# FUNDING EDUCATION IN MID- AND LATER LIFE: A CASE STUDY FROM VICTORIA UNIVERSITY OF WELLINGTON 

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#### Abstract

Economic, social and demographic change is highlighting a need for lifelong education and training. However, older people face different challenges compared to students straight from school. The "Education in Mid and Later Life" study at Victoria University shows how students aged 40 and over managed to finance their studies, illustrating differences by gender, ethnicity and work status. It demonstrates the importance of work-related motives for study and outlines implications for policy.


## INTRODUCTION

Major economic changes, pushed along by technological innovation, globalisation and market liberalisation, have destabilised labour markets in recent decades, resulting in unemployment and more volatile careers. At the same time, populations all around the world are ageing. Half the New Zealand population are now over 33 years of age and by 2051 half will be over 45 . The mid-life bulge brings with it competition for jobs, especially more-senior positions. A third trend, deriving from the other two, is "credentialism", the increasing demand for more and higher formal qualifications, governing access to many areas of paid work. The combined effect of these trends suggests the need for further education and training in mid- and later life. To progress in a career and even to retain paid work may require retraining, further education and the acquisition of new skills and qualifications. Peter Jarvis summed up the implications of all these changes for education and underlined the necessity of lifelong learning if we are to cope with them successfully:

Today, no one can hope to amass during his or her youth an initial fund of knowledge which will serve for a lifetime. The swift changes taking place in the world call for knowledge to be continuously updated. (Jarvis 1997:99)

[^0]This paper adopts the assumption that education can assist in adaptation to change, especially change in the labour market, and that government has a role to play in encouraging educational involvement by adults. However, returning to education in mid- and later life is very different from the situation faced by "traditional" students straight from school. Older people frequently have work and family responsibilities which make it difficult for them to commit to periods of intensive study. Time is a major barrier, but so is finance - especially where people have families to support and mortgages to repay. The paper further assumes that greater understanding of the issues surrounding educational participation for older adults will throw light on how government policy, and that of educational institutions, may help people to use educational opportunities as they plan and manage their futures in an ageing and rapidly changing society. As a contribution to this understanding, the paper presents a case study, taken from the "Education in Mid and Later Life" research project, of how students aged 40 and over at one tertiary institution in New Zealand have managed to finance their studies.

## THE EDUCATION IN MID AND LATER LIFE PROJECT

Little information is available on the subject of how older students manage their education from the international literature, and in New Zealand there is no comparable study to the "Education in Mid and Later Life" research project. In general, the adult education literature, and that specific to New Zealand, is concerned mainly with participation and non-participation (Boshier 1970, 1971, Benseman 1992, Tobias 1991, Taylor 1995) and issues related to history, policy and the supply of services (Harre Hindmarsh and Davies 1995, Methven and Hansen 1996, Benseman et al. 1996, Tobias 1998). There are several small-scale studies of adults (frequently defined as ages 21 or 25 plus) at universities, some looking especially at women's experiences (Knight and Hitchman 1988, Miller 1993, Morrison 1995, Reeder 1997, Ash 1999). These say little about financial matters, and frequently the authors comment on the dearth of research in the area.

## Methods

The "Education in Mid and Later Life" research project looked at the situation of people aged 40 and over who were taking up educational opportunities at Victoria University of Wellington. A postal questionnaire was sent out in early 2000 to everyone in the age group who was enrolled as a student in late 1999. This covered the circumstances leading to university education, current study experience, and educational, family and work backgrounds. There were open-ended questions on the incentives and barriers to achievement at university, leading to a pre-coded question on sources of finance during the period of study and another open-ended question on any funding difficulties that arose. Information was also collected on household and
personal incomes as well as current participation in paid work. The data from 959 respondents (response rate $60 \%$ ) was coded and analysed using SPSS, and verbatim comments were also recorded to assist with interpretation and presentation. A full report on the postal survey findings was published in May 2001 (Davey 2001). Nine follow-up studies, involving in-depth interviews, are being conducted on selected groups of older students.

## Victoria University Students Aged 40-Plus - Sample Demographics

People aged 40 and over represented $10.4 \%$ of the total Victoria University student body in 1999 and 13\% in 2000, according to university records. A comparison can be made with other New Zealand universities using recent information from the New Zealand Vice-Chancellors' Committee (NZVCC) University Graduate Destinations Surveys. The total population for these surveys is all those who have completed university qualifications in the relevant year. This is compiled from data provided by the universities themselves and can be used as a proxy for participation in education at this level. The universities vary in the proportions of graduates aged 40 and over. Massey had the highest figures ( $25 \%$ ) in 1998 (related to the provision of distance education), followed by Waikato ( $15 \%$ ), Auckland, Victoria and Otago Universities (all around 10\%), with lower figures for Canterbury and Lincoln (NZVCC 1999). Victoria's is therefore close to the average figure.

