A COMMONWEALTH 'CREDIT BANK'

Dr Derek Pollard
Director, Validation Services
d.r.pollard@open.ac.uk

Dr Stephen Sykes
Senior Assistant Registrar
s.sykes@open.ac.uk

Ms Lynda Young
Programme Manager
Validation Services
l.m.young@open.ac.uk

The Open University
London, United Kingdom

Introduction

In March 1995 the Commonwealth of Learning (CoL) commissioned the UK Open University to explore the establishment of a Commonwealth 'credit bank'. The final report was published in February 1997, Adam et al (1997)[(1)].

Two main functions were envisaged:

- The establishment of Commonwealth-wide credit equivalencies for distance learning courses;
- The provision of a central agency through which the credit could be accumulated and applied to credentials.

The study drew on earlier work by the CoL which identified the advantages of developing credit transfer arrangements between Commonwealth distance education programmes.

Recent pedagogic developments have resulted in universities worldwide exploring ways of crediting students' previous learning, facilitating student mobility, encouraging the recognition of qualifications for academic and vocational purposes and collaborating in the production of course materials. Technological developments, particularly the rapid increase in the availability of the internet, have opened up new possibilities and potential demand for the transfer of learning credit.

In view of this and changed economic circumstances we have revised our original proposals. This paper seeks to make discuss those proposals, and to provide a background to the discussion of case studies.

Section 1 The Study Proposals

The study team consulted widely on a proposal for a Commonwealth credit database (respondents listed in Annex 1 and terminology in Annex 2). The CoL based database was to be available widely, listing the credit values of all modules undertaken by distance learning students. There was wide spread support for the database in the responses. Among the benefits cited were the expansion of the range of higher education provision in all countries, facilitation of the mobility of professionals and the encouragement of common quality assurance standards in higher education.

For a higher education institution the report proposed that, the database would assist credit accumulation and transfer arrangements by:

- making information on programmes widely available to potential students and facilitating student exchange;

- encouraging the recognition of qualifications for academic and vocational purposes;
- reducing the costs of assessing credit awards for students who have taken learning elsewhere, by making information on such modules more accessible;
- advising students on opportunities to include other institutions' modules within their programme
- identifying opportunities for collaboration with other programme providers, thus encouraging international academic relationships.

For an individual, the database would help in:

- making an initial choice of appropriate institutions and programmes of study;
- planning module choice within a programme of study at a single institution;
- obtaining appropriate credit for study completed before joining the institution;
- identifying opportunities to study subjects not available in the home institution, by taking individual modules from elsewhere.

Though the advantages were seen to be significant, some respondents did however point out that the student demand for the use of a credit bank might be low, and that there had been no systematic study of the likely demand. Some commented that the costs associated with establishing and maintaining the database may outweigh any benefits and that the initial task to set up a database may be too great in itself.

If the database led to the establishment of credit consortia:

- The coverage of the database might be extended to include other modes of delivery, and additional countries;
- Continuing collaboration, through the regional agencies, might further enhance the quality of course provision and of information systems;
- Standards might be agreed for various credit related activities, including the credit rating of courses of other non-university providers;
- Arrangements might be introduced for the award of credentials, through a central or regional agency, to students who complete individual programmes of study drawn from a number of institutions.

Scope of the Database

As the scope of the database could be enormous it was proposed that initially it should be restricted to information on modules of the distance education programmes offered by recognised higher education institutions in the Commonwealth which specialise in distance education. Other institutions and other modes could then be added as a second phase.

A search facility providing information on institutions, complete qualifications and programmes and individual modules or programme components would facilitate credit transfer. The project team suggested that information about credit values of all modules on offer needed to be included, with some information in a standard format including:

- Name of institution;
- Module code and title;
- Date when module presented for the first time (and the last time);
- Language used;
- Qualification(s) of the institution to which the module counts
- Prerequisites/entrance requirements;
- Subject area(s);
- Brief statement of outcomes/syllabus;
- Media and methods used, including arrangements for student support;
- Assessment details;
- Administrative information;
- Credit-rating(s) : amount (expressed in terms of study-time, or a defined credit unit) and level (expressed in terms of the year of a programme, or on a defined scale).

