the goals of higher education (Halawah, 2012), but more and more adult learners are described as exhibiting low-level motivation. Ganah (2010) attributed this to their lack of preparation for post secondary education. Students are becoming more diverse—social and educational background, learning styles, approach to learning and studying and their contextual nature of knowledge—and this

increases the challenge for educators in post secondary education. Therefore, a one-size-fit-all approach is no longer appropriate, as there are many factors affecting students learning (Halawah, 2012). In a comprehensive review Lai (2011) traced the vital role that motivation plays and its close linked to self-efficacy, metacognition, and critical thinking and how it may vary across subject areas. Kennedy (2010) argued that there must be the pairing of motivation with engagement—meta-construct that encompasses the dimensions of behavioral, emotional, and cognitive. The social dimension is also introduced as being vital to this process (Lutz, Guthrie, & Davis, 2006, as cited by Kennedy, 2010). All dimensions are important to successful learning, but motivation can also be enhanced, if there are opportunities within one's milieu to build meaningful social relationships (Halawah, 2012) as well.

Social cognitive theory (SCT) provides a framework for understanding resilience among immigrant adult learners. It also offers the means to explore their experiences in postsecondary participation. SCT proposes understanding of how cognitive and environmental influences can affect immigrant adult learners' experiences as they participate in post secondary education, and how one's perceived self-efficacy, motivation, and self-regulation can influence these processes and outcomes. The triadic reciprocal determinism significance of SCT provides a basis for understanding the relationship of behavior, environment, and personal factors, which can include all dimensions of an individual's development, and how all three interact to provide a complex process for us to understand human learning (Bandura, 2012). The agentic approach to adaptation, development, and change, provides a basis for understanding, predicting, and changing behavior among individuals or groups (Bandura, 2012). It also

provides a foundation for understanding how immigrant adult learners may entwine the

three modes of human agency—individual, proxy, and collective—in their daily lives to

contribute to their lives circumstances, and not just be products of them (Bandura, 2012).

The Context

The Caribbean is labeled the "immigrant isles" and is described as being

constructed on the "crossroads of trade and migration" (Premdas, 2011, p. 811).

However, when the Caribbean islands are viewed with an individual lens, it becomes

clear that they have separate and unique identities, as well as varied histories that have

shaped the islands of the Caribbean. This supports the fact that homogeneous groupings

of the Caribbean islands could prove misleading (Premdas, 2011). For example, although

the Cayman Islands are a part of the Caribbean, they do not contribute to outgoing mass

migrations in the global perspectives that are so commonly documented for islands such

as Jamaica. This is usually attributed to the fact that in the Cayman Islands, first and

foremost there are economic gains. The Cayman Islands Dollar is tied to the US Dollar at

a fixed rate of CI$1 = US$1.25 and has maintained this strength over the years, while

many other Caribbean islands' currencies have experienced many fluctuations and/or

devaluations. The Cayman Islands' currency therefore has international dollar value.

Secondly, the wages earned in these islands are exempted from taxes, a privilege unique

to the Cayman Islands. Although, in an effort to raise revenue government recently

proposed a ten percent (10%) payroll for immigrants only. This is a debate that is

ongoing, and has not been made law, but could be a reality in the future. The Cayman

Islands were also governed as a colony of Jamaica until they gained their own

constitution in 1959. Later in 1962 when Jamaica became independent, the Cayman

Islands elected to become a British Crown Colony. With Cayman Islands not choosing

independence as most Caribbean islands did, they maintained economic stability and this

has helped them to today boast the highest standard of living in the Caribbean, hence

providing a contrasting distinction to the other Caribbean islands. This will be the context

examined in this study.

The Cayman Islands

The Cayman Islands, comprise three islands—Grand Cayman, Cayman Brac and

Little Cayman, are located in the western Caribbean. The Islands are a British Overseas

Territory, with an estimated population of 55,517 persons in the 2011 census, of which

44% are immigrants (Economic & Statistics Office [ESO], 2012a). This census count

excludes individuals living in the country for less than six months. However, if these

individuals are residing for work purposes they are included in the work permit data

(ESO, 2012b). Consequently, the Cayman Islands can be considered a nation of

immigrants and is popularly described as a cosmopolitan country.

Cayman Islands Immigrant Population in Years

	0-14	15-24	25-34	35-44	45-54	55-64	65+	Total
Immigrant Population in Years	2311	1469	6614	7867	4597	1094	240	24192
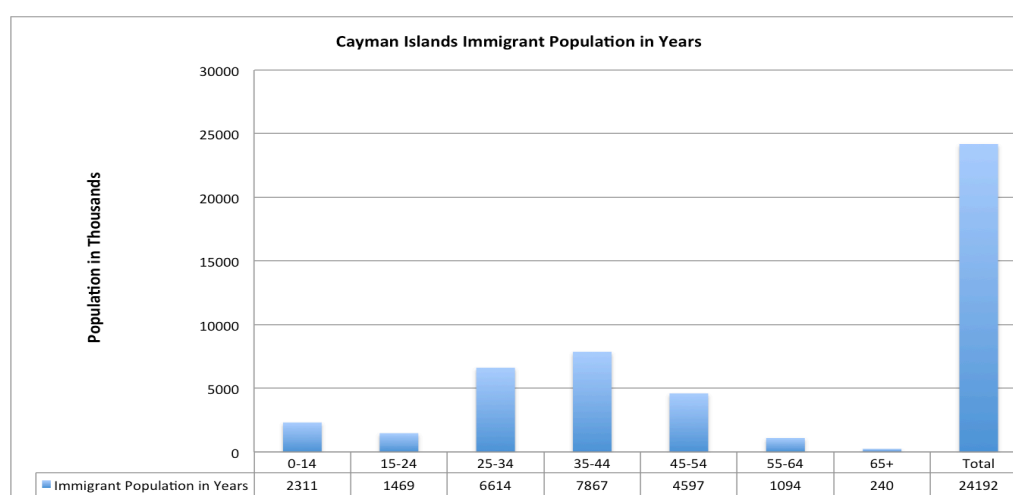
Figure 1. Immigrant population. From *2010 Census of Population*, by Economic &
Statistics Office, 2012, retrieved from http://www.eso.ky/pages.php?page
=2010censusofpopulationandhousingfinalreport

Based on the ESO's 2011 *Statistical Compendium* (ESO, 2012b), immigrants range across the lifespan (See Figure 3). The immigrants who are below the age range of 21 are usually dependents accompanying parents or guardians. In the public sector, these dependents would be accompanying immigrants whose salaries rank above the Immigration Department's stipulated monthly earnings or they could be attached to some governmental contracts issued to government employees. They could also be related to individuals with an immigration status that allows family members to accompany them. However, for the majority of immigrants, this is a privilege that they do not enjoy. These individuals have to leave close family members behind in their countries of origin, and maintain long distance relationships with love ones and friends (Samuels, 2008).

The need for immigrants. The Cayman Islands were not always in need of immigrants to fill positions in their work force. However, since the 1970s when the economy saw unprecedented growth, especially in the financial, construction, and tourism sectors, this has been a reality of everyday life. This trend is in keeping with worldwide development of globalization during this period (Kimberlin, 2009). The Cayman Islands were not untouched by this phenomenon, which marked an era of increased demand for labor in various settings and also increased migration. As influential developed nations and/or their multi-national corporations wielded economic and other influences (Kimberlin, 2009), the Cayman Islands rapidly became a global financial center and one of the Caribbean's favorite tourist destination (Samuels, 2008, p.6). Today, increasing numbers of individuals have established residences outside their countries of birth and this makes issues of immigration a significant trend of the 21st

century, and one expected to progress into the unforeseeable future (Esses et al., 2010; Kimberlin, 2009; Weichold, 2010).

This development has evolved to include many skilled immigrants in the last two decades, thus changing past beliefs that such activities were reserved for the low-skilled or uneducated seeking a way out from the harsh realities in their homeland (Kimberlin, 2009; Weichold, 2010). In the Cayman Islands both skilled and unskilled workers are recruited by Government and nongovernmental agencies and are classified by the Immigration Department as: (a) Professional/Managerial, (b) Skilled/Supervisory, and (c) Semi-skilled-Unskilled (ESO, 2012b). This on-going movement has also changed the demographics of the islands.

Changing demographics. Immigration since the early 1970s has progressively changed the demographic formation of the Cayman Islands. The 2011 census showed non-Caymanians—immigrant population fluctuating between 100 to 120 nations worldwide in their representation. Immigrants are commonly categorized by geographical regions or ethnic groups and are listed as arriving from Asia, Canada, Caribbean, Europe, United Kingdom, United States of America, and the rest of the world (ESO, 2012b) (See Figure 4). With population and demographics changing rapidly, challenges arise for the immigrant as well as the society, especially in terms of immigration and education (Papageorgiou, 2010).
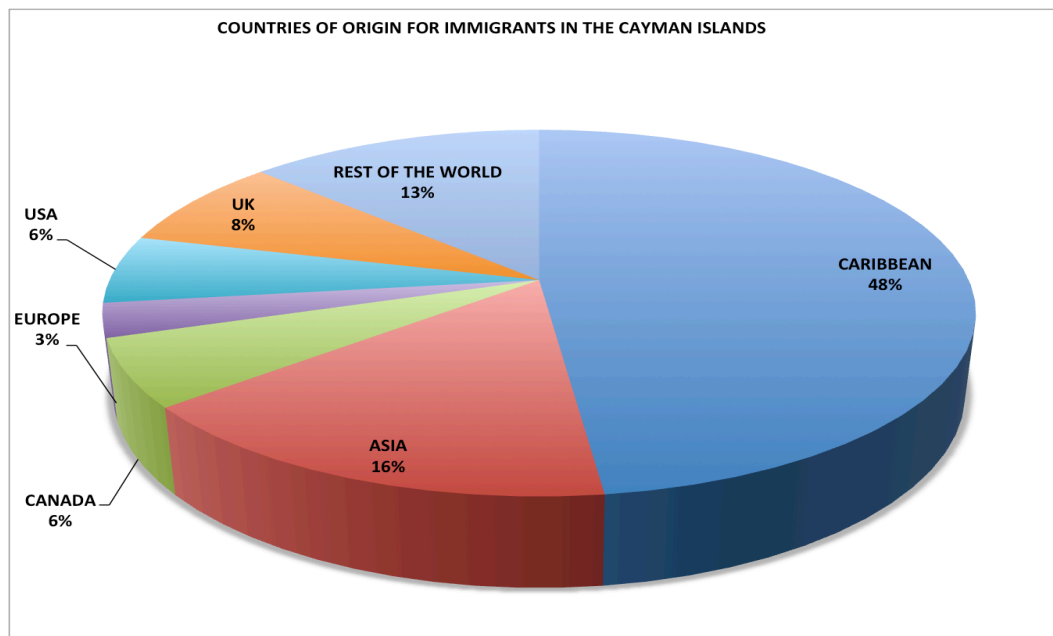
Figure 2. Immigrants' geographical regions.

Requirements for working in the Cayman Islands and immigration laws.

Immigrants to the Cayman are mostly work permit holders, who required work permits to legally enter and/or reside in the Cayman Islands. The Immigration laws allow work permits to be issued to immigrants if Caymanians cannot fill the advertised positions. As such, the board will only consider applications that have been publicized within their given guidelines, of advertising on two separate dates over a two weeks span, and are accompanied with proof of such adherence. Work permits can be issued on a temporary basis for six months periods or yearly on a more permanent basis. Once obtained these work permits must be renewed on or before the specified expiration dates. These renewals are usually initiated by employers, but are ultimately subjected to official renewal or approval based on the various immigration boards' discretion (Cayman Islands Government [CIG], 2012).

The Work Permit Board and the Business Staffing Plan Board in the Cayman Islands immigration department are responsible for the processing of all applications in Grand Cayman and in Cayman Brac or Little Cayman, the Immigration Departments process all applications. The prospective immigrant must ensure that he/she can present: (a) A local police clearance certificate from all geographical locations outside the United Kingdom—where a sworn affidavit confirming good character will suffice; (b) a clean bill of health from their home country medical doctor, verifying especially, negative results to the HIV/VDRL laboratory tests. These laboratory test results are not accepted from countries such as Jamaica, Honduras, Haiti, Dominica Republic, and Nicaragua; and would have to be successfully repeated in the first week on the island; and (c) be prepared to successfully pass an English language test on arrival, if English is not the primary language spoken in their country of origin (CIG, 2012).

A lesser percent of the immigrant population may have varied immigration status, which may classify them as permanent residents. These immigrants may be spouses of Caymanians, status holders, who are usually labeled "paper" Caymanians. This is a belittling label that Dobson (2008) describe as "cultural violence" that is unacceptable. Barlow (2012) further stated that 'Caymanian' was not defined until 1973 by Britain. A Caymanian was defined as "someone who was either domiciled here [Cayman Islands] or descended from someone who had once been domiciled here (and could prove it!)." This started an era of separation of the "real" Caymanians from "paper" Caymanians or expats and many of the former have remained scornful of the latter (Barlow, 2012, para 3) to date. As such, immigrants who have acquired permanent residency have obtained the rights to live and/or work in the Cayman Islands based on other change of policies by

Britain. These individuals would have lived eight consecutive years or more in the Cayman Islands. Coupled with these requirements, is the primary need to obtain an individual (Caymanian) or organization that is willing to submit a work permit on the immigrant's behalf as well as pay the necessary permit fees. Most companies will avoid where possible the employment of individuals who need to have their family members accompany them, as such an undertaking can attract enormous fees for the prospective employers. For this and other financial reasons, many immigrants in the Cayman Islands have to make the decision to leave their families behind (Samuels, 2008), but they must be prepared to live with many challenges (Barlow, 2012).

Permit fees also progressively increase for non-governmental organizations as employees move up the ranks from unskilled or semi-skilled workers, to supervisory, professional or managerial categories (CIG, 2012). If the potential immigrants meet all the above-mentioned criteria, they are also required to work exclusively with the employer that made the successful submission on their behalf, and in the approved positions (CIG, 2012). Subsequently, the successful immigrant can remain in or exit the island based on a valid work permit or they may remain in the island during the permit renewal process if they remain in the same employment. Failing this, individuals would have to leave the island until the new employer's work permit submission has been approved. This ensures time limits on the immigrants' stay in the islands.

Relocation to the Cayman Islands. The initial relocation to the Cayman Islands is not without many challenges and is a multifaceted expensive venture for immigrants, especially those who are non-governmental employers who may not enjoy resettlement packages. In an earlier study, Samuels (2008) found that for immigrants who are not

allowed to take their families and are not provided housing and transportation incentives, the move can be riddled with challenges, which include most of all the high cost of living. Compared to the UK, USA, Canada, and the other Caribbean islands, these costs are considerable higher. Most items—food, clothing, building materials, household appliances and other items, and automobiles—are imported and the cost of freight; insurance and custom fees are passed on to consumers. This expense is also reflected in medical care, automobile and health insurance, housing, and transportation.

The expense of post secondary education and also limited tertiary education options for those who wish to continue their studies, in fields such as: teaching degrees for secondary and higher education, doctoral degrees, pharmacy, nursing, laboratory technicians, engineering, psychology and counseling, and many specialized branches of medicine studies. There are also the social and psychological costs for uprooting from one's origin country, which can all be additional challenges (Samuels, 2008). Julca (2010) noted that experiences might differ among immigrants based on whether they are high or low skilled. Castro and Murray (2010) further stated that the former might select migration to improve salary and quality of work, while the potential for economic strain reductions may serve as the impetus for the latter group. In this regard, "the processes of adaptation and economic can differ, and vulnerabilities of a social, environmental, and institutional nature could vary considerably (p. 32)."

Facchini and Mayda (2012) did a cross-country analysis of individual preferences of the host country members, as it relates to immigrants who are skilled and educated, or unskilled and undereducated. They found that skilled and educated workers were generally preferred and this can also influence experiences. While there is the challenge

of uprooting and over time putting down new roots in another country for immigrants, the destination country is also shown to benefit from increased social capital (Lesage & Ha, 2012). While discussing a similar trend in the United States (Austin, 2009), stated that it is easy to forget that a country is/has become a nation of immigrants, as anti-immigration sentiments continue to abound. Austin (2009) further stated that an individual simply needs to examine his or her surroundings, and will realize that immigrants' contributions are evident in every walk of life. For example, immigrants collect garbage, mow lawns, wash dishes, prepare food, take care of children and the elderly, and perform many tasks that have become mundane for host country members. These contributions though vital to the successful negotiation of daily life are seldom taken into consideration (Austin, 2009). Kivisto and Faist (2010) have further elaborated on these points and stated that what immigrants bring to the table should be factored into discussions, as without these vital contributions many sectors in many societies could easily come to a halt. This reflects the Cayman Islands reality and in many sectors of the labor force immigrants continue to outnumber locals.

While some destination countries, especially in the Western nations, compete to attract the best skilled workers to enhance their labor forces, they are also forced to protect their borders and prevent the influx of "illegal", "undocumented" or "unauthorized" immigrants (Esses et al., 2010, p. 637). Subsequently, this has led to more vigilant immigration practices as well as finding innovated ways of balancing the diversity—religion, ethnicity, culture, etcetera—of potential immigrants (Kimberlin, 2009). This warrants an examination of immigration practices, as there is consensus that

immigrants can face distinctive challenges, which can impact their developmental trajectories (Weichold, 2010).

In order to respond in ways that are timely and effective, the Cayman Islands government has implemented immigration policies that require visas for entry, discontinuity policy called "roll-over" to curtail the number of immigrants qualifying for permanent residency, and other more stringent ways for immigrants seeking employment and/or permanent residency (CIG, 2012). Immigrants are usually allowed to work continuously for seven years in lieu of permit renewals. The law that is colloquially called the "roll over" policy restricts further permit renewals for 1-2 years after an immigrant has worked for seven continuous years in the Cayman Islands (CIG, 2012). However, this may be waived if an immigrant qualifies as a key-employee and is approved by the Immigration Department. This extension is currently under revision and the proposed modifications have further invoked controversy. Despite these and other challenges many individuals still opt to work in the Cayman Islands.

Employment and the industries in the Cayman Islands. Employment is categorized by the major industries in the Cayman Islands. Immigrants are employed in every sectors of the labor force. In the Cayman Islands, of the 35, 267 occupations listed in 2011 *Compendium of Statistics*, immigrants hold 56 percent or 19,696 of these positions (ESO, 2012b; See Table 1). The table shows that immigrants are a vital part of the Cayman Islands labor force. In this context, immigrants are highly represented in health care, education, security, public administration, and other vital areas of everyday life. This is a source of ongoing debate as an estimated 9.8% of Caymanians are currently unemployed (Fuller, 2012). The groups of immigrants aged 15-24 ages are described as

unskilled or semiskilled and accounts for 25% of the overall unemployed pool. Some locals are described as being unskilled to fill vacant positions and other positions are considered too lowly for locals seeking jobs. This is confirmed in the 2010 census that shows immigrants holding the lowest three tiers of the jobs available in the workforce (ESO, 2012). However, work permits also provide revenue for the country.

Table 1

Employment by Industries, 2011

Industries	(Total)	Immigrants	Percent %
Agriculture, fish, manufacturing, construction and utility	(5,175)	2,960	57
Wholesale, retail, hotel & restaurants	(7,962)	4,531	57
Transport, post and communication	(2,457)	1,362	55
Insurance, financial and business	(8,552)	3,964	46
Public administration	(2,854)	622	22
Education, health and social services	(2,625)	1,359	52
Recreation, community and personal	(5,573)	4,481	80
Not stated	(69)	19	28

Note. From *2010 Census of Population*, by Economic & Statistics Office, 2012, retrieved from http://www.eso.ky/pages.php?page =2010censusofpopulationandhousingfinalreport

The controversial nature of immigration and the complexity of this topic require a review of the many perspectives to gain a fuller understanding (Hernandez, 2009; Horevitz, 2009; Kim, 2009; Kimberlin, 2009; Lee, 2009; Sirojudin, 2009).

Theories of Immigration

Social scientists have conceded that immigration topics are best examined in multidisciplinary ways, as immigration is a multidimensional process (Julca, 2010). In the social sciences, immigration researches are rooted in many disciplines such as, economics, political science, anthropology, sociology, and psychology (Hernandez, 2009; Horevitz, 2009; Kim, 2009; Kimberlin, 2009; Lee, 2009; Sirojudin, 2009). Subsequently, immigration will be further examined along this vein, on the premise that no single social science field theory of education can adequately bring about in-depth understandings of immigration.

Issues of acculturation, enculturation, and assimilation. Acculturation is described as global occurrences that take place when individuals migrate from one sociocultural environment to another, and a particular culture or minority group come to adopt the cultural knowledge, practices, and language of another culture—often that of the dominant group (Hodgetts et al., 2010, p. 125). It is sometimes discussed in linear, bi-dimensional and/or as "all or none" processes (Castro & Murray, 2010), but involves a process of re-socialization and learning. Also, practices of "othering"— viewing immigrants as outsiders or others, structural and contextual issues, etcetera can shape acculturation (Hodgett et al., 2010). Enculturation on the other hand refers to the process of adaptation by which people come to learn the values, norms, and requirements of the surrounding culture and as a result are able to function within the

culture (Grusec & Hastings, 2007, as cited by Hodgetts et al., 2010). This can be achieved by various strategies. Assimilation is one such controversial strategy in response to acculturation and is more geared at final outcomes. This strategy was dominant for a long time and was considered the ideal outcome for immigrants. It is a source of on-going debates in the social sciences as to what constitutes positive adaptation or successful migration. While this may be defined in earlier studies done in contexts such as Canada, United States, and Australia, other underdeveloped contexts may provide experiences for immigrant groups that are more devastating. Therefore, gaps exist in literature in this regard and there is the need to expand understandings of acculturation in other contexts. Context is also recognized as influencing these outcomes and meanings (Castro & Murray, 2010).

Diverse Perspectives on Immigration

Economic discipline. From an economic standpoint, the focus is macro-level and investigations are mostly focused on the flow and consumption of goods and service as it relates to immigration. In this specific field, there has been paradigm shifts in the approaches to immigrant responses. For example, initially economic theories concentrated on the "push and pull" factors of adequate jobs, higher wages, and the way producers, labors, and consumers made decisions" (Sirojudin, 2009, p. 703). Interest then moved to a form of examining immigrants as "rational actors" (agentic), whose interest as an immigrant is fueled through the weighting of costs and benefits before migration. Other theorists in this field have also examined how supply and demands are created and met, while others have adapted a neo-Marxist approach and viewed ways in which

multinational corporations lured immigrants from poorer regions of the world, to offer their labor and be exploited (Sirojudin, 2009).

Anthropology perspective. Horevitz (2009) noted that in this field immigration was not a topic of interest until the 1950s and 1960s. Since then, these theorists have developed theories of transnational, modernization, dependency, and world systems, to name a few. While this field's theoretical contributions to immigration is described as being important, it is said to be difficult to single out these contributions fully due to the interdisciplinary nature of immigration in general (Horevitz, 2009). However, theoretical modifications have been well documented in this field. For example, initially anthropologists were drawn to movements of groups, especially Latin Caribbean and African individuals, from rural to urban locations. The focus then shifted to how migration patterns impacted immigrants' identities and communities. These patterns further led to an examination and exploration of questions of how, why, and where people became immigrants. Using capitalism and globalization lenses on immigration to further these inquiries, migration—movements to and fro other countries, and one's homeland was further investigated as it happened over varied periods of time (Horevitz, 2009). Anthropologists have identified "old" and "new" immigration eras, and concurred that the 1970s indeed marked a period of "new" immigration, thus warranting a shift from dependency and world system theories to articulation ones, which are more applicable to their field (Kearney, 1986, 1994 & Zohlberg, 1980, as cited by Horevitz, 2009). In this respect, there was a return to community, thus refocusing locally on households from which immigrants are obtained (Horevitz, 2009). Finally, the immigrant is also discussed as actively selecting to leave their country of origin, and are described as

progressive people who are armed with knowledge that could break "traditionalism" in their homelands as well as reduce disparities between "rural-agrarian and urban-industrialized" practices (Horevitz, 2009, p. 750).

This field has also examined the immigrant using political science lens, specifically Marxist, to gain understandings of inequalities experienced. Some anthropologists have also used a Feminist lens and sought to understand the ways in which females' roles in the immigration process have been ignored (Brettell, 2000, as cited by Horevitz, 2009). Finally, transnational theories—diaspora, border, and feminist—have not gone without criticisms of not presenting fresh ideas of this "new" immigration. These theorists have expanded knowledge about, "gender, borders, and living in the diaspora away from homelands," the interaction between human behavior and social milieus (Horevitz, 2009, p. 757), which is relevant to this study.

Political science perspectives. Political science has also taken a macro-level approach to immigration and analyzed the current and future impact of immigration. They have examined how the policies, grassroots defiance, and rapid immigration change in various contexts (Kim, 2009) impacts immigration. Horevitz (2009) traced the theories put forward and how they have been modified over the past decades as well. Contemporary feminist political scientists have also examined the varied effects of policies on gender groups. All of these approached have aided in providing social welfare programs, policies, and practices, in light of the impact to local social groups, societies, and regions as well as individual's behaviors and attitudes. Cappiccie (2011) has also underscored that policies have to be inspected frequently for effectiveness and efficiency,

as if they are mainly influenced by the populaces' belief structure can be discriminatory against particular groups of people (p. 435).

Sociology contributions. The field of sociology examines the ways immigrants react with the social environment of the new country. Parks (2008) discuss [im] migrants as 'the marginal man'—individuals facing the experience of bridging two cultures (p. 881). This field has also shown shifts from classic assimilation responses in the 1920s, which promoted changes on the part of the immigrant alone, to the acknowledgement of different paths in the 1960s, thus facilitating segmented and spatial assimilations, as well as ethnic groups influences (Lee 2009; Esses et al., 2010; Kivisto & Faist, 2010). Such macro-level contributions have provided ways of also examining social systems and social interactions and the overall adaptation processes among immigrants (Kimberlin, 2009; Kivisto & Faist, 2010; Lee, 2009). These authors have underscored ways in which paradigm shifts have led to increased debates about assimilation, and the role of multiculturalism and transnationalism. The challenge remains for sociologists to emphasize ways that "transnationalism and multiculturalism can potentially operate in tandem with assimilation, rather than be alternatives to it" (Kivisto & Faist, 2010, p. 125).

Psychology perspectives. The field of psychology takes a micro-level approach to immigration, while the other fields in the social sciences has expanded the knowledge base on groups, society as a whole, or regions; individuals have been made the focus in psychology. Behavior patterns have been analyzed as well as social environments to gain understanding of immigrants' methods of coping (Berry, 2001; Esses et al., 2010; Hernandez, 2009). The field of psychology is described as being late in these enquiries

(Esses et al., 2010). The theories to date are discussed as being inadequate in addressing immigrant experiences, the psychological impact on host countries, and the role and impact of the social environment on the immigrant's wellbeing. However, despite such shortcomings highlighted by Hernandez (2009), substantial work has been done on the acculturation processes—how immigrants adjust cognitive and behavioral process to live in a new country, how immigrants navigate social norms during their interactions, development of ethnic identity, and the relationship between migration and mental health (Sam et al., 2008; Hernandez, 2009; Kimberlin, 2009). This has provided multiple trajectories towards successful adaptation (Kimberlin, 2009). For example, some immigrants may choose to *assimilate*—the old culture is replace with the new one, *integration*—aspects of both old and new culture are embraced, *separation*—old culture is reserved and the new is rejected, or *marginalization*—whereby neither old or new culture is accepted (Hernandez, 2009) are options put forward. Sam et al. (2008) have also highlighted paradoxical responses in which immigrants in North American and some European countries have shown similar or better adaptation than national peers. Attachment theories were also drawn upon to explain how individuals might form their current relationships and use strategies to interact with others that are influenced by their childhood experiences (Hernandez, 2009). Beiser (2009) examined the impact on immigration on immigrants' mental health, while Cappiccie (2011) examined the influence of policies on how immigrants are defined, their characteristics, how entry and exit are regulated and the rules for such movements.

