

CREDIT TRANSFERS – TOWARDS RICHER AND DIVERSE STUDENT LEARNING EXPERIENCES

The 21st century will be an interconnected and globalised economy. The graduates will be required to work in and under very cross cultural circumstances. Talent mobility has increased exponentially and the new talents have shown deep interest in cross cultural competence.

Student mobility is not a luxury any more. Employers are for such experiences. Therefore, programmes of study must provide space for and accommodate mobility and credit transfer (CT).

A. WHAT IS CREDIT TRANSFER?

Credit transfer refers to the practice of granting exemption to course/s in a programme on the basis that the requirements of a course or courses have been demonstrated to have been fulfilled by the applicants or learners. This practice allows mobility of learners between programmes, between institutions and between nations.

Traditionally, CT has been limited to established conventional providers i.e. universities. Trust in the quality and recognition of the institution or national standing played a big part in the acceptance.

With the emerging global economy and resulting globalisation of education, credit transfer has taken on a new dimension. CTs are viewed as means to enable learners to travel and study in foreign institutions for brief periods. The growing talent mobility across nations and regions means education and learners must experience similar mobility to be better prepared for the world of work that demands cross-cultural competencies.

Consequently, over the last decade, there have been many initiatives to develop the narrative, the framework and the systems to enable smooth CT across regions. SEAMEO-RIHED, AUN, ASEAN Plus Three, APEC AHERC, EU etc. are some organisations which have carried out some initiatives to seek agreement to common principles or rules to facilitate the flow of learners between and across regions. Almost all developing and developed countries were seeking more inbound and outbound mobility for economic and cultural reasons.

B. THE PREREQUISITES FOR CREDIT TRANSFER – MALAYSIAN QUALIFICATIONS FRAMEWORK (MQF)

For CT to take place, it is imperative that the credit system of a nation or an institution is clearly understood. This begs the question of what is a credit, how are credits computed and also how they relate to a qualification or award or programme of study. In 2002, the

work to develop a national qualifications framework was started by NAB and Quality Assurance Division within the Ministry of Higher Education. Through many rounds of consultation with public and private Higher Education Providers (HEPs), a national qualifications framework was agreed to. The Malaysian Qualifications Agency Act, 2007 provided legal basis for the MQF and powers to MQA to administer the MQF through the process of accreditation and equivalency assessments of foreign programmes and qualifications.

MQF LEVELS	MINIMUM CREDIT	SECTORS			LIFELONG LEARNING
		Skills	Vocational and Technical	Higher Education	
8	No given credit value			PhD by Research	Accreditation of Prior Experiential Learning (APEL)
	80			Doctoral Degree by Mixed Mode & Coursework	
7	No given credit value			Master's Degree by Research	
	40			Master's Degree by Mixed Mode & Coursework	
	30			Postgraduate Diploma	
	20			Postgraduate Certificate	
6	120			Bachelor's Degree	
	60			Graduate Diploma	
	30	Graduate Certificate			
5	40	Advanced Diploma	Advanced Diploma	Advanced Diploma	
4	90	Diploma	Diploma	Diploma	
3	60	Skills Certificate 3	Vocational and Technical Certificate	Certificate	
2		Skills Certificate 2			
1		Skills Certificate 1			

Figure 1: Malaysian Qualifications Framework (MQF)

The MQF describes and organises qualifications within an eight (8) level framework based on learning outcomes covering eight learning outcome domains. The qualifications are organised in three (3) different sectors namely skills, vocational and technical, higher education or academic (see Figure 1). The MQF provided generic outcomes relating to the eight (8) domains for each of the eight (8) levels. The MQF very importantly provided a student learning time-based on credit system. One credit is equated with 40 hours of notional learning time. Minimum credits for each of the eight (8) levels described the volume of learning time associated with learning outcomes.

The MQF, its outcomes and credits set the stage for clearer consideration of credit transfers and exemptions between sectors, programmes, institutions and countries.

C. THE CREDIT TRANSFER POLICY

The HEPs are responsible for creating and administering policy and processes pertaining to CT which MQA will evaluate during programme accreditation using the Code of Practice for Programme Accreditation (COPPA) and Code of Practice for Institutional Audit (COPIA).

