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Assessment of Power and Load Factors in Older Adult Learners' Margin to Learn in National Open University of Nigeria

Évaluation des facteurs de puissance et de charge dans la marge d'apprentissage des apprenants adultes plus âgés à l'université ouverte nationale du Nigeria

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Abstract

Drawing from the McClusky theory of power load margin, this study examines the margin of learning among older adults in Open and Distance Learning (ODL) system using the National Open University of Nigeria Port Harcourt Study centre. A sample of 69 older adults were administered questionnaire to obtain quantitative data and 21 persons were drawn for focus group discussion to collect qualitative data on the power of learning and the load in learning among older adults in the ODL system. The data collected were analysed using descriptive statistics. From the formula of margin of learning L/P the study reveals that the margin of older adult learning is -0.23 or 1.08 indicating a deficit power of learning. The study further reveal that the power of learning among older adults are increase financial capacity, prior learning experience, and high mental state to learn; while the load to learning are religious commitment, family pressure, course load and socio- economic demands. These findings can inform tailored

intervention on motivating older adults in National Open University of Nigeria. This study provided an insight on the application of the theory of margin by McClusky among older adults in ODL system.

Keywords: Older Adults, Open and Distance Learning, Power Factor, Load Margin

Résumé

S'inspirant de la théorie de McClusky sur la marge de puissance et de charge, cette étude examine la marge d'apprentissage des adultes plus âgés dans le système d'enseignement ouvert et à distance (EOD) en utilisant le centre d'étude de l'Université nationale ouverte du Nigeria à Port Harcourt. Un échantillon de 69 adultes âgés a été soumis à un questionnaire pour obtenir des données quantitatives et 21 personnes ont été sélectionnées pour participer à des discussions de groupe afin de recueillir des données qualitatives sur le pouvoir d'apprentissage et la charge d'apprentissage chez les adultes âgés dans le système d'enseignement ouvert et à distance. Les données recueillies ont été analysées à l'aide de statistiques descriptives. À partir de la formule de la marge d'apprentissage L/P, l'étude révèle que la marge d'apprentissage des adultes plus âgés est de -0,23 ou 1,08, ce qui indique un pouvoir d'apprentissage déficitaire. L'étude révèle en outre que le pouvoir d'apprentissage chez les adultes âgés réside dans l'augmentation de la capacité financière, l'expérience d'apprentissage antérieure et l'état d'esprit élevé pour apprendre, tandis que la charge d'apprentissage est l'engagement religieux, la pression familiale, la charge de cours et les exigences socio-économiques. Ces résultats peuvent servir de base à une intervention sur mesure visant à motiver les adultes plus âgés au sein de l'Université nationale ouverte du Nigeria. Cette étude a donné un aperçu de l'application de la théorie de la marge de McClusky chez les adultes plus âgés dans le système de l'ODL.

Mots-clés : Adultes âgés, formation ouverte et à distance, facteur de puissance, marge de charge

Introduction

Open and distance learning (ODL) provides a wide latitude of opportunity for both young and old to have access to learning opportunities. To the older adults who are in their post work life and post child bearing age, they engage in different forms of learning as part of lifelong learning in order to update their knowledge, retool their skill and acquire new skill. Older adult in this context refers to those from chronological age of 60 years and above. Even the United Nation accepted 60 years as the starting point for older adults (Findsen and Formosa 2011). Most of the older adult learners engage in open and distance learning because of the flexible, open and accessibility of the learning system. There has been increasing enrolment of older adults in Open and Distance learning programmes (Latif, 2010). Kim and Merriam (2010) pointed out that cognitive interest and social contacts were the most influential motivating factors for older adults to participate in formal learning. Other scholars like Gram and Donaldson, and Pourchot cited in Lin (2011) identified the desire to learn, personal development and leisure as the motivating factor to enroll in formal learning. Learning has become part of the ways older adult maintain themselves to age graciously, face continuous growth, change, integrate and improve their quality of life. Most research on older adult education elucidate on participation in higher education with focus on their motivation to learn or the learning barriers. However, participating in higher education and in particular in open and distance learning programmes is not without some challenges. De Vito (2009), and Patrick and Abba (2014) identify the barriers to learning among older adults in open and distance learning programme. Some of the barriers include: accessibility (time, flexibility, and instructional method), affordability (cost), accountability (being an independent learner, family and community responsibilities). These barriers are possible factors for attrition or delay in completion of study.