Esses et al. (2010) also examined the balancing act of attracting talents in Western nations with the number of immigrants seeking entry into host countries. These authors

highlighted the fact that host countries can no longer afford to be biased based on these needs, so immigration policies are being revamped to remove discriminatory clause to ensure that immigrants reflect the world's diversity. However, negative attitudes among members of the receiving country continue to give life to the discrimination process and more workable immigration policies are needed, which accommodate the needs of both the immigrants and members of the host population (Beiser, 2009; Cappiccie, 2011; Esses et al., 2010). Without this mindset of continual revision of policies, an ongoing examination of factors—individual, group, national and international, which influence policies, and events that act as triggers for policy changes issues of discrimination can be perpetuated (Cappiccie, 2011). Cappiccie further proposes an international policy on immigration and a unifying model of analysis to guide decision-making (Cappiccie, 2011).

The American Psychological Association ([APA], 2012) and other researchers in more recent studies have found that the recent downturn in many countries' economies has served as an impetus for increased migration as well as a negative spark to ignite immigration as contentious social and political issues, creating a climate of xenophobia and discrimination. Couple with the immigrants' diversity—origins, languages, religion, educational, and professional levels—many threats to the well being of this group exist (APA, 2012; Suárez-Orozco, Bang, & Kim, 2011). Many face racism, stress, depression, identity challenges, family separation, issues of school belongingness, and mental health challenges that are clothed with impediments that are "distal as well as proximal, and of social-cultural, contextual-structural, clinical-procedural natures (APA, 2012, pp. 9-10).

The burgeoning research of immigrants' experiences has also brought to the forefront the many ways this group can be placed at risk. However, amidst all these negative connotations, it is also documented that immigrants have shown extraordinary displays of strength and that the context in which they relocate can exacerbate or enhance their experiences. The specific contexts of relocation shape immigrants' experiences, and while some immigrants are able to adapt, their peers face substantial challenges that impact the dimensions of their development (APA, 2012; Suárez-Orozco, Suárez-Orozco, & Sattin-Bajaj, 2010). Subsequently, the differences in immigrants' perceptions and responses to these encounters warrant contextual researches to address these issues. Some host countries have acknowledged these realities and are seeking to develop culturally competent social services that will promote and support immigrants' resilience, but their experiences in specific contexts need to be first understood (APA, 2012, pp. 46-63). Contextually, the immigrants in the Cayman Islands are in need of such recognition.

Multidisciplinary theories of immigration have been examined and each provides varied approaches to understanding immigration and immigrant experiences in varied contexts (Austin, 2009; Berry, 2001; Esses et al., 2010; Julca, 2010). An examination of literature showed that early theories of immigration recommended assimilation—the "discarded values and behaviors of one's origin country to embrace the culture of the host country"—as the ideal trajectory for immigrants to achieve success in the host countries (Kimberlin, p. 762). This approach to immigration is rooted in the "melting pot model" (Esses et al., 2010; Kimberlin, 2009), which promotes assimilation. Some researchers remain skeptical of what assimilation means due to its "ideological bias or empirical inadequacies" (Kivisto & Faist, 2010, p. 93) to date. However, as immigrants displayed

varied patterns of cultural adjustments, the melting pot metaphor has been rejected and re-conceptualized as a "salad bowl" (Kimberlin, 2009). This concept highlights the fact that immigrants are retaining their unique cultural identities through distinct characteristics. It was also further noted that some immigrants were not just finding multiple ways of cultural adjustments in the host countries, but they were also simultaneously maintaining strong bonds with their countries of origin (Kimberlin, 2009). This required paradigm shifts with the immigration theories of social science, and emphasis has currently been placed on transnationalism—the way immigrants maintain multiple identities as well as bonds with their countries of origin. In light of these changes exhibited by immigrants, theories of immigration are being modified to recognize the agentic nature of immigrants (Esses et al., 2010; Henry, 2009; Hernandez, 2009; Horevitz, 2009; Kim, 2009; Kimberlin, 2009; Lee, 2009; Sirojudin, 2009). Immigrants are viewed as active negotiators of their mutual relations—country of origin and their new 'home' country, despite the power of the dominant culture in their new 'home' country (Kimberlin, 2009).

Finally, these multidisciplinary perspectives have altogether coalesced to provide a better understanding of immigrants and immigration processes. Transnationalism—shifts to viewing immigration as a two-way process that involved both the country of origin and the new destination countries, are initiated. Though this approach is critiqued as being far from providing descriptions of a new phenomenon (Hernandez, 2009; Kimberlin, 2009) it does provide that basis for communal dialogues. APA (2012) in discussing immigrant origin students/learners has concluded that they face unique experiences. Furthermore incorporating this population into host countries educational

systems proves to be "one of the most important and fundamental challenges of our time" (p. 58). The global community is at a crossroads (APA, 2012; Suárez-Orozco et al., 2010) as immigration continues to shape and reshape the world. It impacts education; the key to a better tomorrow, so making it work is in everyone's interest (Suárez-Orozco et al., 2010). An examination of the post secondary education within the Cayman context will be done next.

Postsecondary Education in the Cayman Islands

In the Cayman Islands, schooling is compulsory for students aged four to 16. Two educational systems—public and private, provide education for these students (Ministry of Education, Financial Services, Training & Employment, 2013). Prior to the mid-1970s the focus on schooling was entirely on primary and secondary education. The mid 1970s marked an era in which recognition was given to local postsecondary education and other government and organizational sponsored tertiary education. This will be the focus of this review.

Postsecondary education, though discretionary or optional, is of utmost importance to adults. It provides various avenues to continue their studies, establish and re-establish identities, and continually update their knowledge and skills to better participate in the ever-shifting global, economic, and working climates (Morrice, 2009; Ritt, 2008; Ronning, 2009; Stenlund, 2010; Thiessen, 2009). These trajectories are described as being laden with barriers (Merriam, 2009) and can be *formal*—learning sanctioned by an institution, which provide individuals with degrees or other sanctioned credential offers. Alternatively it can be *non-formal*—organized learning such as workshops or other training, which do not result in any sanctioned credentials or degrees. Or it can be

informal—learning that is unregulated, independent, and self-directed, which may also be initiated by workplaces and/or problems one encounters in everyday life; and may or may not incorporate the use of books, internet, and other technology (Ginsberg & Wlodkowski, 2010; Merriam, 2009; Silver & Lentz, 2012; Zacharakis et al., 2011).

In discussing the United States context, the past two decades specifically are described as eras in which many of the barriers for access to postsecondary education has been considerably alleviated, as diverse adult learners from disparate backgrounds can now experience dynamic transformations through participation in post secondary education (Silver & Lentz, 2012). However, such opportunities are not without challenges (Rotherham & Willingham, 2009), especially in today's climate when the realities of the labor force is rapidly changing in terms of decreased labor demands in some once vibrant economies, and an overall increased competition for jobs (Carnevale, 2010; Rotherham & Willingham, 2009). Carnevale (2010) further stressed that postsecondary education and training as is commonly practiced is not enough. These realities are also now evident in the Cayman Islands context and while postsecondary stakeholders continue to implement strategies through employment and social policies, current discussions in everyday forums, points to insufficiencies and gaps in these effort at the postsecondary level.

Formal education. Formal education has been defined as a form of learning that is regulated by an institution, which provides individuals with degrees or other sanctioned credential offers (Ginsberg & Wlodkowski, 2010). According to Chambers, Dietrich, and Davies (2009), higher education institutions have become an intrinsic part of the Cayman Islands community because it offers affordable tuition, scholarships and grants; thus,

positively affecting the Cayman economy. Cayman Island has also established several high caliber postsecondary educational institutions that do not only serve local Caymanians, but also attract foreign students from around the world as well (Chambers et al., 2009). Among the formal institutions for education in the Cayman Island are the University College of Cayman Islands and the Cayman Island Law School (Chambers et al., 2009). However, these offers of grants, tuitions, and scholarships are not extended to immigrants, so while postsecondary education has become more attractive it is also less affordable at the same time (Kimmel et al., 2012).

A brief historical journey of the postsecondary education, which is also called higher or tertiary education, efforts in the Cayman Islands, showed that it has its roots in the private education system. Prior to the 1970s adult learners had to continue their formal postsecondary education overseas. In 1970 a private institution—International College of the Cayman Islands—was established and this institution provided post secondary education for adult learners in the islands. Government-sponsored tertiary education began five years later (1975) with the opening of the Community College. The establishment of training schools for hotel, maritime, building and trade followed in 1977, 1979, and 1981 respectively. In 1982, the Cayman Law School was established and in 1986 the Sunrise Adult Center opened its doors to provide training and support services for adults with disabilities. The Saint Matthew's School of Medicine was established in 1997, and in 2004 the government community college obtained university status, and was renamed the University College of the Cayman Islands. All of this led to an era of offerings of formal postsecondary education and degree programs. However, such offerings are not without challenges. They remain limited, and McLaughlin (2007)

stated that structure is needed for especially technical and vocational education. There is also the need to find ways of providing uniformed transition and bridge the gaps that exist between secondary and tertiary education (McLaughlin, 2007). Subsequently, immigrant adult learners will find limitations in many postsecondary specialist areas. This may also perpetuate the need for the maintenance of long distance relationships, as one spouse may have to take a lucrative offer of employment in the Cayman Islands; while the other spouse will have to remain in their country of origin to complete postsecondary studies (Samuels, 2008).

Nonformal education. Scant literature is available regarding the status of non-formal education in the Cayman Islands. However, in a report of Jules and Panneflek (2000) for the United Nations Educational, Scientific, and Cultural Organization (UNESCO), it was stated that the Caribbean, to which the Cayman Islands belong, generally planned to strengthen and expand nonformal education programs for youths and adults, including literacy programs. More specifically, nonformal learning is to be explicitly made available and more effective for adult learners within the Caribbean (Jules & Panneflek, 2000). Strengthening and improving non-formal education was targeted to eliminate illiteracy among the 3,000,000 adults in the region (Jules & Panneflek, 2000). The lack of accessible information regarding Cayman Islands' non-formal education status highlights the need to update statistics and situation assessments for the country. Adults learners decide to participate or not in post secondary education for various reasons. There are also potential adult learners who cannot participate due to illiterarcy (Flynn et al., 2011). Hansman and Mott (2011) have also shown that while studies to date have included adult learners in formal education settings, information

about those learners that do not participate in formal education needs to be obtained as well. Research is therefore needed to learn about the post secondary education participation (and non-participation) among immigrant adult learners in the Cayman Islands and also to gain a better understanding of who these individuals are.

The Adult Learner

Kasworm, Rose, and Ross-Gordon (2010) stated that many complex factors have to be taken into consideration when defining and describing who adult learners are, as their chronological age may not be sufficient in such descriptions and definitions. A perusal of scholarly literature showed that adults are generally defined in four practical ways: (a) *Biologically*, as reaching the age of reproduction. (b) *Legally, by* reaching a chronological age that is specified by law, (c) *socially*, depending on performing roles that are culturally and socially significant, and (d) *psychologically*, as arriving at a "self-concept of being responsible for [one's] own lives, and being self-directing" (Hansman & Mott, 2011, p. 14). For learners, it is the psychological definition that is most critical (Hansman & Mott, 2011).

Adult learners are heterogeneous with differences in their experiences, backgrounds, educational levels, social relation, motivation, needs, desires, goals, learning styles, cognitive maturity, and daily challenges (Ayers, 2011; Kimmel et al., 2012; Kistler, 2011; Ritt, 2008). Elwood, Knowles, and Swanson (2011) in describing deliberations surrounding the adult learners or adult learning, compared it to that of the proverbial elephant, as such, descriptions are diverse and dependent on what part of the 'animal' is being examined. Merriam (2001, 2008) concluded that no one theory, model,

or set of principles can fully capture the complexity of adult learners and as such multifaceted approaches are needed.

Previous studies on the adult learner have focused on areas such as: the neglect of adult learners in higher education (Deggs, 2011; Knowles, 2005; O'Toole & Essex, 2012; Sissel, Hansman, & Kasworm, 2001), the multiple roles that they played (Deggs, 2011; Fairchild, 2003); their tradition classroom experiences (Ross-Gordon, 2003); online and distance experiences, as well as decision making patterns for enrollment (Park & Choi, 2009). Other researchers have explored adult learners identity issues, emotional challenges, and the role of context in the process (Kasworm, 2008). Chen et al. (2008) provided a comprehensive review of scholarly journals that established how older adult learners were portrayed, and McGivney (2009) examined adult learners' persistence patterns in online courses. More recent studies have focused on perceived barriers that adult learners encounter despite their rising numbers in higher education (Deggs, 2011), their community college experiences or career and technical education (Hirschy et al., 2011), and cultural dimensions of resilience among these adults (Ungar, 2010), to name a few.

Other researchers have examined specific immigrant groups, for example Latino and seasonal farm workers (Diaz, 2012), Latino/a (Santos, 2012), and Latin America and the Caribbean migrant experiences in America (Rivera-Batiz, 2007). Margo (2012) examined adults as "newcomers" and migrants and the promising pathways for their transformative learning. The American Psychological Association (APA, 2012) provided a bridge between these studies and examined resilience and post secondary experiences among adult learners with immigration status. This was carried out in the United States

context. APA has stressed the need for more contextual research for this specific group. Consequently, resilience as a multidimensional and complex construct (Hodgetts et al., 2010) experienced among a diverse group of immigrant adult learners remains understudied.

Characteristics of adult learners. Change and development are fundamental to the human life span and is a lifelong process (Antley, 2010; Brown Urban, Osgood, & Mabry, 2011; Hansman & Mott, 2010; O'Toole & Essex, 2012). However, "until recently, relatively little thinking, investigating, and writing about adult learning" has been done (Knowles, Holton, & Swanson, 2011; p. 34). As such, there are controversies surround the characteristics of adult learners. Silver and Lentz (2012, p. 41) examined the adult learner as "customers of education" with divergent needs, while Bozorgmanesh (2011) stressed that to fully understand adult learners characteristics, their physical and mental conditions should be appraised. For example, adult learners' consciousness, health, their operating speed, and background of knowledge (skills and beliefs) should be taken into consideration. These learners can also be intergenerational (Kasworm, 2008), and diverse in their religious and spiritual experiences (Tisdell, 2009), cognitive abilities, power, and political views (Merriam, 2009), and also dissimilar on and within all dimensions of their development (Huitt, 2012).

Adults also learn in a different manner as compared to children; therefore, it is critical to understand the characteristics of adults as learners in order to effectively plan their educational experience (Hsu & Hamilton, 2010; Silver & Lentz, 2012). According to Knowles (2005), there are six adult characteristics that must be considered for adult education. The first is that adults are relevancy-oriented (Knowles, 2005). Adults must

see a purpose in learning for them to perceive it as worthwhile. Second, adults perceive

themselves to be responsible for their own decisions and lives; however, they have the

tendency to lack confidence when it comes to learning (Knowles, 2005). The facilitator

or educator should therefore make use of the adult learners' self-concept of being

responsible to overcome lack of self-esteem when it comes to learning. Third, adults have

accumulated prior experience and knowledge. It is the role of the educator to

acknowledge the ability of adult learners to bring many experiences to educational setting

(Knowles, 2005). Fourth, adult learners are ready to learn; however, they juggle different

roles and responsibilities all at the same time. The educator should time learning to meet

the adult learners' needs based on the different real-life roles they play (Knowles, 2005).

Fifth, adults are life-centered (Knowles, 2005). They are motivated to learn when they

can see how learning will help them deal with their daily tasks or challenges. Educators

must therefore identify these key areas of life experiences and incorporate them in the

learning plan for adult learners. Sixth, adults are motivated to learn because of internal

factors, which include desire to improve quality of living, desire to increase self-

confidence, desire to increase recognition from others, and etcetera. Educators must

therefore understand these motivating factors to make an effective educational experience

for adult learners (Knowles, 2005). To fully understand adult learners the broader

context and structural factors also have to be considered (Deggs, 2011; Hansman & Mott,

2010; Henning, 2011).

Barriers to adult participation in learning. Postsecondary educational trends

continue to show that focus remains on traditional 18-24 students (Deggs, 2011; Kimmel

et al., 2012; Ritt, 2008). As such, the adult learner is generally described in scholarly

literature as, neglected, a forgotten species, overlooked and underserved, and generally understudied (Chen et al., 2008; Hansman & Mott, 2010; Shea, 2003; Sissel, Hansman, & Kasworm, 2001; Wilans & Seary, 2011). While today's information era provides varied choices for adult learners who are motivated to participate in post secondary education, many barriers to access exist (Kortesoja, 2009; Merriam, 2009; Zacharakis et al., 2011). Entrenched social, economic, and cultural barriers that date back in generations, also continue to influence the approach adult learners take towards education (Bozorgmanesh, 2011). Deggs (2011) found that the barriers could be intrapersonal, career and job related, or academic related.

Flynn et al. (2011) in their study of barriers to education for the marginalized adult learner, found five overlying themes that are related to barriers, (a) cultural—family values and responsibilities, (b) emotional effects of family poverty on their lives, (c) disrupted school and learning experience, (d) social exclusion and personal challenges, and (e) lack of positive role models.

Barriers are also categorized as situational, institutional, dispositional or motivational, and individual characteristics. For example, Cross (1981) and Kimmel et al. (2012) identified three broad categories for barriers to adult participation in learning: (a) situational, (b) institutional, and (c) dispositional/personal. Situational barriers refer to challenges that originate from one's situation or environment at a given point (Cross, 1981; Kimmel et al., 2012). Issues involving cost, childcare, and status of employment are grouped into this category (McDonald, 2003; Zacharakis et al., 2011). Institutional barriers refer to practices and procedures that discourage adults from participating in different learning activities (Cross, 1981; Kimmel at al., 2012). Issues such as

inconvenient schedules, full-time fees for part-time students, and restrictive locations are some examples of barriers related to institutionally set activities that may hinder adult students from participating (McDonald, 2003; Zacharakis et al., 2011). Dispositional barriers are those related to personal attitude and self-perception as a learner, which may hinder the effective performance of adult students in their academic life (Cross, 1981; Kimmel et al., 2012).

Hyland-Russell and Greon (2011) examined barriers faced by 71 non-traditional adult students and found that relationships between complex economic and non-material resources can also form barrier, which can limit the adult learner's agency. In order to achieve academic success, adult learners must possess qualities to overcome these barriers (Hansman & Mott, 2010; Howell, 2004; Merriam, 2009).

Other barriers may take the form of architectural and other environmental barriers, inadequate preparation of their educators, lack of access to resources, attitudinal misperceptions about their skills, lack of identification, lack of support financially and otherwise, attitudes and stigma, linguistic marginalization, gaps in technology access, inequalities in information distribution, underfunded programs, etcetera (Flynn et al., 2011; Ginsberg & Wlodkowski, 2010; Kimmel et al., 2012; Kochhar-Bryant & Webb, 2009; Kortesoja, 2009; Krajnc, 2012; McGivney, 2009; Miller & Deggs, 2012; Morrice, 2009; Park & Choi, 2009; Ritt, 2008; Ronning, 2009; Saunders & Chrisman, 2011; Thiessen, 2009; Zacharakis et al., 2011). Deggs (2011) concluded that these barriers would remain a part of adult learners reality; so they have to work to overcome the barriers they encounter as they negotiate their multiple life roles (p. 1540).

Immigrants as adult learners. Ginsberg and Wlodkowski (2010) described participation among adult learners to be at an unparalleled historical high with many middle-income adults especially, embracing education as the means for career advancement. While such participations are discuss as a global trend among adult learners (Tuckett & Aldridge, 2011), when this trend is further viewed with lenses of income, gender, ethnicity, life span phase, among marginalized or minority groups [such as immigrants], the poor, and those adult learners who are least formally educated; "troubling disparities" can emerge (Ginsberg & Wlodkowski, 2010, p. 25). When adult learners are also involved in movements across borders (Kivisto & Faist, 2010) as immigrants, these challenges are further compounded (Suárez-Orozco et al., 2011).

Adult learners have different characteristics as compared to the traditional students. They have different experiences in learning that may affect their effectiveness as students (Hsu & Hamilton, 2010; Kimmel et al., 2012). For the case of immigrant students in general, they also have different perspectives when compared to local students. Immigrant students have dual frame of reference when it comes to assessing their different experiences (Lum & Grabke, 2012). They can compare situations in their host country and their native land, and this assessment can have different effects to their situation, which commonly take the form of challenges or barriers to their growth (Lum & Grabke, 2012). For the case of adult immigrant learners, there is therefore a need to consider their characteristics as adult learners, their immigrant status, and the place they are in, especially when it comes to coming up with an effective educational strategy for these individuals (Carnevale, 2010; Lum & Grabke, 2012).

Language and cultural barriers are the foremost challenges experienced by immigrant learners (Castro & Murray, 2010). These barriers exist because the native culture and language, which the immigrant adult learner is familiar with, may be different from the ones existing in the host country. According to Lum and Grabke (2012), immigrant adult learners see outside communities as the primary focus of social interaction, health care, and counseling. In a longitudinal study spanning two years, (2009-2011) Margo (2012) explored pre, trans, and post immigration experiences among immigrants. The author found that there was also the need to learn new skills that would allow effective navigation of new terrains, deal with isolation, financial hardship, housing, credential recognition, and among other challenges changing relations; thus showing that immigrant adult learners have unique paths of resettling.

For immigrant adult learners, education whether from their native or the new foreign land, is very important. The social and economic benefits are said to be directly proportional to prior education that an individual have acquired (Batalova & Frix, 2008). In the case of the United States and other countries with significant number of immigrants, millions of immigrants consider adult education as the primary tool for language acquisition of the new country, cultural competence development, and knowledge and skill acquisition required for ongoing education (Wrigley, 2008). For example, adult immigrants, specifically those with limited language proficiency, perceive that gaining access to job training will pave the way to self-sufficiency (Wrigley, 2008). Wrigley (2008) further mentioned that existing social, political, and economic concerns demand a system for adult immigrant education, which promises promotion of language

proficiency, civic integration, and environmental adaptation, while maintaining time-efficiency and cost-effectiveness.

Credentials that are obtained in immigrants' countries of origin also come under intense scrutiny in host countries. Based on the outcomes of these rigorous examinations, sanctioned qualifications may be rejected or given less credit than they are worth in one's home country. In discussing this trend in the Canadian context, Grant (2011) found that many foreign trained immigrants are underemployed because potential employers and accreditation bodies that evaluate credentials are unacquainted with foreign qualification and unfortunately give them less credit than they are due. In light of this, immigrants may have to accept unskilled status to become employed and find him/herself needing to return to formal education to obtain recognized credentials. Immigrants may take the decreased value of their credentials as outright discrimination, even if this is not the intention of those who appraise their qualifications (Grant, 2011)**.** Falasca (2011) and Kimmel et al. (2012) have concluded that there is also the need to develop strategies to overcome these barriers.

The current review showed that immigrants adult learners are extremely diverse, have varied acculturation paths, and adaptive outcomes. The barriers encountered and resources available as they participate in post secondary education can also vary contextually. This makes immigrant adult learners' experiences and resilience trajectories as varied as the people of the world (Castro & Murray, 2010). Therefore, factors that impede or facilitate adjustment need to be understood (APA, 2012). Psychologists, educators and other stakeholders are, and progressively will be, serving immigrant adult learners. Being cognizant of resilience across a variety of developmental adult stages and

focusing on the context can lead to understanding this group and finding ways to not only enhance their resilience (APA, 2012) and post secondary education participation experiences, but enabling their optimal participation in societies (Suárez-Orozco et al., 2010). However, resilience also needs to be first understood.

Resilience

It is well established in scholarly literature that resilience is a widely researched concept in many disciplines and sub disciplines. These studies have expanded considerably over the past decades (Hermann et al., 2011; Kolar, 2011; Ong, Bergeman, & Boker, 2009; Masten & Wright, 2010; Pooley & Cohen, 2010; Ungar, 2010; Windle, 2011). However, this increased interest is described as having added more confusion than clarity among researchers and policy makers (Kolar, 2011, p. 421). These confusions mostly surround how resilience is conceptualized (Windle, 2011). This is attributed to resilience's multifaceted usage, its dynamic and interactive nature, and the multidisciplinary study of resilience (Castro & Murray, 2010; Cohen et al., 2010; Ungar, 2010). In comprehensive research efforts, Bhamra, Dani, and Burnard (2011), Martin-Breen and Anderies (2011), Ungar (2010), and Windle (2011) among many other researchers; have brought to the forefront through synthesis of multidisciplinary approaches to resilience, how multidimensional and complex it can also be. As such, these authors have also highlighted the many disciplines and sub-disciplines in which this concept has been research. For example, psychology, ecology, sociology, political science, business administration, psychiatry, education, military, medical, history, engineering, and disaster, urban, and international development. It therefore stands to

reason that controversies would surround this concept (Bhamra, Dani, & Burnard, 2011; Ungar, 2010; Windle, 2011).

Controversies surrounding resilience are usually manifested in how resilience should be defined, what measurements, if any are best, (Kolar, 2011; Willems, 2012; Windle, 2011; Windle, Bennett, & Noyes, 2011); and whether resilience should be consider a trait, a process, or an outcome (Kolar, 2011; Martin-Breen & Anderies, 2011; Ungar, 2010). Also, while resilience is also considered vital across the human lifespan (Ungar, 2010), children and adolescents have been the focus of investigations. Adults are, therefore, seldom mentioned, unless they are discussed within the family or community (Ong et al., 2009; Pooley & Cohen, 2010). Subsequently, when resilience among learners is investigated, children and adolescents have again been given precedence (Ong et al., 2009). This has created gaps in literature about resilience among adult learners, especially those with immigrant status (Suárez-Orozco, et al., 2010). In addition, due to the interdisciplinary nature of resilience, an extensive review would be beyond the scope of this study. As such, the concept *resilience* will be reviewed mostly as it relates to adults. However, before this can be done, its origin, and definitional and other issues will be reviewed.

Origins of resilience research. A perusal of scholarly literature showed that resilience derives from the Latin word '*resilire*' meaning to leap back. The historical root of resilience is difficult to trace as it is usually tracked within disciplines of interest, as such, there are numerous resilience frameworks (Windle, 2011). While the construct resilience is shared between and across disciplines, there is also no united view of resilience or theories in which it may be rooted (Martin-Breen & Anderies, 2011).

However, consensus seem to exist in the fact that resilience is rendered "ultimately value neutral, and can therefore be applied to nearly anything in any of it guises" (Martin-Breen & Anderies, 2011, p. 10). As a result, defining resilience has proved challenging over the years.

Defining resilience. The numerous definitions of resilience have created a tangled web (Kolar, 2011), which has over the years contributed to resilience being a construct that is "conceptually fuzzy with little consistency in how it should be operationalized" (Liebenberg & Ungar, 2009, p. 5). Research designs and measurements have similarly confused efforts (Ungar, 2010). The difficulties involved in defining this ubiquitous concept is established in literature and perusals of general and discipline-specific dictionaries have also confirmed such disagreements (Bhamra et al., 2011; Windle, 2010). Also, these definitional issues have influenced how resilience is perceived.

Resilience: Trait, process, or outcome? One of the main difficulties in defining resilience is rooted in whether resilience is viewed as a trait, a process, an outcome, or both a process and outcome (Herrman et al., 2011; Kolar, 2011; Mancini & Bonanno, 2010; Pooley & Cohen, 2010; Zatura, Hall, & Murray, 2010). In seeking an answer to the question of how resilience should be viewed, it was found that current thinking within disciplines and sub disciplines, strongly influence answers.

Some researchers (early ones especially) have narrowly considered resilience and have defined it in terms of fixed and stable traits displayed after individuals experience single short-lived trauma (Herrman et al., 2011; Pooley & Cohen, 2010). The intellectual functioning that aided one's survival was also examined. As such, resilience is aligned with individuals' personality traits or personal qualities and measured

accordingly (Herrman et al., 2010; Kolar, 2011; Pooley & Cohen, 2010). Other studies focused on resilience based on the role systems such as families and communities played in assisting individuals facing adversity. These definitions have expanded to reflect interventions at multiple levels—culture, family, community that serve as protective or vulnerability factors (Herrman et al., 2010).

