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Balancing Act: A Case Study on Postgraduate Degree Pursuits by Mature Female Learners

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Abstract. This study examined how mature female learners sustained postgraduate study while working full time and raising families, a topic with few qualitative accounts in the Philippine teaching profession. Using a qualitative case study design bounded by the participants' shared characteristics, and institutional contexts, the researchers conducted three individual semi-structured interviews and one focus group discussion with three married mothers employed as teachers in different institutional contexts. Self-Determination Theory, Feminist Theory, and the Chain of Response Model guided the interpretation of motivation, gendered constraints, and barriers to adult participation. Thematic analysis showed that participants faced time scarcity, work-related demands, financial pressure, and technological and cognitive challenges associated with age. They sustained their studies through disciplined time management, task prioritization, brief and purposeful distraction, support from family, colleagues, and administrators, and a positive attitude. Responsive and personalized academic advising emerged as a critical institutional factor that strengthened motivation, maintained momentum, and supported progress toward degree completion. Participants also valued flexible learning modalities, empathetic faculty, and structured check-ins. The findings illustrate how intrinsic motivation, resilience, and strategic coping interact with structural support to enable persistence. Interpreted through the three frameworks, participants' needs for autonomy, competence, and relatedness were supported or strained by situational, institutional, and dispositional conditions, and caregiving was redistributed among family members rather than removed. Because the case involved only three participants, the findings are offered for analytic transferability, not statistical generalization. The study recommends that higher education institutions, academic advisers, and policymakers provide flexible scheduling, financial assistance, and proactive advisory services that recognize the gendered and situational constraints faced by mature female learners.

Keywords: Adult Learning; Mature Female Learners; Postgraduate Education; Work–Life Balance

Introduction

Postgraduate education is widely regarded as a pathway to professional advancement. Graduate qualifications are associated with career mobility and graduate employability (Bridgstock & Tippett, 2019), and in the Philippine teaching profession they may also bear on tenure, promotion, and long-term financial security. For mature women, however, the pursuit of a master's or doctoral degree rarely occurs in isolation. It is typically undertaken alongside full-time employment and family responsibilities, so that study competes with other demands on limited time, money, and energy (Agbayani & Paglinawan, 2025; Andrade et al., 2024; Vyskocil, 2018).

Understanding how these women persist matters for several reasons. Adult learners encounter institutional, situational, and dispositional barriers (Cross, 1981), some of which traditional-age students do not face (Shelton, 2021), and working graduate students report considerable financial stress (Elsya et al., 2025; Laframboise et al., 2023). Motivation theory suggests that persistence depends on whether learners' needs for autonomy, competence, and relatedness are supported (Maddens et al., 2023; Ryan & Deci, 2000), and feminist perspectives direct attention to how gendered expectations about caregiving shape the options

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available to women (Crossman, 2020). Examining mature women's experiences through these lenses can inform academic advising, institutional support, and policy so that graduate programs become more accessible to learners who combine study with work and family life.

Despite growing attention to adult learners, much of the available research on mature women in higher education was conducted outside the Philippines, focused on undergraduate or general adult learners, or examined a single concern such as finances. Few of the studies reviewed for this paper examine how married, full-time employed women teachers in graduate programs experience barriers, sustain motivation, and make use of academic advising. The research problem is therefore how mature female learners who work full time and have family responsibilities persist in postgraduate study despite the barriers they encounter, and what their experiences imply for academic advising. Accordingly, this study aims to (1) describe the experiences of mature female learners in pursuing a postgraduate degree, (2) identify how they cope with the barriers they encounter, and (3) draw implications for academic advising from their experiences.

Research Questions

In this paper, "lived experiences" refers to participants' own accounts, which are treated as evidence about a bounded case rather than as the object of a phenomenological study (see Research Design).

Specifically, the study sought to answer the following questions:

1. What are the lived experiences of mature female learners in pursuing a postgraduate degree?
2. How do mature female learners cope with the barriers they encounter during their studies?
3. What implications for academic advising can be drawn from their experiences?

Scope and Delimitation of the Study

This study examined the postgraduate pursuits of three mature female learners who met the following criteria: aged 40 years and above, married, mothers during their postgraduate studies, and employed as teachers. Data were collected through individual interviews and a focus group discussion. The study is delimited to the participants' own reports of their experiences, barriers, coping strategies, and views on academic advising. It did not include advisers, administrators, spouses, or children as informants, nor single, childless, or male learners, or learners in other professions. Because the case is small and purposively selected, the study aims at depth and analytic transferability, not statistical generalization. The next section reviews the literature and theoretical framework that inform these questions and identifies the gap this case study addresses.

