

The right to make the wrong choices - liberty, learning and credit systems in the 21st century

Overview

This paper considers the potential impact of the introduction of a credit system¹ on the public value of learning and achievement into the future. Using existing research evidence it explores how credit could affect the way adults perceive learning and how society judges its value. How might the relationship change between individual achievement and the added social and economic benefits to society? A right to recognition of learning achievements (regardless of who pays), using credit as the currency, could in the future have a much wider impact than we realise on how we value and trade the outcomes of our learning.

1. Credit control: who will determine the value of the new currency of achievement?

1.1 Surely we should all have the right to make the wrong choices?

The credit idea has been around for a while and those who talked it up in the 1990s may think it is old news. But talk about credit was limited to the few and talk is somewhat different from making it happen. The economic and cultural landscape is not as it was in 1992. Early signs from the tests and trials of the QCF² suggest it may well have a far wider impact on learning and achievement than dreamed of by earlier theorists.

¹ **What sort of 'credit' are we talking about?** There are several 'credit frameworks' in the UK and there are credit systems in use in the USA, NZ, Australia and Ireland and elsewhere. There is a deal of interest in other countries looking to leapfrog the UK - and countries like ours - to put in place a system of qualifications which is more reflective of what their economies want and need. We are not (you will be happy to hear) exploring the nuances of different credit systems in this paper. But we do need to explain what we mean by credit. So in plain English:

- Credit is a means of valuing and recognising learning achievements.
- Credit gives a value to coherent sets of learning achievements at a designated level.
- These sets of achievements are organised into units which are assigned a level and an appropriate credit value. A unit may have a credit value of 1 credit at level 2, for example. When all the specified achievements in a unit are achieved and verified a person can be awarded credit(s).
- **The 3 key components of a credit framework are therefore UNITS which have a CREDIT value and a LEVEL.**
- Credits can be combined and accumulated towards particular targets. These targets may include achievement of whole qualifications, each of which will specify the rules for achieving and combining credit to achieve that qualification.
- A person's achievements may include credits at different levels.
- Credit can be used to value and recognise all learning achievement.

² **Qualifications and Credit Framework:** This is the qualifications and credit framework proposed for England Wales and Northern Ireland (EWNl). The QCF is not just about sticking numbers on tired old

There are significant failures in the current qualifications system and this paper explores some of those. However policy reform tends rarely to look further than just around the corner. This paper speculates on the impact of credit later in the 21st century. What would happen if the state gradually withdrew from central control of the qualifications system? - Where qualification regulation shrinks and demand is all: Where whatever public funding is available is directed at what the state wants (rather than by generalising what it does not); and employers and individuals dictate what counts.

What if credit became the currency of achievement, whether learning was publicly funded or not? What if qualification regulation was concerned only with maintaining the necessary quality and viability of the system and intervention was confined to balancing supply, demand and credit inflation – rather than determining the minutiae of supply? The trend suggests that the system is – over time - heading that way.

How, what and where we learn is changing fast. In this new market, how will we check the quality of the learning products we buy? Despite attempts to guarantee the quality of learning and qualifications, we know for example, that much of it below Level 2 has to date been well below standard. There are no guarantees that education and training outside the publicly funded system is any better – ask any major employer. Perhaps as consumers of learning it is time we had consumer rights. In Europe, as public services are opened up to markets, this is what we expect – in order to protect the consumer from the market's worst excesses, maintain minimum standards and drive up the quality of products in the market.

Consumer rights must be universal and consumers include individuals employers, non-governmental organisations and the state. And we know that those who don't pay have the least say and their rights must be protected too. After all the state in this new future will be a proxy consumer alongside others and should expect to get equal value for its investment.

Learning how to exercise such rights in the traditionally supply-driven world of education will become a key skill; and as consumers sharpen their learning skills and demands, providers must improve the way they address learner rights.

In a context where demand is driven by consumers, where credit is used to underwrite the value and currency of what we achieve (wherever and however we achieve it), and consumer rights are used to protect the consumer from being (completely) sold short, surely the logical trajectory of current reform is that the state steps back from defining and circumscribing what learning is of value.