The motivating factors are the power to learn; while the learning barriers are the load, which the learners carry. How the energy and load are managed is important in determining the success and outcome of learning (Kim, & Merriam, 2010). When the load is more than the

power the margin to learn will drop, but when there is increase in power and load is reduced, the margin to learn will be high. The interplay of Power–Load factors in learning is the main thrust of McClusky's theory of Margin. While most research in older adults focuses in participation in higher education in particular in ODL system examining their motivation or learning barriers, but no research seems to bring the two into focus and determine the margin to learn using the McClusky's theory of margin as it relates to older adult learners in ODL and in particular in the National Open university of Nigeria's open and distance learning system. Perhaps what seem close to the application of this theory was by Salyer-Funk (2012) which examines the power load of women in tenure higher education programmes. To fill this gap and to bring to bear the theory of margin in learning as enunciated by McClusky in NOUN ODL system is the problem of this study. Therefore, the problem of this study is to assess the power load factors in older adult learners' margin to learn in National Open University of Nigeria (NOUN).

The objectives of the study are to:

1. assess the power factors in learning among older adults in National Open University of Nigeria; and
2. assess the load factors in learning among older adults in National Open University of Nigeria.

Based on these objectives, two research questions guided the study from which the margin of learning of the older adults can be established. The research questions are:

1. What are the power factors in learning among older adults in National Open University of Nigeria?
2. What are the load factors in learning among older adults in National Open University of Nigeria?

The study will be of interest to both sociologists and psychologists of adult learning in particular to educational gerontologist on how older adults learn and how to reduce their load and increase their energy in learning to have high margin of learning.

The McClusky's Theory of Margin

Harward Y. McClusky was a Professor of Educational Psychology and Community Adult Education at the University of Michigan. In his study of how adults learn and how to ensure positive approach to life, propounded the theory of margin. McClusky believes that as people age various demands and pressures increase, and that adulthood entails continuous growth, change, and integration, and that efforts must be made to judiciously use the energy available to meet the emerging and changing responsibility. He postulated that because people have less control over many aspects of their lives, they must find ways to be prepared to meet unpredictable crisis or problem (Hiemstra cited in Salyer-Funk, 2012). McClusky holds that an adult life is characterized by load of living (load here refers to demand on resources), and that the adult requires power (power here refers to resources) to carry the load. To him margin is the ratio or relationship between load and power. From these three concepts, McClusky propounded the theory of Power-Load-Margin of adult learning. He was of the view that the theory was relevant to the understanding of adults' physical and mental wellbeing especially in the later life when there will be increasing demands and pressures. According to McClusky load is the self and social demands required by an adult to have a basic level of autonomy or independence. Power is the resource, the ability to do things, possessions, positions, allies, and supports which an adult requires or must possess to cope with or carry loads associated with life (Main, 1979). It is the driving force to learn.

McClusky came up with a mathematical formula for calculating the amount of margin a person can have to carry load associated with life. Load (L) is the numerator and Power (P) is the denominator. Thus the formula is M=L/P. According to McClusky, one must have the right margin to through successfully in certain life situation. This implies that the more the power (resources) an individual possess the higher the margin. When an individual has surplus power he will be able to handle more load or cushion the pressure of the life load. On the other hand, margin could be increased by reducing the load or increasing power. McClusky (1970:2) puts it in this way:

> A crucial element for meeting learning or other life demands is the ratio between load and power. No matter the level of load, within reasonable limits, the most important element is surplus margin of power. The margin allows the person the necessary resources and intellectual autonomy to examine a more full range of responses and enables the person to develop and adapt because of the load and the thought processes required to navigate the situation.