Where credit databases already exist within the Commonwealth the aim should be to build on those systems rather than construct something new. The project team was aware that only the database of the International Centre for Distance Learning (ICDL) has been Commonwealth-wide.

Commonwealth Wide Quality Assurance

The credit tariff used by each institution would have to be clearly defined. The eventual aim was, while respecting institutional autonomy, to have all modules rated on a single Commonwealth tariff with agreed definition of the amount and level of credit, reflecting common criteria, standards and procedures for the quality assurance of programmes. However, it was accepted that it was inevitable that institutions would continue to use their institutional tariff and therefore it was suggested that each module on the database could hold a credit value in a different tariff at:

- Institutional
- National
- Regional
- Commonwealth level.

It was envisaged that the database would only be practicable if the appropriate regional or national bodies took responsibility for providing information to the database. At the centre there would need to be a small Commonwealth body maintaining the overall co-ordination and monitoring of the database, with a central committee formed from representatives of a number of regional agencies either existing or specially formed. Initially the regional agencies would be responsible, in collaboration with the central administrative unit, for identifying and entering credit information.

At an informal meeting of institutional representatives held by CoL on 3 June 1997 to discuss the report the following points were made:

- The question of who and how many would use such a service remained unresolved;
- Simplicity of approach was essential;
- Some form of accreditation would probably need to be associated with the proposal;
- Funding was a vital issue.

Despite these reservations several participants indicated significant support for the proposal, and noted that CoL might be well advised to move ahead as rapidly as possible, initially working perhaps with a few major institutions that had expressed support.

Section 2 A Networked Approach

The outcome of 1995/97 study proposed a staged development. National and regional quality bodies nominating representatives to a CoL Central Committee which would develop proposals for a credit consortium. Regional agencies would be able to maintain close contact with the constituent members and provide mechanisms whereby the quality assurance of the scheme could be assured and disseminated via the worldwide web.

Even in the comparatively short interval since our study, a number of circumstances have changed:

- The global financial situation has made funding for the creation of a central credit bank unlikely at least in the medium term;
- Use of the worldwide web has expanded even faster than expected as its potential for countries at all stages of economic development is appreciated;
- Programmes of study, both campus based, and distance learning are being marketed globally at an increasing pace
- The development of credit consortia across a single country, or internationally is making concepts of credit more widely known.

Individual Institutions

No major higher educational institution is without a website, even if provided through a regional agency. An examination of those sites reveals:

- The information contained has a high marketing content
- Information on initial entry requirements is strongly featured
- Information on programmes of study is given in outline only
- It is often difficult to judge whether programmes are credit based or not
- Credit bases are often ill defined, and the credit value of modules is unclear.
- Little or no information is given on entry with advanced standing

Generally it would seem that the content of the web sites of universities rests with marketing departments rather than being seen as an interactive tool by which potential students can make informed decisions. Even those universities which were the pioneers of credit based higher education frequently do not use their websites as a means of listing the credit worthiness of their programmes. It is surely anomalous that though universities are acutely aware of dwindling resources, websites are used to direct potential entrants to people based resources at an early stage, rather than being used interactively to guide students through a range of possible choices first.

Institutions may believe that to list too much programme detail, or to rely on potential students working their way through complex multi-level websites will discourage them making applications. However, younger students are quite happy for leisure purposes to work through complex interactive computer programmes, and we suggest that it is a lack of staff with these skills which is limiting progress.

Accordingly we propose that our initial recommendation for a central Commonwealth of Learning Credit Bank be revised to provide for a common credit tariff system based on definitions of:

- Credit points related to student learning hours
- Levels of study
- Scheme for grading student performance

For each module the record should show key items of information as given in Section 1 above. Institutions should be invited to credit rate their own programmes against a CoL agreed tariff and to list their course units in a common format specifying their credit rating. A variation on this central tariff scheme could be used locally, if a simple arithmetic relationship exists with the central tariff.

The definitions should be determined by the CoL through a small central group operating largely by correspondence. Information on the agreed credit rating systems should be available on the worldwide web, and institutions could then refer potential students to it by hypertext link, rather than list it again themselves. Similar hypertext links could be established between website for institutions with regular credit exchange programmes. The ‘bank’ then becomes a linked series of websites

By these means reservations about the amount of central resource needed to maintain a bank might be overcome. Entries would be updated directly by the information provider, and a transparent system would then be established, largely self-regulating, and respecting institutional autonomy.