And as learners and employers become more accustomed to paying for learning, surely they will only pay for what they want? Those of us with the cash already have that privilege when we shop for anything else in the market. But how do consumers ensure they get what they want without being sold short? We suggest that consumer rights should be expressed as universal entitlements. Learning the skills you need to *exercise* such rights in your own interest places a new responsibility on educators in the system, and educators will have a particular responsibility to inculcate such skills among those with the least influence in the market.

The state and the education system has always given us what it thinks we need. But as the system changes and demand instead of supply begins to dominate, we should all be sufficiently informed to exercise the right to make the wrong choices.

1.2 Public value and adult learning

We take 'public value' to mean any perceived additional beneficial value to wider society that accrues from individual participation in (adult) learning. This additional public value is variously associated with improved public health, better personal and community relationships, a more 'inclusive' society and improved prospects for wealth and prosperity. Participation in adult learning is meant to accrue such benefits to wider society. Of course there are different views as to what constitutes 'public value' - learning should liberate our society from ignorance perhaps, or learning should improve our skills and competitiveness, thus liberating us all from poverty and bringing benefits to the poor as well as the rich - the tide which lifts all boats...

We assume in this paper that the public value of adult learning can embrace both the quest for social justice and the demands of a globalised economy. There is the well known tension between the two and credit has the potential to help deliver either or both of these benefits. We argue that credit will open up what and how we learn, and how we recognise and value what we achieve. Credit has the potential to liberate us from the constraints of the current qualification system - whether for societal good or ill depends upon one's perspective of the public value of adult learning - what you consider to be the wider social purpose of investing in adult learning.

1.3 The quest for social justice

Our understanding of social justice reflects the core principles described by David Miller.³ Miller argues that the core idea of social justice is contained in the following principles:

- Equal citizenship - concerned with how we enjoy and exercise equal civil and political rights
- The social minimum - concerned with what people must have to live a decent life in society

³ Miller D (2005) "What is Social Justice?" in *Social Justice, Building a Fairer Britain* London IPPR

- Equality of opportunity – that a person’s life chances should depend on their abilities and motivation (including everyone having a fair chance to acquire skills and abilities)
- Fair distribution - that distribution of goods and resources beyond the demands of equal citizenship and the social minimum should be fair

Social justice is not simply about the distribution of resources and opportunities, and nor is it about just improving individual welfare. Fundamentally it’s concerned with living together in a fair society and the responsibilities and rights that go with that.

As society constantly changes and develops so achieving social justice is a continuous quest. The threats to our planet and advances in medicine and technology create new rights and new responsibilities and we have to constantly assess what social justice means in these contexts.

Nor does social justice result solely from government policy. It depends critically on how each of us behaves; how we exercise our responsibilities and assert our rights, including our right and responsibility to influence government.

1.4 The demands of a global economy

The economic arguments for skills development are cogently made elsewhere in this book. Chris Humphries’ paper⁴ sets out the case for skills reform. He also says that economic development and social cohesion are two sides of the same coin: that in order to be truly competitive, society needs to create opportunities for all to achieve their potential and the benefits of a strong economy need to be enjoyed by all its citizens. The challenges and the imperatives for improved adult skills to sustain and develop our economic competitiveness are clearly set out in Chris’s paper.

1.5 Protectionism and the qualifications system

If we are to meet these challenges for social justice and economic competitiveness then protectionism, where vested interests and those who currently gain most benefit seek to maintain the status quo, cannot be tolerated. Protectionism should be challenged by progressive societies. It is perhaps one of the biggest threats to social justice and to global economic prosperity and opportunity. Protectionism manifests itself at all levels and in all spheres, in global businesses, in public and political institutions, in local communities and in the qualifications system.