McClusky used another concept in further explanation of the formula, the concept of 'vitality' (V). According to him when L/P ratio is subtracted from one with the equation 1-(l/P) the result is vitality. The total V is one or 100%. This represent infinite possibility of power and combination of load, a person with vitality is one that is creative, capable, dynamic and complete. McClusky assigned values to load and power indicators between .50 to .80 and that a value of this range would provide enough margins to meet the various emergencies that occur throughout life. He further dichotomized the load into two groups of interacting elements: external and internal. The external load consists of tasks involve in normal life requirements (such as family, work, socio-economic status, and community responsibilities). The internal load consists of individual expectancies (such as aspiration, goals, self-concepts, desires and future expectations). Power consists of a mix of external resources and internal resources. The external resources include the capacity of family support, social abilities, and economic abilities. The internal resources are the accumulated or acquired life skill, experiences, resiliency, coping skills, and personality. The power factor is divided into five: Physical- Increased strength, stamina, energy, and health; Social- ability to relate with other people, social support; Mental- ability to think rationally, reasoning; Economic- Increasing wealth, position, influence, and Skills- what the individual knows how to do.

Thus, a person's performance will be a functions of various load dimensions and values, as well as a capacity to carry the load. Margin can be increased by reducing load or increasing power. McClusky (1963) suggested that surplus power is always needed to provide

enough margin or cushion various load requirements and life emergencies. This theory provides an explanatory armory to account for some of the happenings throughout life. The theory is useful in describing varying degree of margin that is required in adult adjustment as they age particularly at the third and fourth age. This theory is also relevant in explaining how adults adjust when they return to school.

Research Methodology

The research design adopted is the descriptive survey research design. A survey of the Power-Load-Margin (PLM) of learning was conducted among older adult learners in National Open University of Nigeria (NOUN) Port Harcourt Study Centre. A total of 95 older adults aged ranging from 60 years and above registered students of NOUN was used in this study. Both qualitative and quantitative methods were adopted. The qualitative method of data collection entails the use of Focus Group Discussion (FGD). Three FGD sessions were organized each made up of 7 participants. Thus 21 older adults participated in the FGD made up of 12 females and 9 males all within the age range of 65 and above. The theme of the discussion was drawn from the thematic focus of the study. These are:

1. The power factors in learning among older adults in National Open University of Nigeria
2. The load factors in learning among older adults in National Open University of Nigeria

The quantitative data was collected through a questionnaire with items to elicit the power and load in older adult learning. The questionnaire is called 'Rating Scale for Power-Load-Margin of Learning among Older Adults in the Open and Distance Learning (RSPLMOAODL). The questionnaire is divided into two sections. Section A contains the demographic items to collect demographic information about the respondents. Section B contains items that seek to address the research questions, which are the power-load factors in older adult learning. Section B is of two sub-sections each containing 10 items with a response option of Very High Extent (VHE) -5, High Extent (HE) -4, Moderate Extent (ME) -3, Low Extent (LE) -2, Very Low Extent (VLE) -1 respectively.

The draft instrument was given to three experts: an educational gerontology, measurement and evaluation, and sociology of adult education. They assessed the instrument in terms of its clarity, relevance and appropriateness to answer the research question. Thus the basis of validation was the face and content validity. To determine the reliability of the instrument, the test-retest method was used. The validated instrument was administered to a pilot study group of twenty (20) older adult learners aged 60 years and above in Calabar study centre. The instrument was administered twice within an interval of two weeks. The two sets of questionnaire were correlated using Pearson Product Moment Coefficient (PPMC); the calculated coefficient was 0.86 which indicates that the instrument was adjudged to be reliable.