It would still be sensible to see a staged approach to implementation, using distance learning provider’s materials first. However, any mode of learning could eventually be incorporated. Institutions voluntarily subscribing to the scheme might invite CoL to examine their web site for conformity to the agreed format and issue a ‘kitemark’.

An obvious disadvantage of this proposal to our previous one is that quality assurance is left in the hands of the submitting institution. However, in such an open scheme there is little to be gained by an institution either over inflating or under inflating claims for credit, and the scheme over a period of time would be self-regulating. The more advice and guidance which can be published by COL the more likely the scheme will be to be used.

Section 3. Credit Transfer

The most obvious use of this distributed credit bank is with potential students seeking to use distance learning modules from a number of sources to construct a programme of study to meet their own requirements. This database would both reduce the number of requests for admission, which are based on misconceptions, and reduce the staff time spent on the evaluation of potential programmes.

Increasingly, students joining higher education institutions are seeking academic credit for study previously completed elsewhere. Most institutions are willing to award credit for suitable previous study, but in practice it is often difficult to obtain the information needed to decide whether the study is appropriate. Many students can provide academic records or transcripts of their studies. However, these do not always show clearly the level and amount of study, and rarely give details of the content (syllabus or outcomes) of the student learning. A credit bank of the kind we have described would make this information readily available.

However, there will still remain an issue of retrospective credit. Ideally, a credit bank would give information on modules and programmes presented in the past, as well as current offerings. Institutions have different rules about the "age" of the study for which they will give credit. In the United Kingdom, most universities would consider giving credit for study completed within the past five to ten years, and in some circumstances longer.

A database once set up, would need to be cumulative. New programmes and modules would be added each year, but information on modules which had been withdrawn would still need to be held. Indeed to make credit transfer work there needs to be an obligation not to withdraw such data. The database would, over time, expand to hold information on programmes from earlier years. However it is not clear whether the data input at the start could include any or sufficient retrospective information from (say) the past ten years and might involve too much work searching and collating past records?

The answer to this will vary from one institution to another, but we can give a summary of the position in parts of the United Kingdom following work which the Open University has done recently to support its own credit transfer arrangements.

Experience of Retrospective Credit Evaluation

In October/November 1997, we wrote to 119 universities (and other bodies with degree-awarding powers) in England and Wales. We asked whether they could provide information on all their credit-bearing programmes, past and present, to help us in assessing credit applications from former students. About one-half have replied, and it is clear that:

- The amount of information which is readily available varies greatly from one institution to another;
- Many institutions now provide the information needed for a module database (credit value and syllabus/outcomes) for all their current programmes. A minority of institutions publishes this information on their websites; others can make it available in printed form or electronically. Other institutions are planning to provide such information in future years;
- Information on programmes in earlier years is much less accessible. Even those institutions which have detailed databases for current programmes do not usually hold similar records for more than a few years back which usually has to be extracted from different record systems, often paper-based;
- For the foreseeable future, the operation of credit transfer will still require much information to be sought as and when individual students apply for credit. Some institutions have said that, at present, they would prefer to provide information on all programmes, including current programmes, on an "individual student" basis.

Thus, even if a credit database were set up now, it could be 10 years before it could hold all the retrospective information needed to support credit transfer. Meanwhile, students are continuing to seek credit and we need to find ways of exchanging information which makes the process as simple as possible.

At present, each institution in the United Kingdom has its own arrangements for seeking such information. Sometimes, students themselves are expected to obtain information from their former institution; sometimes, the receiving institution approaches the former place of study. Sometimes, institutions use a form to request information; sometimes, individual letters.

This process could be simplified by the use of standard procedures. For students joining the Open University, we plan to operate as follows:

- The Open University would ask students to provide:
  confirmation that the study is credit-bearing;
  an academic record or transcript;
  information on the syllabus or outcomes of their study.
- Students would be sent details of the credit information needed, and a form which they could use to seek information from their former institution;
- Some students would already hold a transcript showing credit values, and information on the syllabus or outcomes of their studies, and would not need to use the form.
- Others would complete the first part of the form, identifying the item(s) of information needed, and send it to their former institution.
- The institution would reply to the student, completing the second part of the form and enclosing any necessary documents.