Our qualifications system too often appears to protect the interests of a few at the expense of the least able and the least economically powerful in our society. Implementation of the current reform programme has been a struggle against those who seek to protect their own interests (institutional, economic and cultural) and who work hard to maintain the status quo. The current struggle to keep the credit system under their control – is to

⁴ Humphries C (2006) Skills in a Global Economy. City & Guilds

actually limit its potential so as to maintain what we have. This is done often in the name of quality, coherence and robustness – legitimate arguments were they not (when you scrape away at the surface) almost always much more subjective in detail than they sound.

2. The failure of the current system – learning and valuing achievement

2.1 How good is the current system at helping people learn and get recognition for what they achieve?

It is easy to find evidence that our current system is a weak foundation for achieving social justice or economic competitiveness. OECD data confirms that the UK lags behind in labour productivity and has a large proportion of low skilled adults (in the lower half of OECD countries). In 2004 30% of adults of working age did not hold qualifications at level 2. Countless research reports show the continued link between low social class and low achievement.⁵ To quote Helena Kennedy “if at first you don’t succeed you don’t succeed”. The failure of the compulsory school system to equip 49% of our 16 year olds with a level 2 qualification (5 GCSEs or equivalent) is well documented. This inequality and failure throughout our system has been a constant feature for a century.

It seems that from secondary school onwards we fail to get the foundations of the system right. It is relatively recently that adult basic literacy and numeracy has received public attention with resources and a strategy to match. It was only in March 2006 that the White Paper finally recognised the need to bring coherence and resource to the development of a Foundation Learning Tier.

Prior to that, ministers and others in public life had made reference to the failure of the system below level 2 (in reference to our poor skills performance at that level) but there had been little research to examine why the existing system had failed to support adults to achieve and progress.

2.2 The failure of the current system for adults without qualifications

Credit Works conducted research for LSC in 2006 into the market failure of curriculum and qualifications below level 2.⁶ We examined current research, reviewed data and information about learning and achievement, conducted interviews with 27 policy makers and providers and 47 learners and frankly found a depressing picture of adult learning below level 2.

We found in summary:

⁵ (see for example Feinstein).

⁶ Credit Works, *Adult learning, skills and progression to level 2; a study of market failure*. LSC February 2006

- An emphasis within the system on courses and participation, not always matched by an equal emphasis on priority learners and progression
- Insufficient development and use of more sophisticated market intelligence to analyse the needs and motivators of different groups within the broader group of people who are socially excluded and/or do not have qualifications at Level 2
- Insufficient development and use of more sophisticated individual needs analysis and ongoing monitoring and review
- A failure to develop and design qualifications and curricula below Level 2 with the needs of priority groups paramount
- Insufficient flexibility in qualification and curriculum structures to promote and support progression
- A lack of consistent ongoing learner advice and support for adults
- A failure to systematically map and monitor routes, pathways and destinations for learners
- A failure to develop and manage partnership arrangements which will effectively support the engagement and progression of priority learners
- Lack of an overall strategy to build capacity across the system to support learning and progression for priority learners below Level 2.

So for those who do not succeed at school the prospect of succeeding as adult learners is stunningly unlikely. In 2002 it took a participating adult without a level 2 qualification *14 years* on average to get one. So for those of us who like to think that adult learning as it stands needs protecting (either from those soft liberals who would spend public money willy nilly on pink and fluffy useless stuff, or from the target driven suits who would reduce all adult achievement to any old level 2 NVQ) there is a stark message: as it stands the system does not deliver either way. Very, very few (3%) of adults without level 2 qualifications participate at all – and a tiny proportion of them progress – however you define progression.

The flaws outlined are not present in just one part of the system; they are almost universal and often inter-related - and not just down to providers. They are inherent in a system heavily driven by qualifications which are rarely fit for purpose for those without them.

3. Those who don't pay have the least say: creating a manifesto for learner rights in the Foundation Learning Tier

3.1 Consumer rights, especially for those with the least say

The Foundation Learning Tier (FLT) is part of the Government's response to this market failure. After conducting a substantial volume of research for LSC and QCA in recent years we began (as you might expect) to see a pattern in the issues faced: in the struggles of Entry to Employment (E2E) providers with the qualifications system; in the absence of understanding and use of APL; in First Steps learning being characterised as a funding stream rather than a learning experience; and in recommendations from Credit Works research reports⁷ which coalesced in a proposed set of 'entitlements' or consumer rights for learners in the FLT.

