

## Full Paper

**The Concept of Credit Rating and its Applications: A case of Divergence of Definitions and Interpretations among Academic Staff of the Faculty of Humanities and Social Sciences.**

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'Credit rating' is a measure of academic worth of a course or a program of study and it explains the workload in terms study time usually taken by a typical student to acquire prescribed competencies. It therefore provides a composite measure of workload and study time expected of an ODL student. Studies done in Sri Lanka and elsewhere have shown how credit rating is usually computed, and the process of computation (Chambers 1994; Lockwood, William and Roberts, 1988; and Samarawickrama, 1997). A number of other studies have extensively evaluated issues pertaining to the measurement, of credit rating and relationships between credit ratings and workload and also relationship between workload and learner performance (Gunawardene and Lekamge, 1997 and 2000; and Weerasingha, 1999). Some of the most pertinent issues raised by these researchers include the lack of consistency between ratings assigned and workload stipulated by the course teams. Related to this has been the weak association between efforts that appear to have been taken by learners and their achievements. The twin issues discussed above raise another vital question pertaining to the validity of ratings already assigned by course teams. In spite of these deficiencies the academic counselors of the university quite dogmatically communicate the ratings to students at the time of registration.

It is noted that 'credit rating' of an individual course/program is a formulation of the teaching staff who work in respective course teams. A course team therefore is responsible for defining, composing, assigning, and interpreting the credit ratings of a given course to others including the material developers, visiting teachers, examiners and the students. This study therefore is an attempt to ascertain the extent of clarity and agreement concerning the concept of credit rating and its usage among the academic and academic support staff in the Faculty of Humanities and Social Sciences. In a context in which all academic work performed in this University is eventually converted into a common denominator of credit and even the University Grants Commission is envisaging to base its funding to Universities on the basis of student credits this study is considered as quite timely. The concept of common credit currency now being developed by the university system will enable learners of different universities to accumulate credits from other universities to earn degree qualifications eventually (CVCD, 2002).

Academic staff members in their counseling sessions are expected to advice students regarding the maximum workload a student can handle. The registration of students for programs is conducted on the basis of the workload, which provides guidance on the maximum and minimum number of courses a student can register for. For instance, in the case of the OUSL a student can register for a maximum of two credits worth of a load or a minimum of half credit worth of load. A credit thus computed require 450 hours of study time and a student could offer a maximum of 900 study hours worth of credits. There is accumulated literature on the measurement of credit ratings in terms of number of pages in a lesson, number of lessons per credit, number of assignments per credit and so on

( Chambers, 1989 and 1992; Samarasingha, 1997 ). On the contrary, there are sufficient reasons for confusion among new staff members in particular on account of different terminology and criteria used by different persons when assigning credit ratings

The implications of questionable application of credit ratings can be seen in many spheres. Not only it is used to allow or restrict the number of courses a student can offer but also it can provide misleading information to learners when they are not correctly counseled in respect of learning difficulties. For instance, a student failing to obtain eligibility has to pay twice the amount of tuition fees could sometimes linked to absence of wise counseling at the time of registration. This background makes it necessary for the course coordinators, level coordinators and program coordinators to have a clear understanding on the definitions, meaning and interpretation of credit rating as a lack of consistency in understanding could cause confusions among the end users.

### **The rationale of the study**

As indicated earlier credit rating depicts workload pertaining to a given program of study or course of study. Many researchers both in Sri Lanka and elsewhere have shown that there exists a marked variation in workloads measured in terms of the quantity of study material to be studied or hours to be spent by learners as specified by course teams and communicated to learners ( Gunawardena and Lekamge, 1997 and 2000; and Weerasingha, et al., 1998). These variations imply that members of course teams who formulate syllabi, and generate study material either possess limited expertise in estimating credit ratings are very little concerned about the implications of their application of the concept on workload and study time.

In most cases it may be the very same course team that formulates guidelines for learner counseling. At the time of registration the teaching staff extensively counsels learners on desirable learning practices, choice of courses, workloads and time expected of learners in respect of each of the different courses and study programs. Thus teachers are both the creators and communicators of the concept of credit rating. Not only do they formulate respective ratings but they also interpret and explain them to learners, examiners, and administrators. The absence of concern or understanding and in particular inconsistency in usage can be doubly harmful in the context of learner performance. A number of studies on credit rating referred to above have shown a very high variations between credit ratings and workload on the one hand and credit ratings and time spent by students on those courses on the other. These findings point towards the harmful implications of faulty allocation of credit ratings on learner efforts and their ultimate performance. It is this background that prompted this attempt to evaluate nature of understanding and interpretation of credit rating by the teacher community in the Faculty of Humanities and Social Sciences.