Literature Review

Mature Female Learners in Postgraduate Education in the Philippine Context

In the Philippines, postgraduate education remains an important avenue for professional and personal advancement, yet mature female learners encounter distinct challenges that shape their enrollment and persistence. Many adult learners, including women with family and work responsibilities, face significant time, financial, and institutional constraints in balancing academic obligations with employment and caregiving roles, which can limit their engagement and success in advanced programs (Agbayani & Paglinawan, 2025). Structural disparities in educational access, including uneven quality of higher education across regions and limited institutional support, further compound these difficulties, particularly for those outside major urban centers. Despite legislation such as Republic Act No. 10931, or the Universal Access to Quality Tertiary Education Act, intended to expand access to higher education, postgraduate studies often remain costly and less supported than undergraduate education, reinforcing socio-economic barriers for mature students. As a result, mature female learners must navigate complex, interrelated situational and institutional barriers in their pursuit of postgraduate degrees, underscoring the need for tailored support mechanisms within Philippine higher education.

Beyond the Philippines, studies converge on the view that returning to study as an adult is both rewarding and demanding. Postgraduate qualifications are associated with career advancement and employability (Bridgstock & Tippett, 2019), and among mature undergraduates in private institutions in England, intrinsic motivation was positively linked to engagement in academic activities (Javed et al., 2022). Yet these gains are pursued alongside paid work and family obligations. A qualitative study of employed master's students in Indonesia found that income that barely covered basic needs, debt, and limited financial knowledge produced sustained financial stress (Elsya et al., 2025), and a national survey of graduate students in Canada found that financial stress was widespread and that some had considered leaving their studies because of money (Laframboise et al., 2023). Agbayani and Paglinawan (2025) similarly describe the challenges and strategies of graduate working students in relation to time, finances, and work.

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Work–Life Balance and Competing Family and Professional Roles

Work–life balance for mature women is rarely a matter of time management alone; it reflects how family and professional roles compete for the same limited time and energy. Work–family conflict arises when pressures from work and family roles are mutually incompatible (Greenhaus & Beutell, 1985). Studies of student parents indicate that parenthood can make postgraduate study extremely difficult (Vyskocil, 2018), and Andrade et al. (2024), in interviews with mature working student parents in Portugal, found that the strategies used to manage each role varied with the demands of the role and with the social support available. Beasland (2020) identifies parental guilt, financial strain, and unpredictable job schedules as situational barriers for adult learners. Taken together, these studies shift attention from individual coping to the conditions in which coping takes place.

Barriers to Participation and Persistence

Cross's (1981) typology remains a common way of organizing these conditions. Institutional barriers include inconvenient schedules and locations, procedural requirements, and limited information; Wilson et al. (2018) add limited support for learners, government policy, and unsuitable curricula, and Kazis et al. (2007) document barriers to success for adult learners together with strategies institutions can use to improve results. Situational barriers arise from life circumstances such as job and home responsibilities and are barriers that a traditional student did not have to solve (Shelton, 2021); in group interviews with adult learners, situational needs for transportation, family, and money ranked highest (Patterson & Song, 2018). Dispositional barriers concern attitudes and self-perceptions: Günen and Vural (2023) describe self-doubt, feeling too old to learn, and discomfort among younger, more technologically skilled peers, and Patterson and Song (2018) report that the influence of past experience was a top-ranked dispositional deterrent. Raymer (2022), writing on learners aged 35 and older, and Saunders (2019), on adult learner academic success, likewise treat these three barrier types as interrelated and conclude that a balanced lifestyle, support from family and friends, and readiness to learn matter for success.

Motivation, Persistence, and Support

Self-Determination Theory offers one account of why some learners persist. Maddens et al. (2023) show that support for autonomy, competence, and relatedness fosters students' motivation toward learning research skills, and Guay (2022) reviews how autonomy-supportive behaviors and the satisfaction of psychological needs shape motivation in education. Javed et al. (2022) similarly link intrinsic motivation to engagement among mature students, and Duckworth (2013) emphasizes grit and perseverance as keys to overcoming obstacles. These studies suggest that persistence depends on both internal motivation and the external support that sustains it, including advisers, institutions, and family.