D. CREDIT TRANSFER REQUIREMENT BY MQA

As a national Quality Assurance (QA) body, MQA has a stake in the CT systems (CTS) developed and used by the HEPs to ensure the CTS are managed in a responsible, transparent and fair manner.

To this end, MQA has established policies to be followed in granting CT. All HEPs must observe the following minimum requirements:

- a) The applicant must have obtained a minimum grade of C or its equivalent (satisfactory performance or a pass) in the previous course;
- b) The CT must be for the same credit as the course credits of the programme being transferred into;
- c) The CT must be based on subject or course mapping with at least 80% match in content and equivalent course outcomes (parity of course); and
- d) The programme from which the course credits are transferred from are accredited or approved in the country of origin (recognition).

In principle, the mapping process for CT varies according to the subject classifications. A strict subject-to-subject compatibility in terms of intended learning outcomes, content and performance is expected to be applied for curriculum components that define the body of knowledge of a programme. These include subjects classified as core, major, minor and specialisation.

A more flexible application of horizontal CT is allowed for open elective courses. CT of open elective courses does not require subject-to-subject mapping on content and credits. This type of CT only requires both programmes are of similar level and the

applicant obtains a minimum of Grade C or equivalent attainment. Credits transferred can be accumulated as satisfying overall open elective credit requirement.

CT involving informal learning focuses on compatibility of competency acquired in satisfying learning outcomes of a particular subject in a programme. This is applicable, for example, in the case of credit transfer for APEL and MOOCs.

The HEPs are required to observe the above stated rules through their policies and procedures. Records of all decisions pertaining to CT must be maintained for review by MQA in the course of programme accreditation or maintenance audit.

E. HORIZONTAL CREDIT TRANSFERS

MQA has relaxed the CT limits of 30% of credit in the receiving programme to enable students facing financial distress in foreign universities to transfer to similar programmes in Malaysian universities. This initiative has now been expanded to encourage Malaysian and internationals to continue their studies in Malaysia without losing the years spend in higher education overseas.

HEPs can consider granting credits subject to specified residential requirements as follows:

- a) 1 year for bachelors (level 6, MQF)
- b) 1 semester for diploma & lower (levels 4 and lower, MQF)
- c) 1 semester for postgraduate programmes (levels 7 and 8, MQF)

These residential requirements must also be complied for dual degree and double degree arrangements whereby students need to study at the host institution and transfer the credits acquired to their home institutions.

F. CREDIT TRANSFER FOR APEL [APEL (C)]

MQA recognises that learning can take place outside the realm of formal learning in conventional HEPs. Such prior experiential learning should be catalogued, analysed and tested for achievement of learning outcomes in courses or modules or units that make up a programme. CT can be granted for APEL if there is parity with course outcomes. Applicants are eligible for up to 30% credit transfer based on the credits in the receiving programme.

Since the APEL-based CT is a new experience for all HEPs and to ensure the assessments are carried out responsibly, MQA'S approval is needed for the HEPs to carry out CT-based on APEL(C). MQA will evaluate the HEP's readiness to carry out CT for APEL. Once approved, MQA will carry out review of HEPs at periodic intervals. As of today, a few HEPs have undergone the evaluation and permitted to carry out APEL-based CT. MQA expects that more HEPs, especially those targeting older and working adults, will slowly warm up to the APEL-based CT.

G. CREDIT TRANSFER FOR MOOCs

MOOCs represent the new potential of technology in education and the opening of access to high quality education to all learners in the world. The lack of recognition for learning gained through MOOCs has been the major drawback to the realisation of its full value. The Ministry of Higher Education believes in the value of MOOCs and has developed Guidelines for the development of MOOCs courses among Malaysian HEPs as part of the 10 point Blueprint for Higher Education. Complementing this initiative is the MQA's 'Guidelines on Credit Transfer for MOOCs' launched on 27th September 2016. This guideline can be used by HEPs to evaluate applications for credits for MOOCs courses.