Developmental and environmental studies (child development and corrosive environment researches) of resilience have looked at adaptive functioning in lieu of substantial and enduring adversity (Mancini & Bonanno, 2010). This is examined as interplay between an individual, and his or her environment. This view examines the chronological and developmental time involved (Mancini & Bonanno, 2010). As such, resilience is defined as a dynamic process (Herrman et al., 2011; Pooley & Cohen, 2010), and developmental factors and systems as they influence psychopathology, became the foci (Pooley & Cohen, 2010; Windle, 2010).

Biopsychosocial disciplines in contrast, define resilience as outcomes of successful adaptation to adversity (Zautra et al., 2010). Resilience is also characterized as outcomes, due to the specificity of the events or situations involved. Stressors are considered "time-limited and acutely adverse" (Mancini & Bonanno, 2010, p. 259). In addition, depending on where one starts in identifying these stressors in the sequences of events, preexisting variables or process may be discussed as causal model or causal relationships. Thus, integrative approaches are also sometimes taken to resilience when different questions are being asked, and there is the need to obtain responses to specific events of brief duration—outcomes, as well as enduring stressors—process, which

unfolds across chronological and development time (Zautra, et al., pp. 259-260); so they are combined.

Fundamentally, the emphases are on *recovery*—how well people bounce back, and/or recover fully, or find a more balanced state after encountering challenges. It is also geared at *sustainability*—the capacity to continue forward in the face of adversity (Masten, 2001; Rutter, 1987, 2012; Bonanno, 2004, as cited by Zautra et al., 2010). *Awareness*—being aware or having the knowledge, a sense of purpose, value, and meaning—is also consider vital to the equation as it is a precondition to these existential quest as well as higher order processes (Zautra et al., 2010).   Different types of awareness are identified as well as levels of awareness, which may be culturally expressed and understood (Windle, 2010; Zautra et al., 2010). As such, philosophical and methodological choices will also influence how resilience is conceptualized.

Epistemological and ontological influences. Epistemology provides a philosophical background for understanding what it means to know; while ontology embodies understanding what is (*being or becoming*) or the nature of existence (Kolar, 2011). Researchers ontological and epistemological approaches have also influenced how resilience is viewed, defined and the methodological approaches that are taken. The former seeks to answer the question of "what is out there to know?" and the latter, "what and how can we know about it?" This further drives how researchers go about acquiring knowledge, select procedures they deem appropriate, and the types of data that is collected (Creswell, 2009; Gay, Airasian, & Mills, 2010). Consequently, resilience research can move along the continuum of post positivism, pragmatism, constructivist-interpretivist, or participatory approaches (Kolar, 2011). Objective or subjective stances

may therefore be taken or they may be combined and qualitative, quantitative, or mixed-methods approaches to resilience may be employed (Kolar, 2011).

Many researchers are cited as taking extremes stances on these research methods over specific periods. This has created four "waves" of resilience research (Kolar, 2011; Masten, 2002, 2010; Ungar, 2010). While there is consensus on the first two waves across literature, controversy surrounds the last two waves, especially among researchers, such as Masten and Obradovic (2006), and Liebenberg and Ungar (2009). The four waves of inquiry are listed as follows:

1. The first wave was a time of deliberations on defining and describing resilience as well as identifying and describing protective factors of resilience (Kolar, 2011; Masten & Obradovic, 2006; Ungar, 2010; Windle, 2010).

2. The second wave sought to uncover the processes or mechanisms of acquiring these factors and intervention and/or policies to address the needs of vulnerable groups were developed (Kolar, 2011; Masten & Obradovic, 2006; Ungar, 2010; Windle, 2010).

3. The third wave witness multidisciplinary inquiries that sought to examine resilience's application and the drawing of the conclusion that both internal and external resources contribute to resilience. It also marked an era in which development of preventative interventions for vulnerable groups was the focus (Kolar, 2011; Liebenberg & Ungar, 2009; Masten & Obradovic, 2006; Ungar, 2010; Windle, 2010).

4. The fourth wave and current wave involve integrative approaches that are seeking to better understand the complexity of resilience. Hence, broadening

the discussions on resilience in terms of how it is experienced or influenced

by the culture and context in which it is found. It also involves the integration

of research across levels of analyses (Kolar, 2011; Liebenberg & Ungar 2009;

Masten & Obradovic 2006; and Masten & Wright, 2010).

These waves have to a large extent made children, youth, and families their foci.

However, these foundational studies have served to illuminate research pitfalls to avoid,

as well as provide trajectories for gaining understanding of the construct resilience for

adult learners with immigrant status. Varied sources of resilience have been established.

Sources of resilience. Sources of resilience can be factors that are

psychological, biological and environmental (Kolar, 2011). Personal factors include an

individual's traits, outlook on life, how events and situation are viewed, cognitive

capabilities; regulations of one's emotions, spirituality, demographic factors,

relationships, life-span specific stage, and etcetera (Kolar, 2011; Windle, 2010). They

can be biological and genetic, as well as environmental-systemic, operating as social

support and community factors (Herrman et al., 2010; Kolar, 2011; Pooley & Cohen,

2010; Zautra et al., 2010)**.** As such, dimensions of resilience are identified that can

include, biological, cognitive, social, ethnic and cultural, affect, behavioral models,

lifespan, or organizational public policy dimensions of resilience (Reich, Zatura, & Hall,

2010) and guide intervention efforts (Windle, 2010; Zatura et al., 2010).

Resilience definitions are therefore dependent on whether they are viewed as

traits, process, dynamic processes, outcomes, or integrative. Description of resilience is

also dependent on the population being studied, the nature and duration of the stressors or

adversity being examined (Mancini & Bonanno, 2010, pp. 249-250; how protective,

vulnerability, or enabling factors are viewed, as well as the social and contextual factors across cultures (Zautra et al., 2010). Methodological and philosophical influences play roles as well and all intermingle to create varied definitions of resilience. Consequently, based on all the aforementioned, *resilience* will be defined in this study as the potential and practicality to effectively combine internal and/or external recourses in response to significant contextual challenges (Herrman et al., 2011; Pooley & Cohen, 2010) on any dimension of development—physical, social, cognitive, emotional, and spiritual—to enable positive processes and/or outcomes. Perspectives on resilience will be examined next.

Perspectives on resilience. In the field of psychology, resilience is rooted in developmental psychology and was applied to children and adolescent for many years (Liebenberg & Ungar 2009; Masten & Obradovic 2006; and Masten & Wright, 2010). Resilience in psychology arose from initial efforts of researchers such as Garmezy (1971), Rutter (1987, 2012), and Werner and Smith (1982). Their seminal work helped to create better understanding of resilience, specifically among children, labeled high risk of psychopathology (Masten, 2002). As such, positive adaptation was not the focus until during the 1970s (Kolar, 2011; Windle, 2010). From these early studies, the foci were on individual attributes, competences under stress, and positive functioning despite trauma. The studies depicted traits, developmental outcomes, competences, and individual coping strategies (Ungar, 2008) as exhibiting resilience. As such, resilience has been defined as: an innate self righting mechanisms; the process of, capacity for, or outcome of successful adaptation despite challenging circumstances, and good outcomes in spite of challenging threats to one's development (Windle, 2010, p. 159).

Masten (2006) underscored three features that emerge from analysis, which demonstrate the experience of resilience: (a) the encounter with adversity, (b) the ability to resist and adapt to the adversity, and (c) the avoidance of negative outcomes. As a result, models that are compensatory, protective, or challenge have been put forward on how the effects from adversity to outcome could be altered. Three essentials for resilience are identified: (a) significant risk or adversity, (b) the presence of assets or resources to offset the risks or adversities, and (c) positive adaptation or avoidance of a negative outcome (Windle, 2010, p. 163). Other psychologists have expanded these researches to include interactions and influences in physical, social, and environmental contexts; thus concluding that resilience may be best measured in its related contexts (Windle, 2010, p. 165).

Within a life span developmental framework, resilience is discussed as a dynamic attribute of positive human development that is achieved through adaptive individual-context relations and may vary overtime (Lerner, 2008, 2012; & Lerner et al., 2012). Antecedents to encounters with new vulnerabilities are considered vital to the process as they may help to mitigate the impact (Lerner et al., 2012). Earlier experiences can help to mediate adversity or risk and alter or enhance resilience, so some researchers have taken a life course approach to identify developmental pathways of resilience (Lerner et al. 2012). Reductionist approaches to development that adhere to Cartesian dualism, which seek to separate facets of an integrated developmental system, such as nature versus nurture; continuity versus discontinuity; or stability versus instability are rejected (Lerner at al., 2012, p. 277); and individual-context relations are deemed mutually beneficial (Lerner, 2012; Lerner et al., 2012).

Resilience is also described as an important construct of positive psychology (Walker & Heffner, 2010). In positive psychology, focus is given to identification of strengths of an individual in the face of adversity (Walker & Heffner, 2010). Because resilience is said to be essential in improving self-confidence and self-efficacy upon facing challenges (Howell, 2004), resilience and positive psychology are very much interrelated.

Multidisciplinary review: Individual, system, and complex systems. Martin-Breen and Anderies (2011) in a comprehensive literature review of resilience concluded that researches to date could be classified among three frameworks: (a) engineering, (b) systems, or (c) complex systems. This is placed on a continuum that examines resilience in individuals or single objects, to systems, to complex adaptive systems (p. 12). Each approach is described as being used extensively across many disciplines. When the *engineering* lens is used for viewing resilience among human beings, resilience is usually described in terms of quickly bouncing back, returning to normalcy or a return to previous conditions when stress, shock, or strain is removed. This lens therefore views an entity as being fixed or stable, so resilience is usually identified in its simplest form based on a restoration to ones original state without being badly bent or broken under the strain, shock, or stress to which one was exposed (Martin-Breen & Anderies, 2011). A significant drawback to this notion is that "restoring conditions or returning to normal," as this is totally unachievable in many domains. It is further argued that entities can still be viewed as being resilient in lieu of changes experienced, so trying to keep things the same or a return to 'normalcy' can be problematic (Martin-Breen & Anderies, 2011).

When resilience is viewed through a *system* lens, there is no fixed or normal state of the entity identified, but fixed functioning is recognized in this framework. The goal is to keep an entity functioning despite changes due to some crisis, and definitions usually reflect this goal. Interacting parts are identified and changes in these parts can be slow or fast. Slow changes mostly go unrecognized, yet they may have significant impact on a system's resilience. Slow changes would represent times of relative stability, in which the goal would be to prevent disruption and/or minimize their impacts. In fast changes, which would occur in response to crises, resilience would be viewed in light of whether the system keeps functioning or breaks down. As such, a dynamic view is taken of resilience and the maintenance of system functioning, rather than a return to 'normalcy' despite disturbances, would be the focus (Martin-Breen & Anderies, 2011).

The *complex adaptive system* lens provides a framework for viewing resilience in terms of adaptive capacity in response to crises, yet maintaining function and also thriving. Consequently, researchers would be interested in how relationships function during crises, how new systems may be created in response to the crises encountered, and how systems self-organized. Such self-organizing behavior is examined at many levels and resilience is defined in terms of the ability to withstand, recover from, reorganize and thrive in response to crises (Martin-Breen & Anderies, 2011, p. 7). It therefore recognizes transformability as being part of the complex systems nature, as it takes on new functions in novel or innovative ways. Decisions also have to be taken in terms of what parts of the system must continue to operate in response to what types of crises, what parts will change, and how resilient will the new functions be to disturbances. System structures or identities may also be changed in this process, as new ways of operating are identified

and innovative ways of coping are created. As such, identities are not static and may go through adaptive cycles. Management is therefore needed to foster diversity, modularity, and feedbacks. This is of utmost importance, in addition to fostering innovation and novelty in ethical ways. Resilience is therefore viewed as happening over long periods of time; reciprocal relationships are of interest, and how multiple attractors or disturbances affect interactions (Martin-Breen & Anderies, 2011) are studied. The aforementioned review sheds some light on the challenges involved in defining and describing resilience, and does add some possible framework within which it could be examined among immigrant adult learners. However, where there is resilience, there are also risks (Windle, 2010).

 Risk factors. Exposure to particular conditions, or risk factors, increases the likelihood that an individual will experience certain adverse consequences (Finn & Rock, 1997). They are those factors that could impede desirable processes and outcomes. They can be specific or cumulative, proximal or distal, normative or non-normative, so they can prove challenging for resilience researchers (APA, 2012; Falasca, 2011; Kolar, 2011; Windle, 2010). These are collectively categorized as internal or external barriers or stressors (APA, 2012; Falasca, 2011). It is established in literature that people who migrate face multiple stressors and related challenges that prompt the need for positive adaptation (Castro & Murray, 2010). Silas-Casillas (2008) conducted a study that explored the factors that students perceived to affect their ability to cope with the challenges of academic life. Students reported that there are (a) personal, (b) family-related, (c) school-related, and (d) community-related factors that affect their academic resilience (Silas-Casillas, 2008).

Risk factors and resilience are constructs that work to affect each other (Barfield, 2004). It is challenging to study one, without mentioning the other (Windle, 2010). Among the risk factors identified by Barfield (2004) include: (a) trauma, (b) abuse, or (c) brain damage. In the case of academic performance, Finn and Rock (1997) identified several risk factors or conditions that may lead to academic difficulty or dropping out of school for immigrant learners participating in formal post secondary education. Examples of common risk factors of academic adversity are (a) being a minority student, (b) coming from a low-income home, or (c) coming from a home where English is not the primary language (Finn & Rock, 1997). In most cases, these risk factors are accompanied by a set of risk behaviors, as manifested through situations that impede learning; such as, skipping school or skipping classes, lacking attention given towards the teacher, or not completing required class work or homework (Finn & Rock, 2004).

Considering the risk factors to academic performance, acting negatively on the risk factors can lead to risk behaviors, which may result in failure to perform well academically. However, if a student holds a positive self-perception and routinely exhibits positive behaviour towards risk factors, such as (a) attending school regularly, (b) participating in extracurricular activities, and (c) completing required work, students may be protected from the negative effects of the risk factors (Finn & Rock, 1997). The phenomenon of successfully adapting to the risk factors has been termed as resilience (Barfield, 2004; Kolar, 2011; Windle, 2010). This illustrates how resilience can serve as a protective factor against the possible adverse effects of the risk factors, which can have complex interactive effects (Kolar, 2011). Risk research on resilience has also sought to

predict negative processes and outcomes through enabling factors and mechanisims (Windle, 2010).

      Enabling factors and mechanisms. There are several factors and mechanisms that contribute to the promotion of resilience, especially among students. These factors are sometimes labeled as protective factors (coined by Rutter, as cited by Kolar, 2011). However, it is argued that these factors may be best labeled enabling as resilience is established through the interactive relationship with risk factor from which one is never fully insulated or protected (Windle, 2010).

      In a 14 sites mixed method approach with over 1500 youth globally, Ungar (2008) found that resilience have global as well as cultural and context specific aspects. These aspects can exert differing influences on individuals' lives, so aspects of individual lives contribute to resilience, and how tensions such as access to material resources, power and control, relationships, social justice, and cohesion; between individuals, their culture and context are resolved; will affect the way aspects of resilience are group together (Ungar, 2010).   Ong et al. (2009) concluded in their research among older adults that resilience qualities need to be scaffold with quality social support and there is value in the integration of processes—social, affect, and psychological to illuminate unique challenges and the opportunities associated (p.1796).

      Silas-Casillas (2008) found in their study that self-confidence, effort, and motivation in education are personal characteristics that promote educational or academic resilience of students (Silas-Casillas, 2008). Furthermore, personal characteristics were the most important factors (Silas-Casillas, 2008; Sandoval-Hernandez & Cortes, 2012) enabling resilience. However, family-related factors were also important. These included

emotional support, economic or material support, and having models of resilience within and among one's family members. School-related factors include (a) emotional support or social recognition, (b) logistic support or administrative management, and (c) positive student-teacher relationship. Community-related enablers include (a) economic distracters and (b) infrastructure (Silas-Casillas, 2008). For the community-related factor of economic distracters, this refers to presence of situations that modify the perception of the advantages of pursuing one's studies over getting involved in an economic activity. The second community-related element is related to the physical and organizational structure present in the community that could facilitate the individual's access and success in school (Silas-Casillas, 2008). Examples of these structures include (a) roads, (b) public transportations, (c) public lightening, (d) availability of life-long learning alternatives, and (e) availability of public libraries.

Borman and Overman (2004) also conducted a study to determine factors promoting academic resilience among poor and minority students through the identification of the personal characteristics of resilient students from their non-resilient counterparts. In their study, it was found that the most effective school characteristic for promoting resiliency is a school that actively shielded children from adversity (Broman & Overman, 2004). Perez, Espinosa, Ramos, Coronado, and Cortes (2009) also studied academic resilience of a minority group as represented by undocumented Latino students. Perez et al. (2009) hypothesized that due to their legal and social marginalization, undocumented Latino students who experience high risk with high levels of personal and environmental protective factor or enablers will tend to perform better academically. Results showed that despite high risk factors, undocumented students that have high

levels of resilience enablers or protective factors in the personal, familial, and communal aspect of life, usually report higher levels of academic resilience to stress (Perez et al., 2009). Examples of the protective factors include (a) supportive parents, (b) supportive friends, and (c) opportunities for participation in school activities (Perez et al., 2009). Nevertheless, even with existing studies that deal with resilience of students from different minority groups, no studies could be found that deal with resilience of immigrant adult learners, who happen to have several different characteristics and risk factors that may affect their resilience.

Theoretical perspectives on resilience. Resilience theorists explain the phenomenon of individuals' positive adaptation to a various adversities of life and other traumatic events. The resilience theory emphasizes the importance of positive factors and mechanisms for an individual's (Borucka & Ostaszewski, 2008) resilient processes and outcomes. Antley (2010) proposed partial consilience of metatheoretical integration of developmental paradigms, which could interpret resilience in terms of a general system theory. More specifically, resilience theory is concerned with the risk exposure of individuals in general. However, it is more concerned with understanding the strengths of individuals rather than their shortcomings (Perez et al., 2008). According to Sandoval-Hernandez and Cortes (2012), resilience theory postulates that the personal dimension is the one that is most important because the personal characteristics are considered indispensable for the development of resilience among learners. Sandoval-Hernandez and Cortes (2012) further claim that personal dimension or construct of resilience strongly influences the familial dimension of resilience. Resilience theory provides a framework

for investigating immigrants and the dynamic process of adaptation. It also provides useful ways of understanding immigrants' experiences (Castro & Murray, 2010).

Methodological challenges and limitations to resilience research. There are several methodological approaches that have been used to study resilience. Among these approaches are quantitative and qualitative. According to Barton (2005) while it is true that both quantitative and qualitative approaches have their own strengths and weaknesses, none of the two can claim to produce definitive conclusions because of the nature of resilience research. The major limitation of resilience research is that it is a culturally bound concept (Rigsby, 1994; Windle, 2010); hence, a problem exists when determining the level at which a risk is considered significant or an outcome is considered successful. For example, should a high-risk student graduate at the top of the class to be considered resilient or is graduating a significant achievement in itself to be considered resilient? Also, interpretations of results from resilience research are inherently ambiguous (Barton, 2005; Hermann, 2010; Windle, 2010). Even though resilience is said to be different from mere acquisition of positive social competence and mental health, it is still unclear whether enhancers or protective factors are different from factors that promote positive developmental outcomes (Barton, 2005).

Windle (2012) also included methodological limitation surrounding concept analyses of resilience where aims are not clearly stated, neither search strategies for literature review are given nor rationale for inclusion and exclusion of data in analysis; and operational definitions of resilience are not provided (p. 153). These ambiguities may pose challenges in conducting resilience studies. Barton (2005) suggested that to address these ambiguities, researcher must make note that resilience and other related concepts

are dependent on culture, individual, and context; thus, researchers must define and treat resilience concepts in relation to the culture, individual, and context being studied.

Resilience and immigrant adult learners. In the quantitative study by Gonzalez and Padilla (1997), the objective was to determine factors that contribute to academic resilience and achievement of immigrant learners, specifically Mexican-American students in three California schools. The factors that were tested included: (a) role of family, teachers, and peers towards school, (b) school environment and belonging, (c) importance of culture and family. A survey was conducted with students drawn from a database of 2,169 immigrant students. Resilient students (N=133) and non-resilient students (N=81) were surveyed. Resilient students reported higher grade point; and results showed that out of the factors examined, only school environment and belonging had a significant relationship with academic resilience of immigrant students. Regression analysis also showed that a sense of belonging to school was the only significant predictor of academic resilience, while ANOVA analysis showed that teacher feedback was also valued but more so among resilient male students (Gonzalez & Padilla, 1997).

Howell (2004) studied resilience among adult learners. In this study, a minority group, adult women learners returning to college, was the focus of study. Much of the studies previously done with adult learners had made the institutional and situational factors the focus and tried to find ways in which colleges and universities could transform in order to better accommodate adult learners and/or minimize the barriers they face. Howell (2004) approached her study on the premise that in spite of such external adjustments, dispositional barriers, including an individuals' attitudes and perceptions, could be significant in hindering the development of resilience as well as successful

achievement and persistence. This was done bearing in mind that "resilience is not a personality trait, but had to do with individual variations in response to risks encountered under specific circumstances" (Rutter, 1987 as cited by Howell, 2004, p. 36). Therefore, the study focused on students' responsibility for academic achievement and persistence, in conjunction with institutional retention. Women were selected as they represented the fastest growing segment of adult students in higher education (Howell, 2004). A multimodal design was utilized and a non-probabilistic purposive sample of 60 adult women, 25 years or older participated. Qualitative data was obtained through interviews, and quantitative data was obtained utilizing two measures: the Wagnild and Young (1987) Resilience Scale (RS), which measures personal competence and acceptance of self and life and MacKinnon-Slaney's (1992) Adult Persistence in Learning (APIL) formulated to measure self-awareness, willingness to delay gratification, clear career and life goals, and a sense of interpersonal competence (Howell, 2004, p. 36). Since older female students form part of a minority group, they have certain issues that may hinder them from succeeding academically; however, with achieving a sense of ownership of one's strengths and capabilities, resilience among minority group members is developed (Howell, 2004).

In her study, Howell (2004) acknowledged that adult learners have other responsibilities other than being students, and these responsibilities may cause adult learners to limit spending time in the school or university, thus, limiting their opportunities to interact with other students or educators. Hence, these adult students end up feeling socially and academically disconnected (Howell, 2004). However, adult learners can accomplish their academic goals if they possess qualities to overcome

barriers that hinder their success in their studies (Howell, 2004). Howell further stated that the qualities for overcoming the barriers to academic success lead to development of resilience. In order to develop resilience among adult students, a sense of self-efficacy helps in achieving academic resilience and academic success (Howell, 2004). Resilience develops not through avoidance of challenges, but through successful responses to them (Howell, 2004). With each small task or challenge conquered, their confidence level increases, making them more equipped to face further challenges. There has to be a sense of ownership of one's strengths and capabilities as obstacles are overcome and challenges are taken on, so resilience can be developed (Howell, 2004). It must further be noted that although immigrants and women both belong to minority groups, no study tackled resilience, and specifically, resilience among immigrant adult learners.

In another study, Hoult (2012) investigated resilience among adult learners for her doctoral dissertation study, which won her the British Education Research Association (BERA) Award (2010). Hoult (2012) targeted non-traditional students (25 years or older) at various higher education (HE) institutions and explored how they negotiated their way through higher education that catered to younger more advantaged students. This group was selected as they had refused to conform to predictions of dropping out, or to fit into categories or social scripts that were set out for them for HE. Hoult (2012) also took a deviation from conformity (form of resilience) and combined literary analysis with other methods such as interviews and autobiographical writings. This methodological change was not an attempt to replace education and psychology achievements to date, but rather to incorporate standard research that provided empirical data along with myth, poetry, drama, and autobiography to gain new ways of understanding coupled with

complementing findings. This allowed viewing data with both literary and social science lenses (Hoult, 2012).

Using three theoretical frameworks from Pierre Bourdieu, Jacques Derrida, and Hélène Cixous to inform the literary analysis, Hoult (2012) found that resilient adult learners defied Bourdieu's pessimistic predictions of failure and withdrawal from academia on the basis of a lack of capital. Derrida's approach allowed multiple ways of analyzing the interview text so that it could be read creatively as literary text with functionality and intentionality, to gain deeper evidence, as well as include the researcher's voice. Cixous's framework allowed "openness and also playfulness", which provided the flexibility needed to explore the text using a different lens (Hoult, 2012). These three frameworks provided investigative tools to examine the text, flexibility to incorporate personal voice or writing so that the creative and academic writing had more fluidity, as well as provide a feminist lens to examine how adult learners resist inequalities and some negative predictions. The constant interplay is described as a metaphoric *ecdysis*—the shedding of outer "skin"—to gain further understanding of resilient adult learners, so eclecticism could permeate throughout the study (Hoult, 2012). This study informs her book, which is a five-year interdisciplinary study of resilient adult learners. Through in-depth interviews of these learners, Hoult (2012) found that some adult learners have survived and succeeded despite a lack of capital, and have returned to or continue in academia. They have also succeeded "without fully complying with the habitus." These adult learners not only survive and overcome barriers, but also challenge and defy gloomy predictions about their educational trajectories. They have the ability to engage in open readings, while resisting closed meanings and taking a playful approach

to language (Hoult, 2012). Hoult (2012) also found that resilient adult learners had more faith in the process, which they perceive to be stronger than them. These individuals were considered resilient adult learners, as they were able to overcome "disadvantages, setbacks, and oppositions." Despite it all, they return to, or continue to excel, in academia (Hoult, 2012).

All three researchers previously discussed (Gonzalez & Padilla, 1997; Hoult, 2012; Howell, 2004) recommended more contextual research to gain more insights about resilient adult learners. They have also highlighted the gaps that currently exist for contextual researches of adult learners who are immigrants and also explore their participation in post secondary education. However, research to date has considered aspects of resilience of immigrant learners and resilience of adult learners separately. Both groups—immigrants and adult learners— while not examined in a single study, are discussed in the literature as facing adversities and unique stressors that can impact their developmental trajectories and their participation in academia. When individuals are immigrants as well as adult learners these adversities are therefore combined and would require resilience to continue to engage in their studies and succeed. Wilians and Seary (2011) in discussing just one such trajectory (adult learners) found that it was comparable to that of a novice paintball player, who would be prone to many 'hits'. These 'hits' for the immigrant adult learner can come in many forms and one's developmental pathways can be negatively impacted with these combined 'hits' and further influence their participation in post secondary education. It can therefore be inferred that there is a connection to resilience among these individuals, as they seek to participate in post secondary education. Immigrant adult learners have to become "well positioned and

attuned" to continue along their trajectories in spite of the "hits" and successfully negotiate, thrive, and succeed (Wilians & Seary, 2011, p. 119).

There is little empirical research in the literature on resilience among immigrant adult learners, especially as they seek to participate in post secondary education.   APA (2012) also noted such patterns of limitations and also further highlighted the need to understand immigrant adult learners' experiences across the life span and in diverse contexts. A resilience approach will therefore help to identify how this group surmounts daunting obstacles, and how individuals effectively adapt and thrive in the new context (APA, 2012). As is further stated, context matters as it shape these individuals' experiences and determine how one can be resilient and move positively through life span events (APA, 2012). However, understanding such complexities are not without controversies.