These rights were designed to create upward pressure on reform of the system. 'Learner entitlement' has up to now marked out those that could have free or supported access to a (circumscribed) offer of publicly funded learning. Whether or not the free offer was what they wanted or was any good was another matter.

We hoped this could change as the Foundation Learning Tier (FLT) tested a different concept of entitlement for adult learners and established the principle across all education of consumer rights (regardless of who pays):

"By 2010 all learners without level 2 qualifications will be entitled to:

- **Personalised Learning** as follows:
 - **Personalised choice** - which will include using credit-based units to design and compose programmes and qualifications which enable learners to pursue validated progression pathways through the FLT (within a credit and qualifications framework as it develops and is implemented) according to their abilities and interests.
 - **A Personalised learning experience** - which means personalising the experience of learning; so that an individual experiences learning and achievement in a way which suits their preferred learning styles, promotes personal ownership, autonomy and control of their learning and achievement.
- **Recognition of achievement** and access to progression pathways from the outset of their learning journey in the FLT. All achievements will have currency and validity and have the potential to count towards qualifications in the credit and qualifications framework.
- **Access to a coherent curriculum** which develops and integrates functional literacy and numeracy; personal and social development learning which 'unblocks' obstacles to progression; vocational and subject learning which provides skills and knowledge for employability."⁸

⁷ Credit Works reports referenced throughout (2006)

⁸ LSC requirements for providers engaged in trials of the FLT

So, by 2010 all learners without level 2 qualifications will be entitled to have their achievements recognised in the Qualifications and Credit Framework (QCF) including those informal achievements acquired right from the outset of the learner's journey; they will be entitled to personalised learning which reflects their interests, abilities and choices, and entitled to a coherent and progressive learning experience – one which leads somewhere the learner needs to go (rather than where the provider wants to drop them off).

With the tests and trials of the QCF we are at last testing a system which offers the potential to create a subtle profile of learners' achievements over time, which will redefine qualifications quite differently from the awkward offers we have now and which will - when learners get the hang of it - lead to new and different demands being made on providers and the systems that providers have to deal with. Achievements in the FLT will count in one step towards qualifications in the QCF – no more preparing learners to be ready for qualifications, sometime next year, sometime never.

Given the Delphic value attributed to OECD performance tables and Leitch⁹'s aspiration to keep the UK somewhere in the OECD top quartile, the position of qualifications as a success measure looks pretty well assured. But the QCF offers the chance to learners and employers to exert more influence on the content and design of qualifications – redefining what is of value – a more subtle appreciation of what constitutes successful achievement in the FLT (and at levels 2 and 3) and a better match to demand.

Adult learners will need skills and confidence to gain control of their own learning and achievement and to begin to demand what they need instead of taking what they are given. Those who don't pay have the least say – so making these new entitlements work in the FLT will be a real test of how far the system really wants learners to exercise such rights. There will be the question of how much the state and professionals are prepared to trust the public to determine which learning achievements are valued.

3.2 Implications for providers

And there are of course consequences for providers in equipping learners with the right skills, inculcating the right attitudes, changing how we use IAG and the ongoing review of learner progress. Most of all, providers need to know that reform of the system will enable them to deliver what learners want and need, that the right products are out there and that the focus of public funding is sharp enough to recognise which learner is entitled to support from public funds – and which acknowledges that clumsy categorisation and cross-matching of adult learners, provision and qualifications is not enough.

The prize is the creation of a different dynamic between learners and providers and the system which underpins that relationship – and the recent FE bill¹⁰ could put learner influence on FE into law for the first time. A real

⁹ Leitch

¹⁰ DFES. Further Education and Training Bill. DFES 2006.

voice and influence for learners introduces a new force for change in the system, one which has the power to work with policy reform from the top to squeeze reform from the bottom up.