Methodology

Research Design

This study employed a qualitative case study design to explore the experiences and motivations of mature female learners in pursuing graduate degree programs. The qualitative case study approach was selected because it allows the researchers to examine human experiences in depth without imposing interpretations on participants' responses (Creswell & Poth, 2016). This design is particularly suitable for understanding complex relationships, perceptions, and attitudes, as well as providing contextual insights into participants' educational journeys (Patton, 2002; Creswell, 2009). The study focused on mature female learners who were balancing full-time employment and family responsibilities, recognizing the subjective and multifaceted nature of their experiences. In this study, the case is the postgraduate pursuit of mature, married, full-time employed women teachers who were also mothers during their graduate studies, understood as a bounded system. Its boundaries are defined by (a) the participants' shared characteristics (women aged 40 years and above, married, mothers, and employed as teachers); (b) the institutional and workplace contexts in which they studied and worked, described under Research Locale; and (c) the focus on barriers, coping, and academic advising during graduate study. The case is examined as an instrumental case study (Creswell & Poth, 2016), meaning that it is used to illuminate the broader issue of how mature women persist in postgraduate study, and the three participants serve as embedded sources of evidence within it. Although the first research question and some passages use the phrase "lived experiences," the phrase is used here in its ordinary, descriptive sense to refer to what participants reported having undergone. The study does not follow a phenomenological design that seeks the essence of a shared experience (Creswell & Poth, 2016). Instead, participants' accounts from the interviews and focus group discussion serve as evidence about the bounded case, and the analysis stays close to the case's context, particularly participants' work settings, family arrangements, and institutional circumstances.

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Research Participants

The sample comprised three female teachers who met the following criteria: midlife (aged 40 years and above), married, and mothers during their postgraduate studies (Kazis et al., 2007). In selecting participants, the researchers also considered factors such as family background, current occupation, and the nature of the graduate degree pursued, allowing for a nuanced understanding of the diverse contextual factors influencing participants' experiences. To protect their identities, the participants are referred to as Participant A, Participant B, and Participant C. All three were married mothers employed as teachers while pursuing postgraduate studies. Participant A had taken ten years to complete her master's degree and was pursuing a doctoral degree; her children were already grown. Participant B, a 53-year-old teacher with three adult daughters and a granddaughter, was also pursuing a doctoral degree after completing her master's. Participant C was pursuing a graduate degree to secure a tenured faculty position, and her studies were temporarily halted when her husband's change in employment affected the family's income. Although the participants met the same selection criteria, they differed in age, the ages of their children, the degree level reached, and institutional context, which is why each account is reported separately before patterns across the case are described.

Research Locale

Data were collected from three locations in the Philippines: Davao, Butuan, and Manila. In Davao, one participant worked at a private senior high school, and data collection was facilitated by the researchers' proximity to the site. In Butuan, data were obtained from a participant employed at a public secondary school, while virtual methods were employed to collect information from a participant enrolled in an online distance learning institution in Manila. These locations were selected to reflect the diverse educational contexts in which the participants were enrolled and employed. The interviews and the focus group discussion were conducted online through Google Meet.

Research Instrument

Qualitative data were gathered through one-on-one semi-structured interviews and focus group discussions (FGDs). The researchers developed a 15-item interview protocol anchored on Cross's (1981) framework of adult learning barriers, covering institutional, situational, and dispositional factors. The protocol was validated by three experts and pilot tested to ensure clarity and relevance. These steps concern the quality of the instrument and are distinct from the procedures used to establish the trustworthiness of the findings, which are described under Researcher Role and Trustworthiness. The 15 items (Appendix A) are organized around five domains: (a) educational journey and motivation; (b) barriers and institutional resources; (c) work–life balance, study strategies, and self-motivation; (d) academic advising; and (e) societal or cultural perceptions and comparison with younger students. Interviews opened with brief background questions on age, marital status, children, employment, and the postgraduate degree pursued, and the researchers used prompts such as "Tell me more" to elicit detail. The focus group discussion guide (Appendix B) contained six prompts on memorable experiences, study strategies, peer support, academic advising, societal or cultural perceptions, and the personal and professional impact of graduate study.

Data Gathering Procedure

Participants were fully informed about the study's objectives and methodology and provided written consent to participate voluntarily (Creswell, 2009). Interviews began with questions about participants' personal and educational backgrounds and then explored motivations, challenges, and strategies for overcoming barriers. The researchers built rapport with participants and employed probing techniques to elicit detailed responses. Data collection comprised three individual semi-structured interviews, one with each participant, followed about one week later by one focus group discussion (FGD) that all three participants attended. The FGD allowed participants to share and compare perspectives and enriched the interview data. Both were conducted online through Google Meet. The interview protocol allotted approximately 30 minutes per interview, and the FGD lasted 1 hour and 5 minutes. Participants and researchers used English, Filipino, and Cebuano, often within the same exchange. The sessions were audio-recorded using the Google Meet recording feature, and the researchers transcribed the recordings verbatim, replaying them as needed. Recordings and transcripts were stored securely, as described under Ethical Considerations.

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Results and Discussions

Research Question 1: What are the lived experiences of mature female learners in pursuing a postgraduate degree?

Mature female learners pursuing graduate degrees encounter a unique set of challenges as they balance academic responsibilities with employment and family commitments. Participants reported feeling overwhelmed by multiple obligations, limited time, financial constraints, and scheduling difficulties, all of which can contribute to potential withdrawal from their studies. They highlighted the importance of self-motivation and self-discipline as critical skills for navigating these challenges successfully.