### **The objectives**

The principal objective of this study therefore is to ascertain the nature and extent of understanding of credit rating as conceived by the teaching staff members of the Faculty of HSS. Stemming from the above objective it attempts to evaluate variations in meaning and

interpretation as given by staff members to this concept. It finally examines the implications of these variations on students, teachers, and administrators.

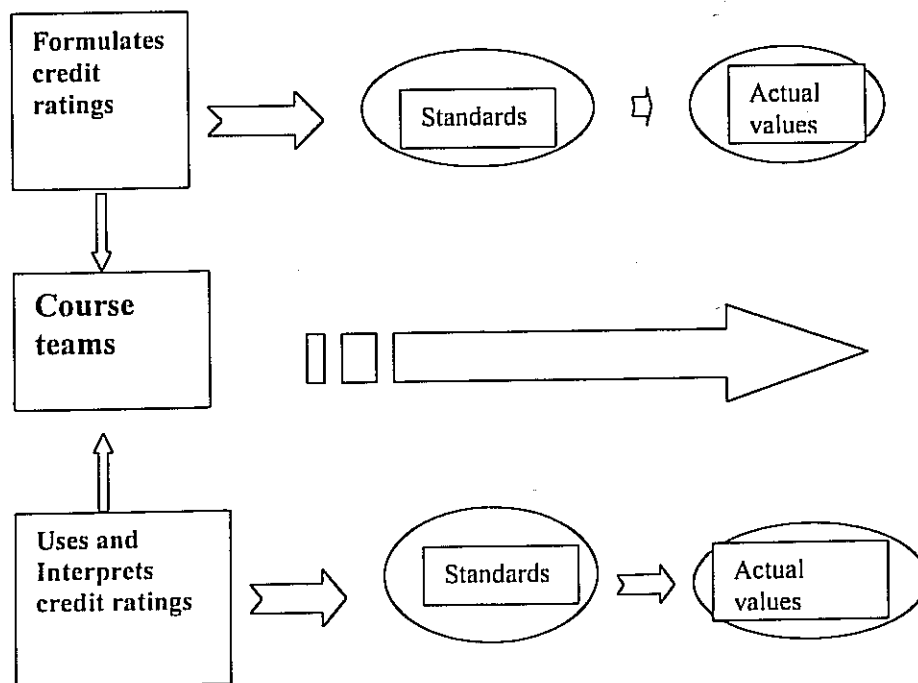
### The framework

A simplified conceptual framework to examine and evaluate the discrepancies in definitions, applications and interpretations was developed by the research team (see figure 1 below).

With respect to the definition of the concept of credit rating, a pertinent issue that remained unanswered is what type of learning activities constitutes workload. This may appear quite rhetorical. Some course team members confine this to study time needed to comprehend written study material. Others consider additional time needed to attend to self evaluation questions, review questions, activities, assignments, A/V materials and time required to prepare for the final examinations too

The conceptual model presented below assumes that the course team is eventually responsible for the estimation of time required to complete a course of study and thereby for the very formulation of a given credit rating. It is finally responsible for its application at the time of material preparation, counseling and evaluation of learner performance. The model postulates that the workload measured in terms of actual study time and the quantum of material prescribed by the course teams that are covered in this study significantly vary from the university and faculty standards. It also observes that there exists a very high degree of inconsistency between the stipulated workloads of one course and another belonging to the same program with same credit rating.

Figure I. The Conceptual Framework of the study



### The methodology

This study was confined to academic staff members working in the Faculty of HSS. Employing a multistage purposive sampling strategy, the researchers selected fifteen (15) study programs offered by the Faculty of HSS. From these programs 36 course and level coordinators were identified for the sampling frame at the second stage. For the final stage twenty-four staff members were selected for the survey. This research strategy was adopted to give a fair representation to programs of different levels, departments and credit ratings. It should be noted that there was a great overlap between course and level coordinators as some teaching staff members were playing multiple roles as level and course coordinators. The questionnaire survey was carried out by the co-researchers.

### Presentation and analysis of findings

The following sections present analysis of data and the discussion of findings. It covers a brief description of the profile of respondents, their definitions of credit rating, its applications and interpretations.

#### The profile of respondents

The coordinators selected included seven (7) senior lectures, nine (9) lecturers, five (5) educational assistants and three (3) consultants. As given in Table 1 below about 50 per cent of them had more than five years of experience at the Open University of Sri Lanka.