The respondents were typical of people in the age group who are involved in university education in New Zealand and similar countries (Davey 2001). Two-thirds were women - a much higher proportion than in student bodies as a whole. Women outnumber men as 40 -plus students in all New Zealand universities except Lincoln (NZVCC 1999). The majority were in the $40-59$ age band. From age 60 levels of involvement in formal study are very low, which suggests work-related motives for participation. Their ethnic composition was similar to that of the 40-plus age group in the total population.

## FINDINGS

Around three-quarters of the sample were studying part-time - 78\% of the men and $69 \%$ of the women (as opposed to only $40 \%$ of all Victoria students). As would be expected, students who had jobs were more likely to be studying part-time than those who were not in the paid workforce ( $85 \%$ and $44 \%$ respectively).

## Income and Employment Patterns

During 1999, while they were enrolled at Victoria University, $52 \%$ of respondents were also working full-time ( 30 hours and over), $19 \%$ worked part-time and $6 \%$ were also
employed, hours unspecified. This means that four out of five were in some kind of paid work. Of those who were employed, the vast majority were in either professional/technical occupations (72\%), which include teaching and nursing, or in the managerial/administration category ( $16 \%$ ). The respondents' personal incomes ranged from $\$ 10,000$ or less per annum to $\$ 70,000$ plus (see Table 1). This, of course, related to their circumstances at the time, when some were working full-time and some were full-time students. As far as household incomes were concerned, $61 \%$ had over $\$ 50,000$ per annum and $44 \%$ over $\$ 70,000$, putting them in the high income ranges for New Zealanders as a whole. The figures correspond to the findings of many international and New Zealand studies, which show that people from the higher socioeconomic groups are over-represented among adult participants in university education (Benseman 1992, Tobias 1998).

Table 1 Respondents' Personal and Household Incomes (per annum)

| Income | Percentage of respondents <br> Household income |  |
| :--- | :---: | :---: |
| $\$ 10,000$ or less | 19 | 5 |
| $\$ 10,001$ to $\$ 20,000$ | 15 | 8 |
| $\$ 20,001$ to $\$ 30,000$ | 8 | 7 |
| $\$ 30,001$ to $\$ 40,000$ | 11 | 8 |
| $\$ 40,001$ to $\$ 50,000$ | 17 | 11 |
| $\$ 50,001$ to $\$ 70,000$ | 19 | 17 |
| $\$ 70,001$ or more | 11 | 44 |
| Total | 100 | 100 |

Nearly half the respondents lived in households with their partner and their children, of whatever age, and another fifth in two-person households with their partner only. Their partners - where they had them - also tended to be in the higher socio-economic status categories. This helps explain their generally high household incomes.

Labour force involvement and occupational status are related to personal and household incomes. Almost half of respondents who were employed full-time while they were studying had high personal incomes ( $\$ 50,000$ or more). Three-quarters of respondents who were not in the labour force had incomes of $\$ 20,000$ or less. A similar pattern emerges for household income. Very few respondents who were employed full-time had household incomes under \$50,000.

The income patterns reflect different study characteristics. Overall, $35 \%$ of the respondents were studying for Master's qualifications and $17 \%$ for certificates and diplomas. People studying part-time for higher and vocational qualifications, such as these, tended to have high personal incomes. On the other hand, students working on undergraduate degrees (31\%), especially when studying full-time, frequently had
lower personal and household incomes. ${ }^{2}$ In this group over one-third had incomes under $\$ 10,000$ per annum.

These income patterns begin to illustrate the diversity of university students aged 40plus. They include middle- to senior-level workers in business and the public sector (especially central government workers - reflecting the capital city location of Victoria University) upgrading their qualifications while working full-time. On the other hand are people doing their first degrees and living on low incomes. These differing circumstances are reflected in patterns of funding for university study.

## Funding Patterns

Two-thirds of respondents said they had funding from multiple sources during their period of study. Half had some income from full-time work and nearly a third from part-time work (sometimes both were used over the course of several years' study). A third were supported financially by family members (often spouses), and almost as many used personal or family savings. Employers had provided funding for $26 \%$ of respondents. Thus, for this group of students, funding through their own or their family resources or from their workplaces was more important than public sector funding. Twenty-three percent had a student loan, but only $9 \%$ a student allowance, and about the same proportion had received income from a welfare benefit while they were studying. Other sources mentioned included grants or scholarships and superannuation - government or occupational.