In determining their pursuit of further studies, participants considered both professional and personal growth. Participant A explained that her motivation was driven by professional development, stating that she intends to pursue another degree in early childhood education after completing her PhD. She clarified that while others may perceive her efforts as a pathway to promotion, her ultimate goal is to be a lifelong learner. Participant C shared that her motivation was linked to tenure and personal growth, recognizing that a graduate degree was a prerequisite for securing a tenured faculty position and ensuring long-term financial stability.

Participant B, a 53-year-old married teacher with three adult daughters and a granddaughter, described her educational journey as both challenging and rewarding. She recounted:

"So for the masters, the motivation for that was really to finish what I started because I thought I really owed it to myself to finish that, and for my employment status because for a long time, I had difficulty getting tenured due to the lack of educational qualification."

She attributed some of the difficulty to her age, noting changes in memory and challenges with technology:

"Difficult. Really difficult. And I think it's because of my age. Age is a factor because I noticed that I am not the same as when I was younger. I'm not as receptive to… lessons that I cannot recall."

Despite this, Participant B reported that balancing her academic pursuits with family obligations was manageable, thanks to her grown children's independence and her retired husband's support. She emphasized the benefits of flexible learning modalities, which allowed her to manage her studies alongside work demands effectively:

"I would say that the flexible learning modality that we have here in our university is helping me a lot."

However, she acknowledged that balancing work and studies remained challenging due to the demanding nature of her job and highlighted the importance of support from colleagues and administrators:

"But the good thing is that the Dean, the admin, is very supportive of me. So they excuse me from things like that (i.e., teaching loads in graduate school). I really love my workplace, especially the close-knit people in the department, because we really help each other out."

Participant C's account differed from Participant B's in that her studies were interrupted. When she had to rank family, work, and studies, she placed studies last, and her progress stalled after her husband's change in employment lowered the family's income. She also felt that, without a completed master's degree, she had reached the "ceiling" of her career as an instructor.

Research Question 2: How do mature female learners cope with the barriers they encounter during their studies?

Participants described a range of strategies to cope with barriers, particularly those arising from the simultaneous demands of work, family, and academic responsibilities. Participant B recounted her decision to temporarily resign from her job to focus on completing her graduate thesis:

"When I was writing my thesis, I had to stop working… I genuinely believed that managing both studying and writing simultaneously would be impossible. So, I decided to resign from COC and focus on completing my graduate… I had to stop because I knew I couldn't cope with the demands of the job."

Time management and task prioritization emerged as essential strategies. Participant A explained that she allocated her time carefully and ensured that she dedicated moments to family while completing academic tasks:

"I'm really a workaholic even at home. I finish my task. I am making sure some of my time is spent with my family. Good at this point that my children have grown up already, because I can now rely on them for the household chores. I have to double-time it to understand the concepts, especially since it took me 10 years to complete my master's. I think that time span really affected my memory."

Similarly, Participant B stressed the importance of focusing on one task at a time:

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"How I coped with those barriers is by truly setting aside dedicated time for me to focus on one task at a time."

Participants acknowledged the importance of support systems from family, school administrators, and colleagues, but emphasized that intrinsic motivation and discipline were the most critical factors. Participant A stated:

"My children really supported me in this academic journey. My husband is also my best support system. You should have really had a goal. You have to be determined to reach your goal. Because along the way, you will get burned out and say, "Let us stop this." You should have high determination to reach your goals."

Family support took concrete, household-level forms. Participant A said her husband was "hands on" with childcare from the start of her master's studies and, as her children grew, she could rely on them for chores:

"My second child, I could rely on washing clothes and washing the dishes. My husband is also at home. I am not that burdened with the household chores at home."

Participant B reported that her husband, newly retired, cooked and drove her to the terminal, and that her youngest daughter helped check her papers. She said:

"If I don't have to cook anymore, my husband does that and my youngest daughter is with me, who does the household."

Participant C, when she was studying, relied on in-laws who looked after her children.

Some participants also described deliberately stepping away from academic work for short periods. Participant B explained how she did this when coursework became overwhelming:

"I played Stardew Valley, but just for a few minutes and then I was refreshed. Social media also helps. Just scrolling… I distract myself so that when I get back I have a new perspective."

She added that going to the mall to do grocery shopping "while the work is sitting there" helped her return to it with a fresh view. Participant A described spending Sundays with her family, attending church and watching films together, but cautioned that online distractions threaten progress without discipline:

"If you have no time discipline you cannot comply with the requirements in the given schedule."