Seventy-four copies of the questionnaire were distributed out of which 69 copies were duly filled and returned representing 93.24%. The quantitative data collected were analysed using percentage, the mean and rank other. The criterion mean is determined as follows 1+2+3+4+5=15/5 = 3. Thus, any mean from 3 and above is regarded as High Extent (HE) and any mean from 2.99 is regarded as Low Extent (LE).

Results

Research Question 1: Research Question: What are the power factors in learning among older adults in National Open University of Nigeria?

Table 1: Power Resources of Older Adults to Learn in the NOUN

Power Factors	VHE	HE	ME	LE	VLE	× RM	Rank
Stamina for learning	2(10) 2.8%	9(36) 13%	13(39) 18.6%	20(40) 28.9%	25 (25) 36.23	2.17	LE 8
Desire and aspiration to learn	10(50) 14.5%	14(56) 20.3%	18(54) 26%	14(28) 20.3%	13(13) 18.8%	2.9	LE 5
High mental state to learn	18(90) 26%	15(60) 21.7%	13(39) 18.8%	10(20) 14.4%	13(13) 18.8%	3.2	HE 3
learning condition	16(80) 23.2%	12(48) 17.4%	21(63) 30.4%	8(16) 11.5%	12(12) 17.4%	3.1	HE 4
Prior Learning Experience	25(125) 36.2%	19(76) 27.5%	5(15) 7.2%	13(26) 18.8%	7(7) 10%	3.6	HE 1
Institutional Support to learn	2(10) 2.8%	9(36) 13%	10(30) 14.5%	23(46) 33.3%	25 (25) 36.2%	2.1	LE 10
Family support to learn	5(25) 7.2%	15(60) 21.7%	9(27) 13%	14(28) 20.3%	26(26) 37.7%	2.2	LE 9
Financial resources to learn	22(110) 31.9%	16(64) 23.2%	12(36) 17.4%	10(20) 14.5%	9(9) 13%	3.4	HE 2
Peer support system to learn	12(60) 17.4%	8(32) 11.6%	19(57) 27.5%	10(20) 14.5%	20(20) 28.9%	2.7	LE 6
ICT skill to learn	6(30) 8.7%	7(28) 10%	12(36) 17.4%	19(38) 27.5%	25(25) 36.2%	2.27	LE 7
Grand Mean						2.76	LE

Table 1 shows the power resources of older adult learners in the NOUN. Table 1, items 1, 2, 3, 4 and 5 are internal power factors while items 6, 7, 8, 9, and 10 external power factors. The table shows that 2.8% of the respondents have very high extent of stamina for learning,

while 36.2% have very low extent of stamina for learning. The mean rate of the extent of older adults' stamina for learning is 2.17 which is below the criterion mean, consequently it implies that the older adult learners have low stamina for learning. Stamina for learning is ranked 8th out of the 10 powers identified. This implies that they cannot have a sustained long hour of learning. The table also shows that 14.5% of the respondents have very high extent of desire and aspiration while 18.8% of the respondents have low extent of desire and aspiration for learning. The mean rate of the extent of older adults' desire and aspiration to learn is 2.9 which is below the criterion level of 3.00, and consequently the extent of learning driven by their desire and aspiration is low. The desire and aspiration to learn among the older adults ranked 5th.

However, among the internal power factors of learning, mental status, learning condition, and prior experience in learning all have mean scores that are above low extent and consequently regarded as high extent. The mean scores are 3.2, 3.1, and 3.6 respectively. 23.2% of the respondents have very high extent of learning condition while 17.4% have very low extent of learning condition. 36.2% of the respondents have very high extent of prior experience in learning while 10% of the respondents have very low extent of prior learning experience. Prior learning experience has the highest mean score and is ranked highest implying that most the older adults have good learning experience, which they now draw on in their present learning effort.