Controversies. In many academia circles, controversies are generally frowned upon as they suggest chaos, disagreements, and even disequilibrium. However, many individuals welcome these controversies, as they imply opportunities to investigate disparate aspects of an issue, theme, or subject. Research of these variables can therefore fill knowledge gaps as well as correct knowledge (Martin-Breen & Anderies, 2011). It can also begin meaningful discourses among the various opponents, implying that there are areas that warrant further exploration. It also highlights the complexity of the topics of these on-going debates (Jacobs, 2010; Yonder-Wise, 2010). These authors further suggested that broadmindedness, tolerance, and respect for other perspectives are needed when confronted with debates of this nature. Critical and creative thinking should also be exercised so that new knowledge can be developed. Subsequently, the challenge lies in

engaging in "constructive controversy" and ensuring that it is managed well (Yonder-Wise, 2010). As such, this review of related literature reflects constructive controversies that are relevant to the research topic. It points to instances where the influences of zeitgeist and other forces have shaped and reshaped with ever-fleeting clarity and coherence issues surrounding these variables of resilience, immigrant adult learners, and post secondary education participation. Ideas that have served as the impetus to hold the interest of individuals in the social science, as well as fuel the ongoing curiosity of numerous researchers in these milieus about these variables have also been discussed. The researcher therefore seeks to combine these controversial variables in one study to gain a better understanding of the role of resilience among immigrant adult learners in the diverse context of the Cayman Islands, and explore their experiences as they participate in postsecondary education.

Conclusion

In conclusion, the literature review shows that the 1970s hold significant development for the variables being studied—resilience among immigrant adult learners and their experiences in postsecondary education. These variables have experienced significant paradigm shifts that have brought about greater understanding, but their overall complexity and multidisciplinary roots have created controversies that invite further examination. As such, the researches to date are by no means exhaustive, as knowledge gaps still exist, which warrant further investigation to gain understanding about immigrant adult learners. The literature showed that an either/or approach has been taken with immigrant learners or adult learners, but there is a scarceness of research that look at adult learners who also hold immigrant status. Immigration processes are

documented as having profound consequences even within national borders. As immigrants move across other geographical borders these consequences are expanded and become more pronounced. Subsequently, many risk factors can impede resilience among this group. The mechanisms and factors that are useful in enabling resilience need to be identified, as both risks and enablers impact each other. Adult learners also participate in education throughout their lives in varied settings and structures (Kasworm et al., 2010, p. 18). In literature, they are usually defined and described based on their participation in formal postsecondary education. However, participation in non-formal and informal education remains understudied. This has created a gap in extending description and definition of adult learners in non-formal postsecondary education, especially those with immigrant status. This study seeks to obtain this information within the Cayman Islands context and document this group experiences as they participate in postsecondary education. The next chapter will address methodological approaches that were employed to best answer the research questions.

Chapter 3 describes the methodology for studying these variables as well as provides detailed descriptions of the setting, target population, data source and collection methods, sampling strategies, power analysis, research design and rationale, ethical issues, etcetera.

Chapter 3: Research Method

Resilience among immigrant adult learners remains unexplored. Consequently, this study examined resilience among immigrant adult learners in the Cayman Islands and explored their experiences in postsecondary education. Due to the complex, multidisciplinary, and dynamic nature of the key variables, they were best examined using a mixed method approach (Sweetman, Badlee, & Creswell, 2010). This method allowed an exploration of the lived experiences of immigrant adult learners, the giving of voices to these individuals, and gaining insights into their experiences (Creswell, 2009; Gay, Mills, & Airasian, 2009; Newby, 2010; Venkatesh, Brown, & Bala, 2013), as well as an investigation of resilience among members of this group as they participate in postsecondary education.

This chapter contains information on the setting of the study, the recruitment methods, the research design and rationale, the role of the researcher, the study's participants, the inclusion criteria, and the rationale for selecting the sample size of 64 participants. The rationale for using a mixed methods approach versus a mono approach is provided, data collection and analyses methods are explained, the role of the researcher is discussed, and the instrumentation and potential ethical considerations are addressed.

Setting

Recruitment for this study encompassed all postsecondary institutions and organizations in the Cayman Islands, such as universities, adult learning centers, and public libraries. Permission was sought from the relevant organizations' administrators to place flyers at locations such as lobbies, cafeterias, libraries, lounges, and public notice

boards. The flyers contained basic information about the purpose of the study and contact details for interested participants.

Research Design and Rationale

Research Questions and Hypotheses

The research questions and hypotheses used in my mixed method study were as follows:

Quantitative

RQ1: Is there a relationship between resilience (dependent variable) and postsecondary education participation (independent variable) among immigrant adult learners? If yes, to what extent does the relationship exist?

Hypothesis: H_0: $r = 0$ (There is no correlation.)

RQ2: To what extent do internal factors, external factors (i.e., family or organizational support and country of origin), and individual characteristics (i.e., life span stage, gender, ethnicity, work status, marital status, immigration status, and educational background) moderate resilience in immigrant adult learners?

Hypothesis: H_0: $\mu_1 = \mu_2 = \mu_3$ (There are no significant differences.)

Qualitative

RQ3: What formal adult education or informal learning activities have immigrant adult learners participated in or completed since arriving on the islands?

RQ4: What reasons do adult immigrant learners give for pursuing postsecondary education?

RQ5: Which aspects of the teaching or learning transactions contribute to immigrant adult learners' resilience, and what aspects have made them most vulnerable?

RQ6: How does education affect the resilience processes and outcomes among immigrant adult learners during their postsecondary education participation?

RQ7: What factors and/or individual characteristics do immigrant adult learners indicate have supported or hindered their participation in postsecondary institutions?

RQ8: How do immigrant adult learners define resilience, and what enabling factors and processes associated with resilience contribute to their educational maintenance or continuance?

Johnson and Onwuegbuzie (2004) declared that mixed method was a "research approach whose time had come" (p. 14), as it's increased application in academia had diminished passionate debates that had pitted quantitative and qualitative researchers against each other for years. Subsequently, the mixed methods approach has philosophically and methodologically provided a "middle ground position" (Onwuegbuzie & Johnson, 2006, p. 48) on the continuum of philosophical and research paradigms, or a "workable middle solution" to purists' debates (Johnson & Onwuegbuzie, & Turner, 2007, p. 113). This method facilitated the combination of both qualitative and quantitative data (Creswell & Garrett, 2008; Venkatesh et al., 2013) in constructive and complementary ways (Velez, 2008). This promoted the triangulation of data, thus providing the best means of answering important research questions (Johnson & Onwuegbuzie, 2004; Johnson et al., 2007). The mixed methods paradigm removed the researcher from polarization, which could restrict one's work and limit the answering of research questions. Research questions can therefore drive the methodology choices, providing breadth, depth, and rich insights (Leech et al., 2008).

In this study, both numerical and narrative data were important and were collected concurrently (Creswell, 2009; Gay, Mills, & Airasian, 2009; Newby, 2010). Both types of data were given equal status, thus allowing the contrasting strengths of both methods to be employed while diminishing their individual weaknesses (Creswell, 2009). This can create benefits of rather unrestrained potential, in contrast to the dichotomous data usage that would occur if a mono approach were employed (Tashakkori & Teddlie, 2010). Research questions of who, what, how, and why can be asked (Creswell, 2009). As a result, objective and subjective inquiries into complex phenomena (Johnson, Onwuegbuzie, & Turner, 2007) are made possible.

All methods have their limitations, but the use of a methodological eclecticism approach (Tashakkori & Teddlie, 2010) provides richer and deeper understanding of the experiences of a diverse population in a multinational context in more cost-effective way. The resolution of "broader and a more complete range of research questions [is afforded], it also provides stronger evidence for conclusions through convergence or corroboration of findings" (Johnson & Onwuegbuzie, 2004, p. 18), and the method allows different ethno-racial groups to share their unique experiences (Ungar, 2010). Where divergence is brought to the forefront, greater insight into these incongruities can be gained, as well as opportunities for developing a project in the future that addresses these discrepancies (Creswell & Plano Clark, 2007, as cited by Creswell, 2009, p. 214). In using this approach, divisions are bridged to permit pragmatic endeavors, which can eliminate research problems associated with singular paradigms (Johnson & Onwuegbuzie, 2004).

Consistent with the convergent mixed design, the quantitative segment of this study allowed, among other things, the operationalization and measurement of the

construct of resilience through standardized data collection using the Resilience Scale (RS), deductive explanations, and statistical analysis. However, this method on its own could lead to decontextualization—the detachment of information from the context and the individuals involved (Viruel-Fuentes, 2007, as cited by Castro et al., 2010). Hence, in complementary ways, the qualitative segment took an individual holistic and contextual approach to both participants and their environment, thus providing opportunities to inductively explore multiple perspectives, identify emerging themes and patterns, discover new meanings, and overall gain more substantial insights into the lived experiences (Creswell, 2009; Gay, Mills, & Airasian, 2009; Newby, 2010) of immigrant adult learners in the setting of the Cayman Islands.

Finally, the use of the mixed method approaches further the documentation of multiple perspectives and analyses of these complex cultural human experiences (Castro et al., 2010). Thus adding a humanistic conceptualization to the research process (Tashakkori & Teddlie, 2010), as well as provide research results of higher credibility that are relatively independent of the researcher, which can be generalized to the target population (Johnson & Onwuegbuzie, 2004).

As part of the mixed design, the quantitative segments was a cross-sectional survey study, which investigated the relationship between resilience (dependent variable) and postsecondary education participation (independent variable) among immigrant adult learners in the Cayman Islands as well as identify factors that moderate resilience. The qualitative segment employed a generic qualitative paradigm of inquiry through in-depth interviews of some of the same participants who completed the survey. Close ended and

open-ended questions were asked, which allowed the expression of differing

perspectives.

Participants' Inclusion Criteria

Prior to completing the study instruments, interested participants did a brief

interview to ensure that they met the general inclusion criteria for the study to be part of

the sample representing the general population of immigrant adult learners. The interview

was composed of questions regarding demographics. The inclusion criteria of the study

are as follows:

1. The participants had to be non-Caymanians who have arrived in the country

    from varied geographical locations, and have diverse immigration status that

    may range from a temporary work permit (six months) to naturalization

    (permanent immigration status without the Rights to be Caymanian).

2. These individuals must be aged 25 years or older.

Sampling Method

A stratified purposeful sample was drawn from this target population. Volunteers

(three colleagues) were pilot tested in order to check the clarity of the research questions,

to check for the length of time needed for the interview, and establish integrity and trust

with participants. The purpose of the pilot study was to identify any possible problem

that could have arisen and ensured that the necessary modifications would be made early

thus promoting the efficiency and feasibility of the main study.

The individuals in the pilot study were also asked to pass out flyers to individuals

who are immigrants, who further pass out flyers to their friends and acquaintances to

invite them to voluntarily participate in this study (snowball sampling). The goal was to

ensure that immigrants from all sectors of society were given an opportunity to participate.

Sample Size

The sample size computation is based on three criteria. These are the effect size, level of significance level (alpha level), and power of the study. The Cohen desired effect size is a measurement of the strength in the relationship between the variables. The alpha level was determined through the probability of a Type I error, which is the probability of rejecting the null hypothesis given that that the null hypothesis was true. The power of the study was determined through probability of being able to reject a false null hypothesis (Gravetter & Wallnau, 2009).

Power analysis. The sample size computation was conducted using G*Power. Using a correlation test as the statistical procedure, a Cohen medium effect size (0.30), power of 0.80, and the statistical significance level of 0.05 for the significance of the findings indicated that a minimum sample size of 64 was required. Thus, the minimum targeted number of Resilience Scales responses was 64 for the survey results. However, while this was the minimum number of respondents to be recruited during data collection approximately 79 participants was obtained to ensure that the power of the study was reached. This had to be adhered to, if the study was to reach the necessary power of 80% in a quantitative analysis to reject the null hypothesis in the statistical analysis.

Saturation—refraining from data collection when the "results begin to be redundant" (Rudestam & Newton, p. 108), provided the basis of selecting the sample size for the qualitative component of this study. Subsequently, 15 respondents fulfilled the saturation goal so that the data was gathered until "no new relevant data was discovered

regarding a category and until the categories were well developed and validated"
(Rudestam & Newton, p. 108), ensuring that the phenomenon was comprehensively
explored.   Ideally, the 15 respondents sought for the analysis was from three categories
as follows: (a) five respondents who scored the highest on the RS, (b) five with average
scores, and (c) five respondents who have the lowest scores. However, the first
respondents who volunteered to be interviewed were selected. The sample size for the
qualitative analysis is lesser, but is enough, since it is within the range of Polkinghorne's
(2005) recommendations on sample size for qualitative studies of five to 25.

Instrumentation

Wagnild and Young (1987, 1993, 2009) 25 items-Resilience Scale (RS) will be
used to identify the degree of resilience among immigrant adult learners. This is a 25-
year scale used worldwide. It measures five areas: Meaningful life (purpose),
perseverance, self-reliance, equanimity, and authenticity. This measure has the widest
application and has been used in various setting with adolescents, and adults at various
stages of the lifespan (Windle et al., 2011). Permission was sought and obtained from the
developers of the Resilience Scale.

The Resilience Scale (Wagnild & Young, 1993) is a reliable and valid tool used to
measure resilience in many studies with various populations of different age, gender,
socioeconomic status, ethnicity, and educational background. It is translated in other
languages, such as Japanese, Swedish, Nigerian, Spanish, Russian and Portuguese. As
such, over the years this measure has been used with Russian, Irish, and Mexican
immigrants Nigerians, Military mothers, homeless adolescents, sheltered battered
women, Alzheimer's family caregivers, low income Mexican American, and young and

older adults (Ahern et al., 2008; Pinheiro & Matos, 2013; Wagnild, 2009; Wagnild & Young, 1993; Windle et al., 2011). In each of these studies, when compared with other resilience instruments, RS has maintained the highest scores on overall quality, content validity, construct validity, and over all consistency and interpretability with Cronbach's alpha coefficients ranging from .72 to .99 supporting the internal consistency reliability of the Resilience Scale (Abiola & Udofia, 2011; Ahern et al., 2008; Pinheiro & Matos, 2013; Wagnild, 2009; Wagnild & Young, 1993; Windle et al., 2011). This makes this instrument appropriate for the diverse population of immigrant adult learners in the Cayman Islands and would be a useful instrument to measure resilience in this group.

Role of the Researcher

The researcher is currently serving as an instructor at one of the universities in the Cayman Islands. The researcher is also an immigrant adult learner. One strategy for controlling and managing bias in this research study was to avoid interviewing and/or surveying students with whom there is direct contact within the classrooms. Experts who are neutral were asked to review the conclusions of all relationships drawn as well as the interpretations of findings, to promote the integrity of the study (Creswell, 2009).

Data Collection Method

Interested participants were asked to complete an online survey or given a hard copy to complete for data collection. Prior to accessing the actual study instrument, they were first directed to the informed consent form, which also served as the cover letter for the study instrument. The informed consent letter specified the purpose of the study, and outlined the security measures that would be undertaken to ensure the confidentiality of the data they share. For the interviews, the first15 participants who indicated an interest

to be interviewed after completing the survey were contacted individually to schedule a time and a place for the interview, which was convenient to both the researcher and the interviewee. The interviews took approximately 25-45 minutes. After data collection, participants were assigned a subject number in order to track the data collection process efficiently, and in the event a participant wished to withdraw from the study after data had been collected. When the required sample size was achieved and the responses obtained, the researcher compiled survey responses via the Survey Monkey tool or hard copy and then downloaded the results into an Excel spreadsheet for data analysis.

For the data collection of the responses on the qualitative analysis, the primary data collection method used for the qualitative aspect of study was interviews using semi-structured, open-ended questions. By asking open-ended questions, the discussion was allowed to proceed in such a way as to permit free expression by the participants regarding personal feelings and experiences. This method was ideal for collecting detailed information about an individual's thoughts and behaviors (Creswell, 2009). As stated earlier, the participants who provided qualitative data were the same as those who provided the quantitative data.

Data Analyses

For the quantitative data collected, descriptive statistics such as frequencies, means, standard deviations, independent samples t tests, point bi-serial correlation, and factorial analyses was carried out. First, frequency tables of the demographic information summarized the breakdown of the demographic data for the whole sample. This included the age, gender, ethnic identity, life span stage, immigration status, and resilience level groups of the sample participants. In the frequency distributions, the number and

percentage of occurrence of the study variable was summarized. Then, descriptive statistics of the responses on the Resilience Scale was summarized in terms of the measures of central tendencies of mean, standard deviation, minimum, and maximum values. Descriptive statistics differ from inferential statistics, in that descriptive statistics simply describes what the data set displays, whereas inferential statistics draws conclusions about the population from the sample statistics (Gravetter & Wallnau, 2009).

Point biserial correlation tests were conducted to determine whether there was a significant relationship between the dependent variable of resilience and the independent variable of secondary education participation among immigrant adult learners for research question one. The degree of moderation or relationship examined the internal factors, external factors, and individual characteristics effects on resilience in immigrant adult learners for research question two. The bi-serial correlation test aimed to determine the correlation between the two pre-specified variables and the strength and direction of any significant connections among the study variables. A positive correlation is identified if the coefficient has a positive value, while a negative correlation would exist if the correlation coefficient were negative. The strength of the relationship is determined through the range of the r coefficient. The analysis of the strength and direction of the analysis further determined the extent of resilience influence on immigrant adult learners' postsecondary participation. However, prior to determining the strength and degree of association between variables, the p-value of significance was investigated to determine if the correlation between variables was significant or not (Gravetter & Wallnau, 2009).

For the qualitative analysis, the interview data was analyzed using thematic analysis (TA). This analyzed the different interview transcripts of multiple interviewees.

The six-phase process of analysis involved the familiarizing with the data, creating initial codes, generating initial codes, searching for themes, reviewing the themes, defining and naming the themes and producing the report (Alhojailan, 2012; Braun & Clarke, 2006; 2013). However, Miles and Huberman's (1994) model was employed which compresses the process of analysis into three phases, (a) data reduction, (b) data display, and (c) conclusion drawing/verification.

1. *Data reduction*, the first phase, is the process of transcribing, reading and rereading the data, noting and capturing the initial ideas (Alhojailan, 2012; Braun & Clarke, 2006, 2013; Miles & Huberman, 1994, 2002). This stage was important, because the interpretation of data needed to be objectively done. Three procedures or steps were carried out in this phase. Firstly, the researcher got familiar with the data by reading through it at least twice to get the "big picture", as well as identify and make connection of participants' responses to specific research questions (Miles & Huberman, 1994, 2002). The data was then prepared and organized in tabular formats in Microsoft Word. This initiated a word-for-word analysis to identify significant patterns or themes (Alhojailan, 2012, p. 43). In the second stage the researcher searched for excerpts from the respondents' texts. This is described in literature as an "ocular scan method" of the data that the researcher uses to hunt for themes and patterns (Bernard, 2002, as cited by Alhojailan, 2012). Data were scrutinized and each sentence was read and significant ones that directly answer the research questions were highlighted. In the third and last phase highlighted sentences were extracted and further broken down into

themes. The researcher read the entire sentences again to ensure that no vital data was omitted. Themes validity checks were carried out to ensure that these first level themes identified was indeed representative of the entire texts (Alhojailan, 2012; Miles & Huberman, 1994, 2002). When this process was checked and rechecked, and the researcher was satisfied that all vital sentences were captured, an outside reviewer was employed to analyze the data and also evaluate the themes identified. There was ongoing cross-reference between emerging themes and the entire data, so interpretations would not be limited. Miles and Huberman (1994) further stated that this early evaluation of the data ensured the reliability and validity of the initial themes so all the highlighted portions can be further tabulated into a new Microsoft Word document, to identify second level themes that should be coded, and so on (Alhojailan, 2012, p. 44). Having completed these three vital steps of the first phase, the second phase of data reduction can begin.

2. *Data display*, the second step in Miles and Huberman's model, involved the process of data retrievability in which sense was made of the data. This step complemented the previous phase and allowed the organization of data in coherent ways that ensured the avoidance of data "overload during further analysis", which brought clarity to the research process and made sense of all the data organized so that they could be displayed by concepts, as they relate to each research questions (Alhojailan, 2012, p. 44). The data was therefore displayed in various ways—tables, theme maps, figures, etcetera so in- depth understanding and explanation could be derived that allowed the researcher to

make comparisons; select direct quotations that bring meaning to the data, and overall employ differ data display tools to better link the various information so conclusions could be drawn (Miles & Huberman, 1994; Gibbs, 2002, as cited by Alhojailan, 2012).

3. *Conclusion drawing/verification,* the third and last phase of the Miles and Huberman's thematic analysis model, assisted the researcher in the drawing of meaningful conclusions. Statements that were relevant and patterns and themes that emerged from data was further organized in terms of similarity and those that contrast. Categories were established for the grouping of information, relationship among factors and variables were identified, and coherence and consistency established. This stage complements the first two phases and provided the means for also linking finding to the study's theoretical framework (Alhojailan, 2012; Miles & Huberman, 1994, 2002).

Specifically, the phrases, concepts, or ideas that would be looked for in the transcripts and notes from the interviews would be those related directly to the research questions of the qualitative analysis. Interview questions were formulated to align with research questions three through eight of this study. The thematic analysis allowed the flexibility needed, and could code data into themes effectively without "engaging preexisting themes" (Alhojailan, 2012, p. 42).

Miles and Huberman (2002) in further clarifying the thematic analysis of data, suggested that this analytic pragmatism made all steps in the phases explicit through matrices and networks that can "bring together relevant transformed data that permits good conclusions drawing and the strengthening of these conclusions" (p. 396). Thematic

analysis therefore provided the means to avoid polarization and facilitated quantitative and qualitative inquiry to support and inform each other (Miles & Huberman, 2002). The aforementioned analyses can be described as "hybrid vigor" thus "incorporating narratives and variable-driven analyses, so they interpenetrate and inform each other" (Miles & Huberman, 2002, p. 396).

The integration of data was therefore done after these initial analyses. Subsequently, qualitative data was further transformed into numeric data by reducing themes and codes to numeric information, using a scoring rubric to systematically quantify the interview data as recommended by Creswell and Plano Clark (2011). This point of interface, allowed further statistical analyses to be done in which the transformed data was compared or related to the other data. In the final step, the separate results were summarized and interpreted and the merged results interpreted in terms of the extent to which "the two types of data converge, diverge, or relate to each other and provided an overall understanding" (Creswell & Plano Clark, 2011, p. 79).

Threats to Validity

According to Marczyk, DeMatteo and Festinger (2005, p. 164), "validity refers to the soundness of the research design being used, with high validity typically producing more accurate and meaningful results". Validity is an issue in quantitative studies, but since this study will make use of a mixed methods study, it also considers the equivalent issue for qualitative studies, which is trustworthiness. This section discusses the potential threats to validity and trustworthiness that affect the results of the study and how these threats were dealt with to minimize the impact on the study results.

For the quantitative portion of the study, the issue of reactivity was expected. As explained by Elton Mayo's Hawthorne Experiments, the reactivity effect refers to the ways that individual behaviors change because of the awareness that they are being studied (White, n. d.). In the case of this study, the participants' responses to the instrument on resilience may be influenced by the knowledge that their resilience is being measured. Specifically, the threat lies in the possibility that they may choose the response that they think portrays them in a more positive light, rather than what is their true response. To counteract this threat, participants were urged to answer the study instrument as honestly as possible. They were assured that their scores on the resilience instrument would not be used as a basis to reward or penalize them. Similarly, they were assured of the confidential nature of their responses, and reminded of the security measures that would be undertaken to protect the confidentiality of the data. These security measures will be discussed in further detail in the succeeding sections.

Issues With Trustworthiness

For qualitative studies, the issue of the trustworthiness of the study was addressed through the use of a second rater/reader. This individual coded all the interviews alongside the researcher to establish inter-rater reliability (Creswell, 2009). There was also member checking, where interviewees were presented with the results from the thematic analysis to verify concluding themes. Assertions regarding the experience of adult learners were not based solely on the insights of one interviewee. Rather, all 15 respondents were interviewed to solicit opinions regarding the resilience of adult learners and their experiences with postsecondary education. Participant recruitment was not conducted in just one institution, but encompassed all postsecondary institutions and

organizations in the Cayman Islands. This was done to ensure that the data collected for this study would represent the diversity of the adult learners living in the Cayman Islands, and this reduced the probability that the study results would be affected by factors that are unique to one location or institution (Shenton, 2004).

Trustworthiness was also strengthened by the fact that none of the participants were coerced to take part in the interviews. Participation in the interviews was done on a strictly voluntary basis, to ensure that only individuals who were genuinely willing to participate and freely offer their opinions would be included in the data collection process (Shenton, 2004). As with the quantitative portion of the study, all interviewees were encouraged to be as frank as possible, and reassured that their responses during the interview would not be used to reward or penalize. They were also reminded that there was no right answers to the questions, and that their honest responses would contribute to the validity of the conclusions of the study, and would therefore be highly appreciated.

Ethical Procedures

The researcher implemented three operating procedures to ensure that the rights of the participants would be protected at all times. These procedures were outlined prior to any data collection, and signing the informed consent form indicated understanding and acceptance of these procedures. First of all, it was emphasized that participation in the study would be on a strictly voluntary basis. Those who chose to participate would get no incentives or rewards and those who decline to participate would not be penalized in any way. Secondly, all participants were asked to reply to the instrument and the interview questions as honestly as possible. They were reassured that all data provided would be protected by stringent security measures to protect their privacy and ensure the

confidentiality of the data they provide. All paper copies of the data were stored in a locked filing cabinet that can only be accessed by the researcher. Similarly, all electronic copies of the files were stored in the researcher's personal computer and secured with a password that is known only by the researcher. Backups of the electronic data are stored in a flash drive, which was then locked in the filing cabinet along with all the hard copies of the data. This data will be stored until five years after the completion of the study, after which all paper copies will be shredded and all electronic files irretrievably deleted. The respondents' identity will be protected with the elimination of the use of names in data analysis and discussion. Lastly, although no deception was used in this study, participants were given the opportunity at the end of the interview to discuss their feelings in terms of questions that were particularly difficult or enjoyable. Such discussions helped participants discuss their feelings, which can help them to relieve any emotional distress experienced (Collins et al., 2012).

Summary

This chapter detailed the methodology with which this convergence mixed methods study was conducted. The procedures for data collection and analysis were discussed, along with the threats to validity and trustworthiness that will be encountered in this study. Ethical concerns were also addressed in the final section of the chapter. The succeeding chapter will contain the results of the data analyses in response to the research questions and hypotheses of the study.

Chapter 4: Results

Introduction

The aim of this study was to verify resilience among immigrant adult learners in the Cayman Islands and explore their experiences in postsecondary education. As such the researcher selected a mixed method approach, and the procedures carried out for data collection and analyses were in keeping with those discussed in chapter 3. Chapter 4 provides a description of the pilot study, the setting, participants' demographics, the data collection and analyses processes, and all findings.

The Pilot Study

The researcher sought approval before the commencement of this study, and the Institutional Review Board (IRB) granted it. Subsequently, the pilot study was undertaken with three immigrant adult learners. These individuals were from three sectors: education, tourism, and construction. They were all 25 years old or older, had varied immigration status, and originated from the Caribbean, Asia, and the United States. This allowed individuals at various educational, sectorial, and cultural levels to participate. These individuals completed the online survey and then participated in the follow-up interview. The pilot study allowed the verification of the time needed to complete the survey and interview process, the corroboration of the appropriateness of the wording of the research questions, and evaluation of the overall data analyses process. These volunteers were further asked some follow-up questions concerning what was difficult, enjoyable, vague, or misunderstood. There was no need to make changes to the proposed research questions, and the overall format proposed was well received.

Data Collection

With IRB approval given, the electronic cross-sectional survey was made available online at Survey Monkey for a period of 7 weeks. The cross-sectional design selected was ideal in obtaining informed consents, demographic data, as well as the administering the Resilience Scale (RS) to immigrant adult learners. Eighty participants took the online survey, but one person did not complete some vital questions. As a result, 79 participants (N= 79) successfully completed the survey, which provided demographic information and quantitative data. Thirty of these participants further volunteered to be interviewed. However, the first 15 were interviewed, and this provided the qualitative data for this study. These individuals had already established their consent, so the interviews were conducted based on individual choices of venue. Subsequently, no unusual circumstances were encountered in the data collection phase, and neither were there any deviations from the plan presented in Chapter 3.