Table 2 shows some common mixes of funding sources. Combinations of full and/or part-time work with employer or family support (including savings) were common. Many people had family support and savings as part of their funding mix, but only 3\% relied solely on these two sources in combination.

There were some significant differences by gender in sources of funding. Men were more likely to have a sole source of income and income from full-time work. Women were more likely to have income from part-time work and especially from family sources (males $20 \%$, females $37 \%$ ). Twelve percent of women said they had support from grants and scholarships as against $5 \%$ of men. There were no significant differences by gender in the proportions with student loans, benefit income or employer support.

[^1]Table 2 Respondents' Sources of Funding During Study

| Source of funding | \% of respondents |  |  |
| :--- | :---: | :---: | :---: |
|  | Male | Female | Total |
| Single source of income (usually paid work) | 36 | 28 | 30 |
| Total combinations including paid work: | 32 | 38 | 36 |
| $\quad$full- or part-time work and employer support <br> full- or part-time work plus savings | 17 | 12 | 14 |
| $\quad$ and/or family support |  |  |  |
| $\quad$ full- or part-time work, employer support and other | 5 | 16 | 14 |
| Total combinations including welfare benefits: | 3 | 7 | 7 |
| $\quad$ benefit and paid work | 1 | 5 | 4 |
| $\quad$ benefit and loan/allowance | 2 | 2 | 1 |
| Student loan and student allowance | 2 | 2 | 2 |
| Family support/savings | 2 | 2 | 2 |

Note: Not all combinations are listed.

As might be expected, full-time work decreased with age as a source of funding, but this was not the case for part-time work. People 60 and over were as likely to have student loans as younger people. In fact, the survey included several students in their seventies and eighties who had taken out loans. ${ }^{3}$ However, very few in the 60-plus group had student allowances. Instead, $27 \%$ mentioned benefit income - probably New Zealand Superannuation (although some specifically pointed out that this is not a welfare benefit). Family support decreased in importance with age, plus employer support, but use of savings increased and these were used by $24 \%$ of those $40-49$ and by $41 \%$ of the 60 -plus group. These differences reflect general patterns of income sources by age.

Table 3 shows sources of funding by ethnicity. Pākehā and Māori students were more likely to have income from paid work than Pacific and especially Asian students. The Māori figure for scholarships was especially high, probably reflecting tribal support. Māori and Pacific 40-plus students had high figures for the use of student loans, and the latter were also the most likely to have student allowances and welfare support.

[^2]Table 3 Respondents' Sources of Income During Study, by Ethnicity

|  | \% of respondents |  |  |  |  |  |
| :--- | :---: | :---: | :---: | :---: | :---: | :---: |
|  | Pākehā | Māori | Pacific | Asian | Other | Total |
| Full-time work | 53 | 50 | 37 | 32 | 47 | 51 |
| Part-time work | 31 | 28 | 27 | 14 | 38 | 30 |
| Employer | 26 | 33 | 20 | 29 | 19 | 26 |
| Family support | 33 | 20 | 37 | 25 | 31 | 32 |
| Savings | 28 | 19 | 20 | 39 | 28 | 27 |
| Scholarship | 9 | 26 | 13 | 7 | 16 | 10 |
| Loan | 20 | 48 | 60 | 25 | 34 | 23 |
| Allowance | 8 | 7 | 17 | 7 | 22 | 9 |
| Welfare | 8 | 11 | 17 | 14 | 13 | 9 |
| Other | 5 | 7 | 3 | 7 | 0 | 5 |
| Number in ethnic group | 788 | 75 | 30 | 28 | 31 | $959^{*}$ |

*Non-response of 7
Note: Multiple sources of funding are possible.

Figure 1a shows how some sources of funding increased in importance with household income - full-time work, and employer and family support. Others were much more important for respondents from lower income households - part-time work, savings, student allowances and loans (Figure 1b). These diagrams help to illustrate interrelationships between the respondents' characteristics (e.g., socio-economic status and income). People in the professional and managerial groups were the most likely to have high incomes and also employer funding. People who had come to Victoria University with no further education beyond school level often had low incomes, were less likely to be funded by employers and more likely to be using loans and welfare benefits. Similarly, part-time students were more likely to have income from full-time work and employer support than full-time students, who were more likely to rely on loans, allowances, grants and scholarships, as well as family support and savings.