Learners could at last be given some leverage in the system, alongside that now being extended to employers. Giving learners the means to exert some direct influence will challenge embedded vested interests and help maintain momentum of reform towards a “demand-led” system through successive administrations and changes in the learning and skills landscape.

The impact and influence on reform of introducing these entitlements could outlast the efforts of any single Government.

4. Recognition of achievement: entitlement to credit and progression

Of course each of the entitlements we describe is inter-related and interdependent. But we want to focus on one - that all learners should be entitled to access to recognition of learning achievements and to progression. We want to extrapolate and take the concept of entitlement to recognition of achievement forward into uncharted territory, beyond the system as it now stands and beyond the use of credit to simply disaggregate existing conventional qualifications.

4.1. Does accreditation skew the learning experience?

Whether or not people want access to recognition of achievement has exercised those working in the field of adult learning for many years and perhaps quite rightly so. The danger that accreditation will skew and/or homogenise the learning experience is a real one.

4.1 Do adult learners get a choice?

Adult learners often find themselves on ‘accredited’ or ‘non-accredited’ courses .i.e. programmes that do or do not lead to external recognition of achievement. They may or may not have made a choice for or against accreditation; it is usually a case of ‘either/or’. The choice to opt into accreditation and gain formal recognition at a chosen point along a learning journey does not exist in practice.

4.2 Qualifications and curriculum – the tail wagging the dog

One major reason is that qualifications drive the curriculum – the tail wags the dog. Qualifications are pre-written achievement sets which tightly circumscribe what the individual has to learn to achieve them. Exactly how they learn may well be driven by prescribed assessment requirements. There may be sensible reasons for prescription – to meet licence to practise requirements for example, for the sake of public safety. There is we know, some flexibility in modern qualifications but the scope for recognising individual achievements is still rare. Increasing the flexibility of

qualifications has often been resisted – a worry that opportunities for recognition of ‘partial achievement’ might dissuade learners and employers from pursuing ‘whole’ qualifications. Assessment has to be ‘robust’ and reliable – and is often prescribed in the interests of ensuring valid and consistent results – though not necessarily with the preferences of learners and employers, or the reality of learning in the workplace in mind.

4.3 The academy expects

Achievement and the acquisition of knowledge have to be underwritten by ‘the academy’ of institutional educational interest. This presents a big obstacle to reform. Even when we consider learning and achievement at entry levels and level 1 the influence of the academy on appropriate assessment, the need for completion of ‘whole qualifications’ remains influential, even where those achieving such qualifications are unlikely to progress to university. The need for robust systems of assessment in ‘vocational’ education is driven by the need to match the apparent robustness of assessment in academic qualifications¹¹. How far any of these requirements assist in bringing the achievement of skills to the unqualified or access to social justice is questionable.

4.4 The limited purposes of qualifications

Qualifications do not currently have a wide range of purposes. Only a limited number signify a licence to practise; for the majority, once achieved they are used as a means of entry to another level of study, an institution or the workplace. Employers have low expectations of the state qualifications system.¹² They believe that qualifications either equip young people or adults with ‘the basics’ or are a means of entry to university. Beyond this they are sceptical about the value of vocational qualifications not acquired in the workplace, and prefer when spending their own money to spend it on learning which is tailored to their needs – *‘they often don’t want to pay for whole NVQ – they don’t need it’* as one sector representative said in a recent interview¹³.

5. A right to recognition: the consequences of making credit an entitlement

5.1 Do learners want recognition of achievement?

Almost all the adult learners we interviewed in two recent studies wanted access to recognition of achievement and understood how credit could be used to build up a profile or a qualification over time. *‘like pieces of a cake’* as one learner put it.

¹¹ Torrance, et al 2005

¹² CW Brining employer led training into the Framework. QCA 2005

¹³ CW for QCA November 2006 - publication TBA.