Setting

The university library provided rooms for the interviews. However, only eight participants opted to be interviewed at this location. As such, the other seven interviews were carried out in various locations—homes, personal offices, and a few job sites. These individuals expressed time constraints, lack of transportation, and the fact that they would be more comfortable being interviewed during their lunch breaks at their settings as reasons for choosing their locations. The interviewees therefore decided on the choice of setting, so the interview sites were in keeping with everyday conditions and had no adverse effects on any participants.

Demographics

The respondents reported employment in numerous sectors in the Cayman Islands. In keeping with the eligibility criteria for participation in this study, all respondents were 25 years or older and non-Caymanians. Eligibility was further verified by their arrival dates in the Cayman Islands, length of employment, reported country of birth and citizenship, immigration status, and diverse geographical regions of origin.

The average year of migration to the Cayman Islands was 1978 ($SD = 8.22$). The average length of employment was 10.63 years ($SD = 7.9$). Results can be found in Table 2.

Table 2

Respondents' Mean and Standard of Year of Migration and Length of Employment

Time frame	Min.	Max.	*M*	*SD*
Year of migration to Cayman Islands	1978	2013	2002	8.22
Length of employment	1	33	10.63	7.90

The majority of respondents were female ($n = 48$, 61%), and most were between the ages of 40 and 54 ($n = 54$, 68%). Most respondents were born in the Caribbean (58, 73%). Forty respondents (51%) were legally married; of these, 28 (35%) reported that they were living with their spouses in the Cayman Islands. For their current relationship status, 36 respondents (45%) reported that they were not currently in a relationship. The other respondents listed their status as single or living with a partner but not legally married, legally separated, or having a spouse living somewhere outside of the Cayman Islands although they were currently legally married.

The majority of the respondents were religious (*n* = 72, 91%), with Christianity being the dominant religion (*n* = 70, 89%). English was the predominant spoken language (*n* = 66, 84%), but some respondents reported other primary languages such as Spanish, French, Thai, Romanian, Tagalog, and Telegu. The majority of respondents had either fully completed high school (*n* = 21, 27%), had earned an associate's degree (*n* = 21, 27%), or had fully completed a bachelor's degree (*n* =22, 28%). All of the respondents were in the process of completing high school or some form of postsecondary education. The primary reason for migrating to the Cayman Islands was employment (*n* = 52, 66%). However, other respondents reported environmental reasons, improved family commitments, and securing finances for retirement. Most respondents were working in full-time jobs (*n* = 74, 94%), with a majority working within the education, health, and social services sector (*n* = 35, 44%). Detailed results of the frequencies, percentages, and overall descriptive statistics for the sample demographics can be found in Appendix F.

Data Analyses

The quantitative data were downloaded from Survey Monkey to Microsoft Excel. The Statistical Package for the Social Science (SPSS) software was further used to input, code, calculate, and summarize the descriptive and quantitative data. Frequencies, percentages, measures of central tendency and variations, as well as inferential statistics were calculated. Microsoft Word and Excel software was used to input, code, and identify themes, as well as summarize the qualitative data.

Quantitative Data

Quantitatively, this study specifically sought to answer two research questions:

Research Question 1

Is there a significant relationship between resilience and postsecondary education participation among immigrant adult learners?

H$_0$1: There is not a relationship between resilience and postsecondary education participation among immigrant adult learners.

H$_A$1: There is a relationship between resilience and postsecondary education participation among immigrant adult learners.

Consequently, the null hypothesis indicated that resilience does not predict postsecondary education participation (H$_0$: Resilience $\neq$ postsecondary education participation).

Reliability

Five subscales—Purpose, Perseverance, Self-reliance, Equanimity, and Authenticity—were calculated for use in the study. These subscales represented the domains of resilience as indicated by the developers of the Resilience Scale (RS)—Wagnild and Young. Each subscale was calculated as the sum of five survey items. To assure internal consistency within each of the subscales, Cronbach's alpha tests were conducted on each of the domains constructed for the sample. The Cronbach's alpha provides mean correlation between each pair of items and the number of items in a scale (Brace, Kemp, & Snelgar, 2006). The alpha values were interpreted using the guidelines suggested by George and Mallery (2010) where a > .9 Excellent, >.8 Good, >.7 Acceptable, >.6 Questionable, >.5 Poor, and < .5 Unacceptable. Cronbach's alpha levels for each of the domains indicated acceptable to good reliability (.80 > α > .70), while the total resilience scale had an alpha of .94. This suggests that the total resilience scale had

excellent reliability overall. Cronbach's Alpha for the five subscales, as well as the total

score, can be found in Table 3.

Table 3

Cronbach's Alpha for Domains of Resilience

Scale	No. of items	α
Purpose	5	.72
Perseverance	5	.80
Self-reliance	5	.79
Equanimity	5	.79
Authenticity	5	.76
Total resilience	25	.94

To further address research question 1, a point – biserial correlation was conducted

between the total resilience scores and postsecondary participation. A point-biserial

correlation was deemed appropriate to conduct this analysis, whereas the goal was to

assess the relationship between a dichotomous variable and continuous variable. Results

of the point – biserial correlation were not significant, r_{pb} = -.11, *p* > .05, and indicated

that total resilience was not related with postsecondary education. As such, no statistical

significance can be interpreted. Results of the point – biserial correlation can be found in

Table 4.

Table 4

Point-Biserial Correlation Between Total Resilience Scores and Postsecondary Education Participation

Variable	Total resilience
Postsecondary education	-.11

* $p < .05$. ** $p < .01$. Otherwise $p > .05$.

Resilience Scores

To examine the research quantitative questions, a series of correlations were proposed to assess the relationship between the five sub-scales of resilience and postsecondary education participation. However, assumption assessments using one sample Kolmogorov-Smirnov tests, indicated that the subscales were not normally distributed (p< .05 for all), and the overall resilience score was used in its place. Assumption testing using the Kolmogorov-Smirnov test indicated that the overall resilience score was not significantly different from the normal distribution (p. = .198). As such, a single correlation was conducted. The average purpose scores were 30.03 (*SD* = 4.18), the average perseverance scores were 30.25 (*SD* = 3.79), the average self-reliance scores were 30.85 (*SD* = 3.89), the average equanimity scores were 29.58 (*SD* = 5.00), the average authenticity scores were 30.77 (*SD* = 4.28), and the average total resilience scores were 151.48 (*SD* = 17.28). Results for the continuous data statistics can be found in Table 5.

Table 5

Mean and Standard of Continuous Variables

Time frame	Min.	Max.	*M*	*SD*
Purpose scores	16	35	30.03	4.18
Perseverance scores	19	35	30.25	3.79
Self-reliance scores	20	35	30.85	3.89
Equanimity scores	13	35	29.58	5.00
Authenticity scores	17	35	30.77	4.28
Total resilience	97	175	151.48	17.28

Research Question 2

To what extents do internal factors, external factors – family or organizational support, and individual characteristics – life span stage, gender, ethnicity, work status, marital status, immigration status, and educational background moderate resilience in immigrant adult learners?

H₀2: There are no statistically significant differences on total resilience among the demographic grouping variables: gender, ethnicity, life – span stage, work status, marital status, immigration status, and educational background.

Hₐ2: There are statistically significant differences on total resilience among the demographic grouping variables: gender, ethnicity, life – span stage, work status, marital status, immigration status, and educational background.

To address research question two, inferential analyses were proposed to determine if statistically significant differences exist on total resilience scores by the following

demographic grouping variables: gender, ethnicity/geographical region, life-span stage, work status, marital status, immigration status, and educational background; one analysis was proposed per demographic variable. Prior to analysis, the sample sizes for each of the grouping variables were assessed for sufficiency. The variable Gender had 31 males and 48 females. Since no variable on ethnicity per se was outlined in the survey and the dependence was on geographical regions, country of birth was examined. However, due to the various unequal sample sizes within country of birth, the variable was recoded into the following: 21 other versus 58 Caribbean. Life-span stage was assessed with the variable age and due to the various unequal sample sizes, age was recoded into the following: $n = 42$ individuals between 40 – 55 years of age versus $n = 37$ other age groups. Work status was comprised of $n = 73$ full-time individuals, 4 non-full-time individuals, and 2 individuals with inconsistent responses (i.e., selecting both full-time and part-time). Because of the vast difference in sample size (73 versus 4), no analysis was conducted on work status. It was not statistically appropriate to examine variables that are marginally constant.

Due to the various unequal sample sizes, immigration status was recoded into the following: $n = 26$ other versus $n = 35$ work permit holders; the remaining 18 individuals had inconsistent responses for this variable (i.e., simultaneously selecting no work permit and with work permit). Educational background was measured with postsecondary education (the same variable assessed in research question one). It was dichotomized into yes – completed/ completing at least some college ($n = 53$) vs. no = completed/completing at most high school or did not complete high school ($n = 26$).

Since all of the demographic grouping variables were recoded into dichotomous variables (due to the unequal sample sizes), the analyses conducted to determine if statistically significant differences exist on resilience scores were all independent sample *t* tests; one *t* test was conducted per dichotomous demographic variable.

Ethnicity/geographical region. An independent sample *t* test was conducted for ethnicity/geographical region to determine if significant differences existed between the mean resilience scores for Caribbean and non – Caribbean respondents. Prior to the analysis of the *t* test, the assumption of normality and variance were assessed. Both Kolmogorov-Smirnov's test and Levene's test were non-significant, thus the assumptions were met. The results of the *t* test did not show significance, $t(77) = -0.94$, $p = .348$, indicating that the means were not significantly different between Caribbean resilient scores and non - Caribbean resilient scores.

Age. An independent sample *t* test was conducted for age to determine if significant differences exist between the mean resilience scores for 40 – 55 year olds and others. Prior to the analysis of the *t* test, the assumption of normality and variance were assessed. Both Kolmogorov-Smirnov's test and Levene's test were non-significant, thus the assumptions were met. The results of the *t* test did not show significance ($t(77) = 1.35$, $p = .180$) indicating that the means were not significantly different between age for 40 – 55 year olds' resilience scores and other resilience scores.

Marital status. An independent sample *t* test was conducted for marital status to determine if significant differences existed between the mean resilience score for legally married individuals and others. Prior to the analysis of the *t* test, the assumption of normality and variance were assessed. Both Kolmogorov-Smirnov's test and Levene's

test were non-significant, thus the assumptions were met. The results of the *t* test did not

show significance (*t*(77) = 0.44, *p* = .577) indicating that the means were not significantly

different between married individuals' resilience scores and other's resilience scores.

Immigration status. Another independent sample *t* test was conducted for

immigration status to determine if significant differences existed between the mean

resilience score for non – Caymanians (with work permit) and others. Prior to the

analysis of the *t* test, the assumption of normality and variance were assessed.

Kolmogorov-Smirnov's test was non-significant but Levene's tests were significant, thus

the assumptions were not met. As a result, the *t* test was used with equal variances not

assumed. The results of the *t* test did not show significance (*t*(77) = 1.05, *p* = .299)

indicating that the means were not significantly different between Work permit holders'

resilience scores and other's resilience scores.

Education background. Another *t* test was conducted for education background

to determine if significant differences exist between the mean resilience score for those

who attended college and others. Prior to the analysis of the *t* test, the assumption of

normality and variance were assessed. Both Kolmogorov-Smirnov's test and Levene's

test were non-significant, thus the assumptions were met. The results of the *t* test did not

show significance (*t*(77) = .96, *p* = .339) indicating that the means were not significantly

different between the resilience scores for those who attended college versus the scores of

those who had not attended college. Results for the given *t* tests are presented in Table 6.

Table 6

Results for t Tests on Resilience by Ethnicity/Geographical Region, Age, Marital Status,
Immigration Status, and Education Background

| | Total resilience scores | | | |
Group	M	SD	t(77)	p
Ethnicity			-0.94	.348
Caribbean	152.59	16.30		
Other	148.43	19.84		
Age			1.35	.180
40 - 55	149.02	19.20		
Other	154.27	14.55		
Marital status			0.44	.577
Married	150.63	17.45		
Other	152.36	17.28		
Immigration status			1.05	.299
Non–Caymanian with work Permit	149.20	21.72		
Other	153.81	12.35		
Education background			0.96	.339
College	150.17	16.21		
Other	154.16	19.33		

Qualitative Findings

A qualitative approach with a thematic analysis was used to explore the experiences of 15 participants. They represented varied geographical regions: Asia, Caribbean, United Kingdom, Canada, United States, and the Rest of the World. They were also from diverse working sectors and were of different ages, marital status, immigration status, and educational background. Demographics for the interviewees are presented in Table 7.

Table 7

Interviewees' Demographics

Group	*n*	*%*
Male	6	40
Female	9	60
Ethnicity/geographical region		
Caribbean	7	47
Other	8	53
Lifespan stage		
Early adulthood (25-39)	5	33
Middle adulthood (40-64)	9	60
Late adulthood (65 years or older)	1	7

(*table continues*)

Group	*n*	%
Immigration status		
Work permit	11	73
Other	4	27
Marital status		
Married	7	47
Single or never married	6	40
Divorced	2	13
Employment status		
Full-time	13	87
Other	2	13
Educational background		
Completing		
External exams	2	13
High school	1	7
Some college (no degree)	4	27
Associate's degree	2	13
Bachelor's degree	5	33
Master's degree	1	7

(*table continues*)

Group	n	$\%$
Employment category		
Full-time	14	93
Part- time	1	7

The overarching qualitative research question was: What are the lived experiences of immigrant adult learners in the Cayman Islands as they participate in post secondary education. There were further sub-questions that sought more in-depth information about experiences related to resilience that maintain their educational endeavors, factors and/or process that enable their educational pursuits, barriers encountered, how they overcome barriers encountered; what lessons have they learned based on these experiences, and how do they use the lessons. In order to obtain these themes, Miles and Huberman's thematic analysis was relied on as discussed in chapter three. Participant responses were assessed, coded, and thoroughly examined for themes: In asking the interview questions the following themes emerged:

1. Resilience

2. Participation

3. Enabling factors or processes

4. Teaching and Learning Transactions

5. Risk Factors

6. Overcoming Barriers

7. Finding Balance

8. Lessons Learned

9. Utilizing Lesson Learned

Theme 1: Resilience

To examine the construct resilience, all 15 participant responses were assessed for themes regarding how they define resilience. This was done in order to obtain their multiple perspectives on this construct. All participants noted at least one definition of resilience. Two sub-themes emerged in which resilience is defined by: (a) personal traits/internal characteristics and (b) behavior of successfully overcoming external obstacles/challenges/problems/barriers.

All participants were first specifically asked how they define resilience. All participants responded with statements that suggested resilience was defined by the behavior of overcoming obstacles, as well as a trait or ability the individual possesses. These participants did not indicate that the action of overcoming obstacles was linked solely to the individual's internal traits but discussed the process of overcoming obstacles in their responses. For example, participant one stated,

When I think of resilience, I think of a coil or spring, though under pressure, it has the ability to be able to bounce back and keep going or working. This is how I experience it. There will be challenges but you have to find ways to use what is available to you to overcome, bounce back, and keep going to be successful.

Other responses most often described resilience as "the ability to keep going" "the ability to bounce back" or to "the ability to never give up". Other participants specifically stated, "Resilience is the ability to keep going regardless of the struggles

encountered and bounce back to succeed"…" Resilience was also defined as the ability

to: "…being able to keep going even with the going gets tough... "even when you are

knock down you get up and go on." It is the will to face all the challenges and be

successful in spite of it all.

Similarly, the responses of other participants who discussed this theme noted a

dependence on the individual's ability to persevere and be determined as key components

of resilience. Still others stated, "I understand it to mean the ability to not give up," or

It is the ability to be strong willed, self-motivated, focus, and keep moving

forward despite the challenges, and overcome them and succeed.

Participant four further defined resilience "as facing and overcoming barriers but

succeeding regardless. It is bouncing back and keeping going on despite what life may

throw at you". Similarly, other participants discussed the action of overcoming any

obstacle in their response but did not emphasize the abilities of the agent who is doing so.

Interestingly, other participants also noted that resilience was also dependent on

the ability to accept help to overcome the obstacles they face. In discussing this theme,

one participant stated,

It [resilience] means using all the help possible and necessary to succeed" and it

[resilience] is the ability to look at others stories and see how they overcame their

challenges; [then] face your challenges, and succeed just the same.

Another participant suggested,

It [resilience] is the willingness to accept help wherever possible and face the

challenges and be successful through one's determination and tenacity.

Theme 2: Participation

The second theme emerged from asking all 15 interviewees specific questions regarding what postsecondary education participation they have completed or are completing since arriving in the Cayman Islands, and why. A majority of participants (67%) stated that they had either completed or were in the process of completing a formal, higher education degree since arriving in the Cayman Islands. Three overarching themes were extracted from the responses: Participants have completed or are in the process of completing a formal higher education degree, participants have taken part in activities to promote personal and professional development, and participants are taking part in other work related or personal learning activities.

Subsequently, three other sub-themes emerged: (a) formal participation, (b) non-formal participation, and (c) informal participations.

Formal. A high percentage of participants reported having completed or were in the process of completing degrees: Associates, Bachelors, Masters, and Doctoral degrees. Others reported pursuing professional credential in Accounting and Finance. One participant reported postdoctoral studies, while another mentioned a degree that was undetermined. Finally, other participants were completing external examination—CXC or and stated, "I have been doing classes through the CXC Volunteer Programme" and noted a desire to "further myself" Others were also completing GED/High school diploma. All of these studies are being completed with the hope of obtaining credentials or degrees sanctioned by an institution of higher learning.

Nonformal. Ten of the fifteen participants (67 %) reported completed/ completing learning activities that were related to their work. These study related

activities do not result in any sanctioned credentials or degrees. These activities were generally grouped into one of three categories: (a) five participants took part/are-taking part in workshops or seminars, which focused on professional development or improving work related skills. (b) There were also several participants who completed or were completing on the job training to further their employment abilities; (c) one participant noted completing independent work-related studies to stay current in his/her field of employment. Another participant reported numerous studies to be a Behavioral specialist, as well as courses in anger management, interventions, and other professional development workshops." Finally, one participant stated that he/she had been taking multiple workshops and seminars for personal and also professional development.

Informal. Many respondents reported postsecondary education that was unregulated, independent, and self-directed. Four of the participants (27 %) indicated that they had taken part in activities that they were either completing or have completed for the purpose of self-improvement. Two participants indicated they were taking part in online classes for Bible study and Microsoft Suite education respectively. One participant stated, "I have also done computer courses to enhance my skills as I knew that I would be pursuing these studies online." Finally, one participant stated,

> I am in construction so most of my learning is informal and non-formal. Learning is ongoing; every day I learn something new. You can never stop learning.

Subthemes: Why participate. In response to why post secondary education was pursued, the majority of participants (80%) expressed a view that postsecondary education is necessary to remain employable. Within this overarching theme there were two apparent subthemes. First, several participants (specifically 10 participants)

expressed belief that higher education improves one's employability. Another participant

further stated, "I want to have better earning power," indicating a belief that education is

related to better paying jobs. The second subtheme came from five participants who

explicitly expressed a belief that individuals who do not pursue higher education will

become irrelevant and will be replaced. Specifically, one of these participants stated,

> In today's society, there is the need to be all that you can be, so you are required
>
> to advance in your field to remain employable and relevant, or you will be
>
> replaced.

Seven of the fifteen participants (47%) stated that they believed immigrant adult

learners pursue postsecondary education for reasons related to self-improvement. Several

of these participants stated that they viewed learning as a lifelong pursuit, and pursued

education for this reason. Specifically, participant three stated, "I simply cannot imagine

a time that I will not be studying. For me it is life-long". Five participants also

specifically stated that they wished to continue learning to improve upon them-selves or

to be "the best you can be".

Theme 3: Enabling Factors or Processes

The third theme emerged from asking questions of all 15 interviewees regarding

factors and/or processes, which enabled postsecondary participation. The answers fell

into three sub-themes: (a) internal traits (b) external factors, and (c) behavioral

responses.

Subtheme 1: Personal Traits/Characteristics/Skills

All participants reported internal traits as contributing to their postsecondary

education continuance. Responses included: "my desire to continue learning and be the

best I can be," my ability to learn, "my curiosity." All participants reported, "determination, perseverance, fighting spirit, inner drive, tenacity, and resilience. Others reported, courage, commitment, ambition, internal motivation, sense of humor, self-discipline, goal setting skills, ability to follow through and remain committed, and consistency. Still others reported, self-control, wisdom, and self-knowledge—"knowing who you are and what you are aiming to achieve." As participant four stated,

> I believe I am a good student" through level-headedness, and prioritizing skills—first things first and knowing what is important—I can participate… Time-management skills, good organizational, planning, research, and communication skills also help.

Subtheme 2: External Factors

All participants reported external factors as contributing to their education continuance. Majority of the participants reported *credit cards* as an external factor enabling postsecondary education. For example, participant three said, "the credit cards have helped me to pay for my courses and then I can pay back the card over time." Others echoed this sentiment and stated, "Without my credit cards all this would not be possible," "my credit card has helped a lot", "I have a good credit card when all else fail" and "I am thankful for my credit card."

All participants reported, *the support from family members and friends*. Many stated, "Without family and friends I could never attempt this." Participant five stated, "friends and family without a doubt [laughing], I could not do this on my own." Participant 14 concurred and declared, "Great family members and friends… this support system is important." "My family and devoted friends, I could not do this without them."

Another enabling factor is *good health*. Majority of the participants (*n* =14, 93%) reported health as being an important factor. For example, participant two stated, "I have a little illness here and there and as you know, without your health you cannot do anything at all (p. 1). Participant one agreed and stated, "Good health is needed, and it is everything." Participant 12 also stated, "Without good health it is difficult to study, "Without health nothing matters." "Without good health I would have to quit all this." Finally, participant one stated,

> I have a chronic illness…when I am feeling well I make use of the time and work
>
> ahead so that if there are days when I am not feeling well, I will not fall too far
>
> behind.

Another factor was *good teachers, peers, and mentors*. Participant 11 stated, "Teachers who are helpful, professional, and understanding. Participant 4 further stated, they [teachers] organize programs that help, also my peers, and mentors. Another stated, "encouragement of mentors and teachers."

A popular factor among participants was *Spirituality*. "My faith in God", God's grace, mercy, and help", "my trust in God", " prayer helps a lot" also "hope that I have in God," was reiterated among participants as an enabling factor for postsecondary participation.

Technology was another frequent enabling factor among participants as they stated, "flexibility of online studies," "the internet" and "my computer". One participant stated, "Online programs, without this I would not be able to continue studying. As participant 4 and 7 declared, "Internet has made this possible."

Other participants reported "*the strength of the dollar here*" [Cayman Islands] as an enabling factor. Participant 2 reported, "The strength of the dollar here as well has been very helpful in my education endeavors." Finally, participant one included " a scholarship given" as a factor enabling postsecondary education.

Subtheme 3: Behavioral Responses

All participants reported behavioral responses as contributing to their education continuance. Responses included: "maintaining my good health", "I have to eat right and maintain a healthy lifestyle." Participant one reported being frugal, denying self and making sacrifices. Participants 4 and 5 stated that "delayed gratification, self-regulation, willing to forgo some things in order to achieve the educational goals set;" while participant 8 stated, having to say "no" and not spreading one's self too thinly. Finally participant 9 stated, "sacrifices, maintaining balance, and persisting as important factors.

<div align="center">

Theme 4: Teaching and Learning Transactions

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Positive Aspects in the Teaching and Learning Transaction

All 15 participants were asked aspects of the teaching or learning transactions contribute to their resilience, and what aspects have made them most vulnerable? Participant responses were assessed for themes regarding components of the teaching and learning transactions they participated in that contributed to their resilience and components that have made the learning most vulnerable.

Two components emerged: (a) Aspects of the teaching or learning transaction, which contributed to participants' resilience, and (b) aspects of the teaching or learning transaction, which made them more vulnerable. Each of these components was then assessed for common themes. In both components, participant responses fell into three

themes of teaching attributes, resources, and internal factors. Details regarding these themes are presented below.

Subtheme 1: Teaching attributes contribute to participants' resilience. Eleven participants ($n = 11$, 73%) noted that the quality of instruction provided by their professors/teachers directly contributed to their resilience. Participant 12 stated, "the methods used and teaching strategies are very effective. The programs are built so that meaningful connections can be made." Several other participants echoed similar sentiments. Many participants also noted that the performance of individual teachers, rather than academic programs in general, contributed to participants' resilience. Finally, participant 15 stated, "Willingness to learn and for someone to teach you. You cannot be a know it all."

Subtheme 2: Resources contribute to participants' resilience. Nine participants (60%) also noted that the use of technology and associated flexibility also increased their resilience. Participant 7 stated, "The flexibility and unlimited access to learning online has helped." Similarly, participant 10 stated, "I am now happy for online studies as I have the flexibility to learn without disrupting my life." Two other participants also commented that general resources, such as computers, Wi-Fi, libraries especially their databases and journals contributed to their resilience.

Subtheme 3: Internal factors contribute to participants' resilience. Twelve of the 15 participants (80%) stated that intrinsic traits and skills, including motivation, organization and time management skills, contributed to their resilience. Participant 4 specifically stated "determination and willingness to learn" are critical to his/her resilience. This is a view that was shared by several others. Participant 9 discussed further

internal characteristics related to resilience and stated, "I have to be thankful I have the cognitive abilities, self-discipline, and commitment to keep learning."

Negative Aspects of the Teaching and Learning Transactions

Participants were asked what aspects of the teaching or learning transaction had been most challenging. Again, participant responses were grouped into the three subcategories of teaching attributes, resources, and internal factors. Again, all participants discussed at least one aspect of the teaching and learning transaction that was related to their vulnerability.

Subtheme: Teaching attributes contribute to participants' vulnerability. Only 2 participants (13% of participants) discussed teaching attributes that contributed to their vulnerability. Specifically, one participant discussed feeling vulnerable because "[teachers] try to treat me as if I am in primary school and have no prior knowledge or experience". Participant 14 expressed similar views, stating that participants may feel vulnerable "when the person teaching you has no respect for you and treats you like a little boy instead of a man."

Subtheme: Resources contribute to participants' vulnerability. Resource constraints that lead to vulnerability, were noted more frequently with eleven of the fifteen subjects (73%) discussing this topic. Participant five noted that "finding the money to pay the fees while denying self of other needs" was often difficult. Additionally, several participants stated that technological resources were not always available to ensure timeliness of submissions or meeting the required deadlines. Finally, 12 participants (80%) noted factors such as a lack of motivation or difficulty with time management often contributed to their vulnerabilities. Expanding on this idea, some

participants stated that technology or the malfunction thereof, was a source of vulnerability. For example, participant one stated,

> Relying on my computer. I have become a slave to it, [laughter]. Sometime the Internet may be unreliable and I cannot meet deadlines, as I would want to. I feel sometimes that I am in "slave mode" I cannot meet deadlines, as I would want to.

Subtheme: Internal factors contribute to participants' vulnerability. Finally, 12 participants (80 %) noted factors such as a lack of motivation or difficulty with time management often contributed to their vulnerabilities. Expanding on this idea, participant one stated, "I cannot meet deadlines as I would want to", and participant three further noted, he/she had difficulty balancing commitments with friends with commitments at school. Finally, participant 4 stated, "Fear of failing also, it took some courage to go back to school."

Theme 5: Risk Factors

All 15 participants were asked what barriers they had encountered that are related to their postsecondary education participation. All participants listed at least one barrier. The most commonly noted barriers were financial and/or time constraints and balancing commitments.

Subtheme: Financial Constraints

All 15 participants reported financial constraints as a risk factor to postsecondary education participants. For example, one participant stated,

> My greatest barrier has been financial. It is difficult to maintain your-self here [Cayman Islands] and take care of the family and home you left behind, and continue to study.

Participant 4 expanded to state, "… no scholarships are available for immigrants, I have done all my studies to date out of pocket… Similarly participant 5 stated, "…I have to make the sacrifice… I cannot go out and party with friends, I have to conserve." Participant 8 stated, "the financial burden associated with school fees have been challenging" and finally participant 13 stated,

> I want to continue my education and do my Masters, but I have to be saving as I cannot afford it now…I have to be frugal."