Funding sources for students working for diplomas/certificates or masters' degrees were predominantly full-time work ( $81 \%$ ) and employer support (36\%). Many of these qualifications are vocational and can be done concurrently with full-time work. However, undergraduate students were much less likely to receive employer funding or to work full-time. Instead many used a student loan ( $34 \%$, overall $24 \%$ ), a student allowance ( $16 \%$, overall $9 \%$ ) and welfare payments ( $16 \%$, overall $9 \%$ ).

Figure 1 Respondents' Sources of Funding for Study, by Household Income a) Sources that increase in importance with household income

b) Sources that decrease in importance with household income


## Funding Difficulties

The majority of respondents either stated that they had no funding difficulties (17\%) or left the question unanswered ( $43 \%$ ), probably indicating that they had none worth mentioning. Men were more likely to state explicitly that they had no difficulties. This suggests that $35 \%$ of men and $42 \%$ of women respondents did have trouble with funding their studies. A great variety of problems were mentioned, including general lack of money, difficulty in meeting course costs, problems with WINZ (access to student loans), institutional finance arrangements, and problems related to debt, with no significant differences by gender except that more women than men were concerned about debt, reflecting their generally lower incomes and paid work hours.

Table 4 Respondents' Funding Difficulties, by Age and Ethnicity

|  | \% with funding difficulties |
| :--- | :---: |
| Age Groups |  |
| $40-49$ | 42 |
| $50-59$ | 36 |
| 60-plus | 35 |
| Ethnicity |  |
| Pākehā | 39 |
| Māori | 46 |
| Pacific | 63 |
| Asian | 43 |
| Other | 44 |

Table 4 shows that funding difficulties decline with age and vary by ethnicity, but the nature of the problems remains the same. Pacific students, although a small group numerically, clearly are the most likely to encounter difficulties.

Funding problems are likely to be related to income. There was a clear reduction in reported funding problems with higher incomes, both personal and especially household (Table 5). Types of problem do not differ significantly with household income - debt concerns and administrative problems occurred throughout. Relating income sources to funding problems, people with full-time paid work, employer support, and those with family support and savings were the least likely to have problems. Higher levels of financial difficulty were associated with the use of welfare benefits, loans and allowances.

Table 5 Funding Difficulties, by Respondents' Personal and Household Incomes

|  | \% with difficulties |  |
| :--- | :---: | :---: |
| Income | Personal income | Household income |
| $\$ 10,000$ or less | 50 | 73 |
| $\$ 10,001$ to $\$ 20,000$ | 58 | 68 |
| $\$ 20,001$ to $\$ 30,000$ | 45 | 49 |
| $\$ 30,001$ to $\$ 40,000$ | 51 | 43 |
| $\$ 40,001$ to $\$ 50,000$ | 32 | 53 |
| $\$ 50,001$ to $\$ 70,000$ | 26 | 38 |
| $\$ 70,001$ or more | 19 | 25 |

## VARIATIONS IN FUNDING PATTERNS AND THEIR IMPLICATIONS

The information provided shows that people who are studying at Victoria University in mid-life are by no means homogeneous in how they fund their studies or in the financial difficulties they face. On the basis of funding patterns and related characteristics (and with some generalisation), two distinct groupings emerge. ${ }^{4}$

Firstly, there are the people who continue in full-time paid work and study part-time. They tend to be in professional or managerial occupations, studying for vocational and professional qualifications such as masters' degrees, diplomas and certificates. ${ }^{5}$ They are over-represented in the Commerce and Law faculties. This first group fund their university study mainly through their own paid work, although almost one in three had assistance from their employers. This group is also favoured in having high household incomes and few financial problems, although, because of their work and study commitments, and the fact that most are bringing up families, they are often very pressed for time.

In contrast, there is a second and smaller group of people who may have had full-time work in the past, but who have now become full-time students, either out of the workforce or working only part-time. Their pattern of funding sources is typified by high use of loans, allowances, their own savings and hardly any employer support. Few in this group had high household incomes, and in contrast to the first group, their previous educational attainment was generally low. Many are experiencing "secondchance education" to acquire basic qualifications, which they can then build on to

[^3]develop new or more prestigious careers. Hence this group was concentrated in first degree courses, especially BA. A sub-group includes sole parents, combining study with childcare, as well as other beneficiaries, for whom welfare payments are an important source of funding. Māori and Pacific peoples are over-represented in this second group.