Financial considerations also influenced coping strategies. Participant A described borrowing money to cover tuition fees and other academic expenses, while Participant C encountered financial challenges when her husband's change in employment affected the family's income, temporarily halting her studies. Participant B, on the other hand, cited the long-term economic benefits of completing a PhD, noting the impact on career advancement and retirement benefits:

"I'm looking at retirement and the implication of having a degree, PhD degree on my retirement benefits… if I finish this, I will be lots of ranks higher than where I am now."

Research Question 3: What implications for academic advising can be drawn from their experiences?

The importance of timely and relevant guidance from thesis advisers was consistently emphasized by participants. Effective advising entails regular engagement with advisees, including discussing ideas, reviewing research papers, and providing prompt feedback. This support is particularly critical for mature female learners, as delays in obtaining guidance can exacerbate the challenges they face, adding to their academic and personal burdens.

One participant articulated the motivational impact of supportive advising:

"My adviser keeps on pushing me. 'You must continue, even if it seems impossible.' It really plays a great role because when times are already tough, you feel that somebody believes in you, and you have to prove that you are worth it—the worth of their belief."

Similarly, another participant reflected on the discouragement caused by delayed feedback:

"My momentum was interrupted, so I lost my motivation. It only became my motivation to finish once I was already working on my thesis. It had something to do with my adviser. I felt discouraged because it took so long for my work to be returned… Since I had to travel long distances to meet with my adviser, several times my work had not yet been read. It went on for three months. When it was finally returned, there were hardly any comments or feedback. I felt as if it had not been carefully reviewed."

These experiences highlight that advisers can exert significant influence over their advisees' motivation. If feedback is delayed, incomplete, or perceived as unhelpful, learners are more likely to feel discouraged and struggle to complete their research projects.

Another participant emphasized the value of approachable, knowledgeable advisers in supporting mature learners, particularly those with limited prior exposure to certain research methods. She stated:

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"I sought advice even before enrolling in the program. I found inspiration in my adviser's encouraging words. They were very welcoming and provided valuable guidance. They pointed out an incomplete grade in my transcript and emphasized the importance of avoiding incomplete grades."

This participant also proposed improvements to academic advising that would better serve mature learners, such as consultation periods tailored to advanced stages of academic progression, including dissertation writing. Additionally, she recommended initiatives such as informal check-in sessions to provide holistic support, addressing both academic and emotional needs while fostering a sense of community among learners.

The excerpts point to accessibility, personalized guidance, and holistic support as the advising features participants valued; their implications are taken up in the Discussion.

Summary of Themes

The emergent themes, as shown in Table 1, condense the findings for each research question; their interpretation is taken up in the Discussion.

Table 1. Summary of Themes on Mature Female Learners' Experiences, Barriers,and Insights on Academic Advising

Research Questions	Emergent Themes
1. What are the lived experiences of mature female learners in pursuing a postgraduate degree?	Time Constraints
	Positive Perspective
	Work Barriers
	Workload Adjustment
2. How do mature female learners cope with the barriers they encounter during their studies?	Time Management
	Positive Attitude
	Support Systems
	Strategic Distraction
3. What implications for academic advising can be drawn from their experiences?	Assurance and Support
	Support for Mature Learners
	Check-ins and Coping Strategies
	Personalized Advising

For the first research question, Time Constraints and Work Barriers describe the pressures of combining study with employment and family, while Positive Perspective and Workload Adjustment describe how participants and their workplaces responded. For the second, Time Management, Positive Attitude, and Strategic Distraction are coping resources within the learner, and Support Systems are resources outside the learner. For the third, Assurance and Support, Support for Mature Learners, Check-ins and Coping Strategies, and Personalized Advising describe the advising features participants valued.

Discussion

This section interprets the findings in relation to prior studies and the three frameworks guiding the study. Because the evidence comes from three participants within a bounded case, the interpretations are analytic claims about this case and not generalizations about mature women learners as a population. Where a claim reflects the researchers' theoretical interpretation rather than something participants said, this is indicated.

Experiences, Coping, and Persistence in Relation to Prior Studies

Concerning the experiences of mature female learners, the study revealed that balancing academic responsibilities with work and family obligations represents a substantial challenge. Participants reported feeling overwhelmed by time constraints, financial pressures, and the competing demands of employment and domestic responsibilities. This aligns with existing research on mature learners, which highlights the multifaceted pressures faced by postgraduate students managing multiple roles (Andrade et al., 2024; Saunders, 2019). Despite these challenges, learners demonstrated resilience, often motivated by personal growth, career advancement, and long-term financial security. Participant narratives illustrated how professional development, tenure aspirations, and lifelong learning goals coexist with pragmatic considerations, such as securing retirement benefits, which further motivate persistence. The financial strain described by Participants A and C, including borrowing money for tuition and an interruption of studies when household income fell, is consistent with reports of widespread financial stress among working and graduate students (Elsya et al., 2025; Laframboise et al., 2023). Participant B's concerns about memory and technology echo accounts of age-related self-doubt among adult learners (Günen & Vural, 2023), while her eased family commitments show how circumstances differ across mature learners.