Subtheme: Time Constraints

Many participants mentioned time management as a risk factor to post secondary education participation. Participant three stated: "Demands at home and work make it a constant juggling act…it takes careful planning and organizing."

Others stated, "It is difficult to have a full-time job and find time to study. "Juggling the time and the inability to meet deadlines because job and family take precedence." "Just finding the time to keep up with studies and the many other commitments." Finally, participant 12 stated, "it is very difficult to have a full-time job and also find time to study this has been very challenging."

Subtheme: Lack of Resources

Participant one also noted a lack of resources as a constraint, specifically noting a lack of guidance/mentors and stated, "I have to find individuals on island who are like minded life long learners and they have been my mentors when I need to get advice and support face to face."

Subtheme: Lack of Transportation

In discussing the lack of transportation, two participants stated, "I do not drive myself, the bus system is not the best and taxis are expensive." One participant stated, "I get rides from some classmates and walk when I need to. I have to make the sacrifice."

Subtheme: Personal Factors

Others (four participants) stated that personal factors such as poor health/chronic illnesses. Participant 5 stated,

…Lack of motivation, I feel demotivated probably due to the detachment that occasions can bring with online/distance learning.

Subtheme: Cultural Differences

Finally, one participant noted cultural differences as a difficulty, he/she stated:

I know I am not in my home country…sometimes a man may disrespect you, call you names, you just grin and bear it…you are not home, you have to ignore the problem, keep going, and remember your purpose for travelling and that you have things to achieve. I just look and learn and other times the boss SHOW me how things should be done.

Theme 6: Overcoming Barriers

Participants were then asked what factors and strategies have they utilized to overcome postsecondary education-related barriers, and if these factors have helped them to be resilient. Participant responses were assessed for themes regarding how the education specific challenges and barriers, which they encountered, and noted as contributing to their resilience, impacted their education processes and outcomes. Participant responses were formed into three sub-themes: (a) Participants believed their

internal traits contributed to resistance in the face of educational barriers, (b) participants believed external support contributed to resistance in the face of educational barriers, and (c) participants believed their behaviors contributed to resistance in the face of educational barriers. Details regarding these themes and are presented below.

Subtheme: Internal Traits Contributed to Overcoming Educational Barriers

All participants noted at least one internal trait that they believed contributed to their resistance in facing educational barriers. The most frequently mentioned trait was *patience,* and was discussed by 12 participants. As one participant stated,

> I know the journey is never a smooth one. There will be bumps in the road and potholes, but the trick is to get up each time you fall down, brush yourself off and keep going one, I have to be patience.

Determination to achieve goals was also discussed by many participants with 11 participants noting this trait. One participant discussed the importance of determination and stated, "If you want something you have to force and push yourself to achieve it".

Eight participants noted *a desire to learn or improve upon themselves* as a factor that contributed to their resilience in education. In answering what factors have supported his/her educational endeavors, participant one stated, "the fact that I would rather be doing nothing else…studying is a must."

Many participants (*n* = 12) also noted their *faith* as a strong contributor to their resilience, and participant one stated, "My spirituality helps. Participant 3 stated, "It [religion] gives me hope to keep going even in the rough times". Another stated, "But for God's grace and mercy" and finally, participant 14 stated,

I also meditate and just be still and know that God is working all that I encounter

for my good, and all this helps me to find renewed strength and be better able to

overcome the next obstacle I encounter.

Six participants also noted traits such as *self-regulation*, *self-control* or *self-*

discipline, *humility*. As participant 2 stated,

I am also restricted from many social activities and this takes a toll from time to

time. I would love to just go and watch a movie at the cinema or just relax on the

beach sometimes, but I have to exercise self-control and be disciplined. Even

when I sleep, my brain is never at rest as I am constantly thinking about what I

need to do to succeed.

Other participant reported *humor* as contributing to resilience. As participant 4 stated,

A sense of humor, you cannot take things too seriously. You have to be able to

laugh at yourself and others.

Additionally, five participants noted their *resilience* itself as a factor that

supported their educational endeavors.

Theme: Participants Believed External Support Contributed to Resistance in the

Face of Educational Barriers

Thirteen of the fifteen participants (87%) stated that external factors helped to

support their educational endeavors and contributed to their resilience. The most

common external factor was support from friends and family as discussed by all 13

participants. Specifically, participant two stated,

this journey is not something you can do alone and without friends and family I

could never attempts this.

This was echoed among majority of the other participants. Several participants (specifically 6 participants) also stated that financial resources such as credit cards supported their studies.

Most stated that financially, taking out a loan was not an option, so they had to overcome the financial barrier by finding a bank that was willing to give them a credit card. This way they could pay for their courses and have weeks to repay and then do it all over again. Many participants also reiterated, "The credit cards have helped me to pay for my courses and then I can pay back the card over time."

Ten participants also noted factors such as good health. Participant one stated, "Good health is everything and of course barring no great natural disasters, like hurricane."

Four participants noted effective teachers as important to their resilience. Finally, participant 12 noted, proximity to the university due to the size of the island… and flexible payment plans."

Theme: Participants Believed Their Behaviors Contributed to Resistance in the Face of Educational Barriers

Ten participants (67%) discussed behaviors they undertook which affected their resilience in their educational endeavors. Nine of these participants listed organizational skills and responsible behaviors as key factors in their resilience. Participant 4 stated that through "planning and using [my] time wisely" he/she was able to overcome difficulties in educational endeavors. Similarly, several participants discussed the importance of budgeting and financial management in their resilience. As participants six and nine stated respectively, it takes "budgeting and the use of credit cards, and also time

management;" and "It takes planning and organizational skills as well as sacrifice and foregoing many things." Other participants, who noted the necessity to budget their money to be able to fund their education, and all, reiterated this sentiment.

Finally, four participants discussed the importance of effective communication as a factor that impacted resilience and helped them to overcome difficulties. Participant 5 stated,

> You need to know how to communicate to be resilience, when and how to ask for
> help, and how to let others know what you are thinking.

Theme 7: Finding Balance

All 15 participants were then asked how they found balance and harmony in their life when they encounter challenges, difficulties, disappointments, obstacles, discouragements, and setbacks. All responded to this question and multiple perspectives were provided. Most participants reported that it was a juggling act. Two stated, "adapting to the many changes and keeping all the ball in the air—juggling work, home, studies, friends, church, it takes some doing." Another reiterated, "Meeting deadlines, keeping all the ball in the air is never easy to do. Participant 6 shared,

> I guess since I have to perform on the job and I have to take care of my child
> along with my involvement in community work and church work. I have other
> channels in which I can deploy my time, skills and energy, thus I do not have to
> dwell too long on the disappointments and discouragements.

Many participants reported that balance and harmony was found when there is the belief that regardless of what is happening, change will come. One participant voiced this

sentiment by stating, "By knowing that this too shall pass. I draw on past experiences and my success stories and find strength. Participant 7 stated,

I have to remind myself of what is important, refocus, and know that whatever I am going through, this will pass… Just ride out the storm, the calm will come.

Participant 11 further reported,

I try to strike a balance but in most cases the school work suffers; while the employment and my child win."

Finally, one participant stated "I sometimes cry, but not for long. I know that it will pass in time so I keep going".

Other participants stated that their faith, religion or spirituality played a big role in finding balance. "My faith and spirituality plays a big role in finding balance and it helps me to balance and find harmony." Another participant shared as follows:

By being still, reflection, meditation, prayer, singing, exercise, devotion, and just knowing that God, friends, and family members love me.

Participant 9 stated,

I also meditate and just be still and know that God is working all that I encounter for my good and all this helps me to find renewed strength and be better able to overcome the next obstacle I encounter.

Another participant echoed these sentiments as follows:

My spirituality… There are people who do not believe in God, but it is through knowing the creator and remembering my place on this planet that gives balance. Reflection and knowing that God is holding me and there is a plan for me.

Still other participants stated, "Balance and harmony is found through my faith". Another stated, "My Spirituality put things in perspective. "I pray, meditate, reflect, sing, and seek hope from God." Finally, other participants reported as follows:

I pray a whole lot and just take deep breaths until I am calm. I cannot ruin this opportunity to make my life better.

I know that I am dependent on God and others to succeed so I do not lose focus or my place in the scheme of things. Prayer helps. Finally, participant 14 stated, "In my spirituality, exercise, meditation and positive self-talk.

Most participants reported finding balance socially. Many stated that their great family member and friends helped in finding balance. Many stated, "The support system is important." Also the love for family, family is important!" Participant 5 stated,

Socially, I believe that my true friends will remain so I am not worried, and with my family I have to create a balance—have fun with them and then do my personal studies mostly when they are asleep.

Others reported having a sense of purpose helped to find balance and harmony, they stated, "I find balance by reminding myself that I am here in Cayman for a purpose." "I live and let live or as they say… give and take." Another stated, "By reminding myself of what is important and focusing on my goals."

Other participants reported communicating with others to gain insights or a better perspective and have stated,

"Talking through with others can bring other perspectives to situations and I always tell myself it is never as bad as it first seems." "Talking with others and just finding positive ways of dealing with the difficulties I encounter."

Participant 11 reported that by putting things in perspective, "looking at the big picture and knowing that this cannot last forever." One participant stated, "You cannot linger on any negatives for long." Another reported,

I just remind myself why I left my homeland and what I hope to achieve and all who are depending on me. This put things in perspective and before long I shrug off the feeling and make peace with it and move on.

One participant reported that balance and harmony can be fleeting and further shared,

I cannot say that I have always found balance and harmony. I fight and/or struggle with them, but I try to strike a balance but in most cases the schoolwork suffers; while the employment and my child win.

Many other participants stated that they have to be optimistic in they outlook: for example participant 8 stated,

I cannot afford to focus on the negatives. I simple deal with whatever comes my way and keep moving on towards my goals. It is not easy but my faith in God and support from others help.

One participant stated, "Balance and harmony can be fleeting due to the daily hassles. Finally, many reported physical activities. Participant15 stated, "Anyhow, exercise, Yoga and meditation always help." Many other participants reported, taking walks, swimming, riding their bike, and just taking a walk helped.

Theme 8: Lessons Learned

The participants were asked what lessons have they had learned from their experiences. Many participants stated, they have learned to develop a sense of humor,

humility, tolerance, patience, to be less judgmental of others, love, self-discipline and regulation, determination, resilience and increased faith. One participant reported learning:

> To be wiser… and I develop wisdom so that when I encounter new challenges I can know how to remain calm, think critically and problem solve. It also helps my confidence cause if I have succeed in the past; I can do this again. Another participant declared,

> only a fool will not learn from their experiences." I take the hard lesson and make sure that they are not repeated. I use the experiences to strengthen myself if I overcome in the past I can overcome now and overcome whatever is coming. I have to lift my faith and draw on the lessons to overcome.

Other participants reported that the lessons learned "become my blue print for life." "I learn from this and they build core skills and values." Finally, in discussing the lesson learned one participant stated,

> The lessons are priceless, I doubt I would learn them if I had not personally had the experiences. I can reflect on them and find the strength to go on and solve the new problems I encounter.

Theme 9: Using Lessons Learned

Finally, all 15 participants were asked how they utilized the lessons learned. Majority reported using them personally as well as sharing with others so they can be encouraged. Many stated that primarily, they help others in a similar situation and offer guidance. Others stated, "To get through the struggles and also to help and encourage others." " You have to use the lessons well for yourself and others." One participant

stated, "I learn from them. Use them to help others also." "I draw on them daily to keep going, use them to strengthen others and myself." Another participant stated,

> I learn and find strength from all and use it to also encourage others. Tell them my story so they can see they are not alone and they too can overcome.

Other participants stated,

> I am learning my lessons. I use them personally to remind myself that I can overcome whatever I am faced with and I use it to help others who are struggling or thinking of giving up and packing up and going back home.
>
> To encourage others and myself, I also use them to avoid making the same mistakes again.

Finally, participant 14 stated, "They [lessons] stay with me. I cannot afford to repeat any mistakes it is too costly." I learn from them and use them to motivate me to keep going. I can also use them to help and encourage others.

Issues With Trustworthiness

For qualitative studies, the issue of the trustworthiness of the study was addressed through the use of a second rater/reader. This individual coded all the interviews alongside the researcher to establish inter-rater reliability (Creswell, 2009). There was also a member checking, where interviewees were presented with the results from the thematic analysis to verify concluding themes. Assertions regarding the experience of adult learners were based on the 15 respondents interviewed to solicit opinions regarding the resilience of adult learners and their experiences with postsecondary education.

Participants' recruitment encompassed all postsecondary institutions and organizations in the Cayman Islands. This was done to ensure that the data collected for

this study would represent the diversity of the adult learners living in the Cayman Islands, and this reduces the probability that the study results would be affected by factors that are unique to one location or institution (Shenton, 2004).

Trustworthiness was also strengthened by the fact that none of the participants were coerced to take part in the interviews. Participation in the interviews was strictly on a voluntary basis, to ensure that only individuals who are genuinely willing to participate and freely offer their opinions were included in the data collection process (Shenton, 2004). Finally, all interviewees were encouraged to be as frank as possible, and reassured that their responses during the interview would not be used to reward or penalize. They were also reminded that there was no right answers to the questions, and that their honest responses would contribute to the validity of the conclusions of the study, and would therefore be highly appreciated.

Merging of Quantitative and Qualitative Data

With trustworthiness established, the quantitative and qualitative data was merged. In order to merge the qualitative and quantitative data, themes were categorized into one or more of the resilience domains. These were listed and themes were counted for the number of times they were endorsed and totaled for each corresponding domain. The total number of themes endorsing each of the resilience domains was calculated as a percentage out of the total number of supporting themes. Means from the quantitative results did not vary greatly, with the two highest scoring domains also was the two most highly endorsed by all participants. Self-reliance had the highest mean within the total surveyed sample, and was also endorsed through themes 42 times. Authenticity had the second highest mean, and was endorsed 63 times. This suggests that both the self-

reliance and authenticity domains were represented similarly through qualitative and quantitative means. Lower numbers of endorsements for perseverance also corresponded with a lower average perseverance score within the sample. Endorsements of purpose and equanimity did not match perfectly with their corresponding psychometric scores. Participants seemed to endorse purpose or equanimity to a greater extent than the corresponding psychometric measures indicated. Table 8 presents measurements that were compared for the merging.

Table 8

Merging Between Extracted Themes and Resilience Domains

	Qualitative		Quantitative	
Domain	*n*	%	*M*	*SD*
Resilience				
Purpose	42	21	30.03	4.18
Perseverance	21	10	30.25	3.79
Self-reliance	42	20	30.85	3.89
Equanimity	37	18	29.58	5.00
Authenticity	63	31	30.77	4.28
Total	205	100%		

Summary

The aim of the study was to verify resilience among immigrant adult learners and explore their experiences in postsecondary education. Over a period of 7 weeks,

immigrant adult learners completed the electronic survey and participated in face-to-face interviews. By completing the electronic survey, participants signified their consent to further participate in the interview. Participants were required to provide a response for several other questions that provided the demographic data and resilience scores.

Overall the findings of this study indicated that there is high resilience among immigrant adult learners and majority of the respondents were participating in post secondary education. Despite significant barriers encountered, which have made majority of the participants vulnerable, they have found recourses to remain resilience, and are participating in postsecondary education. The reasons for participation include: the love for knowledge and the desire or curiosity to know, reaching personal, social or relational goals, the desire to achieve career security, remain relevant and employable, keep abreast with others, and just to earn GED's, degrees, complete external examinations, such as the Caribbean Examination Council (CXC) or ensure personal and professional development. Externally, support from friends and family members as well as guidance provided by mentors and teachers were of essence. Credit cards reduced the financial barriers encountered and behaviors such as self-discipline and delayed gratification also ensure the maintenance and continuance of immigrant adult learners postsecondary education participation.   These findings were further confirmed by the qualitative data obtained.

Chapter 5 will review and interpret the research findings, discuss implications for social change, and provide recommendations, and conclusions.

Chapter 5: Discussion, Conclusions, and Recommendations

The purpose of the study was satisfied, as the convergent mixed methods approach taken allowed resilience to be defined and examined among immigrant adult learners in the diverse cultural context of the Cayman Islands. It also allowed an exploration of their lived experiences as they sought to participate in postsecondary education. The mixed method design allowed both quantitative and qualitative data to be collected, analyzed, and integrated. This chapter provides interpretations of findings presented in the previous chapter, addresses limitations of the study, provides recommendations, contains a discussion of implications for positive social change, and provides a conclusion.

Interpretation of Findings

Immigrant Adult Learners in the Cayman Islands

The Cayman Islands is host country to many immigrants. As such, immigrant adult learners who participated in this study were from a diverse population representing approximately 100-120 nations. They were therefore heterogeneous, had varied backgrounds, and reported various countries of birth and citizenship, including geographical regions, categorized as Asia, Canada, Caribbean, Europe, United Kingdom, United States, and the rest of the world.

Immigration status. The Cayman Islands Government is the largest employer in the islands (Cayman Islands Immigration, 2014). The findings showed that majority of the respondents were on either work permits or government contracts, working within the education, health, and social services sectors, in which the government is the principal employer. A minute group reported being resident with the right to work, self-employed,

and sharing a spousal work permit. This confirmed that undocumented immigrants are a rarity in the context examined. As such, a wide cross section of immigrant adult learners from varied sectors participated.

Age. As indicated in chapter 4, a majority of the respondents were in the early or middle lifespan phase. Only two respondents were in the late adulthood phase. This could be attributed to the retirement of workers at age 65. As such, they cannot be entering the labor force in the late adulthood phase of the lifespan and would be exiting from it as early as age 60. In a 2012 study, APA noted that many immigrants do not just retire, but also return to their countries of origin in late adulthood. In the Cayman Islands, these individuals would behave accordingly, as they would only be allowed to remain in these islands after retirement if they had obtained residency prior to age 65.

Marital and relationship/union status. Forty respondents reported that they were legally married. However, less than 50% of these respondents reported that they were living with their spouse in the Cayman Islands. Conversely, Samuels (2008) found a similar trend in a previous study in this context. As a result, many immigrants experience "challenges to the task of family life and their familial transactional processes, and they have to maintain their relationships from a distance" (p. 63). Subsequently, many individuals do not behave unilaterally even though separated by distance from the ones with whom they share these deep bonds. Actions are taken in the interest of self and one's family as a whole. Many participants in this study also discussed the need to remain focused and self-regulate, remembering that all behaviors would impact not only the self, but loved ones as well.

Gender. Previous studies reported that immigrants are of both genders and have family members or loved ones who are left behind (APA, 2012; Lum & Grabke, 2012; Margo, 2012; Samuels, 2008; Suárez-Orozco et al., 2011). In the current study, 61% of the participants were female, and 39% were male. This is in keeping with national statistics that have been reported by ESO (2012), although the percentage of female respondents in this study was slightly higher.

Language. Acquiring the language of the country one migrates to ensures academic transition (APA, 2012), as well as ongoing, continued participation in postsecondary education. Subsequently, most studies done with immigrants have focused on challenges surrounding language barriers. For example, previous studies carried out by Castro and Murray (2010) identified language as a leading challenge to immigrant adult learners. This study did not support these findings due to the fact that in the jurisdiction of the Cayman Islands, mastery of English language is central to obtaining a work permit. Many respondents would have a strong command of the English language, even if it were not their primary language. This language challenge is therefore greatly minimized in this context, as the learning of the English language has to be achieved prior to migration or obtaining employment. Subsequently, this study found that English was the language predominantly spoken among the immigrant adult learners in the Cayman Islands (66, 84%) but respondents also reported primary languages of Spanish, French, Thai, Romanian, Tagalog, Telegu, and Igbo. This supports the diversity in language so frequently documented in immigrant literature.

Educational background. The study showed that majority of the respondents was completing and/or had completed postsecondary education. A minute percentage

reported that they were still working on completing their high school diploma or GED. However, many were pursuing college/university education to receive formal degrees, ranging from associate's to doctoral degrees, while others were pursuing external certificate (CXC) examinations and/or other certificate courses. Nonetheless, all participants were involved in some form of formal, informal, or nonformal postsecondary education. This supports previous immigrant adult learner studies indicating that academic pursuit is a global trend among adult learners. Ginsberg and Wlodkowski (2010) described such participation as being at an unparalleled historical high.

Religion/spirituality. Religion is central to the lives of many individuals worldwide (Holden & Vittrup, 2009), and regardless of the culture, spirituality is embedded in human experiences (Tisdell, 2003). As indicated in chapter 4, the majority of the respondents were religious ($n = 72$, 91%), with Christianity being the dominant religion ($n = 70$, 89%). Religion is considered a guiding beacon that allows many immigrants to find a firm footing in the new countries they arrive in (APA, 2012). It is therefore fundamental to immigrants' transition and relocation. Regardless of the religious diversity, many immigrants report that religion confers an essential support network. Religious leaders and their organizations help to establish meaningful relations that can aid the resocialization process, establish a sense of belonging, and, among other things, restore a sense of identity (Hodgetts et al., 2012) in a new country. Subsequently, many immigrant adult learners in this study reported that religion enhanced their resilience, boosted their perceived self-efficacy, and gave them a sense of hope.

Reasons for migration. Of the three factors established in previous studies as driving immigration—family reunification, humanitarian refuge, and the search for

work—the findings in this study indicated that the primary reason for immigration to the Cayman Islands is the search for employment/work, with majority of the respondents reporting this as the primary reason for migration. Reunification and humanitarian refuge were not reasons for migration to the Cayman Islands. This indicates that the immigration laws in the Cayman Islands do not encourage such reunions or standing. In this study, many participants reported having a wife/husband living somewhere outside of the Cayman Islands although they were currently legally married. As a result, the trend in the Cayman Islands would be one in which most immigrants have to travel to their countries of origin to visit loved ones. When home countries are in close proximity to the Cayman Islands and there are no required visitors' visas, many may have spouses or children visit, mostly in the summer, when schools are out. Others may have to wait for 2 or more years to visit loved ones due to the high airfares and the far distance to their homelands. As a result, many immigrants are in long-distance relationships (Samuels, 2008). The participants in this study also reported other reasons for migration, such as the environment. Some reported migrating to enjoy the tropical climate—sun, sea, and sand—and to avoid the harsh winter season in their homeland. Others reported migrating to better the opportunities for family members remaining in their homeland, and still others were seeking to guarantee a more secure retirement when they returned home.

Year of migration and length of employment. As was previously mentioned, the 1970s marked an era in which the Cayman Islands saw unprecedented growth in its economy and increased demand for labor in numerous sectors. The findings in this study confirmed this phenomenon, with 1978 confirmed as the average year of migration of immigrant adult learners to the Cayman Islands. However, the average length of

employment reported was 10.63 years. This suggests that the term limit of 7 years was also influential. The "rollover" policy would also ensure that continuity is discouraged, and immigrants who do not qualify as key employees would need to return to their homeland for a year or more after completing 7 years of continuous employment.

Employment category. In chapter 4, it showed that 74 or 94% of the respondents reported full-time employment. In the Cayman Islands, this finding is not surprising as majority of the immigrants are allowed entry only on work permits or government contracts. Those individuals who did not report being in these categories, either had acquire permanent residency with the right to work due to the 2004 grant offer; or fell into three other categories that was a spin off this status. As such, they reported being retired or operating a business. One participant was unique as he/she reported being a student without a job, however, stay on island was allowed through his/her spouse work permit or government contract.

Employment sector and current occupation. Immigrants can be found in all sectors in the Cayman Islands. This study was able to obtain respondents from many sectors. The majority were from the education, health and social services but many others were in manufacturing, construction, retail, wholesale, insurance, finance, business, public administration, janitorial, household, etcetera. Kivisto and Faist (2010) supported this finding and concluded that without these vital contributions from immigrants, several sectors in many societies could easily come to a halt. This is also factual for the Cayman Islands. Austin (2009) stated that an individual simply needs to examine his or her surroundings, and will realize that immigrants' contributions are evident in every walk of life. This was apparent in respondents reporting over 50 job titles (See Appendix F).

Immigrant adult learners are also high or low skilled (Facchini & Mayda, 2012). By reporting the positions currently held, this showed that they are indeed making contributions in various sectors and these contributions are vital to the successful negotiation of daily life in the host country.

Quantitative Data

The quantitative data was obtained to answer two research questions: (a) Is there a relationship between resilience (dependent variable) and postsecondary education participation (independent variable) among immigrant adult learners? If yes, to what extent does the relationship exist? (b) To what extents do internal factors, external factors — family or organizational support and country of origin, and individual characteristics — life span stage, gender, ethnicity, work status, marital status, immigration status, and educational background moderate resilience in immigrant adult learners? It was hypothesized and established that there were no correlations or statistically significant differences respectively. However, Cronbach's alpha coefficient for the total resilience scale was .94. This is comparable with other studies using the RS (Wagnild & Young, 2012). The average total resilience scores were 151.48 ($SD = 17.28$), showing moderately high resilience levels as being typical for immigrant adult learners. However, it cannot be concluded that resilience positively correlates with postsecondary education participation. The findings of the study also indicate high resilience scores on all five domains of resilience: purpose, perseverance, self-reliance, equanimity, and authenticity. The qualitative findings also complement these quantitative findings.

Qualitative Data

Hodgetts et al. (2012) cited Pike's (1967) term of 'emic' approach to knowledge production. This approach allows researchers to obtain "local concepts and insights" from respondents (p. 128). Lived experiences can provide locally derived understanding, which can not only expand current knowledge bases, but also expand quantitative findings to add "depth and diversity in perspectives" to a research (Hodgetts et al., 2012, p. 129). Subsequently, this study sought to obtain qualitative data from 15 interviewees and will elucidate the ways in which resilience is defined and experienced among immigrant adult learners as they participate in postsecondary education. As such, specific themes and subthemes emerged in response to the interview process. Each will be discussed and interpreted individually.

<div align="center">

Resilience

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Resilience continuity across the lifespan is needed, especially as it relates to adults learners with immigrant status. Ambiguities have been noted in literature about how resilience has been defined. Barton (2005) suggested that to address these uncertainties, researchers might note that resilience and other related concepts are dependent on culture, individual, and context. In an attempt to avoid this drawback participants were asked to define resilience. In defining resilience, participants listed personal traits and characteristics (determination, persistence, fighting spirit, humility, self-regulation, self-efficacy, self-esteem, self-awareness) or skills (planning, delay gratification, organization, communication, time-management, budgeting, problem solving, and rapport building) as being central to resilience. Resilience was also defined in terms of being a process, an outcome or both. They also brought to the forefront that

there was interplay between an individual, and his or her environment, which can impact all domains of development—physical (chronic illnesses, stress), emotional (fear, anger, disgust, calm, happiness, sadness), spiritual (religion, prayer, meditation, reflection, balance, hope, faith), cognitive (thinking, reasoning, communication, problem solving, creativity), and social (interactions, encounters, relationships, social systems). Practicality or levelheadedness to utilize all available options was highlighted. Some expanded on this to supersede self, to being able to obtain help from others when/where necessary (family, friends, teachers, mentors, advisors, peers, employers, scholarships). All definitions included the encounter of barriers and challenges, which are significant to "knock you down (p. 117)." Overcoming these barriers or challenges was paramount to being resilience. Lastly, many respondents also spoke of sustaining or finding balance, and also thriving or being successful in spite of the barriers faced, to maintain favorable/positive processes, and/or outcomes, was echoed throughout the definitions.

The findings therefore supported the resilience definition for this study. R*esilience,* defined as the potential and practicality to effectively combine internal and/or external recourses in response to significant contextual challenges (Herrman et al., 2011; Pooley & Cohen, 2010) on any dimension of development—physical, social, cognitive, emotional, and spiritual—to enable positive processes and/or outcomes; emerged from the many definitions. This study's findings further supported resilience theories, which emphasize resilience defined as a trait, process and/or outcome, or both (Herrman et al., 2011; Kolar, 2011; Mancini & Bonanno, 2010; Pooley & Cohen, 2010; Ungar, 2010; Zatura, Hall, & Murray, 2010). The findings also showed that resilience definitions have

overtime expanded to reflect interventions at multiple levels—culture, family, community that serve as protective or vulnerability factors (Herrman et al., 2010).