**Table 1: Years of experience at the OUSL**

Years of experience	Frequency	Percentage	Cumulative percentage
Less than 5 years	12	50	50
6-10 years	8	33.2	83.2
11-20 years	2	8.4	91.6
21 years and more	2	8.4	100

Source: Survey data

While the University, over the years have developed certain standards pertaining to the concept of credit rating, the staff members working in course teams and also working as student councilors do not seem to have mastered the concept. This has occurred in spite of the fact that the University has had a considerable number of training programs to enable its teaching staff to understand the basis upon which this fundamental concept is founded. Quite ironically there seemed to exist the required expertise and research inputs within the faculty itself.

#### The Definition of the concept of credit rating

This part of the presentation deals with the responses of interviewees to a set of questions on the definition and meaning of two-concept i.e. 'credit' and 'credit rating'. Whilst agreeing that the concepts of credit and credit rating are somewhat illusive the researchers thought fit to find two

workable definitions before seeking interviewee responses. In doing so the researchers agreed on the following definition of credit that was in vogue at OUSL for the past few years.

*" a credit is the workload a learner could register for in an academic year; it has a lower limit of half a credit and an upper limit of two credits"*

The responses of the interviewees to the first question on the meaning of 'credit' provided varied descriptions and explanations. Even though it may not be fair by the respondents to expect a complete definition, the responses provided by many teachers interviewed did not cover the attributes of any accepted definition. There were some respondents who were very much closer to this accepted definition, while there were few others who did not have any idea about it. This was an alarming situation.

The second definition was on credit rating. *"Credit rating' is a measure of academic worth of a course or a program of study and it explains the workload in terms study time usually taken by a typical student to acquire prescribed competencies"*

The responses to the question on credit rating were even more varied. As given in Table 2 below, about 62.5 percent of the answers could be rated as fully or partially compatible with the workable definition adopted for this study. The bulk of the remaining respondents (37.5 percent) seemed to have got it all wrong or the others have refrained from giving any answer.

To make the point clearer about four major attributes of credit rating were listed and the respondents were asked to indicate whether they would agree with those statements. The attributes listed include its usage as a measure of a) workload of teachers, b) workload of students, c) number of study hours, and d) the maximum number of courses to be offered. Only 41.7 per cent of the respondents got all attributes correct while 54 per cent got them partially correct. About five percent refrained from answering these multiple-choice questions.

It is this variation in the meanings attached to these fundamental concepts that could lead to its faulty applications and interpretations by the teaching staff of the Faculty of HSS. However, it does not mean that the staff members of the other two Faculties know them better. It only means that there are some fundamental inadequacies that all of us should collectively address if we are to move forward in the highly competitive environment of open distance learning.

### **The application of the concepts**

The following sections discuss the findings of the survey in respect of the application of the concept of credit rating. The main areas surveyed include how workload is interpreted in terms of quantum of study material, prescribed study hours and the number of face to face sessions per one third course and the number of assignments per course.

Table 2 below shows study time prescribed by the coordinators for one-third-credit course. It is important to note that on the average the maximum study load stipulated under residential universities is around forty hours while ODL prescribes on the average 14-16 hours study time per week.

Table 2. Distribution of study time for a two credit course

Study hours per week	Frequency	Percentage	Cu. percentage
Less than 8	7	29.2	29.2
9-15	4	16.6	45.8
16-32	10	41.7	87.5
33 and above	4	12.5	100

Source: Survey data

It is seen that about 45.8 percent of the respondents were within the ODL stipulated 16 hours per week. The remaining 54.2 per cent was high above this maximum limit which is difficult to justify within the ODL framework. Another alarming feature is that the existence of a very wide range of prescribed study hours for the same rating within the same faculty. As given in Table 3 below the prescribed number of hours per week range between 10 and 48 with a mean value of 21.6 and standard deviation of 15.32. This is a huge variation unimaginable for courses offered by the same Faculty where they are supposed to carry the same credit rating

Table 3. Data on variations in workload.

Criteria	Lowest	Highest	Mean	Std-deviation
No. of contact sessions	10	48	21.6	15.3
No. of lessons	10	23	18.4	4.77

Source: Survey data

Yet another area of concern was the number of lessons per course of study having one-third credit rating. It is noted that the OUUK follows a rule of thumb of 12 units of 6000 words per one-third-credit course (Vidanapathirana, 1994). If this is converted into the OUSL's lesson structure of 2500 words it could result in 28 lessons per one-third credit. It may be argued that to conform to the OUUK's standards may be unnecessary and also arbitrary. However, what may be difficult to comprehend may be the presence of an extremely high discrepancy in terms of number lessons for courses bearing the same credit ratings that are offered within the same faculty. There have been instances in which this discrepancy was evident within courses of the same program as well. Table 4 below depicts some of the above findings