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In terms of coping strategies, participants relied heavily on effective time management, task prioritization, and maintaining a positive attitude. Support systems, including family, colleagues, and peers, were crucial, but intrinsic motivation and self-discipline were identified as central to successfully navigating challenges. Some participants also used brief, purposeful distraction (discussed below) and task-focused routines to manage stress. These findings resonate with Duckworth's (2013) emphasis on grit and perseverance as key to overcoming obstacles in complex learning environments, and Raymer (2022) likewise points to a balanced lifestyle, support from family and friends, and readiness to learn as conditions for adult learners' success. Furthermore, the narratives underscore the dynamic negotiation among personal, familial, and professional roles, in which learners continually adapt and recalibrate their priorities to achieve academic goals.

Self-Determination Theory: Autonomy, Competence, and Relatedness

Autonomy was evident in how participants described their reasons for studying and their self-regulation. Participant B said she was "always self-motivated" and "I pressure myself," and that she wanted to finish what she had started. Participant A said that others may see her doctoral study as a route to promotion but that her aim is lifelong learning, and Participant C stated that self-motivation mattered more than other factors because "you're doing it for yourself." These accounts point to internalized motivation, although tenure, rank, and retirement benefits also acted as external incentives, so motivation combined intrinsic and extrinsic reasons. Autonomy was also negotiated: Participant A noted that a new school administrator's preference for scheduling meant that she would "have to adjust also" when school activities coincided with classes, whereas Participant B said her dean avoided weekend meetings so that she could take part: "She's adjusting to me."

Competence was supported when participants experienced mastery and recognition and strained when memory, technology, or feedback undermined confidence. Participant B said she was "pretty proud of myself" for keeping up with the rigors of her program and felt "more respected" after finishing her master's degree. By contrast, Participant A linked the long span of her master's studies to memory difficulties ("I think that time span really affected my memory"), Participant B linked age to difficulty recalling lessons, and Participant C felt that her work "had not been carefully reviewed" after waiting three months for feedback, a delay that interrupted her momentum.

Relatedness appeared in the encouragement of advisers, family, colleagues, classmates, and church communities. Participant A recalled that her adviser's push to continue made her feel that "somebody believes in you," and Participant B described professors who were "understanding in spite of the fact that they are the source of the pressure." Participant C, by contrast, was the only teacher at her school taking a master's degree and had no study companions, and her adviser's slow feedback left her feeling unsupported. Relatedness was therefore both a resource and, for some participants at some points, an unmet need. Table 2 maps each theme to the relevant needs and barrier types.

Cross's Barrier Types: Situational, Institutional, and Dispositional

Situational barriers were the most visible: work demands, family needs, finances, and, for Participant B, giving up paid graduate teaching loads that were scheduled on weekends. Participant C's studies were interrupted when household income fell, which shows how a situational barrier can end persistence. Institutional barriers included class schedules that conflicted with work, long travel to attend classes or meet advisers, delayed feedback, and a program that, in Participant B's view, took for granted that students could cope because they are young and comfortable with technology. Institutional arrangements also acted as facilitators, through lighter loads and adjusted schedules. Dispositional barriers were evident in participants' doubts about memory and technology, which they attributed to age or to a long gap between periods of study.

These barriers shaped participation, persistence, and completion in different ways. They delayed progress (Participant A took ten years to complete her master's degree, and Participant B completed hers after a long interval and resigned from work to write her thesis) and, for Participant C, halted study. Continued persistence in the other cases was associated with family help, institutional flexibility, and encouraging advisers. Several barriers also overlapped: a weekend class schedule is institutional in origin yet becomes situational for a teacher with a full-time job. The typology is therefore best read as describing the source of a barrier and not as discrete categories (Cross, 1981; Wilson et al., 2018).