Participation

Participation among immigrant adult learners is discussed in literature as a global trend (Tuckett & Aldridge, 2011). This study also showed that postsecondary participation is of utmost importance to immigrant adult learners. It supports Ginsberg and Wlodkowski (2010) findings that participation among adult learners was at an unparalleled historical high. However, these researchers described the trend has been prevalent with especially middle-income adults, who seek to embrace education as the means for career advancement. The present study showed that all participants regardless of their earning potential were participating in formal, nonformal, or informal studies. Their participation was also for reasons beyond career advancement, but also for personal development, curiosity, and the love for learning, and acquisition of knowledge. As such, respondents are completing or have completed *formal* education in order to obtain degrees or other sanctioned credential offered by institutions. Alternatively, some are participating in *nonformal* studies, which include organized workshops, seminars, or other training, which do not result in any sanctioned credentials or degrees but allow them to remain relevant in their field of practice. Conversely, others are pursuing *informal* studies, which involve unregulated, independent, and self-directed learning. Workplaces may initiate some of these pursuits or individuals are actively seeking out ways to enhance personal growth and professional development.

Why Participate in Postsecondary Education?

Postsecondary education, though discretionary or optional, is of utmost importance to immigrant adult learners. It provides various avenues to continue their studies, establish and re-establish identities, and continually update their knowledge and skills to better participate in the ever-shifting global, economic, and working climates (Morrice, 2009; Ritt, 2008; Ronning, 2009; Stenlund, 2010; Thiessen, 2009). However, participation lead to trajectories described as being laden with barriers (Merriam, 2009). It was therefore important to ask why immigrant adult learners are participating in postsecondary education.

The researcher found that although postsecondary participation is discretionary or non-compulsory, all participants reported its importance to remain employable or obtain employment. A commonly held belief among the respondents was that individuals who do not pursue higher education will become irrelevant, and will be replaced in the work force. Other participants sought participation as the mean for self-improvement and to self-actualize—"be all that one can be (p. 120);" and yet others were pursuing for the love of knowledge, curiosity, because they are ongoing learners, and shared the belief that there is nothing better to be doing, as these pursuits should be lifelong.

Enabling Factors or Processes

Many factors enable resilience and postsecondary education participation among immigrant adult learners. In this study, the enabling factors fell into three categories, personal or inner traits/characteristics, external factors, and behavior responses. They will be interpreted accordingly.

Inner Traits/Characteristics

In previous studies, Silas-Casillas (2008) and Sandoval-Hernandez and Cortes (2012) found some of the traits and skills reported among immigrant adult learners, in this study. Collectively, the participants reported inner trait/characteristics such as curiosity, desire to learn, determination, perseverance, fighting spirit, inner drive, motivation, tenacity, and resilience itself as being necessary for participation in postsecondary education and being resilient. Other participants reported traits such as courage, commitment, ambition, sense of humor, self-discipline, consistency, self-control, wisdom, self-regulation, and level-headedness. Motivation was the most common topic emerging, as participants identified inner traits. This supports literature in which motivation is linked to a collection of "beliefs, perceptions, values, interests, and actions that are closely related" (Lai, 2011, p. 5). Motivation is also important for students' learning, and is defined as that factor that drives a behavior that is intended to accomplish a particular goal (Ganah, 2010; Halawah, 2012; Pine, 2005; Rahman et al., 2010). It also supports the theoretical framework for this study as Bandura identifies motivation as being vital to active participation and success.

Skills included goal setting; ability to follow through, remaining committed, prioritizing, time-management, organizing, planning, research, and communication skills were reported. Finally, self-knowledge/awareness—knowing that "I am a good student (p. 121)", and perceived self-efficacy as is reflected in the statements of "knowing who you are and what you are aiming to achieve, and knowing that you can achieve" was echoed repeatedly (p. 121). Sandoval-Hernandez and Cortes (2012), resilience theory postulates that the personal dimension is the one that is most important because the

personal characteristics or traits are considered indispensable for the development of resilience among learners. The findings of this study supports the theory and highlights the aforementioned traits and skills that can enhance positive adaptation and support postsecondary education participation among this group.

External Factors

It is established in literature that there are external systems and mechanisms of resilience. Social and support networks in these processes cannot be overestimated (Hodgetts et al., 2012). Human agency is embedded in social systems and both concepts function interdependently (Bandura, 2012). The present study found that enabling factors among respondents relied deeply on these social support networks and systems.

Family and friends. All participants in this study considered the support from family and friends dominant external sources of resilience and participation in postsecondary education. As presented in the previous chapter, this was endorsed by many participants in statements of: "I could not do all this on my own…without friends and family members I could not attempt this" and "without my devoted family and friends it is not possible…family and friend help a lot (p. 122)."

Peers, teachers, and mentors. Teachers' professionalism and understanding, their organization and delivery of programs, as well as encouragement enable participation and resilience. Mentors although described as being lacking in this context, are vital to the process and outcomes. Peers who are "like-minded" in terms of continued studies and commitment to participation serve as mentors, and made resilience and postsecondary participation possible (p. 127).

Good health. Good health is another topic discussed as an important external source of resilience and postsecondary participation. Ninety-three percent of the participants shared that without good health no participation would be possible. Statements such as "good health is needed, it is everything" was constantly repeated. (p. 131). Others stated that without good health they would be forced to quit so it is of utmost importance. This does not mean that illnesses are not experienced. On the contrary, some participants admitted to having to cope with chronic illnesses. However, they have developed strategies, which allowed the proper utilization of "good days/or days when they are feeling well" to work ahead where necessary or possible, so that this can compensate for the days when they are too ill to study. This strategy keeps them current so "they do not fall behind (p. 131)." As one participant stated, "sometimes I am sick and if I was in my country I would not work but here you take some medicine and keep going (p. 131)."

Religion/spirituality. Another topic that emerged was spirituality/ religion as enabling factors. This popular external factor was constantly reiterated. Individual's faith, trust, and hope in God; His [God's] grace, mercy, and help; and prayer was echoed among respondents as the means of participation and resilience. In immigration literature, spirituality and religion is supported as being vital to resilience and academic participation. APA (2012) further emphasized that it provides an anchor, for many immigrants, as they seek stability, practices, and symbols to support them in host countries or in an "other wise unstable world" (Hodgetts et al., 2012, p. 195). Religion and spirituality supports 'remooring' (Deaux, 2000 as cited by Hodgetts et al., 2012, p.195), which is described as connecting one's identity to systems of religious support in

the new environment. This is of central importance as immigrants seek to uproot, resurrect identities, construct new social relationships, and thrive in the new context.

Technology. Technology advances online education globally and provides educational participation opportunities for many individuals in diverse parts of the world. Some of these individuals would be unable to access institutions of higher learning, and others are handling multiple roles, which would hinder face-to-face educational pursuits. Subsequently, a prevalent topic emerging as an enabling factor was technology. The Internet and the flexibility of online studies have allowed many to pursue formal, informal, and non-formal postsecondary participation; from their homes and communities without having to disrupt their lives. Many participants in this study confirmed that without this opportunity their continued studies would be halted. Also, some specialized areas of study are not offered locally and they could not continue their educational participation or be resilient. Respondents shared that the Internet and computers were making it all possible, and that they were reliant on them for their ongoing success.

Strength of the currency in the Cayman Islands. In order to continue participation in postsecondary education, some immigrant adult learners who have opted for online studies, find that it require the conversion of local currency to the currency of the country where these institutions are located. A topic that emerged as an enabling factor was the strength of the dollar in the Cayman Islands. As Samuels (2008) found, it is this favorable currency exchange, which support many endeavors of immigrants in the Cayman Islands. Postsecondary education is not immune or unique in this regard.

Credit cards. Financially, many respondents shared that they would not qualify for loans or would not want to take loans to maintain educational pursuits. Therefore, the

banks that are willing to issue credit cards to immigrants, enable the financing of their studies.

Behavioral Responses

Bandura's theory, which provided the theoretical framework for this study, supports positive behavior responses for successful adaptation and favorable process and outcomes. Self-regulation—the exercise of influence over one's own motivation, thought processes, emotional states, and patterns of behavior (Bandura, 1994) was a widespread topic among respondents. Many believed that this allowed them to be able to further delay gratification, and develop willingness to "forgo some things, in order to achieve the educational goals set (p. 131)." They also discussed having to make sacrifices where necessary and remaining focus, maintaining a balance, and being persistent to succeed. Frugality was a topic that also emerged as enabling participation. Budgeting skills are necessary to ensure that priority was given to educational participation. Many respondents also shared the importance of prioritizing and putting first things first, learning and knowing when to say "no" to demands, and not spread one's self too thinly; were behavior patterns that if ignored could jeopardized participation and resilience. Planning, organizing, time-management, communicating effectively and maintaining healthy lifestyle practices such as eating healthy, exercising, meditating, cycling, nature walks, yoga, etcetera are actions that promoted their overall well-being and ensured participation and resilience.

Teaching and Learning Transactions

Teaching and learning transactions can greatly influence learners' participation and resilience. The effective reciprocal interplay has to be mutually beneficial. Immigrant

adult learners' internal traits and skills influence how these transactions are experienced. Skills of time-management, organization, and communication were also reported as being pertinent. Determination and a willingness to learn were reported as being necessary for positive teaching and learning transactions and outcomes. Cognitive abilities, self-discipline, love for knowledge and learning, as well as the commitment to learning are also vital to the process.

Quality of instructions was a recurrent topic among respondents as being important to teaching and learning transactions. This was also united with effective methods and teaching strategies. In addition, many participants discussed the topic of effective programs that are built so that meaningful connections can be made. This supports some of Knowles (2005) themes that adults are relevancy-oriented and must see a purpose in learning for them to perceive it as worthwhile. The performance of individual teachers rather than programs per se was also a topic emerging. Educators must therefore identify these key areas of life experiences and incorporate them in the learning plan for adult learners. Flexibility, accessibility, respect, and encouragements from teachers all combine to make the process worthwhile. Resources were also discussed as contributing to participation and resilience. The Internet, computers, Wi-Fi access, libraries, journals and databases as well as the convenience afforded by online studies were emerging resources. These offered flexibility, the avoidance of one's life being disrupted, and enabled teaching and learning transactions so that immigrant adult learners could participate and remain resilience.

Finally, a topic that emerged was the need for immigrant adult learners to develop "willingness to learn and have someone teach them, as they cannot know it all (p. 156)."

This growing group of learners is described as having a wealth of experience that should

not be ignore in adult learner education (Carnevale, 2010; Hsu & Hamilton, 2010;

Knowles, 2005; Lum & Grabke, 2012; Silver & Lentz, 2012). However, immigrant adult

learners also have to understand that a "teachable spirit" and humility is needed so that

the teaching and learning transactions remain positive, and do not become risk factors.

For immigrant adult learners, education is of importance, irrespective if it is

acquired in their native countries, or in the new foreign land. The global community is

said to be at crossroads (APA, 2012; Suárez-Orozco et al., 2010) as immigration

continues to shape and reshape the world. It is described as impacting education, which is

the key to a better tomorrow. Making immigration and education work is in everyone's

interest (Suárez-Orozco et al., 2010). Simply put, educator as well as immigrant adult

learners have dual roles to play in ensuring that educational transactions are mutually

beneficial.

Risk Factors

Risks factors are unavoidable and can take many forms. In the current literature,

they can be specific or cumulative; proximal or distal, normative or non-normative, and

can be collectively considered as internal or external in nature (APA, 2012; Falasca,

2011; Kolar, 2011; Windle, 2010). Subsequently, risks can be experienced in any

combination, and are significant to adversely influence resilience processes and/or

outcomes; as well as postsecondary education participation. In discussing this topic, the

respondents have identified risks as taking on the above-mentioned forms. They have

also reiterated that these risks simply cannot be eluded. To be considered resilience, risks

have to be faced, and ways have to be found to overcome them. Individuals must also

thrive in spite of the risks encountered. The following themes emerged from this study, and are interpreted accordingly.

Aspects of the Teaching and Learning Transactions

Some of the respondents reported that some aspects of the teaching and learning transaction could be a source of vulnerability. They reported that educators, who did not recognize that they were adults and sought to treat them as though they were acquiring primary education or was within that given life span phase, could be problematic. The lack of respect for one's age, level of maturity, and prior learning and experiences can create challenges, which impact resilience and participation. Educators should identify key areas of immigrant adult learners' life experiences, and integrate them in the learning plan for adult learners, especially those with immigrant status. To fully understand adult learners the broader context and structural factors also have to be considered (Deggs, 2011; Hansman & Mott, 2010; Henning, 2011). For the case of immigrant students in general, they also have different perspectives when compared to local students. Immigrant adult students have dual frame of reference when it comes to assessing their different experiences (Lum & Grabke, 2012). They are described as comparing situations in their host country and their native land, and this assessment can have different effects to their situation, which can commonly take the form of challenges or barriers to their growth (Lum & Grabke, 2012). Also, there is a need to consider immigrants' characteristics as adult learners, their immigrant status, and the place they are in, especially when it comes to coming up with an effective educational strategy for these individuals (Carnevale, 2010; Lum & Grabke, 2012).

Lack of Resources

Access to resources or the lack thereof is another topic discussed as contributing to participants' vulnerability. The over reliance on technology—Internet, Wi-Fi, computers—and their malfunction is a source of susceptibility. One participant described the experience as being in a "slave mode" to these resources, especially when these important resources malfunction and deadlines cannot be met in a timely fashion (p. 126).

Many immigrant adult learners are also unable to find mentors to provide the guidance that they need. While they have been able to form groups with "like minded lifelong learners," the lack of mentors to advice, support, guide, and the lack of face-to-face interactions; hamper postsecondary education participation and negatively impact resilience (p. 127).

Financial Constraints

Financial constraints faced in paying tuition and other educational fees are described as risk factors to post-secondary education participation and resilience. Finding the money to pay the required tuition and fees while denying oneself of other needs is challenging. Limited scholarships are available for immigrant adult learners so postsecondary participations are done "out of pockets (p. 126)." Issues such as fulltime fees for part-time students may hinder immigrant adult students from participating (McDonald, 2003; Zacharakis et al., 2011). Also, these individuals have to maintain their stay in the Cayman Islands and also meet obligations to family members and homes in the country of origin. Despite the favorable currency exchange rate, the high cost of living in the Cayman Islands create financial burdens, which call for frugality on the part of immigrant adult learners, and the denying of his/her-self of other needs to participate

in postsecondary education. Many innovative ways have to be found to budget and prioritize. It is recommended that self-regulation and delay gratification be learned to ensure successful processes and outcomes.

Internal Factors

Bandura (2012) stated that regardless of one's culture, self-doubt and lack of confidence could be debilitating. Dispositional factors can therefore be factors of risk. Immigrant adult learners stated that it took courage to "go back to school or continue studying (p. 126)." Lack of motivation and procrastination is discussed as leading to poor time management. This can contribute to some immigrant adult learners' vulnerabilities. The lack of motivation is sometimes attributed to feelings of "detachment that online/distance learning can bring (p. 127)."   This can further impact meeting deadlines. Balancing commitments with family, friends, work, church, and school can also be challenging, and it is described as a juggling act to ensure that one's study will not suffering in the long run. Finally, there is "fear of failing" as immigrant adult learners feel they may not be able to keep up the traditional students, after sitting out for a while (p. 126). Educators, who are not cognizant of these idiosyncrasies, can further compound these challenges through inflexibility and a lack of empathy or understanding.

Time Constraints

Immigrant adult learners are full time workers and the demands on "one's time can be overwhelming." There are many difficulties faced in finding the time to "keep up with the studies, while having a full-time job. It is recommended that time management, planning, and organizing skills have to be honed to ensure that even when family and work may takes precedence the studies do not "suffer seriously (p. 127)."

Lack of Transportation

A few participants reported lack of transportation as impeding postsecondary participation. In a previous study, Samuels (2008) found that this was echoed among many immigrants as a major challenge. Bus systems are unreliable and cabs/taxis are expensive. Immigrant adult learners, who are not the owner of a vehicle, or have the means of driving oneself, can find themselves immobile on a daily basis. For those immigrant adult learners, who attend institutions on island, there has to be a reliance on others where possible to get them around or resort to "make the sacrifice of walking" to ensure their postsecondary maintenance and continuance (p. 128).

Personal Factors

Chronic illnesses, everyday ailments, or pains can be risks factors. As one participant stated, sometimes even when one is ill, there is the need to "keep going (p. 128)." Also, even when there is "no money for lunch, no transportation, rain, shine, and/or in pain" there is the need to keep going to ensure successful processes or outcomes.

Cultural Differences

Finally, cultural differences can be factors of risk. Incidents of "Disrespect, and name-calling" are challenges to overcome (p. 128). Other studies found that when adult learners are also involved in movements across borders (Kivisto & Faist, 2010) as immigrants, cultural challenges are further compounded (Suárez-Orozco et al., 2011). The APA (2012) and other researchers in recent studies have also found that this can serve as a negative spark to ignite immigration as contentious social and political issues, creating a climate of xenophobia and discrimination.

Overcoming Barriers

Albert Bandura's social cognitive theory, with its agentic approach towards self-development, adaptation, and change, was supported throughout this study. Immigrant adult learners overcome barriers through varied approaches. The topics of forward thinking and planning emerged, as empowered immigrant adult learners reported they were able to self-organize, self-regulate, be proactive, and reflective to ensure that the associations between their actions and the consequences of the actions are anticipated. They do not merely react to their social milieus or inner cognitive and affective forces (Zimmerman & Schunk, 2002; Bandura, 2006, 2011), but have shown the capacity to learn, exercise flexibility (Bandura, 2011), and above all find ingenious ways to overcome the barriers they encounter.

Many respondents discussed the topic of being contributors to life circumstances and not just products of them. They have taken responsibility for their processes and outcomes to be resilient and also participate in postsecondary education. Self-efficacy, the important component of Bandura's theory was not only revealed in an individualistic form (personal) but emerged in its proxy and collective forms as well. For example, it was reiterated that proxy agency was relied on in which others were influenced to act on respondents' behalf, and also collective agency, in which interdependent actions were relied on to shape their future (Bandura, 2006).

Personal Agency

Personal agency, was established where the individual acts alone to ensure overcoming risks. For this form many relied on their personal traits such as values, sense of humor, self-discipline, resilience, self-control, and self-regulation to overcome their

barriers. Patience was a topic that was frequently discussed. There is the understanding that "the journey is never a smooth one" and though many obstacles will be encountered, one has to be patient and keep going (p. 128). Determination to achieve the goals set and keep engaged was also a topic discussed frequently. Intrinsic motivation is needed as respondents describe having to "force and push your-self to achieve (p. 129)." This motivation was frequently coupled with remaining focused on what is important. The desire to learn and improve self was embraced as individuals consider postsecondary education the means to remain relevant, be employable, and be resilient academically and otherwise. Faith was discussed as a strong contributor to overcoming the risks encountered. This gave the hope and courage needed to overcome barriers and keep going forward. Spirituality/religion was discussed as also giving hope to keep going in the rough times. God's grace and mercy also provides the inner strength needed "to overcome all obstacles encountered (p. 129)."

Many respondents reported the need to also focus on their goals achieved or the ones they have to achieve, and their overall purpose of travelling to the Cayman Islands to overcome barriers encountered. This helped them to keep things in perspective and avoid being overwhelmed by developmental challenges or events. The consequences of their actions had to be constantly evaluated and it was through humility, levelheadedness, and self-control that they could find ways to overcome the risks, thrive, and be resilient.

Delayed gratification was relied on as individuals had to restrict participating in some social activities, like family, friends and cultural gathering, watching movies at the cinema, varied shows at the theatre, or enjoy the beaches. Instead, through self-control and self-discipline they forgo these lures, to ensure postsecondary participation. A sense

of humor and resilience was also topics discussed as needed to ensure successful participation. Finally, healthy lifestyles have to be maintained to avoid illnesses and ensure that one can function optimally on all developmental domains.

Proxy Agency

Proxy agency, in which others are influenced to act on one's behalf, was also echoed as participants discussed topics of the need for others to help and the willingness to accept this help where necessary. Reliance on friends and family, effective teachers, mentors, and advisors help immigrant adult learners overcome barriers.

Collective Agency

Collective agency in which one acts interdependently to shape his or her future (Bandura, 2006) resonated throughout this study. The need to successfully adapt to the diverse cultural settings, while ensuring self-development, adaptation and change, to experience successful processes and outcomes, were topics discussed often. Likeminded individuals were found and they serve as mentors and support systems to ensure success.

Overcoming Other Barriers

Financial barriers are minimized through careful budgeting and financial management skills but it was the obtaining of credit cards, which helped to avoid the taking out of high interest loans. Credit cards paid educational related fees over time.

Many overcame transportation barriers by getting rides with friends and walking when necessary. Many skills and behavior patterns also ensured the overcoming of risks encountered. Topics of planning and organizing skills help to overcome difficulties in educational endeavors. Finally, Communication skills are also vital to the process of overcoming risks/obstacles. This topic was discussed as it allowed self-expression in

meaningful ways, provided the means to ask for help where necessary and/or influence others to act on ones' behalf, to encourage others, and is the means of letting others know inner thoughts and feelings.

Finding Balance and Harmony

It is established in literature that immigrant adult learners is a unique group that is growing rapidly (Deggs, 2011; Margo, 2012). They are functioning in multiple worlds, which demand that they play numerous roles simultaneously (Deggs, 2011; Fairchild, 2003; Hoult, 2012a; Kasworm, 2008; Kemp, 2003; Margo, 2012; Park & Choi, 2009). These distinctive challenges faced (Esses et al., 2010; Global Migration Group, 2012; Hoult, 2012b; Kivisto & Faist, 2010; Suárez-Orozco, Bang & Kim, 2011) can influence any dimension of their development—physical, social, cognitive, emotional and spiritual (Lerner, 2008; 2012), and can significantly impede these developmental trajectories (Weichold, 2010). Subsequently, finding balance and harmony is of utmost importance. However, such pursuits are considered a "fight" and a "struggle (p. 134)."   As one participant stated, "I cannot say I have found it [harmony/balance], as it is fleeting due to daily hassles." Another participant stated that he/she tries to strike a balance nevertheless, even though many times "school work" suffers, while "his/her child and employment takes precedence (p. 132)."

Other participants consider themselves as carrying out a "juggling act" and facing the need to keep all "balls" in the air from falling in order to find balance and harmony. These "balls" represent among many things; work, home, studies, friends, church, and community involvement. As such, balance was a relevant topic for discussion. Adapting to constant changes while juggling is described as "taking some doing (p. 131)." For

many individuals, metaphorically they have to learn how to, "ride out the storm"

knowing that the calm will come. Balance is therefore achieved through a strong belief

system that although risks encountered are significant, they will never last forever.

Knowing that "this too shall pass" and "change will come" furnish the ability to refocus

and put things in perspective to obtain balance and harmony. Positive self-talk, is

important as "lingering on the negatives for long is counterproductive. Positive self-talk

also entails putting things in perspective and focusing on what is important.

Some respondents found that reminding themselves of why they travelled in the

first place, and that they were here in the Cayman Islands for a purpose helped in finding

balance and harmony. As one participant stated, "I remind myself of why I left my

homeland, what I hope to achieve, and all who are depending on me (p. 134)." As such,

conflicts are quickly resolved by "looking at the big picture (p. 134)." Harmony and

balance is found when the goal is to "live and let live… "Give and take" attitudes, and

shrug off the sad feelings and move on (p. 134)." It is highly recommended that there

should be no focus on the negatives; instead optimism was needed to find balance.

Talking things through with 'someone' can lead to discovering positive ways of

dealing with the difficulties encountered. This has emerged as a fertile soil for

counseling and other pastoral, educational, and psychological interventions.

Social support also helped with the finding of balance and harmony. Many

participants stated that family members and friends were important to the process.

Although sometimes these individuals were neglected based on immigrant adult learners'

busy schedules, there was the belief that true friends will remain and fully understood and

family members could always be relied one. One strategy that a participant uses when in

this fix is to share quality time with his/her family and then attend to their studies when everyone was asleep. This provided the familial balance needed. Support systems are important and also the love from family and friends remain central to finding balance and harmony.

Emotional authenticity is discussed as leading to balance. According to the topics discussed, one has to be attuned to what their emotions are, acknowledge and evaluate them, and express them in positive ways, so they can move on and find balance. Respondents further stated that sometimes crying helped to restore balance. As one participant stated, "even crying for a while helps, but not for too long before letting it go (p. 132)." Fears have to be overcome and courage has to be found to succeed.

Faith, spirituality, and/or religion are discussed as creating harmony and balance. Prayer, singing, meditation, being still, reflection, devotion, and just "knowing that God loves me" are channels to balance and harmony (p. 132). Spirituality is seen as allowing respondents to put things in perspective. It allows one to understand his/her place in the universe "or in the schemes of things (p. 133)." Finally, physical activities such as exercise, yoga, swimming, bike riding, or taking a walk also helps to maintain and achieve balance and harmony.

Lessons Learned

It is established in scholarly literature that we can learn through association, by the consequences from actions, from ones' personal experiences, and vicariously through the observation of others who act as models in our varied milieus (Bandura, 2012; Woolfolk, 2011). Through these varied means, many participants have discussed developing among other things a sense of humor, humility, tolerance, patience, love,

empathy and compassion, to be less judgmental of others, self-discipline, self-regulation, determination, resilience and increased faith.

A topic emerging was that "only a fool will not learn from their experiences." As such, wisdom and its acquisition are topics discussed as being central to the lessons learned. Being wiser is discussed in terms of using what is learned in the past to negotiate new challenges. As a result, one can "remain calm, think critically, and better problem solve." This also allows the boost of one's confidence, "[be] cause if I have succeeded in the past, I can do it again." The hard lessons especially should be taken so that they are never repeated. These experiences strengthen the individuals in knowing that if one overcame in the past, one can overcome whatever is currently happening, and also whatever is coming in the future. One's faith is therefore lifted to draws on the lessons learned to overcome, succeed and be resilient.

Other lessons learned included the following: (a) Postsecondary education participation is vital to remain relevant and employable. (b) Good health is everything so maintaining a healthy lifestyle is of importance. (c) Like-minded individuals who are life-long learners can be of help to support postsecondary efforts in the absence of mentors and advisors. (d) The flexibility of online programs and technology help postsecondary participation, (e) One has to remain motivated—intrinsically and extrinsically. (d) Time management, planning, and organization skills are needed to ensure postsecondary participation. (e) Sacrifices have to be made, which may require delay gratification, and self-regulation. (f) Credit cards can be vital to alleviating financial challenges. (g) Socially, some friends will be lost as postsecondary participation is pursued and maintained, however, true friends will remain; and family members will always be there.

(h) Spirituality and religion and all methods of practice play a vital role. (i) Personal traits such as determination, self-efficacy, humility, self-discipline, and finding balance helps; and (j) resilience is needed to successfully negotiate processes and enable positive outcomes.

Using Lessons Learned

The lessons learned offered by participants in this study, provide a strong basis to establish knowledge that can guide current and prospective immigrant adult learners. This study found that the lessons are far reaching as they are not just used personally but are transcended to assist others. Personally, these lessons are drawn on daily "to find strength", as a reminder that one can overcome, and to avoid repeating any mistakes as this could prove to be too costly. The lessons are also utilized as motivators, which ensure ongoing motivation and keep immigrant adult learners to continue forward.

The lessons are also utilized "to help, encourage and/or strengthen others." Personal stories are shared with members of this specific group who may get discourage, thinking of giving up or struggling, and are toying with the notion of packing and going back to their home countries prematurely. Others can be encouraged and given guidance so they build resilience, to stay the course to achieve success.

Above all, these lessons learned are discussed as serving as a "blue print for life." This makes the lessons learned priceless to immigrant adult learners, as they can be reflected on to "find strength to move forward, solve new problems encountered, and build core skills and values." It allows adaptability and the changes needed as well.

Limitations of the Study

The limitations discussed in chapter three were avoided as a wide cross section of immigrant adult learners was reached. The minimum sample of 64 participants was exceeded. Accordingly, the findings are limited to the context of the Cayman Islands and cannot be generalized to immigrant adult learners in other contexts.