Table 1 shows that all external power factors are low except the financial power of the learner. The table shows that 2.8% of the respondents have very high extent of institutional learner support, while 36.2% have very low extent of institutional learner support. The mean score of the extent to which older adult get institutional learner support is 2.1, which is below the criterion mean and so is considered low. This ranked 10th and the least resources the older adults can depend on to reduce the load factor. The table also shows that 7.2% of the respondents have very high extent of family support while 37.7% of the respondents have very low extent of family support. The extent to which older adults get family support to learn is low. The mean score is 2.2 and ranked 9th out of 10 items. In respect of the mean score of

the extent to which older adults get peer support to learn is 2.7 which is an indication the older adults get low peer support to learn. 17.4% of the respondents have very high extent of peer support while 28.9% the respondents have very low peer support. Peer support ranked 6th on the table. The table also shows that the mean score of the extent of the older adults' ICT skill to learn in NOUN is 2.27 which is low. The grand mean of the power factor which can drive the older adults to learn in the NOUN is 2.76 which is low.

What are the load factors in learning among older adults in National Open University of Nigeria?

Table 2: Load Factors of Older Adults to Learn in the NOUN

Load Factors	VHE	HE	ME	LE	VLE	×	RM	Rank
Family Pressure	17(85) 24.6%	19(76) 27.5%	13(39) 18.8%	10(20) 14.5%	10(10) 14.5%	3.33	HE	3
Career demands	9(45) 13%	10(40) 14.5%	13(39) 18.8%	18(36) 26.1%	19(19) 27.5%	2.59	LE	7
Socio-economic demands	21(105) 30.4%	19(76) 27.5%	7(21) 10.1%	13(26) 18.8%	9(9) 13%	3.24	HE	4
Community responsibility	24(120) 34.7%	18(72) 26.1%	9(27) 13%	10(20) 14.5%	8(8) 11.5%	3.57	HE	2
Religious Commitment	27(135) 39.1%	20(80) 28.9%	3(9) 4.2%	10(20) 14.5%	9(9) 13%	3.66	HE	1
Course load	13(65) 18.8%	14(56) 20.3%	18(54) 26%	14(28) 20.3%	10 (10) 14.5%	3.08	HE	5
Poor instructor attitude to learners	15(75) 21.7%	10(40) 14.5%	19(57) 27.5%	15(30) 21.7%	10(10) 14.5%	3.07	HE	6
Learning environment	10(50) 14.5%	9(36) 13%	14(42) 20.3%	16(32) 23.2%	20(20) 28.9%	2.37	LE	10
	8(40)	8(32)	18(54)	14(28)	21(21)			

Poor self-concept	11.6%	11.6%	26%	20.3%	30.4%	2.53	LE 8
Future Expectation	6(30) 8.7%	12(48) 17.4%	12(36) 17.4%	19(38) 27.5%	20(20) 28.9%	2.49	LE 9
Grand Mean						2.99	LE

Table 2 shows the load factors, which are likely to undermine or limit the margin to learn. Items 1 to 8 are the external load factors while items 8 and 9 are the internal factors. The table shows that 39.1% of the respondents have very high extent of religious commitment while 13% of the respondents have very low extent. Religious commitment has a mean response of 3.66 and ranked 1st load factor in learning among older adults engaged in NOUN. This is followed by community responsibility which ranked 2nd with a mean response of 3.57. The table shows that 34.7% of the respondents have very high extent of community responsibility while 11.5% 0f the respondents have very low extent of community responsibility. The 3rd in the rank is Family Pressure with a mean response of 3.33. 24.6% of the respondents have very high extent of family pressure while 14.5% of the respondents have very low extent of family pressure. The 4th in the ranking order is Socio- economic demands with a mean score of 3.24. 30.4% of the respondents have very high extent of socio-economic demand while 13% of the respondents have very low extent. The mean score of the respondents on course load is 3.08; it ranked 5th with 18.8% of the respondents having very high extent and 15.5% having very low extent. The 6th in the rank order is poor instructor attitude to learners; it has a mean response of 3.07. 21.7% of the respondents have very high extent of perception of poor instructor attitude to learners. 14.5% have very low perception. The table shows that career demands and Learning environment both have low mean scores. The mean responses of the respondents are 2.59 and 2.37 respectively. The table also shows that the internal load factors are not high.11.5% of the respondents have very high poor self-concept while 30.4% has very low poor self-concept. The extent to which future expectation is a load to the older adults is not high. 8.7% of the respondents have future expectation as very high load factor while 28.9% have very low extent. The mean responses of the respondents on poor self-concept and future expectations are 2.53 and 2.49 respectively.