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Table 2. Mapping of Emergent Themes to Self-Determination Theory Needs and Cross's Barrier Types

Emergent Theme	SDT Need(s)	Cross's Barrier Type	Evidence from Participants
1. Time Constraints	Autonomy (strained)	Situational; institutional (class schedules)	Participant A completed her thesis on two hours of sleep; Participant B gave up weekend graduate teaching loads
2. Positive Perspective	Competence; autonomy	Dispositional (overcoming)	Participant B: "pretty proud of myself" for keeping up
3. Work Barriers	Autonomy (strained)	Situational; institutional	Participant B: demanding job; Participant A: multiple school tasks and coordinatorships
4. Workload Adjustment	Autonomy; competence	Institutional (facilitator)	Participants B and C: lighter loads and adjusted schedules
5. Time Management	Autonomy; competence	Situational (response)	Participant B: "one task at a time"; Participant C: ranked family, work, then studies
6. Positive Attitude	Competence; autonomy	Dispositional (response)	Participant A: goal setting and prayer; Participant C: self-motivation
7. Support Systems	Relatedness	Situational (family); institutional (administrators, professors)	Participant A: husband, in-laws, church community; Participant B: husband, daughter, workmates
8. Strategic Distraction	Autonomy; competence (recovery)	Response to situational and dispositional pressures	Participant B: video game, scrolling, mall trips; Participant A: Sunday family leisure
9. Assurance and Support	Relatedness; competence	Institutional (advising); dispositional (confidence)	Participant A: adviser's encouragement; Participant B: assurance before enrolling
10. Support for Mature Learners	Autonomy; relatedness	Institutional	Participant B: consultations for older learners
11. Check-ins and Coping Strategies	Relatedness; competence	Institutional	Participants A and B: periodic check-in sessions
12. Personalized Advising	Relatedness; autonomy	Institutional	Participant C: advisers should get to know advisees' backgrounds

Gendered Role Conflict: A Feminist Interpretation

What participants reported. When asked in the focus group about societal or cultural perceptions or biases toward mature women pursuing higher education, none of the three described experiencing such bias. Participant B said, "I have never encountered that," Participant C had not encountered biases about her master's studies, and Participant A said she had none, although she had heard that some colleagues assume people study "for promotion." Participant C said the remarks she received concerned her choice to teach rather than work as an engineer, not her studies. Participants therefore did not describe overt gender discrimination, and this study does not claim it.

Family care and household work were nonetheless central to how study was made possible. Participant A said her husband was "hands on" with childcare and that her children did chores; Participant B's husband and youngest daughter did household work; and Participant C relied on in-laws. When Participant C ranked her commitments, she placed family first, work second, and studies last, and she described sacrificing study when demands collided.

Researchers' interpretation. Read through Feminist Theory and the literature on work–family conflict (Greenhaus & Beutell, 1985; Hochschild & Machung, 1989), these accounts suggest that study was made possible less by a reduction of the women's caregiving responsibilities than by their redistribution to husbands, in-laws, and children, and by life stage. Participant B's remark that "this is really a great time for me to be in school right now when I don't have a lot of family commitments anymore" implies that her study was feasible because caregiving demands had eased. Participant C's ranking of studies below family and work may reflect a prioritization shaped by gendered expectations of caregiving, although participants did not describe it in these terms, and the data do not show how household labor was divided between spouses.

Participants also negotiated professional and academic identities. Participant C said she had reached the "ceiling" of her career as an instructor without a completed master's degree; Participant B felt "more respected" and took on research and student-advising responsibilities after her master's degree; and Participant A said her studies made her "not only a classroom teacher, but as a leader as well." For these women, a postgraduate degree was bound up with professional standing as well as personal growth.

Structural and institutional conditions also mattered. Weekend class schedules conflicted with Participant B's paid graduate teaching loads, Participant A expected her classes to be sacrificed when school

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activities overlapped with them, slow adviser feedback compounded Participant C's travel burden, and Participant B observed that her program assumed learners were young and comfortable with technology. A feminist reading treats such arrangements as conditions to be redesigned and not as problems individual women must absorb. Because the participants were three married teachers, these interpretations are an analytic reading of this case and should be tested with learners in other family arrangements.

Strategic Distraction as a Coping Strategy

Strategic Distraction, listed under the second research question, is supported by participants' accounts, though unevenly. Participant B described deliberately stepping away from difficult coursework through a video game, social media, and shopping trips, explaining that she returned with "a new perspective." Participant A described Sunday family leisure but also warned that online distractions undermine progress unless disciplined. Participant C did not describe distraction as a strategy. These accounts suggest that distraction functioned as a coping strategy only when it was brief, chosen, and bounded by time discipline. The researchers interpret this as a form of autonomy-supportive self-regulation that helped restore the capacity to study (competence); this is a theoretical interpretation and not something participants stated. Because the theme draws mainly on one participant, it is presented as tentative and merits further study.

Implications for Academic Advising

Participants' accounts also carry implications for academic advising. Participants emphasized the importance of timely, relevant, and personalized guidance from advisers, particularly in navigating research and thesis-related challenges. Delays or lack of feedback could discourage learners, highlighting the need for accessible and responsive advisory structures. Recommendations emerging from participants' experiences included implementing regular check-ins, consultation periods tailored to advanced academic stages, and holistic support initiatives that address both academic and emotional needs. Personalized advising that considers each learner's background, responsibilities, and motivations can foster a sense of connection and empowerment, enhancing both academic performance and personal well-being (Maddens et al., 2023). In Self-Determination Theory terms, prompt feedback and encouragement support competence and relatedness, and flexible consultation arrangements respect learners' autonomy over limited time. In terms of Cross's typology, such practices reduce institutional barriers that otherwise compound situational ones (Kazis et al., 2007; Wilson et al., 2018).