Although this approach is designed for students wishing to transfer to a particular university, it may be useful in supporting transfer to other institutions. We are therefore consulting other universities, and the regional and national credit consortia which operate in the United Kingdom, to see whether this or a similar approach might be adopted by other United Kingdom institutions. This could be done quickly, simply and cheaply, and should make the process easier for all concerned.

Eventually, the development of standard transcripts and module databases would make arrangements like this unnecessary. However, as these developments will take ten years or more to realise their full potential, we need to find ways of bridging that gap for the sake of the growing numbers of students who seek credit now.

References:

1. Adam S, Batten C, Christodoulou C, Harry K, Pollard D, Sykes S, Young L. (1997) *Commonwealth of Learning "Credit Bank " Project, Report of the Project Team, February 1997,* The Open University, Walton Hall, England.

ANNEX 1

COMMONWEALTH OF LEARNING CREDIT PROJECT

Consultation November 1996: List of Respondents

- Respondents are listed geographically, by the country or region of their particular authority, experience or interest (which is not always the same as country of employment or residence).
- The geographical sequence is:

  Europe
  Africa
  Asia
  Australia
  The Americas
  Commonwealth-wide
  International.

- The status of the response is identified as institutional or individual. In some cases, the status was explicitly stated in the response; in others the Project Team has made a judgement. Even where a response is clearly "institutional", this does not imply that the response is the result of a process of formal consultation; within the institution or agency. In most cases, the short timescale for response effectively precluded such consultation.

Country/Region	**Respondent**	**Status of response**
Europe	Fiora Imberciadori Coordinator Ortelius (The Database on Higher Education in Europe)	Institutional
UK	Mr David Elliott Director, Higher Education British Council	Institutional
UK	Ms Myra Harrison Chief Education Adviser Overseas Development Administration	Institutional
UK	Ms Ros Morpeth Director National Extension College	Institutional
Kenya	Mr Peter Kinyanjui Principal Education Specialist Commonwealth of Learning	Individual
Tanzania	Professor Abdu M Khamis Deputy Vice-Chancellor Open University of Tazania	Institutional

Country/Region	**Respondent**	**Status of response**
South Africa	Dr Danie Jacobs	Institutional

	Executive Director Certification Council for Technikon Education	
South Africa	Mr J Jonker Executive Director: Engineering Technikon SA	Institutional
India	Dr Ram Takwale Vice-Chancellor Indira Gandhi National Open University	Institutional
India	Professor V S Prasad Director, Distance Education Council Indira Gandhi National Open University	Individual
Bangladesh	Dr Anwar Hossain Dean, School of Business and Treasurer Bangladesh Open University	Institutional
Hong Kong	Mr Danny S N Wong Associate Director (Academic) Open Learning Institute of Hong Kong	Institutional
Australia	Mr John Mullarvey Deputy Executive Director Australian Vice-Chancellors' Committee	Institutional
Australia	Mr Tony Pritchard Executive Director Open Learning Australia	Institutional
Australia	Associate Professor Cohn Latchem National President Open and Distance Learning Association of Australia	Institutional
Australia	Mr Patrick Guiton Director, Academic Services Murdoch University	Individual
Australia	Associate Professor Louise Moran Director, Flexible Learning Centre University of South Australia	Individual
Australia	Dr David Ross Associate Director, Distance Education Centre University of Southern Queensland	Institutional
New Zealand	Ms Angela Werren Academic Officer New Zealand Vice-Chancellors' Committee	Institutional
Country/Region	**Respondent**	**Status of response**
New Zealand	Ms Glenise Dreaver President Distance Education Association of New Zealand	Institutional
South Pacific	Professor Rajesh Chandra	Institutional