Their demand for credit was conditional however and their conditions seem reasonable enough: that they should be able to opt into accreditation as and when they are ready for it; accreditation should reflect their learning and not drive it; the assessments and evidence should be meaningful to them as learners; and credit should help you to progress to the job you want, or to another programme of learning. What you learn and achieve should count towards a national qualification in one step and you should not always have to go back to the beginning every time you start a new programme or change direction.

These views helped to shape the details of the manifesto for learners outlined above and present a huge challenge to the qualifications system and all those who are driven by it (willingly or not).

5.2 Using credit to reform the experience of learning and achievement – letting learners and employers choose

It is possible to develop a genuinely responsive and flexible system of recognition and qualification using credit and this is ostensibly the goal of the QCF. However it is also possible to create a credit framework and then make attempts to preclude choice by creating inflexible rules of combination. We are not suggesting that this is happening now though there will be interests that seek to maintain the same level of prescription in designing new credit based qualifications as obtain in existing conventional ones.

However, we think (perhaps optimistically but we shall see) that once the credit genie is out of the bottle it may be difficult to get it back in again. Time after time in interviews with employers, learners and providers we have found a ready understanding of the potential of a credit system to at last give employers what they want, to allow providers to design programmes that meet different demands and which could allow learners to take, own and transfer (or even trade) their achievements in ways which they cannot do now. Creating a credit framework and attempting to prescribe how it is used is like designing a park with one path through it. People will sooner or later stray from the path and new pathways will wear down the turf and criss-cross the grass. Perhaps even the original path designed by committee will become overgrown.

Giving people a right to recognition for their achievements through credit can create a positive view of recognition. It can create a different relationship between the producers and the users of qualifications. Currently qualifications are designed and produced by the system (awarding bodies, sector bodies and regulators all play a role). Learners are little more than consumers of the products. An entitlement to credit, in a context of focusing on learner autonomy and personalisation with guidance and support, leads to a need for a dialogue where the value of learning is a negotiated and collaborative process between public and the professionals.

This could result in a change over time in determining which skills are valued. For example having the skills to manage your own learning, regulate your own behaviour, “know what to do when you don’t know what

to do” could all become more valuable in a learning model founded on self-determination and autonomy. Currently these so called soft skills carry little or no formal recognition or value. However, in a system where learners are entitled to credit the learners gain a voice and influence and the value of these skills to individuals, employers and society generally becomes determined by the relationship and process of dialogue and negotiation. The right to recognition of achievements require at a minimum that learning providers organise themselves to enable evidence of achievement to be gathered which can count towards the award of credit.

5.3 Using credit to promote the public value of adult learning

As well as excluding 30% of our citizens, qualifications are a blunt instrument for measuring the skills and achievements of the population. We know that 30% of adults do not have level 2 qualifications but we know little about what skills they *do* have. In truth we understand that placing any of us at a single level of skills acquisition may be convenient for statisticians but it is a poor reflection of reality.

Over time credit can provide a much more subtle and sophisticated picture of UK PLC than our current qualifications. Instead of adding endless stars or grades to a single level qualification, or worse, ignoring achievements because they are not ‘complete’ we can reflect reality much more clearly. Why for example, does an A level have to be solely at level 3? We know in practice some learners will produce achievements at level 4, and at level 2 in completing an A level. Why not have additional credit based units at level 4 which lead to credit exemption in higher level study? Why not include units at level 2?⁶

This is important for individuals as well as society. In the same way governments use data on skills levels to plan their improvement strategies, so individuals could plan and manage their learning in the same way. Of course many with high level qualifications already work the existing system in this way and to their advantage. But there’s little or no scope for doing this at lower levels or with any degree of precision or flexibility.

Attempts have been made to tackle this through APL. Processes of APL however have become dominated by the demand for robust assessment. Learners and employers access to and understanding of such processes then requires ‘expert’ intermediaries to make them work, and outcomes of the whole experience are disproportionate to the effort and cost. It is however possible to integrate recognition of prior learning into the curriculum and actively accredit that prior learning within a learning programme.¹⁴ Such a model should be meaningful as well as workable and there is always likely to be a need for this. But better still is a system where learners are *entitled* to credit for their achievements and providers obliged to organise themselves to provide evidence to demonstrate achievements from the outset.