Table 4. Number of lessons per one-third-credit course

Distribution of lessons	Frequency	Percentage	Cu. percentage
Less than 6 lessons	2	8.2	8.3
7-12 lessons	6	25	33.3
13-18 lessons	10	41.7	75
19-22 lessons	5	21.8	95.8
More than 23 lessons	1	4.2	100

Source: Survey Data

The above table shows the extent of variation in terms of number of lessons to be studied by students following one-third-credit courses. Although a rigid structure of lessons per credit rating may be difficult to recommend the extent of variation indicated above appeared to be almost arbitrary. As indicated in Table 3 earlier the number lessons per course ranged from 6 to 23 with a mean value of 18.4 and standard deviation of 4.77.

Another area that showed this variation was the number of contact sessions estimated in terms of face to face contact hours adopted by different programs. The following table shows the extent of disparity in the context of contact hours as practiced by the courses surveyed.

Table 5. Number of contact hours per one-third course

Contact sessions	Contact hours	Frequency	Percentage	Cu. percentage
Less than 4	12	12	50	50
5-6	13-18	3	13.5	63
7-8	19-24	5	20	83
9 and above	25 and above	4	17	100

Source: Survey data

The above table also shows a mark variation with respect to the number of contact sessions and study hours. One plausible explanation for this variation is that the very nature of some courses may require more contact sessions than the others. For example, a language course could need much more contact hours than a normal course of study. However, the majority of differences shown above are courses for which such explanations are not warranted.

A similar variation though not as severe as presented in the previous sections was noted with respect to the number of assignments per one-third course. These are the differences in application, which have a very high potential to confuse learners who follow courses of studies offered by the Faculty. Therefore some of the conclusions drawn by previous researchers regarding the absence of compatibility in the credit ratings and performance data of learners arise partly on account of the non scientific formulation and usage patterns of credit ratings described above.

### Perceptions of Coordinators

The discrepancies in usage presented above have resulted in significant variations in the interpretations given by the coordinators to the concept credit rating and its applications. These variations were reflected in the answers normally given by the respondents to the questions generally asked by new students at the time of registration. Some of these questions deal with the implications of credit ratings on their pace of studies. It is very common to find most new students to be over ambitious and wanting to register for the most possible number of courses. Their rationale is to do it at the fastest possible pace and obtain the qualifications.

Some of the most common queries therefore revolve round the maximum number of two credits as it is seen to interfere with the ability of students to register for as many courses as possible. There are other queries such as the feasibility to have an additional half credit worth of continuing courses on top of the stipulated two credits when two credit rule dictates over all the admission decisions. Yet another query is how to advice a learner who has lost a few weeks of time owing to sickness or any other genuine cause.

The researchers agreed that it is unfair to expect a uniform answer for these queries because the questions and answers to them may change to suit the context upon which they are raised. There were about eight similar questions and most of the coordinators have attempted to answer them. Nonetheless, as in the case of application of the concept of credit rating the answers showed substantial variations and some of the answers appeared to be highly unrealistic.

Few examples would suffice to prove this point. With respect to the justifications given by coordinators for the general regulations that permit additional half a credit of continuing education (additional 225 hours of study time), many respondents (57%) thought it to be acceptable because these courses are normally outside the main program. However in practice these continuing education courses form an integral component of the regular programs and learners are not allowed to go to the next level without completing them successfully (e.g., English courses). This situation therefore contradicts with the answers given by most respondents.

Another clarification that is generally sought is whether a student can be allowed to register in more than one program of study when one of the programs is outside the Faculty or the University. Many respondents (55%) thought when such programs do not lead to degree qualifications permission for such programs can be granted. This answer again goes against the basic premise of the maximum permissible study hours of 14-16 hours a week stipulated for ODL students. The pattern of responses to the above questions painted somewhat confusing picture. It was found that there could be an almost fifty per cent (100%) possibility for a learner to get two opposing advices to the same question from two different counselors. Also the possibility for two different learners from the same program to have two opposing guidelines from different counselors seemed to be equally high. This situation could pose a major

credibility problem with respect to the general by-laws, rules, regulations and guidelines stipulated by the university for its programs of studies.

### **Concluding remarks**

This study on credit rating has provided some valuable insights into the formulation and interpretation of ratings already assigned for the courses and programs of studies offered by the Faculty of HSS. In a context in which a number of previous studies have commented on the validity of ratings currently in usage, the teaching staff can no longer deny responsibility for faulty assignment of ratings for courses/programs. As the teaching staff are seen as the creators and interpreters of credit ratings they need to be aware of these concepts thoroughly as their



interpretations can have serious ramifications on academic program administration and learner performance.

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