Limitations and Future Research

Several limitations should be acknowledged. First, the study involved only three purposively selected participants, all of whom were teachers in the Philippines. Consistent with the aims of a case study, the findings offer contextual depth rather than breadth; they cannot be generalized statistically or to all mature female learners, and any transfer to other settings, such as learners in other professions, family structures, or cultural contexts, is a judgment readers must make based on the similarity of context. Second, participants differed in age, children's ages, degree level, and institutional context, including an online distance-learning institution, and the present design could not disentangle these influences on their experiences of advising and flexibility. Third, the data were self-reported and collected within a single school year, which limits insight into how experiences change over the course of a degree. Fourth, the researchers were doctoral students in the same program as some participants, which may have facilitated rapport but could also have encouraged socially desirable responses. Fifth, the study records do not document formal member checking, peer debriefing, or inter-coder agreement, so the credibility of the interpretations rests mainly on data-source triangulation and a documented coding trail. Finally, the theme of Strategic Distraction draws mainly on one participant's account. Future studies could involve larger and more diverse samples, include single and childless learners and male learners for comparison, compare learners across institution types and learning modalities, incorporate adviser and institutional perspectives, and use longitudinal designs to follow persistence and degree completion over time.

Ethical Considerations

Ethical considerations were observed throughout the research process. The study protocol, research instruments, and participant communication materials were reviewed and approved by a Course Professor at the Philippine Normal University (PNU) Faculty of Graduate Studies and Teacher Education Research. This review constituted course-level academic approval and is not represented as formal approval by an institutional Research Ethics Committee (REC) or Institutional Review Board (IRB). All participants provided written informed consent after being informed of the study's purpose, procedures, confidentiality measures, and their right to withdraw at any time without penalty. Participation was voluntary, and pseudonyms were used in transcripts and research reports to protect participants' identities. Data management complied with

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the Data Privacy Act of 2012 (Republic Act No. 10173). During the study, the recordings and transcripts were kept on the researchers' laptops and flash drives and in a private online account accessible only to the research team. After the study was presented to the research panel and the final research manuscript was submitted to the university, the raw data files were deleted to preserve confidentiality, in line with the data-management provisions of the approved protocol. They were not retained for this journal submission. Only pseudonymized excerpts and the analysis records reported in the study output were retained.

Conclusion

This case study shows that the postgraduate pursuit of the three mature female learners was a balancing act sustained by both personal agency and enabling conditions. Participants met time scarcity, financial strain, demanding work, and age-related doubts about memory and technology with intrinsic motivation, disciplined time management, brief and purposeful breaks, and support from family, colleagues, administrators, and advisers. Read through Self-Determination Theory, Cross's barrier types, and Feminist Theory, the findings suggest that persistence depended less on individual determination alone than on whether autonomy, competence, and relatedness were supported and whether family care and institutional schedules could be rearranged around learners' obligations. The study's distinctive contribution is to show, within a bounded Philippine case, how these three lenses together explain persistence and point to concrete advising practices. Because the case is small, these conclusions are analytic and are offered for transfer to similar contexts, not as population-wide claims.

Recommendations

The recommendations below are grouped by audience, and each is tied to a finding. For higher education institutions. Offer flexible learning modalities and structured but adaptable academic timelines, and avoid scheduling required activities in ways that conflict with learners' work and family commitments (weekend classes, travel, and adjusted schedules featured in participants' accounts). Consider scholarships or staggered payment schemes, since borrowing and financial strain affected Participants A and C. Create peer support networks and informal check-in sessions, such as the "Kumustahan" session Participant B suggested, to strengthen relatedness. For academic advisers. Provide regular, proactive check-ins, return feedback promptly, take time to know advisees' backgrounds and responsibilities, and offer consultation periods tailored to advanced stages such as dissertation writing. These recommendations respond to Participant A's encouraging adviser, Participant C's three-month wait for feedback, and Participants B and C's suggestions. For school administrators and policymakers. Support teachers who pursue graduate study through workload adjustments and financial assistance for tuition and travel, since supportive administrators eased participants' loads whereas financial strain interrupted Participant C's studies. For future researchers. Replicate the study with larger and more diverse samples, include adviser and family perspectives to examine gendered caregiving more directly, use longitudinal designs, and examine Strategic Distraction further as a coping strategy.

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