¹⁴ Credit Works, *The feasibility of employing the accreditation of prior learning (APL) to support progress towards the achievement of full Level 1, 2 and 3 qualifications*. LSC June 2006

5.4 Employers' views

Our research indicates that employers' expectations of the public qualifications system are largely concerned with how well the existing system prepares young people for work or higher education. There are however other acknowledged internal learning and development issues faced by employers and traditionally, employers would not look to or expect the qualifications system to help address them. This may change (be changing) with the introduction of new initiative such as Train to Gain and skills academies. However the CBI suggests that a credit system could result in a more "user-led than supplier led system" and welcomes this. There is evidence also that credit can support employee development; that given the chance employees will opt for credit; and that credit brings people back into learning at work and aids progression.¹⁵

5.5 Direct influence over what learning is considered to be of public value

There is evidence that credit is good for individuals, for business and the economy and can support social justice by enabling more people to gain the credentials and confidence to participate as equal citizens.

Inevitably there are interests which will seek to continue to control and direct the qualification system.

Could entitlement and hence demand for credit for achievements result in a more participatory, negotiated and shared understanding of value and purpose? Could consumer rights introduce a different dynamic in the process of reform, giving more influence to the public in negotiating learning activities and outcomes? Will such influence alter what we consider to be of public value in adult learning?

6. Freedom to choose: the potential consequences

The right to make the wrong choice What would be the impact of allowing people real freedom of choice? There is certainly an argument that prescription in qualification design protects people from making uninformed choices and wasting their opportunities (and government resources). State-led or academy-led qualification design is then a protection against vulnerability to uninformed consumerism. But given the failure of the qualification system, especially at lower levels, would handing over choice to consumers really present a threat, given the current waste in our system?

Selfish acquisition versus the public good What is the relationship between entitlement, personal aspirations and selfish acquisition (the consumption of learning as a commodity)? How does that square with our liberal views on learning as a force for good? How does it relate to public

¹⁵ Credit Works *Key Issues in Including Employer-Led Provision Currently Outside the NQF Within the Framework for Achievement*, QCA March 2005

value? Is entitlement more likely to lead to selfish consumerism than public value? How does entitlement to credit fit in with our model of public value, partnership and co-production?

Impact on standards What would be the impact of learners exercising entitlement to credit on our perceptions of standards? The number of people achieving GCSEs and A levels has rocketed and each year we see the annual backlash and accusations of lowering standards. How much of this is about standards of achievement and how much is about the function of traditional qualifications to select and protect an elite: where value is accorded in proportion to rarity? Surely any form of learning achievement can be recognised and quality assured, so is this really about standards? Credit could see a massive increase in achievements. (Imagine if all the people achieving Microsoft qualifications were getting credit recognised and valued in the public system.)

The adult educator and the learner If learners begin to exercise an entitlement to credit how will the relationship between the adult educator and the learner change? Are we professionals in the system going to feel uncomfortable with learners exercising their rights if it means we are losing control over what learners choose to learn? It is difficult for individuals to manipulate the current qualification system (difficult for employers too). But what would be the consequences of professionals/producers losing control and direction? How/can we adapt our role as adult educators to a different model of creating and supporting what learning is of value?

Can the learner be trusted? Ultimately this may be a question of how much the state and vested interests are prepared to trust the public to take a real and active role in determining which achievements are valued. New models of governance and partnership are now being developed in public life: isn't it time we applied these same principles to qualifications? Quality assurance is a separate issue and process (although it is often used as a guise for control of content under the banner of maintaining standards). Dare we let the genie out of the bottle: give people an entitlement to credit; allow them a more prominent role in determining which skills are valued; relax the endless qualification rules except where they're genuinely essential; trust people to make the right choices and give them the freedom not to?

And as learners begin to pay more for their learning, how can an entitlement to credit possibly be refused?

Can we trust that given choice and some control, in dialogue with the professionals, people will actively support serious learning which is of value to them and their communities?

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