Among the load factors, learning environment is the least load factor while religious commitment is the greatest load. From table 1 and 2 what is the margin of learning? Table 1 shows that the grand mean of the power of learning among older adults in the ODL is 2.76, while the grand mean of the load of learning among older adults in NOUN is 2.99. This shows that the older adults have a deficit power of learning of -0.23. The formula for calculating the margin of learning is M=L/P. Thus $\frac{2.99}{2.76}$thus the margin to learn is 1.08, the load of learning being higher than the power of learning the capacity to learn and probability of duly completing ODL programme will be low.

In the Focus Group Discussion, the participants pointed out that they do not have the stamina to read for a long time as they use to do when they were quite young. Similar view was expressed by the participants that they cannot seat for a long time in the classroom for lecture. When asked what could be responsible for that, some of the participants pointed out that they feel tired, inpatient, and bored seating down for long. This was the exact words of one of the participant in the FGD:

> When I was a small boy in my secondary school days, I was quite energetic, I can seat for a long time in the class listing to our teachers, we usually seat in one classroom, and our teachers come in every 45 minutes from 8.45am after the morning devotion till 11.30 am for break. Class resume by 12 noon till 2.30pm. Similarly, after school in the evenings we usually have prep a time for reading for all the students from 6 pm to 9.30 pm. Now at my age I cannot seat for these number of hours. If I seat for long hour now in the class or reading within a short period I will lose concentration and sleep off and sometimes feel back pain.

The participants also state how they have lost some basic learning skill. One of the participants expresses his view of the loss of basic learning skill:

> I use to be multitask oriented, I can do several things at the same time, example reading and talking, reading and listening to music, eating while reading. I can do several things at the same time without being distracted. All of these strengths are gone. I cannot read for a long time, I am getting weaker as the days go by and as I add more days and years to my age. There are a lot of distractions: family problems, community problems, religious commitments, and even financial issues. Life challenge is increasing particularly with the present economic condition.

One of the participants has a contrary view; saying that his academic performance is higher compared to when he was a young student in the college and undergraduate days. He said this:

> …. that I performed better now as an elderly man still in the University in a M.Ed Programme. The reason being that I do not drink, socialise, and waste most of my man hour in parties enjoying; rather I respect myself and stay away from frivolous activities that does not add value to my age as an adult. Therefore, I concentrate on my academics more: reading and doing assignments as when given. Having a good foundation in basic and post basic education is important in learning in the later age.

When asked in the FGD of the various ways in which they have received support and assistance in their studies in the ODL system, the participants all pointed out that when they find it difficult to operate any of the ICT applications and soft ware's necessary for their study such as using Zoom class, Google class, Skype, the NOUN i-learn platform and other platforms of conferencing, they receive little support from the counsellors and other support staffs. However, some of them pointed out that they get support from family members

particularly from their grandchildren or young people in the family. They also pointed out some of their peers have also been helpful through group private tutorials. When asked what has kept them going in their studies, some of the participants said the strong desire to obtain a higher degree, seeing it as a life ambition, and self-actualization. When asked the extent of institutional support obtained from the National Open University if that has been of great strength and sources of power to drive their learning, majority of the participants responded negatively. They answer that the Counsellors and the ICT officers have not supportive, course materials are not readily available; the institution website is always down making course registration and checking of results difficult. On financial support most of the participants reported that they self-sponsor their study and that the manner in which the Open University spread the payment system makes it less burdensome.