H. CREDIT TRANSFER FOR MOBILITY PROGRAMME

The mobility programme aims at enriching students' learning experience through residential programme in other institutional environment. The programme may involve collaboration between local institutions or between local institutions with foreign institutions. The credits earned through this programme at the host institution are transferable to the academic programme conducted at the sending institution.

The HEPs involved in student mobility programme must have a clear advance standing arrangement with their partners which describes CT applications and options according to different curriculum components of the main programme of studies. A strict subject-to-subject mapping is expected for core, major, minor and specialisation as compared to mapping for open elective courses. In principle, student should enjoy a greater flexibility in completing the overall credit requirement of open elective components through mobility programme. This, however, is subjected to HEPs requirements which may have set preferences in the advance standing arrangement.

I. CREDIT TRANSFER FOR GAP YEAR

There are three types of Gap Year programme [Gap Year National Service Volunteerism (GYNSV), Gap Year Volunteerism (GYV) and Gap Year (General)] currently being offered by many public HEPs since September 2017. This programme benefits student who plan to take a break in their study in order to involve in other activities such as volunteer work, sports or business.

Real life experiences earned through this external activity can be mapped to any appropriate courses in their studies and be converted to credits which will eventually contribute to the graduating credits. This can be carried out through horizontal or APEL(C) credit transfer mechanism.

J. COMMONALITY AND COLLEGIALITY

The CT initiatives are in line with and in support of the call for greater collaboration between public and private HEPs including between the academic, technical and skills sectors. The CT can be a vehicle to promote cross sectoral and cross institutional CTs

collaboration resulting in widening of course choices for the students and optimisation of public resources.

K. CHALLENGES TO CREDIT TRANSFER

The practice of CTs among Malaysian HEPs is extremely low but is growing in relation to foreign university courses. The perception of quality has subdued interest in entertaining CT applications. Some private HEPs are not enthusiastic about CT as it would reduce fees to be charged for the total programme. The duplication of programmes and courses also means less interest in and urgency to look elsewhere for options.

More fundamentally, the idea of CT among and between local HEPs has not been actively promoted or incentivised. CTs are still viewed by evaluators within the HEPs as troublesome. The paucity of information about courses provided to learner makes CT applications by students a time consuming hassle.

MQA has facilitated uptake of CTs through a variety of measures namely:

- a) Developing and implementing MQF which defines and describes the qualifications, the outcomes and the credits. This makes CT consideration less subject to the idiosyncrasies of individual HEPs;
- b) Developing and clarifying CT policies and limits;
- c) Expanding the range of CTs from the conventional to new forms;
- d) Developing guidelines for Malaysian Qualification Statement (MQS) which contains information about the levels, credits, content, assessment and the grading system to facilitate CT processes;
- e) Helping to develop capacity within HEPs to process more complex CT forms like through APEL (C);
- f) Actively championing the granting of credits for experiential learning and MOOCs besides the conventional; and
- g) Working with regional bodies in developing or promoting common CT framework reflecting best practices for smoother regional mobility of learners.

L. IMPACT OF CREDIT TRANSFER INITIATIVES

Both the Ministry of Higher Education and MQA have provided greater flexibility to HEPs in dealing with CTs. The HEPs must now review their own attitudes, policies and practices with regard to CT. HEPs are not known for their innovation appetite. Pressure, direction and leadership from authorities are needed to cause changes to the usual and old.

In the case of professional programmes, HEPs are understandably cautious given the conservative attitude often displayed by some professional bodies.

To what extent the learners have benefited from these facilities is still a big unknown. Even among the more responsive private HEPs, the enthusiasm is rather muted.

REFERENCES

1. MQA Act 2007 (Act 679)
2. Malaysian Qualifications Framework (MQF)
3. Code of Practice for Institutional Audit (COPIA)
4. Code of Practice for Programme Accreditation (COPPA)
5. Malaysian Qualification Statement (MQS)
6. Policy on Credit Transfer
7. Guidelines to Good Practices: Accreditation of Prior Experiential Learning for Credit Award, [APEL(C)]
8. Guidelines on Credit Transfer for MOOCs