## DISCUSSION AND POLICY IMPLICATIONS

The survey results showed that work-related factors ranked highly among motives for university study for both groups, in line with the assumptions made at the beginning of the paper. The motivation type "to acquire new knowledge/qualifications for improving job performance and prospects" was ranked first by $52 \%$ of respondents. However, a higher proportion of people studying for a diploma/certificate or for a master's or MA(Applied) placed this first - corresponding to Group 1. This suggests that they are motivated by upskilling and credentialism within an existing work environment. Victoria University and other tertiary institutions have recently developed a wide range of specialised qualifications to meet these requirements. The second group, typified by people working for undergraduate degrees, are more likely to be seeking new and enhanced careers, and for one-third of this group job loss or redundancy was the trigger for study.

The Victoria University case study therefore suggests that mid-life education can be seen as a response to workforce change and ageing, and that the participants are motivated by a desire to improve their work prospects. There is a strong case for policies that encourage mid-life university-level education. It can help people to remain in the workforce, thus reducing premature retirement and welfare dependency, and will also help to improve and update skill levels in the ageing workforce. The indications are, however, that participation by older people has not increased in New Zealand over the past decade. In this period the number of people aged 40 and over attending university rose, according to Ministry of Education figures, although the growth was lower than in the latter part of the 1980s. However, participation rates that is, the proportion of the age group who were studying at university - were static for both males and females, because the 40-plus age group grew significantly in the 1990s as the baby-boom bulge moved up through the population (Davey 2001). The "Education in Mid and Later Life" study has no longitudinal data on financial barriers, but it is possible that the increases in tuition fees may have contributed to this lack of growth. In contrast to other countries, such as the United Kingdom, New Zealand has open entry for adults into university education, so the lack of prerequisite qualifications is not a barrier.

Assuming the desirability of increasing participation rates, what policy implications arise from this analysis of funding patterns for 40-plus students at Victoria University?

For Group 1 the problems are less related to finance and more to time. Group 1 people are generally able to fund themselves, with assistance from employers. Their situation would be assisted more by changes in institutional policy: more flexibility in course arrangements and timing, assessment, library services, access to the campus and parking. Group 2 needs greater encouragement and support to enter tertiary education later in life. In the absence of funding from family, paid work or employers, financial support from public sector sources is required, in forms that are accessible, adequate and fair. These must take into account the special needs of women, welfare beneficiaries, Māori and Pacific peoples.

The "Education in Mid and Later Life" research findings highlight differences based on ethnicity and socio-economic characteristics, raising equity issues for policy-makers in the education sector. Despite their numerical dominance among older people in education, women still encounter inequalities based on gender, which require a policy response. As shown in the Victoria University study, women receive less financial and other support from employers than men, rely more heavily on their families, and have lower levels of workforce involvement with which to finance their own studies. They are further faced with pressures of time because they are expected to undertake both paid and unpaid work, and study adds to these demands. Later childbearing means that childcare is still a concern for many mid-life women and elder-care is a growing issue for this group. Hence women in the Victoria case study were more likely to experience problems of funding their education than men.

People from non-Pākehā ethnic groups tend to be concentrated in Group 2, and disproportionately report funding problems, which are linked to lower incomes and socio-economic status. Special measures, such as Māori education scholarships, are a means of redressing ethnic disparities. The Pacific group may require similar targeted assistance. Finally, existing patterns of participation in education by older people, at Victoria University and elsewhere, are strongly related to high socio-economic status. There are fewer Group 2 people than Group 1 people, but they should not be overlooked. Policies that seek to encourage education in mid- and later life must ensure that they do not simply deepen social inequalities.

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[^1]:    ${ }^{2}$ It is difficult to compare levels of study between universities because of differences in how qualifications are classified. However, using NZVCC information (NZVCC 1999), it appears that Victoria University has high proportions of students aged 40 and over achieving Master's and PhD degrees compared to other New Zealand universities. The proportion gaining undergraduate degrees is about the same and the proportion awarded diplomas and certificates is lower.

[^2]:    ${ }^{3}$ There is no age limit on full-time students taking out a loan. Any outstanding debt is written off at death.

[^3]:    ${ }^{4}$ More detail of segmentation among 40-plus students at Victoria University, including gender issues, can be found in Davey 2001.
    ${ }^{5}$ The most popular of these are the MA(Applied), Master of Education, Diploma in Special Needs Resource Teaching, Master of Public Policy, Master of Library and Information Studies and Master of Business Administration.