The researcher is an immigrant adult learner so experts who are neutral were relied on to review conclusions of all relationships drawn as is recommended by Creswell (2009). This was also extended to the interpretations of findings to further promote the integrity of this study.

Recommendations

The findings of this study provide unique understandings, as well as support previous research findings, and theories of immigration, resilience, and adult learning. It highlights resilience enabling factors, which also promote positive developmental outcomes and enhance postsecondary education participation. It is on this basis that the following recommendations are made.

Policy Makers

Scholarly literature and the findings in this study support the need for continual revision of policies in varied contexts to revamp among other things, discriminatory clauses. Host countries can no longer afford to be biased on these issues (Esses et al., 2010). This is also a necessity in the Cayman Islands context due to the expanding and dynamic nature of immigration. It is therefore recommended that an ongoing examination of immigration policies could be the catalyst to provide easier access to services, ensure the maintenance and longevity of immigrant and local community members'

relationships, as well as promote positive perspectives about immigrants, highlight their contributions, and ensure a more culturally aware society in which stability and predictability can be sustained (Samuels, 2008).

Psychologists, Counselors, and Other Practitioners

Understanding the experiences of immigrant adult learners in specific contexts can enhance psychologists, counselors, and other practitioners' efforts. These individuals can through collaboration, counseling, education, training, and research plan interventions that are culturally relevant and timely; which can enhance the overall development of immigrant adult learners. It can also help with the coping and overcoming of adversities, the building of meaningful relationships, appraisals of stressors and their alleviation, establish coping strategies, encourage healthy behaviors which can maximize health and minimize health and other risk factors; explore the nature of current and potential relationships and social support; enhance problem solving skills, provide pastoral care, educational programs, psychological support and even diagnosis and/or treatment where it is applicable.

Spiritual Leaders and Religious Institutions

Spiritual and religious beliefs, practices, and symbols are foundational to immigrant adult learners' resilience and postsecondary participation. Spiritual leaders and religious institutions can encourage and empower personal growth, unpretentious holistic care (Samuels, 2008), and faith practices that can enhance optimal experiences. They can provide the "anchor" that many seek, and be the "beacon" to guide negotiations so immigrant adult learners can be resilient. It can also ensure stability and connections

among immigrant adult learners, as they are re-socialized in the new context to promote

their overall wellbeing and development.

Institutions, Educators, and Education Stakeholders

The current literature showed that immigrant adult learners are extremely diverse,

have varied acculturation paths, and adaptive outcomes. This study confirmed this and

has also identified that immigrant adult learners experiences and resilience trajectories

need to be understood so that contextually factors that impede or facilitate adjustment

need to be underscored. It is therefore recommended that decision makers in institutions,

educators and education stakeholders consider the characteristics of this group as adult

learners, their varied immigrant status, and the contextual influences. As a result, they

can better plan and refine programs and activities, which can create learning communities

that are receptive, motivating, relevant, efficacious, and will promote continued learning

for this group. Programs can also be geared beyond formal credentialing, to include

workshops, seminars, and other open forums on topics of interests to promote non-formal

and informal learning as well. In so doing, they can further enhance resilience and

postsecondary participation. Educators and other stakeholders are, and progressively will

be, serving immigrant adult learners. As the APA (2012) stated, being cognizant of

resilience across a variety of developmental adult stages and focusing on the context can

lead to understanding and assisting this group.

Immigrant Adult Learners

Firstly, it is recommended that this specific group appreciate that they should be

"rational actors" (agentic) (Bandura, 2012). As such, the weighting of pros and cons

before relocation should drive all decisions. Immigrant adult learners can be proactive to

do the necessary research to ensure an easier transition from their country of origin, and to better adapt to their new environment.

Agentic capabilities have to be developed and constantly honed. Human agency is also embedded in social systems (Bandura, 2012). Therefore, both concepts function interdependently. As such, an immigrant adult learner is a contributor to her or his life circumstances and not just a product of them (Bandura, 2012). Immigrant adult learners can therefore actively choose trajectories and lifestyles conducive to maximizing their interactions, participation, and enhance their resilience. They can build meaningful support systems with likeminded individuals, which can foster trust, a sense of belonging, and identity. This can forge priceless social and emotional support that will be needed.

It is established in literature and confirmed in this study that one's perceived efficacy beliefs are at the heart of being agentic and this play a crucial role in their functioning. These beliefs can be established on any domain of development—physical, cognitive, social, spiritual, and emotional, which drive individuals' actions or behaviors. These can also be of an efficacious or inefficacious nature and can impact self-regulation and levels of motivation. Consequently, immigrant adult learners have to understand that while perceived efficacy is an intrapersonal component, it is not innate, nor does one come fully equipped with these agentic capabilities (Bandura, 2012). These beliefs have to be developed, so it is consequently recommended that immigrant adult learners examine the beliefs that guide their action, learn to develop skills of setting goals, managing time, enhancing planning, communication, and organizing skills to anticipate the likely consequences of their prospective and current actions, and ensure courses of action that are conducive to resilient processes and outcomes.

The global community is said to be at a crossroad (APA, 2012) as immigration continues to shape and reshape the world. This global trend is predicted to continue into the unforeseeable future. Immigrant adult learners should develop awareness that they are a unique group that through collective practices, can move beyond the crossroads to establish shared conduits for positive action, which can resonate with community members. It is recommended that by so doing, immigrant adult learners can better negotiate the new pathways to understand diverse cultures, recognize resilience risks and identify resilience enablers; as they seek to reestablished identities in new contexts, and also nurtured and developed a sense of self and belonging.

Previous research and this study's findings showed that immigrant adult learners face unique experiences, which impacts their education participation. It is also established in literature that ongoing education is no longer optional but a necessity. It is vital to developing cultural competence, knowledge, and varied skills. The findings in this study also showed that even in the absence of scholarships and grants, immigrant adult learners have established varied strategies to ensure educational participation in formal, nonformal, and informal ways. It is recommended that this specific group assess where they are educationally, and review the shared examples provided to ensure that educational efforts are selected, which will safeguard credential authenticity, continued employability, and relevance in specific fields of practice, as well as enhance their personal and professional development.

Collectively more can be achieved. Immigrant adult learners can form networks in their various contexts that will establish mentorship opportunities, education and other advisory teams, which will support their participation and enable resilience.

There has to be the realization among immigrant adult learners that they can also learn vicariously through others. As such, lessons learned and how the members of this group who participated in this study utilize them, can provide a meaningful framework for action. It can begin as dialogues, which can emphasize strategies for postsecondary education participation and the development of resilience. This can provide priceless lessons for negotiation that should be carefully examined, and reflected upon.

Social support and health are discussed as being vital to postsecondary education participation and resilience. Close family members, friends, co-workers, colleagues and acquaintances can provide meaningful support systems that can enhance psychological and physical health. This can establish social capital to facilitate resilience.

Researchers

There is a lack of research for immigrant populations at the various phases of the lifespan (APA, 2012). Future researchers can duplicate this study in other contexts or expand it to include learners of immigrant status across the lifespan. Using qualitative, quantitative, or mixed methods approaches, data can be obtained, which will further identify factors of risk or stressors and enablers of resilience. Researchers can be also identify strategies for coping, contextual immigration experiences, services and support needed, academic perform, varied intervention that are needed to ensure resilience processes and outcome as well as enhance academic achievements.

Implications for Positive Social Change

This study provides a multifaceted lens through which resilience among immigrant adult learners was examined and their postsecondary education explored. These findings are not only worthy of enhancing knowledge but provide a deeper and

clearer understanding for action to not only enhance their resilience and postsecondary education participation experiences, but enabling their optimal participation in societies (APA, 2012; Suárez-Orozco et al., 2010).

The findings in this study deliver opportunities for postsecondary participation, how to successfully participate, pitfalls and consequences to avoid, and resources and other enabling factors, which will assist prospective and current immigrant adult learners to be resilient. Postsecondary institutions, educators, and other educational stakeholders are now equipped with first-hand account of factors that hinder or promote immigrant adult learners resilience, successful participation, and retention. They can plan and refine programs and activities that will foster learning opportunities, which afford equitable chances for all.

Policy makers are now provided with insights about the lived experiences of this group. As a result, policies that are of a discriminatory nature can be revamped to ensure that immigrants reflect the context's diversity, which can further accommodate the needs of this group and members of the wider community. Cultural competences could be enhanced, as this study's findings are disseminated to the wider community. Meaningful dialogues among society's members about immigrants' vital contributions, sacrifices, and experiences could be encouraged, which could be aimed at forging better interactions, and build community spirit. Counselors and other practitioners are now aware of the many ways immigrant adult learners are placed at-risk. They can response with culturally competent services that are timely, and culturally sensitive. They can be that 'someone' to speak with when challenges are encountered. Spiritual leaders and religious institutions can plan outreach programs that can enhance faith practices, and provide an anchor and

beacon towards a safe harbor, for those negotiating the treacherous waters of immigration and relocation.

Future researchers can expand this study or replicate it in other contexts to expand knowledge about this diverse group. This can further establish areas of interconnections or incongruities to expand current knowledge about resilience among immigrant adult learners. Contextual challenges can also be better categorized and enabling factors mainstreamed to enhance the extraordinary displays of resilience currently identified.

The researcher of this study will seize the opportunity to better relate to immigrant adult learners. As a pastoral counselor and educator, volunteer services can be further extended to this group, now that their needs are better understood. Lastly, the findings have filled meaningful gaps in literature as it relates to the context of the Cayman Islands.

Conclusion

Global corporations continue to lure immigrants from their countries of origin, especially those from the less affluent regions of the world. From an economic perspective, jobs and higher wages will continue to be fundamental to immigrants' choices to response to this allure. In the context of the Cayman Islands, the climate and strength of the currency are also dominant factors that enhance and perpetuate this pull. Subsequently, issue of immigration is described as a significant trend of the 21st century. It is frequently discussed as a development expected to progress into the unforeseeable future. Despite such prevalence, little is documented about immigrants' experiences in diverse contexts, especially those who are also adult learners. Subsequently, this study helps to answer questions about this unique group of immigrants' resilience, and

contributes to further understandings and descriptions of their complex experiences as they participate in postsecondary education. This study was built on the premise that no one factor—personal or external—would establish how immigrant adult learners' experience resilience and acquire optimal levels of successful participation and outcomes in postsecondary education. The findings in this study confirmed that it is indeed the interaction of many factors and in varying combinations that provide the enablement of resilience (Bandura, 2011), and promote postsecondary education participation.

Many immigrants have actively selected to leave their country supporting the findings that immigrant adult learners are active negotiators of their mutual relations—country of origin and their new 'home' country (Kimberlin, 2009). As such, there is no single ideal trajectory identified for immigrant adult learners to follow to achieve success in the host countries. Multiple trajectories are needed, to ensure successful adaptability and to ensure successful postsecondary participation and resilience processes and outcomes. Many of these examples are embedded throughout this study as an attempt was made to reduce the scarcity of research about immigrants in diverse contexts who are also adult learners.

This study supports the theoretical frameworks that individuals in this specific group are agentic in their actions, and are fore thinkers who can actively weigh the consequences of their actions to obtain desired processes and outcomes. In obtaining both qualitative and quantitative data, rather than a singular approach, a richer understanding of the complexity involved is documented.

The multiple perspectives afforded by this study's findings have altogether coalesced to provide a better understanding of immigrant adult learners unique needs, the

risks they faced, how these are negotiated and resolved, the enabling factors that ensure resilience and successful postsecondary participation and outcomes; the lessons learned along their journey, and how they are best utilized. It also addresses definitional issues surrounding resilience and how it is experienced among this group. Recommendations are therefore established throughout this study to enact positive actions among current and prospective immigrant adult learners. There are also recommendations that will assist policy makers, psychologists, educators, and other stakeholders who will increasingly be directly or indirectly impacted by immigrant adult learners processes and outcomes, or will increasingly serve them.

Finally, the growing research of immigrants' experiences has brought to the forefront the many ways this group can be placed at risk. However, amidst all these negative overtones, it is also documented that immigrants have shown amazing displays of strength and prudence. The context, in which one relocates, can shape experiences, postsecondary participation, and resilience processes and outcomes. It is my hope that this study has provided practical examples that can be utilized, paradigm shifts will become evident in the current views about this group, meaningful dialogues can begin among community members as they understand the vital contributions being made by this group, and interventions can be made by the varied practitioners, which can lead to greater educational retention, overall developmental wellbeing, and successful processes and outcomes among immigrant adult learners in the Cayman Islands contexts, to enhance their resilience and encourage postsecondary education participation.

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Appendix A: Flyer

Are you an immigrant adult learner?

Then your input is needed…

Sandra L. Samuels invites you to take part in a research study to understand the experiences of immigrant adult learners as they seek to further their education.

If you are 25 years or older and have been in the Cayman Islands for six or more months, you are welcome to complete an online survey and can also volunteer for a follow-up interview. If you are willing to participate, simply go to the link below and answer the questions.

 Http://www.surveymonkey.com/s/samuelssurveyentrance (proposed, not yet set up)

If you would like to complete the survey via email or by completing a paper copy, I can be reached at XXX-XXXX or email: XXXxxxxx@gmail.com .

 The survey will take approximately 25 minutes to finish the information given will be kept anonymous, meaning no one will be able to identify who you are based on the answers you have given. Thank you!

Appendix B: Consent Form

CONSENT FORM

You are invited to take part in a research study of resilience among immigrant adult learners and to explore the experiences of individuals participating in post secondary education. The researcher is inviting immigrants, 25 years old or older to be in the study. This form is part of a process called "informed consent" process, to allow you to understand the study before deciding whether to participate.

This research is conducted by Sandra L. Samuels, a doctoral student with Walden University.

Background Information:

The purpose of the study is to (a) bring immigrant adult learners' perspectives to this study, (b) describe their unique needs and challenges encountered, (c) identify multiple dimensions on which success have been achieved and the process leading to such outcomes, and (d) provide data that can be statistically described of these processes and outcomes.

Procedures:

If you agree to be in this study, you will be asked to:

- Complete a survey online, via email, or complete a hard copy that will take approximately 25-30 minutes.
- Complete a demographics section that serves to confirm the criteria for inclusion.
- Participate in an optional follow-up interview. You do not have to participate in the interview to complete the survey.

Voluntary Nature of the study

Your participation is voluntary. Everyone will respect your decision of whether or not you choose to be in the study, and no one will treat you differently if you decide not to be

in the study. If you decide to join the study now, you can still change your mind later and you may stop at any time and/or refuse to answer any question you may feel is too personal.

Risks and Benefits of Being in the Study

Being in this study will not pose risk to your safety and wellbeing. You can benefit from the collect input of other immigrants of the consequences, resources, and enabling factors that help to be resilient, pitfalls to avoid, and the means of successfully participating in postsecondary education.

Payment

There is no payment involved in participating in this study.

Privacy

All information provided will be treated as confidential. This means that your responses will only be shared with my research team members. Your comments will be reported in an anonymous form, ensuring that no respondent can be individually identified. If you decide to take the online survey, secured web-based technology will protect the identity of individuals participating in this survey. Data will be kept for a period of at least 5 years, as required by the university.

Contact and Questions

If you have questions, you may contact the researcher at xxxx.xxxx@waldenu.edu or by telephone, 1-xxx-xxx-xxxx.   If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 1-xxx-xxx-xxxx, extension xxxxx. My Walden approval number for this study is 02-11-14-0151880. Please print or keep this consent form for your records.

Statement of Consent

I have read the above information and I feel I understand the study well enough to make a decision about my involvement.   By clicking the link provided, returning the completed questionnaire via email with an email statement stating, "I consent" or signing below to complete a hard copy, I understand that I am agreeing to the terms described above.

Please click here to indicate your informed consent to participate in this study online □

Printed Name of Participant

Date of consent

Participant's Signature

Researcher's Signature

Appendix C: Interview Consent Form

Thank you for taking the time to meet with me today. My name is Sandra Lee Samuels and I am a student with Walden University. The purpose of this interview is to gain a deeper understanding about your experiences in postsecondary education (Learning beyond secondary education). Specifically, any participation you have been involved in since arriving in the Cayman Islands. This can include formal education that will result in credentials from an accredited institution, such as a degree; non-formal education—workshop or other training that do not result in credentials from an accredited institution; and informal education—the type that is self-directed, independent, unregulated and may also be offered by your workplace.

The interview should take less than an hour. I shall be taking some notes during the interview, but I may not be able to capture all that you have to say. With your permission, I would also like to audio tape the sessions because I do not want to miss any of your comments. Please be sure to speak up so that your comments are recorded.

All responses will be confidential. This means that your interview response will only be shared with my research team members. As such, your information will be included with other respondents ensuring that no respondent can be individually identified.

Please know that you can withdraw at any point in the interview process, and end it if you so desire.

Contact and Questions
If you have questions, you may contact the researcher at xxxxx@waldenu.edu or by telephone at 1-xxx-xxx-xxxx. If you want to talk privately about your rights as a participant, you can call Dr. Leilani Endicott. She is the Walden University representative who can discuss this with you. Her phone number is 1-xxx-xxx-xxxx, extension xxx. My Walden approval number for this study is 02-11-14-0151880. Please keep this consent form for your records.

Are there any questions that you would like to ask about what I have stated so far? If you are willing to participate in this interview, please sign on the line provided below.

_____

Respondent's Signature   Date

_____

Researcher's Signature   Date

Appendix D: Interview Questions

1. What formal/informal/non-formal adult education or learning activities have you participated in or completed since arriving on the islands?

2. What are your reasons for pursuing postsecondary education?

3. What personal barriers, if any, do you encounter while you participate in postsecondary education?

4. How do you overcome these barriers?

5. What factors have enabled or supported your educational endeavors?

6. Would you say that these factors help you to be resilient?

   □ Yes   □ No

7. How do you define resilience?

8. Why do you define resilience this way?

9. For this study, I have defined resilience as: the potential and practicality to effectively combine internal and/or external recourses in response to significant contextual challenges on any dimension of development, to enable positive processes and/or outcomes. Does this definition describe resilience as you have experienced it? Why, Why not

10. What factors and processes associated with resilience have contribute to your educational maintenance or continuance to date?

11. Which aspects of the teaching or learning transactions have contributed to your resilience?

12. What aspects have made you most vulnerable or you find most challenging?

13. How do you effectively deal with these aspects to ensure you success?

14. What factors and/or individual characteristics have supported your participation in postsecondary institutions?

15. What factors and/or individual characteristics have hindered your participation in postsecondary institutions?

16. What aspects of the interview were particularly difficult for you?

17. What aspects of the interview were particularly enjoyable for you?

18. Is there anything more that you would like to add?

Appendix E: Survey

DEMOGRAPHIC QUESTIONS

1. What is your gender?   2. What is your current age?

      Male   25-39

      Female   40-54

3. I have been in the Cayman Islands   55-64

   for six months or more   65+

     YES   NO

4. What is your employment status?

   Non-Caymanian with work permit
   Non-Caymanian with No Work permit (spouse of a permit holder, etcetera)
   Non-Caymanian with government contract work
   Non-Caymanian permanent resident **with rights** to work
   Non-Caymanian permanent resident **without rights** to work
   Non-Caymanian with student visa
   Non-Caymanian Asylum seeker/holder
   Non-Caymanian, Other _____

5. In what country were you born? _____

6. What is your country of citizenship? _____

7. What is your marital status?

Unmarried   **Married**
   Never Married   Legally married
   Divorced   Legally Married, but separated
   Widowed   Other _____
   Other_____

   8. Is your current union status in the Cayman Islands?

      Married and living with my spouse
      Married with my spouse living outside of the Cayman Islands

Living with a partner, but I am not legally married
I am not in a union
Other_____

9. What is your original language? _____

10. What is the highest level of education you are completing?

☐ Primary—Year _____ ☐ Middle—Year _____ ☐ High School—Year _____

☐Did not complete high school   ☐Some college (no degree) ☐Associates

☐Bachelors   ☐Masters   ☐Doctorate

☐Professional_____ ☐Certification (no degree)

☐ Vocational—Type _____   ☐ Other _____

11. What is the highest level of education you have completed?

☐ Primary—Year _____ ☐ Middle—Year _____ ☐ High School—Year _____

☐Did not complete high school   ☐Some college (no degree)

☐Associates

☐Bachelors   ☐Masters   ☐Doctorate

☐Professional_____ ☐Certification (no degree) ☐ Vocational—Type _____

☐ Other _____

12. To which religion and/or denomination do you belong?

_____

13. In what year did you migrate to the Cayman Islands?

14. What are your two primary reasons for migrating?

15. How long have you been working in the Cayman

    Islands?_____

16. In what category does your employment fall?

    □ Employed Full-time
    □ Employed part-time
    □ Student, without a job
    □ Retired
    □ Other _____

17. In which sector do you work?

□ Agriculture   □ Fishing   □ Manufacturing   □ Construction

□ Utility □ Wholesale   □ Retail   □ Hotel & Restaurants □ Transport

□ Post and Communication   □ Insurance   □ Financial and Business

□ Public Administration   □ Education   □ Health   □ Social Services

□ Recreation   □ Community □ Janitorial   □ Household

□ Printing and Publishing _____□ Personal _____

Other _____

18. What is your current occupation? _____

Resilience Scale for Adults Questions

Please read the following statements and to the right of each you will find seven numbers, ranging from "1" (Strongly Disagree) on the left to "7" (Strongly Agree) on the right. Click the number which best indicates your feelings about that statement. For example, if you strongly disagree with a statement, click the number "1". If you are neutral, click "4", and if you strongly agree, click "7", etcetera. Please answer all questions.

		Strongly Disagree						Strongly Agree
1.	When I make plans, I follow through with them.	1	2	3	4	5	6	7
2.	I usually manage one way or another.	1	2	3	4	5	6	7
3.	I am able to depend on myself more than anyone else.	1	2	3	4	5	6	7
4.	Keeping interested in things is important to me.	1	2	3	4	5	6	7
5.	I can be on my own if I have to.	1	2	3	4	5	6	7
6.	I feel proud that I have accomplished things in life.	1	2	3	4	5	6	7
7.	I usually take things in stride.	1	2	3	4	5	6	7
8.	I am friends with myself.	1	2	3	4	5	6	7
9.	I feel that I can handle many things at a time.	1	2	3	4	5	6	7
10.	I am determined.	1	2	3	4	5	6	7
11.	I seldom wonder what the point of it all is.	1	2	3	4	5	6	7
12.	I take things one day at a time.	1	2	3	4	5	6	7
13.	I can get through difficult times because I've experienced difficulty before.	1	2	3	4	5	6	7
14.	I have self-discipline.	1	2	3	4	5	6	7
15.	I keep interested in things.	1	2	3	4	5	6	7

16. I can usually find something to laugh about. 1 2 3 4 5 6 7

17. My belief in myself gets me through hard times. 1 2 3 4 5 6 7

18. In an emergency, I'm someone people can generally rely on. 1 2 3 4 5 6 7

19. I can usually look at a situation in a number of ways. 1 2 3 4 5 6 7

20. Sometimes I make myself do things whether I want to or not. 1 2 3 4 5 6 7

21. My life has meaning. 1 2 3 4 5 6 7

22. I do not dwell on things that I can't do anything about. 1 2 3 4 5 6 7

23. When I'm in a difficult situation, I can usually find my way out of it. 1 2 3 4 5 6 7

24. I have enough energy to do what I have to do. 1 2 3 4 5 6 7

25. It's okay if there are people who don't like me. 1 2 3 4 5 6 7

Appendix F: Sampling Population Demographic Characteristics

Demographic	n	$\%$
Gender		
Male	31	39
Female	48	61
Age		
25 – 39	23	29
40 – 64	54	68
65 or older	2	3
Employment status		
Non – Caymanian with work permit	35	44
Non – Caymanian with no work permit (spouse of a permit holder)	1	1
Non – Caymanian with government contract work	15	19
Non – Caymanian permanent resident with rights to work	18	23
Non – Caymanian asylum seeker or holder	2	3
Non – Caymanian, other	8	10
Country of birth		
Asia	4	5
Canada	2	3
Caribbean	58	73
Europe	7	9

Rest of the world	3	4
UK	2	3
US	2	3
Country of citizenship		
Barbados	4	5
British overseas territory	2	3
Canada	4	5
Honduras	3	4
Dominica	2	3
Great Britain	1	1
Guyana	7	9
India	2	3
Jamaica	33	42
Nicaragua	1	1
Nigeria	1	1
Philippines	2	3
Romania	1	1
St. Vincent	1	1
Thailand	1	1
Trinidad	2	3
UK	7	9
US	5	6

Marital Status

    Single, never married   26   33

    Divorced   9   11

    Widowed   1   1

    Legally married   40   51

    Legally married, but separated   3   4

Union Status

    Married and living with a spouse inside Cayman Islands   28   35

    Married with a spouse living outside Cayman Islands   9   11

    Living with a partner, but not legally married   4   5

    Not in a union   36   46

    Partner lives somewhere else   2   3

Original Language

    English   66   84

    French   2   3

    Igbo   1   1

    Jamaican Creole   1   1

    Romanian   1   1

    Spanish   4   5

    Tagalog   2   3

    Telegu   1   1

Thai	1	1

Highest Level of Education Completed

Other (certificates)	5	6
High school diploma (or GED)	2	3
Middle school	2	3
High school	21	27
Some college (no degree)	5	6
Associates	7	9
Bachelors	22	28
Masters	9	11
Doctorate	5	6
Professional	1	1

Highest Level of Education Completing

High school (diploma or GED)	6	8
Some college (no degree)	14	18
Associates	21	27
Bachelors	17	21
Masters	14	18
Doctorate	5	6
Professional	2	2

Primary Reason for Migrating

Employment	52	66
Environment	9	11
Family	11	14
Finance	6	8
Retirement	1	1
Employment category		
Full – time	74	94
Part – time	2	3
Retired	1	1
Student without a job	1	1
Self – employed, owns practice	1	1
Work sector		
Manufacturing	2	3
Construction	7	9
Utility	1	1
Wholesale	2	3
Retail	7	9
Hotel & restaurants	7	9
Insurance	2	3
Finance and business	2	3
Public administration	4	5
Education, Health, and Social Services	35	44

Recreation	2	3
Janitorial	2	3
Household	4	5
Personal	1	1
Education	1	1
Flower shop	1	1
Hair dressing salon and spa	1	1
Information technology	1	1
Law enforcement	1	1
Legal	1	1
Trucking and shipping service	1	1
Current occupation		
AC repair	1	1
Accounting lecturer	1	1
Accounts	1	1
Assistant teacher	1	1
Assistant professor (teaching)	1	1
Banker	1	1
Carpenter	1	1
Chair of academic department	1	1
Chartered accountant	1	1
Chef	1	1

Chemical technician	1	1
Clerk	1	1
Clinical business analyst	1	1
Coder	1	1
Collector	2	3
Contractor	1	1
Counselor	1	1
Domestic helper	2	3
Driver	1	1
Early childhood practitioner	1	1
Educational psychologist	1	1
Fitness instructor	1	1
Florist	1	1
Guest service	2	3
Hair dresser	1	1
Health care worker	1	1
Heavy duty mechanic	1	1
Help desk supervisor	1	1
Household helper	1	1
Housewife	1	1
Inspectorate officer	1	1
Inventory coordinator	3	4

IT specialist	1	1
Janitor	1	1
Jewelry sales associate	1	1
Kitchen assistant	1	1
Landscaper	1	1
Legal secretary	1	1
Maintenance	1	1
Medical coder	1	1
Motor underwriter	1	1
Painter	1	1
Police	2	3
Primary school teacher	1	1
Professor	1	1
Registered nurse	1	1
Retiree	1	1
Sales associate	1	1
Sales supervisor	1	1
School inclusion specialist	1	1
Supervisor	2	3
Systems administrator	1	1
Teacher	12	15
Teacher aide	4	5

Training, cadets	1	1
University professor	2	3

Note. Due to rounding error, not all percentages may sum to 100 or participant allowance to select multiple responses.