Discussion of Findings

The study reveals that there was increasing decline in the stamina for learning among the older. The mean response of the respondents on this item is 2.17 which is below the criterion mean for high extent of load factor. In the FGD, most the participants affirmed this. The participants in the FGD pointed out that they can no longer read or stay in a class for a long period. This finding is in line with the observation that people lose stamina, as they grow older. This finding further corroborates the views of some scholars as pointed out by Berman and Furst (2011) and Lobr, Findsen and Mott (2020) that older adults do experience decline in all aspect of life, that they become physically and mentally frail and psychologically fragile. The implication of the finding is that power to learn in the Load-Power- Margin is negatively affected as a result of decline in the stamina. Stamina is like the energy one puts into an action. With the decline in the stamina to learn, there will be low sustained hours of learning and consequently the margin to learn will drop. The study also reveals that institutional support for learners is low. The mean response of the respondents on this item is 2.1, which is below the criterion mean for high extent of power factor. The findings of this study corroborate the observation of most scholars that in ODL institution rather than investing in learner support invest

more in technology. Usun (2004) observed that more resources are invested in technical services than in learners support service. Previous research identified four types of learner support services (Dillion and Blanchard cited in Usun 2004). These are: Learner support services that addresses the needs of the learners; learner supports on the subject content; learners support services that related to the institutional context; and use of technology. Some of the learner support services that ought to be provided for the older adults in ODL system are: pre-admission counselling, admission and registration information for students, e-library services, tutoring and counselling, guide on the use of instructional material and technology such as ICT facilities, and understanding blended learning. These support systems according to Bergman (2020) are customer service that needs to be prompt and efficient in order to allay the fears and anxiety in returning to formal learning in ODL system. The study reveals that only 2.8% of the respondents appropriate the available institutional learner support to a very high extent while 36.2% have very low extent of institutional learner support. The implication is that either the learner support system is very poor or the older adult learners have not been accessing the available learner support system. The study also reveals that family support to older learners is low. The mean response of the learners is 2.2 which is very low. Older adult learners get assistants from family members in their learning in such areas like aiding them in their difficulties in using modern online technology, support in provision of materials for class assignment and other form of home assignments. This type of supportive learning has been seen as intergenerational learning.

This study gives further insight into intergenerational learning aspect of the older adult's dependence on young family members. The older adults often rely on younger family members on the use of ICT because the older adult learners are not of digital age; rather as digital migrants they need the support of the digital natives to support their ascendance into the digital community of learners. The finding of this study in respect of support from family members is in line with the study by Patrick, Onyenemezu and Olumatin (2019) that older adults acquire digital knowledge through the support and assistance of the young generation. The study also reveals that the older adult learners in the

ODL programmes in Nigeria have low ICT skills. Having low ICT skill in ODL system diminishes their power of learning and increase the load to learn. This is because ODL is ICT driven and without ICT skill an ODL learners cannot effectively navigate the open and distance learning system.

On the other hand, the study reveals that the power factors for learning in the ODL system among older adults are desire and aspiration to learn, high mental state, learning condition, finance, and prior learning experience. Learning in later life often takes cognition of prior learning and the experience of learners accumulated over the years as result of the maturity of the learners. Most often the older adults bring to bear in the learning their experiences and their prior learning experiences. This is a power factor in their learning which do facilitative their learning. The finding of this study further validates the second assumption of the theory of andragogy that: an adult accumulate growing reservoir of experience, which is a rich resource for learning (Merriam, 2017). The study reveals that older adults in the ODL system in Nigeria have higher financial resources to learn. The mean score of the respondents is 3.4. This finding of increase financial support perhaps may be as a result of increased reliance on their pension fund. The study reveals that most of the participants in the ODL programme are retired blue and white color workers with less family responsibilities. People in later life are free from child bearing and rearing, so most of them at this age having retired at work would want to engage on formal learning for leisure, meeting people of their age and other learners. This study also reveals that older learners' peer support system is high. In the ODL system learners greatly engage in peer support system, collaborating in various learning task, peer review assignments, and group discussion. Van Zyl, Els and Blignaut (2016) observed that in the ODL system learners are encouraged to form study groups.