	Deputy Vice-Chancellor University of the South Pacific	
Canada	Mr Don Black Director, Institutional Research and Planning Open Learning Agency	Institutional
Canada	Dr Judith Hughes Executive Director, Student Services Athabasca University	Institutional
Canada	Ms Wendy McBride Executive Director Canadian Association of University Schools of Nursing	Institutional
Canada	Mr Denis Mayer Director of Student Affairs Laurentian University	Institutional
Canada/West Indies	Dr A W May Chair Association of Atlantic Universities	Institutional
West Indies	Mrs Vivienne Roberts Project Officer, Tertiary Level Institutional Unit University of the West Indies	Institutional
Commonwealth-wide	Professor Stephen A Matlin Director, Human Resource Development Division Commonwealth Secretariat	Individual
International	Mr Malcolm Skilbeck Deputy Director Organisation for Economic Co-operation and Development	Individual
International	Mrs S Uralic-Trumbic European Centre for Higher Education (CEPES) UNESCO	Individual
International	Ms Barbara Spronk Executive Director International Extension College	Individual
International	Mr Hilary Perraton Director International Research Foundation for Open Learning	Institutional

ANNEX 2

COMMONWEALTH OF LEARNING "CREDIT BANK" PROJECT

Terminology

In preparing this paper and undertaking the original study we have tried to be consistent in our use of terms such as "module" and "credit", and we hope that our intended meaning will be clear from the context.

However, we realise that definitions and usage vary from country to country and from institution to institution. To reduce the possibility of misunderstanding, we have prepared this glossary. Even within the context of

United Kingdom Higher Education, there are no generally accepted definitions, but we have tried to reflect the consensus which is currently emerging in the work of regional consortia.

These definitions are intended only to clarify our proposals and case studies. If the Commonwealth of Learning or others decide to proceed with further work, it may be appropriate that other definitions should be used.

1. Basic definitions

Our definition of credit refers to learning outcomes, notional time, and levels. We start by defining these terms:

- **Learning outcomes** specify what an individual knows, understands, or is able to do, and the criteria against which achievement can be assessed.

- **National learning time** is the total time which it is estimated a typical learner will need to achieve specified learning outcomes.

- A **level** is a standard of achievement within a hierarchy of levels.

2. Credit and credit tariffs

- **Credit** is a “currency" providing a measure of learning outcomes achieved in notional hours at a given level. It is awarded for learning which has been achieved and verified through reliable and valid assessment. An award of credit is expressed in terms of two parameters: the amount of credit, and the level.

- A **credit tariff** specifies the scales on which amount and level of credit are measured. An example of a credit tariff is the CATS tariff, widely used in United Kingdom higher education. This expresses credit in credit-points (120 credit-points can be awarded for one full-time academic year of learning) and higher education levels (undergraduate levels 1, 2 and 3; postgraduate level M).

3. Modules, programmes and qualifications

- A **module** is a discrete and coherent block of learning. For each module, learning outcomes are specified, and indicative content and delivery and assessment methodologies defined, so that appropriate credit can be assigned to the module.

In some contexts (for example, further education in the United Kingdom) a distinction is made between **modules of learning** and **units of assessment.** For the purposes of this report, however, we have assumed that there is a one to one relationship between these two, so that each module of learning will be separately assessed and certificated.

- A **programme of learning** comprises one or more modules. It may be a standard programme, or may be individually negotiated for one learner or a group of learners.

- A **qualification** is awarded for successful completion of a programme of learning.

The word "course" is widely used, sometimes to mean a complete programme of learning, and sometimes to mean a component of a programme. Because of this ambiguity, we have avoided the word.

4. General and specific credit

For a given set of learning outcomes, we distinguish between general credit and specific credit:

- **General credit** is the full amount of credit associated with the learning.

- **Specific credit** is the amount of credit which can be accepted as contributing to a specified programme of learning. Any award of specific credit will be less than, or equal to, but normally not greater than the general credit.

5. Recognition

Particular qualifications, or credit awarded for particular modules, may fulfil the requirements specified by an institution for some particular purpose. We refer to three forms of recognition, but these are often inter-related:

- **Academic recognition** enables the learner to progress to another programme of learning, perhaps with credit for some part of the programme.

- **Vocational recognition** enables the learner to seek employment in a particular occupational area at a particular level of responsibility.

- **Professional recognition** enables the learner to practise a profession at a particular level or grade.

Recognition is rarely automatic: decisions on admission to a programme of learning, to employment, or to a profession, are made by the responsible institution.