In respect of the load factor, the following were considered by the respondents as loads in the learning in the ODL system: family pressure, Career demands, Socio- economic demands, Community responsibility, Religious Commitment, Course load, Instructor attitude to learners, and poor self-concept. The findings of this study is in line

with previous research by Smith, Smith, Rose, and Ross-Gordon (2020) that adults' participation in adult education programmes tends to be erratic due to personal and family responsibilities, and work responsibilities. Smith et al also assert that the adult learners have multiple competing life roles such as parenting role, community and religious leader. They carry these loads even as learners in open and distance learning programme. Smith et al also identified the educational policies and programme implementation as barriers to adult learners' participation in adult education programmes. These barriers are loads, which the adult learners contend with in their learning. The findings of this study reveal that the loads the adult learners contend with is not only from within the adult learners themselves, but from instructors who are expected to facilitate adult learning.

The study also reveals that there is poor instructor attitude to learners. The mean response of the respondents is 3.07. Kuh cited in Bergman (2020) pointed out that instructor interaction is key in retention and persistence and that instructors ought to be knowledgeable in how to handle non-traditional learners (older adult learners are non-traditional learners) and understand their unique circumstances, support the learners in the course delivery. The absence of an effective facilitating skill with attendant poor attitude to the learners will increase the learner's load. Some of the facilitators may have poor facilitating skill and with lots of attitudinal problems that may undermine the older adults learning process. This finding further corroborates the observation of Arinto (2013) that the role of the teacher in the ODL system is amplified, the teacher must be aware of the pedagogies and skills in online learning which most of the teachers do not acquire. The lack of andragogical skill and the inability of the facilitator to act like a curator cause a load to the learner. A curator balances the freedom of individual learners with the thoughtful interpretation of the subject being explored. If this balance is not achieved the learner's load increases.

The study reveals that religious responsibility is the highest load older adults have as a load in the ODL system. They find it difficult to reconcile their religious commitment with that of the study time and

class attendance online or tutorial class. As people transcend into the third and fourth age, their perception about materialism shift to higher level of consciousness, they begin to seek the meaning of existence and the connection between the self and divine. This finding corroborate Cannon (2017) that older adults yearn for more understanding of life the spiritual connection of what they do. The study also corroborates the Piercy (2013) about the role of spirituality in adult learning.

Conclusion and Recommendations

Because learning is life deep and life wide, learning does not end until death, older adults continue to learn engaging in diverse learning sites in the society. The older adult learner is a self-directed learner; his readiness to learn is internally motivated. What will make an older adult learner succeed in any learning activity is the amount of energy, which the learner has to drive the learning. This energy is the power. If the load is more than the energy the level of attrition will be high, but if the energy is higher than the load, the learner will strive to learn more. From the findings it can be concluded that the driving force, power and resources which older adult learners can depend on in navigating open and distance learning process is their prior learning experience, maturity of learning and financial independence. Whereas the overriding and overarching load which tends to undermine their capacity to learn are religious and community responsibilities, family pressure, course load, poor attitude of instructors and socio- economic demands. The increase load may cause increase attrition level among older adults or delay completion of course of study, but increasing the power and resource through increase learner support, family support, peer support, improve learning environment and adopting older adult friendly ICT will increase the margin to learn among the older adults in the ODL system. It is therefore recommended that older adult learners should take deliberate and appropriate action to reduce their load factors and increase their power of learning. Furthermore, learner support services be directed at helping the older adults reduce the load factors in the ODL system through a more flexible system that will adequately address the load factors.

The findings and conclusion of this study validates the McClusky's theory of power-load- margin. However, the purposive sampling method adopted in this study may have created unpredictable biases that will make it difficult to generalise on the power load factor among older adult learners in ODL system. Therefore, there is the need for further research on the power load and margin of learning in diverse learning environment using larger sample size.

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